

**MISSION
AUSTRALIA**

**Inquiry into
Homelessness
in Australia 2020**



Inquiry into homelessness in Australia 2020

Introduction

Mission Australia is a national, non-denominational Christian charity that has been helping vulnerable people move towards independence for more than 160 years. During the 2018-19 financial year, we supported over 160,000 individuals through 519 programs and services across Australia.¹ Of these, over 32,000 people were supported through 63 housing and homelessness related services including Specialist Homelessness Services, crisis and transitional accommodation and tenancy support.

Mission Australia welcomes the opportunity to provide input into the inquiry into homelessness in Australia. This submission is based on a combination of research and insights from our service provision across Australia. It includes testimony from some of our practitioners and the participants they work with.

Recommendations

Mission Australia recommends that the Commonwealth government:

- Develop a National Homelessness Strategy as a matter of priority in consultation with people with lived experience, housing and homelessness peak advocacy bodies, community service providers and State and Territory stakeholders.
- Develop policies and procedures under a National Homelessness Strategy to meet the diverse needs of older women, women and children who have experienced domestic and family violence, people with disability, people from culturally and linguistically diverse (CALD) backgrounds, Lesbian, Gay, Bisexual, Transgender and Intersex (LGBTI) people and young people.
- Make long-term investments to significantly reduce Aboriginal and Torres Strait Islander homelessness by developing funded strategies that are designed, developed and delivered in partnership with Aboriginal and Torres Strait Islander communities and Aboriginal controlled organisations.
- Address overcrowding as a matter of priority by increasing social and affordable housing stock and upgrading existing social and affordable housing stock.
- Fund the implementation of the proposed Social Housing Acceleration and Renovation Program (SHARP) to build 30,000 houses over 4 years to increase social housing stock and create employment opportunities.

¹ Mission Australia, Annual Report, 2019, accessible at: <https://www.missionaustralia.com.au/publications/annual-reports/annual-report-2019/1320-annual-report-2019/file>

- Increase social security payments (including supplements) permanently to above the poverty line to shield people from poverty when they cannot secure employment.
- Ensure people on temporary visas have access to income support, medicare and housing and homelessness services as needed.
- Implement strategies to prevent people leaving various institutional settings such as hospitals, prisons and out of home care (OOHC) exiting into homelessness.
- Facilitate processes to embed voices of people with lived experience into all housing and homelessness policy development processes and increase transparency and accountability in relation to these processes.
- Fund models and strategies to increase better collaboration between housing, mental health, domestic and family violence, alcohol and drug withdrawal and rehabilitation and other services to ensure people experiencing or at risk of homelessness have immediate access to holistic, wraparound and sustainable supports.
- Commit to continuing the Equal Remuneration Order (ERO) supplement to avoid cuts or reductions in specialist homelessness services.
- Provide funding certainty to community services to ensure that necessary and essential wrap-around, holistic supports to people experiencing or at risk of homelessness are available.

The incidence of homelessness in Australia

According to the 2016 census, over 116,000 people were experiencing homelessness and the Australian Bureau of Statistics (ABS) indicate that this is likely to be an underestimate.² This includes 8,200 people sleeping rough, 21,235 staying in supported accommodation for people experiencing homelessness, and 17,725 staying temporarily with other households (with no usual address), 17,503 in boarding houses, and 51,088 living in severely overcrowded dwellings.³ The ABS also indicate that some groups, in particular young people, those escaping domestic and family violence and Aboriginal and Torres Strait Islander people are likely to be underestimated in the census because, despite being unable to return to their nominal 'home', they may still report it as their usual address.⁴

² Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

³ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

⁴ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

Available data demonstrate that close to 300,000 people were supported through specialist homelessness services (SHS) in 2018-19.⁵ During this period, over 90,000 requests for housing support were unmet and this equates to 253 unassisted requests per day.⁶

Furthermore, there are long waiting lists for social housing across all States and Territories. For example a report released in 2018 indicated that there were over 82,000 Victorians on the waiting list for public housing⁷ and as of June 2019, there were 51,000 people in NSW on the social housing waiting list, with waiting periods varying between two and 10 years.⁸ Therefore, urgent action is needed to address the critical shortage of public housing across the country.

Factors affecting the incidence of homelessness including housing market factors

Housing is vital national infrastructure. A well operating housing market is a pre-requisite for productivity and social cohesion. A workforce living in stable and affordable housing creates a pool of people who are able to save for retirement and invest in the future, including education for their children. Stable and long-term affordable housing can also alleviate overall pressure on other services such as health and justice systems. Housing construction and maintenance also boosts productivity by keeping people engaged in employment.

According to Australian Bureau of Statistics (ABS), 44.2% of low income households live in rental stress (paying more than 30% of their income on housing-related costs) which puts them at risk of becoming homeless.⁹ This 44.2% represents nearly 900,000 households.¹⁰

The homeownership in Australia is gradually dropping with the number of people in rental market increasing over the years.¹¹

⁵ Australian Institute of Health and Wellbeing, Specialist homelessness services 2018-19, 2019 accessible at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-collection-data-c/contents/unmet-demand-for-specialist-homelessness-services>

⁶ Australian Institute of Health and Wellbeing, Specialist homelessness services 2018-19, 2019 accessible at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-collection-data-c/contents/unmet-demand-for-specialist-homelessness-services>

⁷ Parliament of Victoria, Legislative Council Legal and Social Issues Committee, Inquiry into the Public Housing Renewal Program, 2018, p.23.

⁸ NSW Department of Community and Justice, Applying for Housing Assistance: Expected Waiting Times, accessible at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

⁹ Australian Bureau of Statistics, 4130.0 Housing Occupancy and Costs, 2015-16– Table 22.1, accessible at: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4130.02015-16?OpenDocument>

¹⁰ Australian Bureau of Statistics, 4130.0 Housing Occupancy and Costs, 2015-16– Table 22.1, accessible at: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4130.02015-16?OpenDocument>

¹¹ Australian Institute of Health and Welfare, Housing Assistance in Australia in 2018, Web report June 2018, accessible at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia>

Inadequacy of social security payments

It had been widely accepted that social security payments, particularly Newstart (previous jobseeker payment) and Youth Allowance, were far too low and increased the risk of homelessness.¹²

According to *Poverty in Australia 2020* report, 3.24 million people (13.6% of the population or over one in eight) are estimated to be living below the poverty line, after taking account of their housing costs.¹³ Social security payments for single people without children were found to be below the poverty line. The single rate of Youth Allowance (including Commonwealth Rent Assistance and Energy Supplement) is \$168 per week below the poverty line, Newstart (including the supplements) is \$117pw below.¹⁴ Without access to adequate social security payments, people will continue to experience housing stress and increased risk of homelessness.

However, as a result of the COVID – 19 pandemic, the Federal government increased certain payments to stimulate the economy. Currently, a single person (with no dependent children) receives \$565.70 a fortnight and an additional \$550 temporary coronavirus supplement.¹⁵ This increased rate has helped some people to ease rental stress temporarily. The tenants will be at risk of homelessness due to unaffordable rent if these payments are reduced after September.

As another response to the current crisis, most state and territory governments have provided additional funding to support tenants who are struggling to pay rent and provide temporary accommodation to people experiencing homelessness.¹⁶

“After the payments were increased, with the rents going down slightly and fall in demand for Airbnb in Sydney, there are some rental properties that are affordable to people that we support. We have been working with real estate agents to make sure we are supporting people to access rental housing ... If these additional payments end in September, there will be many more people who are going to become homeless or live under incredible housing stress to the point where they can't afford essentials.”

¹² See further: Business Council of Australia, Submission to the Senate Inquiry into the Adequacy of the Allowance Payment System for Jobseekers and Others, accessible at: <http://www.bca.com.au/publications/submission-to-the-senate-inquiry-into-the-adequacy-of-the-allowance-payment-system-for-jobseekers-and-others>

¹³ P. Davidson, P. Saunders, B. Bradbury, and M. Wong, Poverty in Australia 2020: Part 1, Overview. ACOSS/UNSW Poverty and Inequality Partnership Report No. 3, accessible at: http://povertyandinequality.acoss.org.au/wp-content/uploads/2020/02/Poverty-in-Australia-2020_Part-1_Overview.pdf

¹⁴ P. Davidson, P. Saunders, B. Bradbury, and M. Wong, Poverty in Australia 2020: Part 1, Overview. ACOSS/UNSW Poverty and Inequality Partnership Report No. 3, accessible at: http://povertyandinequality.acoss.org.au/wp-content/uploads/2020/02/Poverty-in-Australia-2020_Part-1_Overview.pdf

¹⁵ Department of Social Services, A guide to Australian Government payments, last updated 20 April 2020, accessible at: <https://www.servicessaustralia.gov.au/organisations/about-us/publications-and-resources/guide-australian-government-payments>

¹⁶ See further: Australian Housing and Urban Research Institute, Unpacking the challenges in the rental market during COVID-19: What are the policy options and how is each state faring?, 23 April 2020, accessible at: https://www.ahuri.edu.au/news-and-media/covid-19/unpacking-the-challenges-in-the-rental-market-during-covid-19?utm_source=website&utm_medium=homepage&utm_campaign=slider

Mission Australia, Program Manager, Northern Sydney NSW

Although the payment rates have been increased, most properties are still quite unaffordable for people in receipt of social security payments. According to *Anglicare Rental Affordability Snapshot 2020*, even after the increase in payments, out of nearly 70,000 properties, only 1.7% of the properties were affordable to a single person receiving Jobseeker payment with the coronavirus supplement.¹⁷ The situation was even worse for a single person receiving Youth Allowance with only 0.7% of the properties affordable even with the coronavirus supplement.¹⁸

The Deloitte Access Economics *Analysis of the impact of raising benefit rates* report provides insights into the economic benefits of increasing the social security payments including a boost to the regional economies.¹⁹ Therefore, the social security payments should be raised to ensure that people are not forced into homelessness.

Housing and homelessness related issues aggravated by natural disasters

The recent bushfires have destroyed hundreds of homes across the country.²⁰ The *Easing the crisis: Reducing risks for people experiencing homelessness in disasters and emergency events* report identifies that the existing lack of affordable and temporary housing puts increasing pressure on people already at risk, and can force people, including families, into homelessness. This issue only becomes worse after a disaster.²¹ As well as supply issues for affordable housing, it causes sharp increases in demand for social housing and exacerbates already long waiting lists.²²

The experience of the recent fires demonstrate the level of disruption to families including people being forced to live in cars and other forms of temporary dwellings. In many areas affected by fire there were already only a very small proportion of rental properties. For example, in Bairnsdale, Victoria (one of the close hubs to fire ravaged Gippsland), less than 1% or only about 20 properties were available to rent.²³

¹⁷ Anglicare Australia, Rental Affordability Snapshot, 2020, p. 9, accessible at:

<https://www.anglicare.asn.au/docs/default-source/default-document-library/rental-affordability-snapshot-2020.pdf?sfvrsn=4>

¹⁸ Anglicare Australia, Rental Affordability Snapshot, 2020, p. 9, accessible at:

<https://www.anglicare.asn.au/docs/default-source/default-document-library/rental-affordability-snapshot-2020.pdf?sfvrsn=4>

¹⁹ Deloitte Access Economics, Analysis of the impact of raising benefit rates, 2018, accessible at:

<https://www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf>

²⁰ See further: ABC News, Fires in Victoria destroy estimated 300 homes, former police chief to lead Bushfire Recovery Victoria, 7 January 2020, accessible at: <https://www.abc.net.au/news/2020-01-06/bushfires-in-victoria-destroy-at-least-200-homes/11844292>

²¹ VCOSS, *Easing the crisis: Reducing risks for people experiencing homelessness in disasters and emergency events*, 2016, accessible at: <https://vcoss.org.au/policy/homelessness-in-disasters-and-emergency-events/>

²² VCOSS, *Easing the crisis: Reducing risks for people experiencing homelessness in disasters and emergency events*, 2016, accessible at: <https://vcoss.org.au/policy/homelessness-in-disasters-and-emergency-events/>

²³ Financial Review, Rental housing shortage looms in hubs near fire zones by Nila Sweeney, 8 January 2020, accessible at: <https://www.afr.com/property/residential/rental-housing-shortage-looms-in-hubs-near-fire-zones-20200108-p53prp>

The real estate industry has flagged the added pressure as a 'housing availability crisis' which is likely to further disadvantage people who are already experiencing financial disadvantage.²⁴

“During the bushfires, a family of four in Bega were provided with swags as a temporary measure. There were no other options available. Their house was lost and they have been unable to find any alternatives accommodation whilst they rebuild.”

Mission Australia, Area Manager NSW

Community services were at capacity or were unable to cope with the demand during the bushfire season where they were able to lean on any reserves available or refer people to other services in different parts of the community that were not directly impacted by the fires. With COVID 19, the whole service system is strained. Therefore, careful planning is needed to ensure adaptation strategies are in place to support people in times of disaster and prevent people and families from entering a cycle of homelessness.

Case study

Andrea* was accessing a Transition to Work (TtW) service in Victoria before the bushfires. She had experienced homelessness on multiple occasions. During the bushfire crisis, she contacted the TtW service to seek support. She was afraid of going to caravan parks or other shared accommodation options that were available as she was a young woman by herself.

The service was able to pay for Andrea to stay in a motel for a few nights. Due to the high demand for accommodation, she was advised by housing services that her option was to relocate to Latrobe Valley as there was nothing available in her area for 18 months as she is not classified as a priority applicant.

*name has been changed for privacy

Case study

Tony has experienced homelessness over a long period of time. He is in his 60s and was suffering from severe asthma, arthritis and anxiety. He experienced homelessness on 9 occasions in a span of about 2 years which affected his mental and physical health. Due to the severe shortage of accommodation options, Mission Australia staff supported him to access temporary accommodation at a caravan park in a regional area of NSW and supported him with advocacy on his priority housing application.

During the 2019/20 summer bushfires, the authorities evacuated people in the caravan park. His case managers supported him to obtain temporary accommodation via LINK2HOME. However, smoke from

²⁴ Financial Review, Rental housing shortage looms in hubs near fire zones by Nila Sweeney, 8 January 2020, accessible at: <https://www.afr.com/property/residential/rental-housing-shortage-looms-in-hubs-near-fire-zones-20200108-p53prp>

the fires triggered his asthma and as a temporary measure, his daughter flew him to Melbourne for a week and a half until things settled down in the area.

Unfortunately, when he returned to NSW he learnt that the caravan park that he was living in was no longer available. He got in touch with his case manager at Mission Australia as he had no safe place to live and indicated that the inability to find accommodation affected his anxiety. With the high volume of people unable to return home and requiring temporary accommodation, Tony was supported to find another caravan park until a more stable option became available.

With the support of Mission Australia case workers, Tony was later offered public housing and he moved into the property in June 2020. This has been such a relief for him as he had been living in caravan parks and other temporary forms of accommodation for many years. His case manager will continue to work with him to support him to settle at his new home and address other challenges that were difficult to prioritise while he was experiencing homelessness.

Public and community housing dwellings have also been destroyed or damaged in recent fires and will need to be repaired or replaced urgently.²⁵ Given increased financial hardship and the destruction of hundreds of dwellings in affected communities, new public and community housing dwellings should be developed as a priority.²⁶

During the crisis period, various government funded programs such as Emergency Relief was expanded to meet the increasing demand. Further, a range of community services rapidly adapted and pulled resources from other services to meet the urgent needs of local communities and these included using targeted accommodation facilities to house people who were experiencing or at risk of homelessness due to the fires, providing emergency relief including food hampers, vouchers for fuel, clothing and other essentials as well as informal counselling and other supports as required.

“We opened up a Youth Centre as an additional evacuation centre and supported over 80 families. In one location, we had all staff members focusing on supporting local community members with the bushfire crisis. A staff member working for Transition to Work who worked 3 days a week was working 5 days a week to support. They went above and beyond because of the relationship they have with the people in the community.”

Mission Australia, Area Manager NSW

Community organisations play a vital role in times of a crisis to assist people experiencing challenges. There is a need to ensure that community services are able to establish strong relationships in local communities to provide support.

²⁵ ACOSS, Responding to the National Bushfire Crisis: A Plan for Action, 16 January 2020, accessible at: <https://www.acoss.org.au/wp-content/uploads/2020/01/Bushfire-Recommendations.pdf>

²⁶ ACOSS, Responding to the National Bushfire Crisis: A Plan for Action, 16 January 2020, accessible at: <https://www.acoss.org.au/wp-content/uploads/2020/01/Bushfire-Recommendations.pdf>

In NSW we welcome the announcement of Operation Outreach in response to bushfires. It is a dedicated program made up of Resilience NSW, Service NSW, local councils, charities and locally embedded recovery services which will proactively seek out bushfire-impacted families and individuals to ensure they are utilising the supports available.

The causes of, and contributing factors to, housing overcrowding

People living in 'severely' crowded dwellings (i.e. usual residents of dwellings which needed four or more extra bedrooms to accommodate them adequately) have been the largest homeless group in each of the last four censuses.²⁷ 2016 Census data revealed that there were over 51,000 individuals living in severely overcrowded dwellings.²⁸ It also revealed that Aboriginal and Torres Strait Islander people experienced much higher rates of overcrowding.²⁹

It is important to recognise that poor housing conditions and severe overcrowding can contribute to escalating violence and increasing the vulnerability of women and children to abuse and violence from a range of potential perpetrators.³⁰ Overcrowding can also present as an environmental stressor for people living in such households, including from issues such as a lack of privacy, which can have an impact on mental health, education achievement and communicable diseases.³¹

“One of the best ways to address homelessness in remote areas is to make houses of 4 or 5 bedrooms available. There should be a clear plan to identify areas and increase the stock of larger homes in remote locations.”

Mission Australia, Area Manager – Regional WA

Ensuring housing that is not only available, but also safe, appropriate and affordable, is crucial to reducing crowding. If reducing crowding entails people moving to another location, it might have detrimental effects by removing them from family, cultural, religious and social networks, child care support, and work or educational opportunities, affecting health and earning opportunities.³² Increasing

²⁷ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, 2018, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/7d12b0f6763c78caca257061001cc588/54e0338cb1f6c896ca257a7500148dfe!OpenDocument>

²⁸ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, 2018, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/7d12b0f6763c78caca257061001cc588/54e0338cb1f6c896ca257a7500148dfe!OpenDocument>

²⁹ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

³⁰ Government of WA, Department of Communities, Directions Paper for the 10-Year Strategy on Homelessness Western Australia 2019–2029, P. 13 <https://www.communities.wa.gov.au/media/1746/homelessness-strategy-directions-paper.pdf>

³¹ Morgan Loitta, Overcrowding leads to poorer health outcomes for Aboriginal and Torres Strait Islander peoples, Royal Australian College of General Practitioners, accessible at: <https://www1.racgp.org.au/newsgp/racgp/overcrowding-a-key-determinant-of-poor-health-outc>

³² World Health Organisation, WHO Housing and health guidelines, 2018.

the social housing stock across the country particularly in areas with high levels of overcrowding can address these issues. These should be planned, developed and delivered in partnership with local communities.

Overcrowding and infectious diseases

Numerous studies have demonstrated links between household overcrowding and the spread of infectious diseases.³³ Overcrowding is worse in remote settings, particularly Aboriginal and Torres Strait Islander communities.³⁴ Previous experience with swine flu (Influenza A (H1N1)) indicates contagious disease outbreaks in Indigenous communities will be catastrophic.³⁵

The increased risk of COVID-19 infection impacts on both the residents of crammed dwellings and the rest of the community. Improving the housing conditions of the most marginalised members of our society is an important biosecurity measure as well as a vital step in ending homelessness.³⁶ Overcrowded dwellings would also make it hard for people who are expected to self-isolate as required, increasing the risk of spread of the virus. Well-designed, secure and well maintained housing is an important aspect in combating health and housing crises.

Opportunities for early intervention and prevention of homelessness

In addition to providing long-term, sustainable solutions by increasing the housing stock, there needs to be a raft of other measures to prevent people from becoming homeless in the first instance. There are numerous precursors for people seeking emergency accommodation such as domestic and family violence, housing crisis, leaving institutionalised settings such as prisons and hospitals and other unexpected changes to circumstances such as loss of employment and relationship breakdown. The current level of funding and appropriate accommodation options available for these individuals or families are limited, this is particularly challenging in rural and remote areas.

There are multiple opportunities to provide early intervention at different points of interaction with government or community services, education settings and institutional settings such as prisons and hospitals. These are discussed in detail below.

³³ See further: World Health Organisation, WHO Housing and health guidelines, 2018 and A. McNicholas, et al, Overcrowding and infectious diseases - when will we learn the lessons of our past?, New Zealand Medical Journal, 2000, Vol. 113, Issue 1121, 453-454.

³⁴ J. Ward and J. Agostino, Coronavirus will devastate Aboriginal communities if we don't act now, The Conversation, 19 March 2020, accessible at: <https://theconversation.com/coronavirus-will-devastate-aboriginal-communities-if-we-dont-act-now-133766>

³⁵ N. Gurrán, P. Phibbs and T. Lea, Homelessness and overcrowding expose us all to coronavirus. Here's what we can do to stop the spread, the Conversation, 24 March 2020, accessible at: <https://theconversation.com/homelessness-and-overcrowding-expose-us-all-to-coronavirus-heres-what-we-can-do-to-stop-the-spread-134378>

³⁶ N. Gurrán, P. Phibbs and T. Lea, Homelessness and overcrowding expose us all to coronavirus. Here's what we can do to stop the spread, the Conversation, 24 March 2020, accessible at: <https://theconversation.com/homelessness-and-overcrowding-expose-us-all-to-coronavirus-heres-what-we-can-do-to-stop-the-spread-134378>

Services to support people who are homeless or at risk of homelessness, including housing assistance, social housing, and specialist homelessness services

There are a range of supports available to provide assistance to people experiencing homelessness. The solutions to ending homelessness should take into account a range of factors and provide holistic, wraparound services as well as long-term safe and secure housing. Often the drivers of homelessness are interconnected and therefore, require complex and multipronged responses.

Crisis and transitional accommodation services

Crisis and transitional accommodation services provide invaluable support to people who are in crisis, dangerous and unsustainable housing situations. These services are also able to support people with addressing their immediate challenges and support them to access other forms of accommodation.

While the goal is long-term stable and secure accommodation, there is also a need for transitional short-term accommodation providing timely and effective services and working with people towards a range of housing, social and economic participation goals. These services play a vital role in the continuum of care by offering much needed accommodation to those who become homeless. Crisis accommodation can also serve an important purpose in assessing underlying needs and is a necessary part of the service system due to the shortage of affordable housing supply.

Ebbs House

Ebbs House is a crisis and transitional accommodation property for up to 31 people at risk of, or experiencing homelessness. Other services offered include, 17- u outreach support, case management, counselling, information, advice and advocacy. The service rapidly re-houses individuals and families in need. It also provides post-crisis and follow up support to ensure people are able to permanently exit the cycle of homelessness.

Ebbs House is located in a central location close to public transport, within walking distance to the Brookvale Community Health Centre as well as employment and community services, hospitals, the Warringah Mall and the local TAFE.

Case study

Richard* is a 62 year old man who was linked with Mission Australia's Lower North Shore & Northern Beaches Homelessness Support Service in March 2019. At the time he was referred to the service, he was sleeping rough in a laundry at the bottom of an apartment block for about 6 months. Prior to experiencing homelessness, he worked for the Roads and Traffic Authority for 25 years before being made redundant. This had a significant impact on his mental health.

After providing him with transitional accommodation, the case managers worked with Richard to provide wrap-around supports to address other issues that he was experiencing. He was linked with in

essential support services tailored to meet his needs. These services supported Richards's application for social housing.

Richard was linked with the Opportunity Pathways Program which targets support for people who are either in social housing or on the waiting list to obtain employment. With the support of the case managers and the employment service Richard was able to secure work as a delivery driver. Richard said that he found using technology extremely difficult so he relied on a physical street map to help him navigate Sydney streets. Unfortunately, he could not maintain the job as it was impacting on his anxiety. Richard's case manager supported him during this period to ensure that he was not discouraged by that experience and helped Richard focus on the positive milestones he has achieved during a short period of time. They also provided Richard with assistance on using a mobile phone and various apps including google maps.

Richard's case manager continued to advocate on his behalf to obtain housing including reaching out to the local Community Housing Providers. In March this year Richard was offered a Community Housing property. This was the first time in many years where he was able to secure long-term, stable and affordable housing.

The case manager used brokerage funding to source white goods and other materials to help him establish himself in the new house. Richard was very emotional and pleased that he was able to find accommodation during a time where people were expected to spend extended periods of time in the safety of a home due to the pandemic. He continues to be engaged with services and is positive about his future.

*Name has been changed for privacy

De-concentration due to COVID 19

Mission Australia's accommodation services faced additional challenges when COVID19 restrictions were introduced and the demand for support surged unexpectedly. Various State and Territory government bodies introduced measures for community services, particularly housing services, to deconcentrate or disperse large congregate services to manage public health risks.³⁷ Maintaining the regulated safe distances mean that the number of people that can be supported through existing infrastructure and facilities is reduced.

"We are getting requests to house more people but we can only provide accommodation to less than one third of the usual capacity while maintaining safe distancing. Luckily we have some support from the government to house people in hotels and motels. We are still not 100% out of

³⁷ See further: NSW Department of Communities and Justice, Important information about COVID-19 for SHS providers, updated 22 May 2020, accessible at: <https://www.facs.nsw.gov.au/providers/homelessness-services/updates/important-information-about-covid-19-for-shs-providers>

the woods and worried about all those people returning to rough sleeping or moving to overcrowded houses.”

Mission Australia, Area Manager NT

Social Housing

Over the years, there has been a significant decline in social housing stock. Data indicate that from 1996 to 2011 Australia saw a decline in the share accounted for by public rental housing, declining from 5.2% to 4.1% of the national dwelling stock.³⁸ Given the increasing demand, it is important that social housing stock is increased as a priority.

The onset of coronavirus resulted in significant changes to government support for people experiencing homelessness as State and Territory governments dedicated funding to support people sleeping rough as part of a public health response. The devastating impact of the coronavirus has also presented opportunities to direct investment for measures targeted to prevention of homelessness.

Evidence demonstrate the effectiveness of housing stimulus in times of economic downturn. The Social Housing Initiative (SHI) represents the largest single commitment of funding to social housing in Australia’s history.³⁹ The Commonwealth Government provided funding of \$5.638 billion to the SHI over three and a half years (2008-09 to 2011-12). Of this, \$5.238 billion was allocated to the construction of new dwellings and \$400 million was allocated to repair and maintenance of existing social housing dwellings.⁴⁰ A key benefit was the impact on GDP (the additional value to the economy in terms of wages and profit in each industry). The SHI is estimated to have contributed approximately \$1.1 billion in average annual value-added (GDP) over the four-year period.⁴¹ Considering the importance of addressing homelessness and unemployment at this time, we recommend the implementation of the Social Housing Acceleration and Renovation Program (SHARP) proposal as a matter of priority.

Under the SHARP, backed by state/territory contributions, Australian Government investment would enable the delivery of at least 30,000 additional social housing units over four years and renovation to high environmental standards of many thousands more existing properties. It would also create on average up to 18,000 full-time equivalent jobs each year.⁴²

³⁸ Australian Institute of Health and Welfare, Housing Assistance in Australia in 2018, Web report June 2018, accessible at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia>

³⁹ KPMG, Social Housing Initiative Review, 2012, accessible at: http://www.nwhn.net.au/admin/file/content101/c6/social_housing_initiative_review.pdf

⁴⁰ KPMG, Social Housing Initiative Review, 2012, accessible at: http://www.nwhn.net.au/admin/file/content101/c6/social_housing_initiative_review.pdf

⁴¹ KPMG, Social Housing Initiative Review, 2012, accessible at: http://www.nwhn.net.au/admin/file/content101/c6/social_housing_initiative_review.pdf

⁴² SGS Economics and Planning Economic Impacts Of Social Housing Investment , Final Report June 2020, <https://www.communityhousing.com.au/wp-content/uploads/2020/06/20200197-SHARP-Final-ReportSGS.pdf?x25820>

Tenancy support

For some people who are experiencing homelessness, housing alone is likely to be insufficient and may require ongoing support with maintaining their tenancies.

Tenancy support aims to set tenants up for success and deliver early intervention supports when issues are identified to help stabilise a tenancy, prevent homelessness and build an individual's capacity to maintain a stable tenancy into the future, with the end goal of long-term tenancy sustainment. This is achieved through: integrated service delivery; facilitating access to appropriate housing and innovative programs that address the underlying and often complex issues that can cause tenancy loss and/or homelessness risk; provision of a collaborative, integrated, holistic service delivery approach that is tenant-driven, strengths-based and goal-focused.

Macarthur Real Estate Engagement Project (MREEP), NSW

The Early Intervention and Tenancy Support Service team in South West Sydney currently leads this Project, working with Real Estate Agents and multiple services in health, housing, employment and Centrelink. Supporting tenants who are struggling to maintain their tenancies, MREEP provides early intervention for new and existing tenants of Real Estates to avoid them entering homelessness. Flexible appointments, wraparound supports (financial planning/budget, setting goals, free health checks), and a person-centred approach and support to build positive relationships with Real Estate Agents and enables tenants to gain confidence to access services, activities and community events. Outcomes so far have included 138 tenants (including their families) have exited social housing and secured private rent, with 170 tenants having avoided eviction.

In order to deliver successful housing and tenancy support programs, the service should be able to adopt a holistic approach where the services work with the family of the tenant as well as the neighbours and the community. For example, in the six-month reporting period ending 31 December 2017, a tenancy support service in regional WA spent 910 hours of direct contact across 1810 discrete service incidents. Only 14% of this time was spent directly with the individual lease holder. The remainder was spent with the family (51%), extended family (18%) and others living at the house (17%). This demonstrates the need for a holistic approach to supporting people and their families to maintain tenancies.

Tenancy support programs are also required to assist people at risk of homelessness or who have recently exited homelessness.

Public Tenancy Support Service Meekatharra (PTSS)

Tenants are proactively assisted with regular home visits to offer support, education and assistance in maintaining and sustaining their tenancy. Action is prioritised according to the importance of each presenting issue, with attention specifically given to addressing each issue in a timely matter. This

ongoing engagement with tenants also reduces the need for PTSS case managers to respond reactively and in times of crisis.

The most common issues facing PTSS clients include maintenance, rental arrears, vandalism, break in and entering, financial management, advocacy with other services such as justice, housing, banking and Centrelink. Assistance in adhering to a budget and maintaining the properties are the most common supports that are provided under this service.

The person centred approach of empowering tenants to recognise problems and act on them in a timely and confident manner has enabled many to maintain their tenancy over long periods of time.

The PTSS case management assists tenants whose complex issues impact on their ability to maintain their property. For example, tenants typically present with legal issues, often requiring clarification and interpretation so they better understand what is required of them. Others may present with significant debt, may be experiencing problems with partners or other family members or do not fully understand a document they have received and require explanation. Tenants are referred to a number of local and visiting agencies that can effectively resolve these matters when they arise.

Service staff from PTSS observed an increase of evictions or near evictions due to high tenant liabilities (caused by property damage) and a corresponding increase in financial hardship, which meant people were unable to maintain their rental payments and as such, incurred rental arrears. Consequently, people had to increase their payments to the Housing Authority to reduce their outstanding tenant liability and rental arrears, which meant there was little left to pay for other living expenses. It is concerning that tenants who are making efforts to pay their rent and any outstanding liabilities, may be left with insufficient funds to purchase other basic items. Payments for liabilities should be appropriately paced so as not to add undue financial pressure.

Support and services for people at particular risk of homelessness

There are numerous structural, social, economic and policy factors that impact on homelessness and people experiencing or at risk of homelessness are not a homogenous group.

Support services should be flexible to meet the diverse needs of people experiencing homelessness. In order to achieve positive, long-term outcomes, services should be able to provide holistic wrap around supports for people to address the multitude of challenges they are experiencing. Responses to homelessness should ensure the equitable treatment of people experiencing or at risk of homelessness, including those with particularly complex needs who are hardest to reach and who require more intensive support over longer periods of time.

Women and children affected by family and domestic violence

Domestic and family violence (DFV) is a leading cause of homelessness for women and children. According to the recent SHS annual report, family and domestic violence was the most common main

reason identified for seeking assistance for almost 1 in 3 clients (28% or about 80,500).⁴³ Women will often cycle in and out of homelessness as they try to rebuild their relationship with their abusive partner.⁴⁴ Safe accommodation is therefore a vital part of the service landscape.

Housing assistance measures, particularly for women affected by DFV need to include options that allow women to remain safely housed or to find affordable, stable and suitable accommodation within a short timeframe.⁴⁵ Lack of availability of appropriate accommodation is likely to prevent people from leaving abusive relationships. Mission Australia's *Out of the Shadows: Domestic and family violence – a leading cause of homelessness* report provides a comprehensive account of the challenges experienced by women and children experiencing domestic and family violence.⁴⁶ The recommendations include introducing primary prevention strategies to prevent domestic and family violence and resulting homelessness, introduce measures on safety, recovery and wellbeing of those who have experienced domestic violence and supporting victim-survivors of domestic and family violence through rapid rehousing, safe at home and other service responses.

The exposure of children to domestic and family violence has a range of negative effects, including poor mental wellbeing, educational outcomes, a range of behavioural issues and trauma. Children who are exposed to domestic and family violence often also suffer other forms of child abuse or neglect, and are more likely to become caught in cycles of intergenerational violence (whether as a repeat victim or future perpetrator).⁴⁷

Case study

Dee* is a mother of 2 children aged 5 and 3 years old. She moved to Australia in 2015 after she got married to an Australian citizen. At the time of her marriage she was unaware that her husband had previously been married and had two children who were in their late teens. She experienced physical, psychological, financial and sexual abuse at the hands of her husband and his 2 adult children.

⁴³ Australian Institute of Health and Wellbeing, Specialist homelessness services 2018-19, 2019 accessible at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-collection-data-c/contents/unmet-demand-for-specialist-homelessness-services>

⁴⁴ C. Chamberlain and D. Mackenzie, Counting the homeless 2001, Australian Census Analytic Program, Canberra, 2003.

⁴⁵ Mission Australia, Out of the Shadows: Domestic and family violence: a leading cause of homelessness in Australia, 2019, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/Out-of-the-shadows>

⁴⁶ Mission Australia, Out of the Shadows – Domestic and family violence: a leading cause of homelessness in Australia, 2019, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/Out-of-the-shadows>

⁴⁷ Mission Australia, Out of the Shadows, Domestic and family Violence: a leading cause of homelessness in Australia, 2019, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/Out-of-the-shadows>

She was told that if she complained to anyone she would lose her children and would be sent back to her parents. When she flagged concerns about sexual abuse by her step-children, her husband insisted that their behaviour was normal.

In early 2019, she informed her GP of the domestic and family violence that she had endured over the years. Her GP connected her with a domestic and family violence service, which immediately referred her to one of Mission Australia's housing services. Dee removed herself from the violent relationship and moved into a temporary accommodation managed by Mission Australia Housing.

She informed her case manager that she did not have a bank account, had ever engaged with Centrelink or other authorities. Her case manager drove her to the bank and opened a bank account and applied for parenting payment and other payments, supported her with getting electricity and internet set up at her new address and other tasks that she was not confident in doing by herself.

Dee was determined and wanted to provide a safer home for her children. She was supported to enrol for English and driving lessons. Her children were enrolled to attend a local school close by. She recently moved into a private rental property and informed the case manager that she successfully transferred her electricity, gas and internet by herself. She is now saving money to buy a car.

*Name has been changed for privacy

Case study

Mary* was married to her husband for 22 years and has a teenage son. They migrated to Australia from Ukraine when the son was 3 years old and have no family support in Western Australia (WA). In 2018, police were called by a neighbour when they saw Mary running out of the house with injuries. Mary's injuries were found to be serious and she was flown to Perth for further treatment. Although there was no record of previous violence, Mary disclosed that she has been experiencing domestic violence throughout her marriage and she often had to take time off work due to bruising on her face. She also stated that her husband was extremely controlling and monitored her actions and movements.

While Mary was receiving treatment in Perth, the Family and Domestic Violence Response Team (FDVRT) was in immediate contact with the hospital. An intensive multi-agency case management plan was developed in preparation for Mary's return from hospital. Mary was consulted and was regularly updated throughout this process. During this process, arrangements were made for Mary's son to join her in Perth. His school was notified of the situation and the school psychologist was involved in the development of the multi-agency case management plan. Mary was also regularly updated on the progress of the court proceedings.

During this period, Mary's husband was released on bail which made her fearful of retaliation as a result of having the police involved. The case management team worked with the police and Mary was provided with a duress alarm. Her support workers were able to advocate on her behalf and arrange suitable accommodation in Perth for Mary and her son. She was also linked to the relevant metropolitan Central Referral Service (CRS) in order for her to receive appropriate local support. Mary is receiving ongoing support from a range of community organisations and her son is attending a school in the local area.

*Name has been changed for privacy

Considering the entrenched nature of these issues, universal prevention initiatives that address structural issues including gender inequality should be prioritised to address homelessness as a result of domestic and family violence.

International and Australian evidence demonstrates that there is an increase in demand for domestic and family violence related supports after the introduction of corona virus related restrictions.⁴⁸ We welcomed the initial \$150 million targeted to support people experiencing domestic, family and sexual violence. This announcement was also supported by different State and Territory governments contributing additional funding to domestic and family violence services. We strongly encourage governments to make available further supports to assist people who are likely to experience homelessness as a result of intimate partner violence at this time.

Children and young people

A supportive and stable home environment is important for young people. It is essential for good physical and mental health and has positive impacts on educational and employment outcomes. Stable housing also provides a platform for access to other supports in the community, such as schooling and connection to neighbours.

As young people make the transition from childhood to adulthood, strong family connections are critical for support, providing freedom to seek out independence. When young people are estranged from family networks, exposed to unsafe environments or experience abusive relationships, they risk falling further into crisis, which can have a detrimental impact on their transition to adulthood.

Considering the importance of early intervention and prevention, services that have produced positive outcomes should be scaled up to meet the demand.

Reconnect

Reconnect supports young people aged 12–18 years who are homeless or at risk of homelessness. The aim is to improve family relationships so the young person may be able to return to the family home. If this is not possible, the young person will be supported to obtain alternative housing. In

⁴⁸ M. O'Donnell, A. Shlonsky, B. Matthews et al, What governments can do about the increase in family violence due to coronavirus, The Conversation, 8 April 2020, accessible at: <https://theconversation.com/what-governments-can-do-about-the-increase-in-family-violence-due-to-coronavirus-135674>

addition, the young person will be supported to remain engaged at school and to address their other needs, such as mental health, alcohol and drug dependence issues and life skills.

Mission Australia conducted an outcomes evaluation from March to October 2016 across all of its seven Reconnect sites.⁴⁹ The evaluation considered a range of measures mapped to the outcomes that Reconnect aims to achieve. Overall, improvements were found in clients' wellbeing, sense of control and support, housing permanency, family cohesion and financial condition of the family. The evaluation also found that Reconnect services fill a significant gap in existing regional service systems, including a central role in supporting schools to connect young people to other services in the community. Mission Australia delivers seven Reconnect services across different States.

Case study

Tim* was 15 years old when he was linked with one of Mission Australia's Reconnect services in SA. Tim's mother was in Queensland and his father was in prison. He was couch surfing at the time and had no income. Tim has been disengaged from school. He also indicated that he has issues with alcohol and drug dependence and has unresolved legal matters.

As he was not receiving any financial support from the government, the case workers worked with his father to ensure Tim was able to receive social security payments and coordinate with local housing services to find him appropriate accommodation.

Tim's case worker accompanied him to obtain necessary identification and other documentation such as his birth certificate, bank account, tax file number and Medicare card among other things. Once Tim's father was released from prison, they were supported to access housing by arranging and attending a range of appointments with them with different authorities. Following advocacy on their behalf, they were placed on the priority list for housing.

His case worker also engaged with a number of schools to assist Tim to re-enter education. The case worker was able to secure a place for Tim with additional support in place to meet Tim's needs while at school. He was also provided with brokerage funds for school uniforms and other supplies.

He received a range of supports and referrals for his alcohol dependence and was provided with strategies to refrain from interacting with people who had a negative influence on Tim's life. He also wanted to learn different recreational activities and the case worker taught him how to fish and catch crabs, and provided Tim with fishing gear so that he could continue to fish.

⁴⁹ Mission Australia, Reconnect Evaluation, 2016, accessible at:
<https://www.missionaustralia.com.au/publications/research/homelessness/687-reconnect-evaluation-report/file>

Case workers accompanied Tim to his youth justice appointments and supported him through the family conference process. The matters were successfully resolved through the family conference process which meant Tim does not have a criminal record.

Tim and his father were offered a house by Housing SA and Tim continues to attend school. As part of his exit plan the family was referred to the Building Family Opportunities Program for ongoing support.

*name has been changed for privacy

Creative Youth Initiative

Creative Youth Initiative (CYI) is a holistic, strengths based service that offers young people aged 16-25 the opportunity to engage in TAFE accredited creative programs while receiving tailored social support. CYI offers two full time core programs, Artworks & Sounds of the Street (SOTS) as well as a support service (case management, goal setting, counselling, referral and exit planning) to provide the young person the best chance for them to learn creative skills and learn how to address their social, emotional, physical, spiritual and mental wellbeing needs. Young people learn how to create art, music and new lives.

For the first time Mission Australia's Youth Survey 2018 asked young people whether they felt there were any barriers which may impact upon them moving out of home in the future. Of those responding, seven in ten (70.1%) indicated that *housing costs* (e.g. rent, utilities) would be a future barrier to moving out of home, followed by *financial stability* (62.8%) and *availability of housing* (41.7%).⁵⁰

Mission Australia's *Young People's Experiences of Homelessness* report in 2017 found that 1 in 6 young people had experienced some form of homelessness. Those who experienced homelessness were much more likely to indicate that they experience barriers to education, employment and were more concerned about mental health with a higher likelihood of meeting the criteria for probable mental health issues.⁵¹

Services that provide holistic, wrap around supports are vital in assisting young people who are at risk of homelessness. These services need to have an environment that encourage young people to participate and continue to engage with the service until the challenges they are experiencing are resolved.

Experiencing homelessness as a teenager is indicative of a higher risk of becoming homeless or as an adult in the future. While it is not possible for all young people to reunite with family, programs that

⁵⁰ Mission Australia, Youth Survey Report 2018, accessible at: <https://www.missionaustralia.com.au/publications/youth-survey/823-mission-australia-youth-survey-report-2018/file>

⁵¹ Mission Australia, Young People's Experiences of Homelessness: Findings from Youth Survey 2017, 2017, accessible at: <https://www.missionaustralia.com.au/publications/youth-survey/780-young-people-s-experience-of-homelessness-findings-from-the-youth-survey-2017/file>

draw on extended family networks to support people post-crisis have shown great progress in reducing rates of repeat homelessness and have been key to reducing rates of recidivism amongst young people in the justice system.⁵² Appropriate services and supports that are catered to the young person's needs provide them with an opportunity to address these challenges.

Case study

James* is a 15 year old young person from a migrant background living in Perth metro area. When he was connected with Mission Australia's Youthbeat service, he was couch surfing for over a year. James informed the services that he was dependent on drugs and was socialising with a group of people older than him which increased the risk of engaging in anti-social behaviour. Due to these interactions, his education was disrupted and conflict had arisen with his family. All these factors were significant contributors to James' experiences of homelessness.

The Youthbeat team worked with James and his family, particularly his brother to rebuild the relationships and link him to education. Arrangements were made for James to return home after discussing with his family, however, James' actions such as damaging property and stealing household items continued to disrupt the family. Although he promised to change his behaviour, he would return home and return to his disruptive behaviour.

The Youthbeat case managers supported James to access detoxification services, provided referrals to counselling and other supports. Following this he was supported to find appropriate accommodation and reengage with education. The case managers are continuing to work with James' family to slowly rebuild the relationships and are impressed with the progress James has made since coming into contact with the service.

*name has been changed for privacy

The Community of Schools and youth Services (COSS) models, is an effective early identification model for young people at risk of or experiencing homelessness. The Geelong Project⁵³ that is based on the COSS model, aims to reduce youth homelessness and educational disengagement by building capacity and resilience, ensuring safe and supportive environments, maintaining positive engagement with education, and connecting young people and families to their community. This is achieved through the universal screening of young people and the provision of support to schools, young people, and their

⁵² Mission Australia, Home & Away: Child and youth homelessness report, 2016, accessible at: https://www.missionaustralia.com.au/publications/research/homelessness/doc_download/460-home-and-away-child-and-youth-homelessness-report-2016

⁵³ The Geelong Project has modelled a 'community of schools and youth services' approach to early intervention by using population screening, a flexible practice framework and youth-focused, family-centred case management as well as a collective impact approach. The model builds-in longitudinal follow-up and support to reduce homelessness, and achieve sustainable education and lifetime outcomes. See further: D. Mackenzie, M. Thieking, *The Geelong Project: A community of schools and youth services model for early intervention*, 2013, Swinburne Institute for Social Research, Swinburne University, accessible at: <http://www.thegeelongproject.com.au/wp-content/uploads/2013/09/The-Geelong-Project-FAHCSIA1.pdf>

families through a collaborative network of the partners. Between 2013 and 2016, the number of adolescents entering the SHS system in Geelong declined by 40%.⁵⁴

Young people account for only 2.9% of principal tenants in social and public housing in Australia⁵⁵ and young people are less likely to qualify for priority access. Supported accommodation coupled with intensive case management and coordinated supports including educational supports, may be more appropriate for some young people.

The Youth Foyer model assists young people, usually aged 16-24 years, to engage in education and employment, and gradually to reduce their dependence on social services. Youth Foyers generally have self-contained accommodation, on-site support workers, education programs, variable levels of support where a young person can progress to more independent living, onsite facilities and employment supports. Participation in education, training and employment is a condition of the accommodation. In these ways and because of their focus on independence, Foyers are different from traditional supported accommodation models.⁵⁶

An evaluation conducted on the Youth Foyer model found significantly improved outcomes for young people. For example, Foyer enabled participants to pursue the education qualifications necessary to sustain employment. The percentage who had completed at least Year 12 or a Certificate III increased from 42% at entry to 67% at exit and to 75% a year after exit. By exit, about 30% of participants had completed an education qualification higher than at entry, and a year later about 46% had done so.⁵⁷ Further funding is required for services such as these that can offer appropriate accommodation to young people as well as supporting education and their wellbeing.

Aboriginal and Torres Strait Islander people

As a consequence of colonialism, racism, impact of stolen generations, dispossession from land, culture and traditional social structures, Aboriginal and Torres Strait Islander communities experience disproportionately high levels of homelessness, contributed by social stressors such as poor housing or overcrowding, poverty and unemployment.⁵⁸ Nationally, Aboriginal and Torres Strait Islander people

⁵⁴ D. McKenzie, Interim Report The Geelong Project 2016 – 2017, 2018, accessible at:

<http://www.grllen.com.au/static/uploads/files/tgp-interim-report-2018-final-wfbsibseebhq.pdf>

⁵⁵ Australian Institute of Health and Welfare, Housing assistance in Australia 2018, cat. no. HOU 296, 2018, accessible at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia>

⁵⁶ M. O'Shaughnessy, Somewhere to stay: models addressing youth homelessness, 2014, accessible at:

https://www.churchilltrust.com.au/media/fellows/OShaughnessy_Molly_2014_Somewhere_to_stay.pdf

⁵⁷ M. Coddou, et al, Starting a future that means something to you: outcomes from a longitudinal study of Education First Youth Foyers, Brotherhood of St Laurence & Launch Housing, Melbourne, 2019, accessible at:

http://library.bsl.org.au/jspui/bitstream/1/11369/1/Coddou_et al Starting_a_future_Education_First_Youth_Foyers_outcomes_2019.pdf

⁵⁸ See further: Australian Institute of Health and Welfare, Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness, Cat. no. HOU 301, 2019, accessible at:

<https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

accounted for 20% (23,437 persons) of all persons who were homeless on Census night in 2016 and experienced much higher rates of overcrowding.⁵⁹

In 2018, 17% of Aboriginal and Torres Strait Islander people sought assistance from a homeless service.⁶⁰ In private rental housing, rental stress for Aboriginal and Torres Strait Islander households increased in both urban and rural areas between 2001 and 2016 (from 34% to 43% in urban areas and 29% to 38% in rural areas).⁶¹

Mission Australia's Charcoal Lane program provides support to Aboriginal and Torres Strait Islander young people with work readiness skills through educational and training opportunities. These young people are supported to address a range of issues including homelessness, mental health, justice and other life challenges they may experience.

"Charcoal Lane employs 30 Aboriginal and Torres Strait Islander young people a year into our traineeship program. Across our 2019 intake every student experienced what we would define as homelessness including overcrowding, rough sleeping or couch surfing ... 19 of the 30 students were directly supported with housing support including access to appropriate housing services, rent support, maintaining tenancy, and budgeting support to pay rent and bills."

Mission Australia, Program Manager Social Enterprises, Victoria

Case study

Anna* is an Aboriginal woman aged 25 who first engaged with Mission Australia's Charcoal Lane traineeship program in 2011 when she was 16 years old. Upon completing her Certificate III training, she left the program in 2012 as she was pregnant with her first child. Anna reconnected with the service in August 2019 and indicated that she was interested in reengaging with the program to complete her training. She stated that while she was engaged with the training back in 2011, she felt confident about her independence and she felt like she was achieving her goals.

During the intake process, Anna indicated that she has three young children and was experiencing significant challenges to engaging with the training due to family violence. Her children were in the care of child protection authorities since January 2019. Anna's ex-partner was in a motorcycle accident in January 2019 and suffered an Acquired Brain Injury (ABI). Since then, Anna had realised that her life had been controlled by her ex-partner and that he restricted her movements significantly until he suffered the ABI.

⁵⁹ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

⁶⁰ Australian Institute of Health and Welfare, Housing Assistance in Australia, 2019, accessible at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2019/contents/housing-and-housing-assistance-in-australia>

⁶¹ Australian Institute of Health and Welfare, Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness, Cat. no. HOU 301, 2019, p.1, accessible at: <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

Anna also realised that living at home was triggering anxiety and paranoia and informed her case coordinator that she was not feeling safe living in the house with her ex-partner. Due to years of experiencing domestic violence at the hands of her ex-partner, Anna's mental health deteriorated which resulted in her sleeping rough, becoming dependent on drugs and being arrested.

When Anna described her situation, it was evident that she needed to leave the environment in order for her to recover from her mental health issues and drug issues and apply for reunification with her children. Anna's Charcoal Lane case coordinator worked with her to address a range of challenges including her mental health issues.

Given her precarious housing situation, she was supported to obtain separate letters from Djirra (Aboriginal Family Violence Legal Service), Department of Human and Health Services (DHHS) Child Protection, Victorian Aboriginal Child Care Agency (VACCA) and Charcoal Lane requesting a public housing transfer. When there was no response to the letters, her Charcoal Lane case coordinator followed up to find out about the progress of the request. The case coordinator was informed that there were not enough allocations of properties available for Anna.

Anna entered a culturally appropriate Alcohol and Other Drug (AOD) rehabilitation facility and is continuing to work with her Charcoal Lane case coordinator to find her more suitable accommodation. Anna has indicated that she hopes to move into a new house and regain custody of her young children to start a new life. However, so far she has not been able to find an appropriate housing option.

*name has been changed for privacy

As discussed above, overcrowding is a significant issue in Aboriginal communities that should be addressed as a matter of priority. Housing and homelessness services designed to benefit Aboriginal and Torres Strait Islander people should be co-designed and implemented with community members, Elders and Aboriginal Community Controlled Organisations to ensure they are culturally adapted and appropriate. Relationships with the local community and having a strong understanding of local cultures are critical to developing the necessary trust for community members.

People from migrant and refugee backgrounds

Challenges refugees and migrants face include adjustments to language, culture and education when settling into Australia.⁶² Family relationships may be more complex amongst refugees with added burdens of trauma, overcrowding, high expectations and differing acculturation.⁶³ Disconnection from family, school and community are major precursors to homelessness for young refugees, and family reconfiguration and overcrowding contribute to this.

⁶² J. Couch, 'A new way home - Refugee young people and homelessness in Australia' in Journal of Social Inclusion 2(1) 2011.

⁶³ Centre for Multicultural Youth, Finding Home in Victoria, Melbourne, 2010.

In 2016 there were 9,514 persons living in 'severely' crowded dwellings who were born overseas and who had arrived in Australia in 2011 or earlier, up 61% when compared to 2011 (5,914 persons arrived in Australia in 2006 or earlier) and 13,088 who had arrived in Australia after 2011 and were living in 'severely' crowded dwellings on Census night.⁶⁴ Overseas born people living in 'severely' crowded dwellings accounted for more than three quarters of the rise in homelessness in both the 19 to 24 years age group and in the 25 to 34 years age group between 2011 census and 2016 census.⁶⁵

Language barriers, experiences of discrimination, cultural reasons, lack of community or family support and limited knowledge about support services can isolate people from migrant and refugee backgrounds who are experiencing homelessness. These issues are further complicated for people on temporary visas with no access to social security allowances or community services. Where required there may be a need to work with the Translation and Interpreter Service (TIS National). Understanding about the language needs, importance of language groups and dialects is important when interacting with people who have limited English language skills.

There are community services including SHS and settlement service providers who specialise in supporting people from culturally and linguistically diverse backgrounds.⁶⁶ These should be promoted more broadly to ensure cultural sensitivity in service delivery.

Case study

Carina* is a young woman in her early 20s from a migrant background with a very young child. After experiencing domestic and family violence, Carina separated from her partner and obtained a family violence restraining order. Soon after Carina was diagnosed with a medical condition and as a result returned to her country of origin for surgery.

When she returned after her surgery, she was able to stay with a friend for a short period of time. As this was a temporary measure, she was at risk of experiencing homelessness with her child. She was also experiencing financial hardship and ongoing medical challenges as she was still recovering from the surgery and the side effects of the medication. Carina was referred to the Family Accommodation Program and was supported to find appropriate accommodation. In addition to tenancy support, she was assisted to obtain social security payments as she was not familiar with systems and the payment process was hard to navigate.

As Carina was unable to drive to various appointments due to side effects of the medication she was taking, the case manager drove her to and from the appointments. She also requested support with

⁶⁴ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, 2018, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

⁶⁵ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, 2018, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

⁶⁶ See further: Settlement Services Australia, Settlement Services, accessible at: <https://www.ssi.org.au/services/settlement-support>

independent living skills such as making phone calls to various government departments, energy companies and the like, including requesting for interpreters where necessary.

While she was in the transitional housing property, she was offered long-term housing through a local community housing provider. The property was located in a convenient location with access to shops, schools and other amenities including a language support school.

Carina was linked with a culturally and linguistically diverse (CALD) outreach worker, local GP, dentist, a child health nurse and playgroup. She was also supported to access a counselling service to address trauma related issues she experienced while she was in the previous relationship.

After an additional three months of working with Carina to assist her with settling into her long-term property and enhancing her independent living skills, she exited the program. She was provided with a comprehensive exit plan which listed a wide range of services she was already accessing, in addition to other community services she may require for future support. Carina is now living independently with her child and indicated that she feels safe and happy with her life.

*Name has been changed for privacy

Impact of COVID 19 restrictions and people on temporary visas

Multiple reports demonstrated the significant impact COVID 19 had on people who were on various temporary visas.⁶⁷ The inability to access social security payments, loss of employment and limited financial security increases the risk of homelessness. Community services were able to provide supports with certain state and territory governments increasing funding to support temporary migrants. However, there needs to be more financial and human resourcing to provide supports to people who are unable to access mainstream services and supports due to government policy limitations.

Case study

Delia* is an international student who came to complete her higher studies at a University in NSW. She was working part time to support herself. Her income was variable based on the number of shifts she was allocated each week with earning up to \$1,000 on some fortnights and less than \$300 on others.

Delia shared a room with another international student in a 7 bedroom house. There was no formal lease agreement and she paid rent in cash to her landlord. She did not receive receipts for rent payments and there was no documentation to prove that she paid 4 weeks rent as a bond payment.

In March 2020, Delia was not able to secure work and was in a financially vulnerable situation. Due to border closures, she could not fly back to her country. She was falling behind on rent and her landlord

⁶⁷ P. Whiteford, Open letter to the prime minister: extend coronavirus support to temporary workers, The Conversation, 7 April 2020, accessible at: <https://theconversation.com/open-letter-to-the-prime-minister-extend-coronavirus-support-to-temporary-workers-135691>

refused to negotiate lowering or deferring rent payments. She also had to rely on a community soup kitchen for meals.

She approached one of Mission Australia's services to seek support with her rent arrears. However, without any proof of a rental agreement, the service was unable to help her with rent payments. They provided her with emergency food hampers, emergency relief vouchers and referrals to a number of youth accommodation services. The service also linked her with local Red Cross as they were funded by the government to provide emergency relief to people on temporary visas.

*Name has been changed for privacy

Case study

Tim* is an international student in his early 20s. His sister lives in Australia and he initially lived with her family in an overcrowded environment. He moved out to a private rental property and was doing two cash in hand jobs while he was studying. This impacted on his relationship with his sister. In early March he lost both his jobs after the COVID 19 restrictions came into operation. Tim had issues with gambling that were unaddressed. He was falling behind rent due to lack of income coupled with his gambling issue, and his landlord evicted him.

Tim accessed Mission Australia's gambling counselling service in NSW and the counsellor referred him to one of Mission Australia's youth accommodation services. As Tim was ineligible for government financial supports due to his visa status, the accommodation service provided him with housing, food and fuel vouchers.

While at the accommodation service, he informed his case manager that he was in debt to different people and that his former landlord was holding his laptop as collateral until he paid the overdue rent. He also informed that he accessed \$800 that he had accumulated in superannuation.

Tim's case manager assisted him to obtain a bicycle so he could get a job at a food delivery company. Tim was also offered one of his old jobs and the case manager assisted him to get a contract to ensure he was appropriately employed as a kitchen hand.

Although the service usually charge a proportion of the income (20% – 25%) in rent, considering Tim's circumstances, the service waived his rent payments. This allowed him to focus on settling his debt and saving for a security deposit for a private rental property as he's not eligible for other supports due to his visa status. Tim is planning to move to private accommodation when his income is more stable, and continue to access gambling counselling and other services.

*Name has been changed for privacy

Case study

Allen* is a 35 year old from New Zealand and has been living in Australia for 6 years. His relationship broke down in February 2020 and his partner moved out. A month later he lost his job as a result of COVID 19 restrictions. He approached one of Mission Australia's homelessness services seeking support with his rental arrears. Due to his visa, he is not eligible to receive social security payments and he has no other source of income.

In the past, housing services were not able to support people on these temporary visas, however, given the significant impact of COVID 19 on individuals, some services have been able to support people who would otherwise be ineligible. Allen was approved to receive financial support to sustain his tenancy.

*Name has been changed for privacy

Case study

Abby* is a single mother in her 40s and is working part time. She is a New Zealand citizen and is not eligible for any social security payments. She was falling behind on her rent as her hours were cut back due to COVID 19 restrictions.

She got in touch with a Mission Australia's housing service. She was approved to receive financial support to cover her rental arrears in light of the policy changes to address the impact of COVID 19.

*Name has been changed for privacy

People experiencing repeat homelessness

Having access to housing alone is insufficient for a number of people who have experienced homelessness over long periods of time or are at risk of homelessness due to other issues such as financial pressure, mental health issues, alcohol or drug dependence, domestic and family violence or other similar issues. They may also have limited understanding about maintaining a tenancy, life skills to live independently and effectively manage their finances. Thus, tenancy support programs are vital to assist some people at risk of homelessness or who have recently exited homelessness.

Another challenge is the precarious position of social housing tenants who are evicted from their homes. These individuals often have no access to secure housing or a history of tenancy in the private rental market to support their private rental applications.

“We see people who are looking for crisis accommodation because they have been evicted from public housing. It could be anything from disputes, property damage to unpaid rent ... There needs to be support for these people because they don't have the finances or rental history when they have to apply for private housing.”

Mission Australia, Area Manager Regional WA

Additional supports should be made available and eviction should be used as the last resort for people who are currently residing in social housing managed by the government or community housing providers.

People exiting institutions and other care arrangements

In 2018–19, over 6,800 clients leaving care received assistance from a specialist homelessness services (SHS) agency.⁶⁸ These included health settings, prisons and detention centres as well as young people leaving care. Effective planning in advance can significantly contribute to preventing homelessness and other associate challenges.

Home and Healthy program NSW

The Home and Healthy Program aims to reduce the prevalence and impacts of homelessness for adults exiting health facilities in Sydney.

The program supports people experiencing homelessness and those at risk of homelessness who are leaving hospital or health facilities by offering holistic support to achieve sustained housing, increased workforce capacity and improved wellbeing.

Each participant will be supported during their transition from a health facility and then receive ongoing support for up to two years, with an allocated case manager, effective housing strategies and access to a holistic team including a mental health clinician and lived expertise worker.

The program is funded via an Impact Investment as part of the NSW Homelessness Strategy, with funding from the NSW Department of Communities and Justice.

People leaving out of home care

A ‘zero tolerance’ approach to people becoming homeless upon exiting hospitals and other health or institutional settings is a key platform for our homelessness action plan. In 2019, a longitudinal study in Victoria found that people leaving out of home care are at high risk of becoming homeless or subject to ongoing housing instability.⁶⁹

Care leavers often struggle with finding housing due to lack of family supports or supportive social networks, limited financial resources and high rates of mental illness and/or issues related to past

⁶⁸ Australian Institute of Health and Welfare, Specialist Homelessness Services Annual Report 2017-18, 2019, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>

⁶⁹ S.Muir, J.Purtell, K.Hand & M.Carroll, Beyond 18: The Longitudinal Study on Leaving Care Wave 3 Research Report: Outcomes for young people leaving care in Victoria, Melbourne: Australian Institute of Family Studies, 2019, accessible at: <https://aifs.gov.au/publications/beyond-18-longitudinal-study-leaving-care-wave-3-research-report>

trauma. They also had lower than average levels of school attainment, low levels of employment, low incomes and high levels of financial stress which can contribute to increased risk of homelessness.⁷⁰

Mission Australia is a member of the Home Stretch campaign⁷¹ and we also provide specific programs for young people leaving out of home care, including the Better Futures Model.

The Better Futures model

Better Futures is a new way of supporting care leavers, engaging with young people and their support networks, including case managers and care teams early in their transition from care from age 15 and 9 months through to 21.

Better Futures aims to support young people to have an active voice in their transition planning and providing individualised supports across a range of life areas including housing, education, employment, and community connections.

The level of support offered by Better Futures is dependent upon the circumstances of the young person and current support arrangements.

Under the umbrella of the Better Futures program, there are a number of other support services that provide young people a range of services.

Community Connections

Community Connections aims to broker access to new pathways, opportunities, networks and resources within the community, so that young people can build enabling and sustained connections. Community Connections focusses on improving young people's social capital, with an emphasis on building support networks outside of the service system that provide opportunities for community participation and access to new pathways.

Mission Australia delivers Better Futures across the Southern and Northern metropolitan regions of Melbourne. Although it is encouraging that Victoria is leading the other states and territories in the provision of support young people leaving out of home care up to 21 years, there are only a limited number of Home Stretch packages available.

“Since the beginning of the contract in July 2019, we have already exhausted the number of packages allocated due to the significantly high demand for services. We are already seeing the

⁷⁰ S.Muir, J.Purtell, K.Hand & M.Carroll, Beyond 18: The Longitudinal Study on Leaving Care Wave 3 Research Report: Outcomes for young people leaving care in Victoria, Melbourne: Australian Institute of Family Studies, 2019, accessible at: <https://aifs.gov.au/publications/beyond-18-longitudinal-study-leaving-care-wave-3-research-report>

⁷¹ See further: Home Stretch Campaign, accessible at: <http://thehomestretch.org.au/about/>

positive results this program has been delivering and would encourage the government to increase the investment to support all young people leaving care.”

Mission Australia, Area Manager Victoria

Considering the success of this initiative, the community sector has called for an extension of the Home Stretch program to be available to every young person in out of home care across the country.⁷²

People leaving prisons and detention facilities

People leaving prisons are at high risk of homelessness, particularly those who spent 12 months or more in juvenile detention.⁷³ On the other hand, stable housing may contribute to a decrease in reoffending and drug use.⁷⁴ Further, the growth of the prison population means there are a growing number of people at risk of homelessness and accommodation is a primary need at the time of release.⁷⁵

There is a significant gap in supported accommodation options available to young people and adults on release from incarceration and more housing plus support packages are required. Stronger planning is also required for those exiting prison to avoid individuals exiting into homelessness.

More resourcing is required for programs in which people are supported during incarceration and after release to prevent homelessness and reduce re-incarceration. Securing employment is a particular challenge for this group and should be included in support services as should drug and alcohol rehabilitation where required. Integrated approaches and intensive case management are needed for people who are homeless, have a cognitive impairment, mental ill-health or complex needs and are enmeshed in the criminal justice system.

Post Release Support Service – NT

Mission Australia Pre and Post Release Support Service works with people in prisons who are due for release within the next three months, looking at ways to help them reintegrate back into the Darwin, Katherine and Alice Spring communities.

After the person has been released, the service continues to provide case management support while they re-establish themselves, with the goal that by building a strong foundation there will be a reduction in recidivism.

⁷² VCOSS, A State of Wellbeing: Victorian Pre-budget Submission 2020-2021, 2019, p.14, accessible at:

<https://vcoss.org.au/wp-content/uploads/2019/12/VCOSS-2020-21-SBS.pdf>

⁷³ A. Bevitt et al, Journeys Home Research Report No.6 – Complete Findings from Waves 1 to 6, University of Melbourne, 2015, accessed at:

https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0007/2202865/Scutella_et_al_Journeys_Home_Research_Report_W6.pdf

⁷⁴ Commonwealth of Australia, The Road Home: A national approach to reducing homelessness, 2014.

⁷⁵ E. Baldry, Complex needs and the justice system’ In Chamberlain, Johnson and Robinson ed Homelessness in Australia: An Introduction, UNSW Press, Sydney, 2014.

Each individual is assigned a Mission Australia Post Release Support case worker who helps them structure a plan that will enable them to succeed in the community. To do so, we focus on specific areas of life and provide the necessary support to develop these areas as they move back into society.

The areas we focus on are: housing, education and training, employment, healthy family relationships, social inclusion and drug and alcohol dependence.

Mission Australia pre and post release service case workers engage people using a strength based solution focused framework. This client-focused support and case management framework receives the best support by identifying their specific needs, planning and setting goals, and linking them to the appropriate services to meet their needs if required.

People aged 55 or older

Across the country, one seventh of all homelessness is experienced by those over the age of 55 and there are new and emerging groups of older people at risk of homelessness, such as older women with limited retirement savings.⁷⁶ For a group of older people who do not own their own home and are reliant on social security payments, rental stress is a significant concern. In 2017–18, there were over 24,100 older clients (55 years and over) who received services from SHS agencies.⁷⁷

Mission Australia's position paper *Ageing and Homelessness: solutions to a growing problem* identifies a range of housing issues older people experience and have made a series of recommendations to address those issues.⁷⁸ The recommendations included increasing diverse supported accommodation options including aged care facilities that provide services to older people who experienced homelessness, supports to age in place, review the income support system to meet the housing costs and holistic, person-centred homelessness prevention and early intervention measures.

Appropriate and affordable housing is a key part of the solution for all older people experiencing, and at risk of homelessness. A range of housing options is required to cater for a broad spectrum of circumstances including supports to age in place, an increased supply of social and affordable housing for older people, supported accommodation models for older people with more complex needs and specific residential aged care facilities that can provide intensive supports to those who have previously experienced homelessness.

⁷⁶Mission Australia, *Ageing and Homelessness: Solutions to a growing problem*, 2017, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

⁷⁷ Australian Institute of Health and Welfare, *Older clients of specialist homelessness services*, 2019, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/older-clients-of-specialist-homelessness-services/contents/summary>

⁷⁸ Mission Australia, *Ageing and homelessness: solutions to a growing problem*, 2017, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

Supports to ensure older people can stay in their homes as long as possible are also needed, including tenancy support services and upgrading or renovating current social and affordable housing to meet accessibility and living needs.⁷⁹

Home at Last Service in Victoria

The Home at Last service in Victoria operates as a central referral point providing integrated assistance for older people at risk of or experiencing homelessness, including free and confidential advice, support and advocacy. The service supports older people who are in the process of planning for their housing future or seeking retirement housing advice, provides outreach support to help with relocation, provides brokerage funds to ensure older people have essential amenities such as fridges and bedding, links older people into the local community, and provides any other ongoing supports needed.

An evaluation of the this service found the approach is cost-effective, helping clients to gain secure housing and diverting demand from specialist homelessness services.⁸⁰

Considering the positive outcomes it has achieved, it can be replicated across the country with necessary modifications to suit the needs of the local communities.

There is a high demand for residential aged care facilities that provide 24 hour care dedicated to older people who have a history of homelessness or are at risk of homelessness and are unable to live independently.⁸¹ Often premature ageing as a result of sleeping rough or experiencing intermittent homelessness⁸² means that people need constant nursing (and/or medical care) at an earlier age. They may also require psychological or psychiatric support due to their chronic, severe and enduring mental health issues.

Considering the increase in the number of older people requiring holistic 24 hour care, the Commonwealth Government should consider providing capital funding for the construction of these facilities.

⁷⁹ Australian Institute of Health and Welfare, Older clients of specialist homelessness services, 2019, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/older-clients-of-specialist-homelessness-services/contents/summary>

⁸⁰ KPMG, *Evaluation of the homelessness IAPs, summative evaluation report*, 2015, accessible at: <http://www.nwhn.net.au/admin/file/content101/c6/Evaluation-of-homelessness-innovation-action-projects-executive-summary-0115.pdf>

⁸¹ Mission Australia, *Ageing and homelessness: solutions to a growing problem*, 2017, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

⁸² Australian Institute of Health and Welfare, *Older Australia at a glance*, 2018, accessible at: <https://www.aihw.gov.au/reports/web/194/older-australia-at-a-glance/contents/diversity/people-at-risk-ofhomelessness>

Residential aged care for vulnerable people

Mission Australia operates 192 beds within three aged care facilities in NSW for people who have experienced homelessness, Charles Chamber Court, Benjamin Short Grove and Annie Green Court. All these services offer a permanent response to the needs of older people who would otherwise be experiencing homelessness or living in sub-standard accommodation.

In these facilities, all residents have security of tenure by way of a Resident Agreement which provides a sustainable housing solution. As these services are operated and regulated under aged care legislation, they work under a highly specialised model that is distinct from other homelessness services. Currently Mission Australia is able to increase the services provided as the person's needs increase over time, enabling the aged care residents to remain in these facilities long-term. This is essential as these services are the last home for the majority of the tenants who live there, many of whom are estranged from family.

Lesbian, Gay, Bi-sexual, Transgender and Intersex (LGBTI) people

LGBTI people are over-represented in homeless populations due to both the complexity of their experiences and difficulty accessing services. Rejection by family and the community is a main driver of homelessness among LGBTI young people. A study found that Lesbian, Gay and Bisexual respondents were at least twice as likely as heterosexuals to have ever experienced homelessness.⁸³ Lesbian and gay people were also found to be twice as likely to stay in crisis accommodation or sleep rough.

Research has found that older LGBTI people have higher levels of some health and mental health problems and increased social isolation, compared to their non-LGBTI counterparts.⁸⁴ Many older LGBTI people refrain from divulging their sexuality when accessing services due to fears of discrimination and/or abuse. The lack of understanding of, and respect for, LGBTI people is a broader systemic social issue that needs wider social awareness.

Service responses should be improved to ensure that the information, services and other agencies are provided with access to specific training on the trauma informed, non-discriminatory services, particularly to safely and confidentially support LGBTI older people.

⁸³ GALFA LGBTQ Homelessness Research Project: LGBTQ Homelessness: Risks, Resilience, and Access to Services in Victoria, 2017, accessible at: http://www.lgbtihomeless.org.au/wp-content/uploads/2018/04/LGBTQ-Homelessness-project-Final-report-September-2017-Final_.pdf

⁸⁴ ACON, (2013), Love: Living Older Visibly and Engaged, NSW, p.2.

People with disability

It is estimated that there are over 4.6 million people with disability in Australia.⁸⁵ People with disability have a greater exposure to the risk of homelessness than the general population and different disabilities predispose individuals to different levels of homelessness risk.⁸⁶

People with disability are vulnerable to homelessness due to low income, increased medical costs, limited employment options, and particularly, limited accessible and appropriate housing options. Other structural factors that impact on this cohort include poverty and lack of paid work.

Accessible housing is limited in supply and there are significant waiting times for public and social housing across all States and Territories. These factors add further pressure on people with disabilities as they are unable to find appropriate, accessible and affordable housing. The Government should adopt measures to increase social and affordable housing in Australia and ensure that all new constructions at minimum adhere to universal accessibility principles. In addition to increasing the accessible housing stock, the government must also ensure that appropriate measures are in place so that people with disability are provided with supports to be active and participating members of the community.

It is estimated that nationally 6% of the NDIS participants, or 28,000 individuals need access to Specialist Disability Accommodation (SDA).⁸⁷ When the Scheme is fully implemented, the SDA is expected to account for NDIS spending of \$700 million a year.⁸⁸ It is also expected that the NDIS will contribute to create a \$5 billion disability housing market over the next five years.⁸⁹ This investment into disability accommodation is vital considering the acute shortage of affordable and accessible housing in the private rental market.⁹⁰

⁸⁵ Australian Bureau of Statistics, 4430.0 - Disability, Ageing and Carers, Australia: Summary of Findings, 2015, accessible at: <https://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4430.02015?OpenDocument>

⁸⁶ Mission Australia, Mission Australia's review of homelessness, 2015, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/mission-australia-s-review-of-homelessness-2015>

⁸⁷ National Disability Insurance Scheme, *Specialist Disability Accommodation Provider and Investor Brief*, April 2018, p.5, accessible at: <https://www.ndis.gov.au/providers/essentials-providers-working-ndia/specialist-disability-accommodation>

⁸⁸ D. Winkler, G. Taleporos and L. Bo'sher, *How the NDIS is using the market to create housing for people with disability*, The Conversation, accessible at: <https://theconversation.com/how-the-ndis-is-using-the-market-to-create-housing-for-people-with-disability-83144>

⁸⁹ Summer Foundation and PwC, *NDIS Specialist Disability Accommodation Pathway to a mature market*, August 2017, p.5 accessible at: <https://www.summerfoundation.org.au/resources/ndis-specialist-disability-accommodation-pathway-to-a-mature-market/>

⁹⁰ Anglicare Australia, Rental Affordability Snapshot, 2018, accessible at: <https://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshot811d9309d6962baacc1ff0000899bca.pdf?sfvrsn=4>

People with mental health issues

Of over 288,000 people accessing Specialist Homelessness Services (SHS) nationally last financial year, over 81,000 indicated that they were experiencing mental health issues.⁹¹ Mental health services, including psychological, psychiatric and mental health services, were one of the most common specialised services identified as needed by clients accessing SHS services, however, these needs were frequently unmet with around 3 in 10 clients (32%) neither provided nor referred to these services. Thus, as part of holistic measures to address housing and homelessness issues, there should be an increase in access to mental health services within local communities.

People with mental health issues are particularly vulnerable to homelessness, and can be isolated, have disrupted family and social networks and sometimes suffer poor physical health, all of which impacts their capacity to find and maintain adequate housing.⁹² Several studies suggest that when people with mental health issues are supported by homelessness agencies, they are more likely to remain housed rather than return to homelessness.⁹³

Mission Australia's *Youth mental health and homelessness report* findings revealed that psychological distress increased the likelihood that a young person had spent time away from home.⁹⁴ Young people with psychosocial distress were 3.5 times more likely than young people without psychosocial distress to have spent time away from home. Those with psychosocial distress were likely to have experienced more than 10 occasions of time spent away from home compared to those who were not experiencing psychosocial distress.⁹⁵ Considering the close nexus between experiencing homelessness and mental health, it is imperative that there is sustainable investment in a diverse range of early intervention programs.

In addition to tenancy support, supports for mental health and other issues may be required and these should be integrated with housing supports. One model for such support is the Housing Accommodation and Support Initiative in NSW for which Mission Australia is a provider. Service models such as these can be replicated across the country.

Housing and Accommodation Support Initiative (HASI) Plus NSW

⁹¹ Australian Institute of Health and Welfare, Specialist Homelessness Services Annual Report 2017-18, 2019, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>

⁹² See further: Homelessness Australia, States of being: Exploring the links between homelessness, mental illness and psychological distress: an evidence based policy paper, 2011.

⁹³ NSW Mental Health Commission, Living Well: A Strategic Plan for Mental Health in NSW. Sydney, NSW Mental Health Commission, 2014

⁹⁴ Mission Australia, Youth mental health and homelessness report, 2017, accessible at: <https://www.missionaustralia.com.au/publications/youth-survey/720-mission-australia-youth-mental-health-and-homelessness-report/file>

⁹⁵ Mission Australia, Youth mental health and homelessness report, 2017, accessible at: <https://www.missionaustralia.com.au/publications/youth-survey/720-mission-australia-youth-mental-health-and-homelessness-report/file>

HASI Plus is a supported accommodation program providing housing, daily living support and clinical care for people with lived experience of mental illness.

HASI Plus is a program specifically for people with severe and persistent mental illness who are ready to transition back to community living after long periods of stay in psychiatric facilities or similar institutions. HASI Plus provides 24/7 support to people who would otherwise be unable to live independently.

HASI Plus is strongly based upon the principles of recovery in which we foster hope, empowerment and self-determination in all aspects of our work. Day to day we provide hands on support and structure to teach wellbeing in daily living skills such as cooking, cleaning and budgeting; mental and physical health; community engagement and the ultimate recovery goal of one day all of our consumers being able to return to independent living.

Case study

Kate* is a 62 year old woman, who had been in a psychiatric hospital unit for more than 2 decades. She started receiving coordinated supports from Mission Australia's HASI Plus in 2014. Since that time Kate was able to achieve a number of goals she intended to achieve for her health and wellbeing. These included losing 20kg of weight, quitting smoking after 40 years, improving her daily living skills and increase in self-confidence.

Slowly, the level of support Kate needed was reduced from 24 hours to 16 hours per week as she progressed with achieving the outcomes. Kate was supported to apply for housing. During this period, she had a fall and had to be hospitalised for a hip replacement surgery. She received continuous support from the HASI plus team and was supported to access an independent living unit in a residential aged care facility. She is happy and well settled in her new accommodation.

*Name has been changed for privacy

Creating sustainable pathways out of homelessness

Strategic planning coupled with long-term and sustainable funding is required to address homelessness. It must also be noted that a diverse range of solutions are required to meet the needs of people experiencing homelessness at different points in their life.

People who are experiencing or at risk of homelessness are best placed to communicate their aspirations, strengths and needs, and to determine what solutions are best suited for their needs. Responses to homelessness should focus on the strengths of people who are experiencing homelessness and work with them to further develop their sense of agency in effecting change in their lives.

Governments should ensure there are mechanisms in place to co-design and collaborate on housing solutions by consulting and meaningfully engaging people with lived experience.

Responses must be multi-dimensional, since for many people exiting homelessness they need both secure housing and supports across a range of areas including health and mental health, education, employment, and family and community connection. The provision of integrated, wrap-around services to people across a range of life domains can help them to sustain tenancies, achieve positive outcomes in housing, health and wellbeing, and enable social and economic participation.

The suitability of mainstream services for people who are homeless or at risk of homelessness

Mission Australia has consistently advocated for targeted supports and services that are person centred, culturally appropriate and sensitive to the needs of the individual. The government services, particularly in relation to obtaining social security payments, accessing the National Disability Insurance Scheme, Aged Care and other services are complex to navigate.

Negative experiences with various government officials is likely to discourage people from engaging with services and cause further isolation. People who have experiences of trauma or negative interactions with authority are likely to be completely disengaged from services and may take time to build trust. Thus, training and information should be provided to those who implement the Protocol so that they have the necessary skills to engage with people respectfully and invest time and resources in building trust.

A considerable proportion of people experiencing homelessness are people with varying physical or psychosocial disability. Up to 60% of people experiencing homelessness have complex physical, mental health and disability support needs and almost two thirds of people who are sleeping rough who have a mental health issue also have issues with drug or alcohol dependence.⁹⁶ Their needs and priorities are likely to be different to others and they may require support with immediate as well as long-term health related supports. Those with disability may have accessibility issues and other associated challenges. Thus, one person experiencing homelessness may have multiple support requirements, highlighting the need for holistic, person-centred and wrap around supports.

There are multiple government agencies that come into direct contact with people experiencing homelessness who may not have an understanding about local services for people experiencing homelessness. People experiencing homelessness may also present themselves at generalist services that are not specialising in housing supports. Therefore, it is important that services in general are provided with training to work with and assist people experiencing homelessness by providing appropriate referrals, assistance with accessing crisis or emergency relief and other supports.

⁹⁶ Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, 2018, p.10, accessible at: https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf

There is a general assumption that people are able to obtain information about mainstream services online and access services accordingly. Often, these processes are too complex and people experiencing homelessness may not have access to computers, internet and are likely to focus on finding safe accommodation services.

For example, procedures are in place for the NDIA and NDIS Local Area Coordinators are able to engage with those experiencing homelessness through homelessness services and shelters. However, according to available evidence, for many people with complex needs, particularly homelessness, applying for the NDIS was a lower priority that was put aside until these more pressing needs were addressed.⁹⁷ Therefore, mainstream services need to be better tailored with outreach to engage people experiencing homelessness sensitively and provide wrap-around supports including addressing housing related issues. This could be achieved through better collaboration between housing and homelessness and other health, mental health, justice and other services.

Examples of best-practice approaches in Australia and internationally for preventing and addressing homelessness

The current responses as a result of corona virus pandemic to provide housing to people experiencing homelessness (particularly people who were rough sleeping) and measures to prevent homelessness including rental subsidies, moratorium on evictions and loan repayments and other measures are welcome announcements.

This includes the recent NSW announcement of the new \$36 million Together Home project, which will deliver the largest housing response dedicated to rough sleepers in NSW history. The program will rapidly secure homes from the private rental market for people who were previously rough sleeping and wrap essential support services around them. Together Home will be a partnership between the NSW Government, Community Housing Providers, Specialist Homelessness Services and health services. The project builds on the NSW Government's response to COVID-19, which included increasing the supply and flexibility of temporary accommodation and the expansion of assertive outreach across the state.

However there remains a need for the Federal government to continue to provide financial resources in different forms such as social security payments and economic stimulus focussed on social and affordable housing to ensure that people continue to receive adequate support to prevent homelessness.

Different States and Territories have adopted different measures to meet the needs of local communities. There are numerous programs that are effective in supporting and preventing homelessness funded by Federal or State and Territory governments and a small proportion through

⁹⁷ N. Hancock, et al, Commonwealth Mental Health Programs Monitoring Project: Tracking transitions of people from PIR, PHaMs and D2DL into the NDIS, The University of Sydney & Community Mental Health Australia, 2019, accessible at: https://cmha.org.au/wp-content/uploads/2019/10/CMHA-and-University-of-Sydney-NDIS-Transitions-Final-Report_September-2019.pdf

philanthropic funding. The effective services need to be identified and replicated across the country through Commonwealth government investment.

Rent Choice Youth Subsidy NSW

The Rent Choice-Youth Rental Subsidy program is being run in NSW through the Department of Communities and Justice (DCJ). It works closely with a network of local service providers that provide ongoing case management support for the duration of the three year subsidy. Young people aged 15-24 who meet financial criteria for the subsidy are eligible to receive support under the program.

This enables young people to secure private rental properties within the community. Across the three year period the subsidy is tapered to enable the young person to work towards financial stability at a rate that accounts for the completion of training and education, and the progression from temporary and casual workforce to career focused opportunities. Regular quarterly reviews ensure that income changes and goal progression are accounted for and the ongoing support and liaison that occurs between the young person, case manager, DCJ and real estate assists in ensuring the tenancy is successful and addressing concerns, and the client is tapered out of the program at a point where they sustain financial stability.

Unlike other programs, as the young person is already the named tenant within the lease, completion of the program does not result in the young person having to move as the tenancy and private accommodation has already been secured and maintained for the period of the subsidy.

Case Study

Jessica* is 20 year old young person from NSW who left home due to family conflict. For the past several years she has experienced homelessness, and has been residing in a range of specialist homeless services. While she had successfully moved from crisis or emergency accommodation to a transitional property, the 12 month period she is able to reside in that property was reaching a close.

Jessica was engaged in education, however, she deferred the last semester to enable her to refocus on her own wellbeing and mental health. She has been actively engaged in mental health supports to address depression. For the last year she also worked casually within the retail sector, although she continues to receive Centrelink benefits as shifts vary.

While she has goals of completing her course in Primary Education and finding work as a teacher, she currently has very limited income to be able to afford private rental. She works with her case manager and identifies her current affordability for moving into private rental is extremely low as she can only afford to pay \$150 per week, pricing her out of being able to afford the one bedroom unit or studio within the area that she has lived since she was a child. Due to her past experiences she is wary of sharing with people she does not know.

Her case manager assisted her to access The Rent Choice Youth program. This allows Jessica to remain engaged with case management, and also enable her to increase her affordability to \$350 per week which is enough for her to secure a private rental property. During the program she is able to return and complete her Bachelor course, and through course placement is able to find more stable work as a Teaching Assistant. As a result she is able to sustain the tenancy, and remains in her accommodation once her income has increased to the point that she is tapered off the subsidy.

**name has been changed for privacy*

The Housing First model has proven to reduce homelessness and provide holistic, wrap around supports to people who are at risk of or experiencing homelessness. For example, Finland has increased investment in housing first solutions coupled with a national housing first policy and have been working towards ending homelessness over decades. As a result, they are the first country in Europe to see a decline in the number of people experiencing homelessness.⁹⁸

Mission Australia is funded to deliver the Common Ground model in NSW and was positively evaluated in 2016.⁹⁹ This model can meet the diverse and complex needs of people, particularly those who have been experiencing chronic homelessness and can be scaled up in Australia.

Common Ground

Common Ground provides long-term accommodation for a combination of affordable housing tenants, social housing tenants and tenants who have experienced long-term homelessness. Tenants are able to live independently while accessing support as needed.

At Common Ground Camperdown, operated by Mission Australia, the socially integrated 6-storey residential building includes 104 units, a 24/7 concierge service, proactive on-site tenancy and support services, as well as communal facilities.

An evaluation of Camperdown Common Ground conducted by the Social Policy Research Centre of UNSW found that the facility was successful in providing secure, permanent housing and support to vulnerable people who had been homeless for many years.¹⁰⁰

⁹⁸ See further: Centre for Policy Impact, Eradicating homelessness in Finland: the Housing First programme, 2019, accessible at: <https://www.centreforpublicimpact.org/case-study/eradicating-homelessness-finland-housing-first-programme/> and Y-Foundation, Housing first in Finland, accessible at: <https://ysaatio.fi/en/housing-first-finland>

⁹⁹ J. Bullen et al, In-Depth Evaluation of Camperdown Common Ground: Permanent housing for vulnerable long-term homeless people, Social Policy Research Centre, UNSW, 2016, accessible at: https://www.arts.unsw.edu.au/sites/default/files/documents/InDepth_Evaluation_of_Camperdown_Common_Ground_FINAL.pdf

¹⁰⁰ J. Bullen, E. Whittaker, O. Schollar-Root, L. Burns, and F. Zmudzki, In-Depth Evaluation of Camperdown Common Ground: Permanent housing for vulnerable long-term homeless people, 2016, Social Policy Research Centre, UNSW.

Michael's Intensive Supported Housing Accord (MISHA Project) NSW¹⁰¹

The MISHA project was a successful Housing First model providing holistic care to men who were chronically homeless. It began in late 2010 with the aims of providing homeless men with support to enter and sustain permanent housing, ensuring access to mental and physical health supports, reducing social isolation and equipping clients to live successfully within the community.

As a result of services provided, 98% of clients were able to support their tenancy over a 12 month period. Research on the project from 2010-2013 demonstrated costs associated with use of health and justice services were more than halved over 2 years – delivering a saving to government of more than \$8,000 per person each year.

Overall financial savings to government attributed to the MISHA Project were estimated at close to a million dollars over 2 years, through fewer nights spent in hospitals, mental health facilities or drug and alcohol centres, fewer visits from justice officers, less police interaction and less time spent in detention facilities.

There were also savings generated to housing providers due to reduced evictions, estimated at \$1,880 per client, in the first 12 months of the client being housed. The total net saving to housing providers generated by providing tenancy support services to 74 MISHA clients over a one year period was estimated at \$138,880.

The adequacy of the collection and publication of housing, homelessness, and housing affordability related data

There are numerous government, academics, not for profit sector and research bodies collecting and producing reports containing important data on housing, homelessness and housing affordability. These are vital to advocate for the rights of people experiencing housing challenges and direct investment of funding.

The Australian Institute of Health and Welfare (AIHW) produces a number of useful reports and data sets on housing including the SHS annual report and other reports analysing the impact of housing support on different demographics and other factors such as access to mental health services and drug and alcohol dependence. These reports are valuable resources to identify needs and target services to better meet the needs of people.

Although most data from centralised authorities such as ABS and AIHW provide national as well as state and territory breakdowns, there are some state and territory collected information that are not

¹⁰¹ See further: Mission Australia, *From Homelessness to Sustained Housing, 2010 – 2013, MISHA research report*, accessible at: <https://www.missionaustralia.com.au/documents/279-from-homelessness-to-sustained-housing-2010-2013-misha-research-report-2014/file>

consistent across the country. Information and data in relation to the number of people in waiting lists for social housing is not easily accessible or in some states not publicly available. There is also a shortage of information about the number of people who are being exited from public housing. These can be addressed as part of the introduction of National Homelessness Strategy where the relevant State or Territory government authorities are required to report back on standard data sets.

Governance and funding arrangements in relation to housing and homelessness, particularly as they relate to the responsibility of Local, State, Territory and Federal Governments

Given that housing and homelessness are related issues require responses at Federal, State and Territory as well as local government levels, there is a clear need for coordination and collaboration between different layers of government that engage with people experiencing homelessness.

After the 2017–2018 federal budget and under the new National Housing and Homelessness Agreement (NHHA), there is now certainty in relation to future funding for homelessness services. This was a welcome development to ensure funding guarantees for community services that support people experiencing homelessness.

As recommended by Productivity Commission, to allow adequate time for service providers to establish their operations, and have a period of continuity in service provision and handover before the conclusion of the contract (when a new provider is selected), default contract lengths for family and community services should be increased to seven years, and for Aboriginal and Torres Strait Islander specific services, this should be increased to 10 years.¹⁰² Given the importance of these services in local communities, a review of current funding levels and contract length should be conducted and ensure funding enables services to attract and maintain adequate staffing levels and retain the qualified workforce.

In 2012 the Fair Work Commission made a landmark decision that addresses the gendered undervaluation of work performed in much of the community services sector.¹⁰³ As a result of this Equal Remuneration Order (ERO) supplement, wages increased by up to 45% over 10 years, and most governments across Australia, including the Federal Government, provided additional funding to community sector organisations.¹⁰⁴ Considering the importance of maintaining adequate levels of staff

¹⁰² Productivity Commission, Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services, No 85, Productivity Commission Inquiry Report, 2017, accessible at:

<https://www.pc.gov.au/inquiries/completed/humanservices/reforms/report>

¹⁰³ ACOSS, Future cuts to ERO Supplementation: An ACOSS Briefing Note, July 2019, accessible at:

<https://www.acoss.org.au/wp-content/uploads/2019/04/ERO-payments-updated-July-2019.pdf>

¹⁰⁴ ACOSS, Future cuts to ERO Supplementation: An ACOSS Briefing Note, July 2019, accessible at:

<https://www.acoss.org.au/wp-content/uploads/2019/04/ERO-payments-updated-July-2019.pdf>

to provide supports, the ERO supplement should continue to be applied to government funded community sector contracts.

It is encouraging that many States and Territory governments adopted measures to support people experiencing homelessness and rapidly find them accommodation as a response to COVID 19. However, there has not been an adequate response or leadership from the Commonwealth government in relation to people experiencing homelessness. Given the importance of housing in the current context, it is particularly crucial that the housing solutions for homelessness are driven by the Commonwealth government.

A joint proposal has been designed by the community sector organisations titled 'Social Housing Acceleration and Renovation Program' (SHARP).¹⁰⁵ The SHARP proposal aims to build 30,000 social housing units over a four-year period, plus accelerate the maintenance and renovation of existing social housing stock. As well as the benefits of increasing social housing available to low income households, the construction process will provide much-needed jobs and economic stimulus Australia-wide following the Black Summer bushfires and the COVID-19 shutdown of a range of industries.¹⁰⁶ On average over the four-year period, the SHARP would support between 15,500 and 18,000 full-time equivalent (FTE) jobs.¹⁰⁷

However, a single stimulus of 30,000 dwellings is insufficient to meet Australia's currently housing needs of 500,000 social and affordable dwellings by 2036.¹⁰⁸

The National Housing Finance and Investment Corporation (NHFIC) through the Affordable Housing Bond Aggregator and National Housing Infrastructure Facility will make a useful contribution in making concessional funding available for Community Housing Providers. However, without significant funding to bridge the gap between cost and operations, this initiative is insufficient to generate sufficient investment in social and affordable housing to address the current critical shortfall.

There is appetite from private and institutional investors including superannuation funds to invest in below-market residential property in Australia but they require the right incentives to meet the current yield gap. The Federal government must increase social and affordable housing by harnessing private and institutional investments.

¹⁰⁵ Community Housing Industry Association, Social Housing Acceleration and Renovation Program (SHARP), 2020, accessible at: <https://www.communityhousing.com.au/wp-content/uploads/2020/05/SHARP-Full-Report-1.pdf?x59559>

¹⁰⁶ SGS Economics and Planning, Economic Impacts of Social Housing Investment, 2020, accessible at: <https://www.communityhousing.com.au/wp-content/uploads/2020/06/20200197-SHARP-Final-ReportSGS.pdf?x59559>

¹⁰⁷ SGS Economics and Planning, Economic Impacts of Social Housing Investment, 2020, accessible at: <https://www.communityhousing.com.au/wp-content/uploads/2020/06/20200197-SHARP-Final-ReportSGS.pdf?x59559>

¹⁰⁸ Yates J (2018) Social and Affordable Housing Projections for Australia, Everybody's Home, accessible at: http://everybodyshome.com.au/wp-content/uploads/2018/04/EH_researchreport_190418-1.pdf

Currently The Constellation Project¹⁰⁹ is developing another proposal on a model of housing capital aggregation to enable large scale private investment in affordable housing. It proposes to pool private institutional investment into construction capital for affordable housing, this approach will only work with a committed, long term and sustained government co-investment.¹¹⁰

Tax reform

Tax breaks provided to property investors come at an annual cost of \$11.7 billion to government revenue.¹¹¹ Therefore, tax reform is critical to improving housing affordability, by creating the conditions necessary for an even playing field to allow young and first time homeowners an opportunity to enter the market. Current negative gearing settings and capital gains tax exemptions distort the housing market and impact housing affordability. All Federal and State/Territory tax settings impacting the housing market need to be modelled and analysed as part of any tax reform process and revenue gains should be directed to affordable housing.

Planning measures to address homelessness

In order to address the issue of homelessness and related issues more effectively, planning must be considered.

Inclusionary zoning

Inclusionary zoning has proven to be an effective tool in increasing affordable housing. Research found that between 2005 and 2016, planning schemes delivered 5,485 affordable homes rental and low cost home ownership dwellings in SA.¹¹² Currently, as part of the Victorian government's housing strategy, Homes for Victorians, the Department of Environment, Land, Water and Planning (DELWP) is undertaking an Inclusionary Housing Pilot (Pilot) on six surplus government land parcels.¹¹³ There are similar approaches in some other states and territories.

However, in the UK similar schemes led to 83,790 new affordable dwellings. Mission Australia encourages the State and Territory governments to uniformly and significantly expand the current inclusionary zoning policies to meet the emerging housing demand.

¹⁰⁹ The constellation project, accessible at: <https://www.theconstellationproject.com.au/about-the-project/>

¹¹⁰ The constellation project, The Case for a Housing Aggregator, 2019, accessible at:

https://theconstellationproject.com.au/wp-content/uploads/2020/02/Housing-Capital_Redesign_WEB.pdf

¹¹¹ Grattan Institute, Time to fix Australia's unaffordable capital gains tax and negative gearing policies, 2016, accessible at: <https://grattan.edu.au/time-to-fix-australias-unaffordable-capital-gains-tax-and-negative-gearing-policies/>

¹¹² N. Gurrán, et al, Supporting affordable housing supply: inclusionary planning in new and renewing communities, AHURI Final Report No. 297, Australian Housing and Urban Research Institute Limited, 2018, accessible at: https://www.ahuri.edu.au/_data/assets/pdf_file/0017/20483/Inquiry-into-increasing-affordable-housing-supply-Evidence-based-principles-and-strategies-for-Australian-policy-and-practice-Executive-Summary.pdf

¹¹³ Department of Environment, land, water and planning, Inclusionary Housing Pilot, accessible at: <https://www.planning.vic.gov.au/policy-and-strategy/housing-strategy/inclusionary-housing-pilot>

Value capture

Value capture is another option that can be considered where governments impose a tax on the increase in value of a parcel of land when it increases because of an action by government, such as the land being rezoned to a higher value use (e.g. from farmland to residential housing), the building of more efficient local transport access, or the building of local amenities such as schools or cultural centres.¹¹⁴ The future strategy should closely consider these options and direct the funds to increase social and affordable housing stock.

Mixed developments

In order to cater for diverse needs of growing communities, it is important to invest in models that are designed and developed to meet the growing population in Australia through mixed developments. In addition to building more affordable and social housing to meet the critical need, strategic planning should consider the demands of the population including access to infrastructure, amenities, accessible recreational spaces, facilities such as child care, aged care facilities and employment opportunities.

Ivanhoe Estate Development NSW

As part of the NSW Government's Communities Plus program, Mission Australia Housing will create at least 950 social housing dwellings and 128 affordable homes among the 3000 new dwellings in partnership with developers at Ivanhoe estate, 15 kilometres northwest of the Sydney CBD. This approach encompasses social, affordable and private properties that create a well-connected and supported community.

The development will provide residents with easy access to transport, services, jobs, quality amenities and open green spaces to support a vibrant and sustainable community. The development will include a high school, residential aged care, childcare centres, a supermarket, cafes and retail shops.

Mission Australia Housing will provide tenancy and asset management for the social housing residents and will also deliver community development utilising the Mission Australia Strengthening Communities model. Additionally, Mission Australia will coordinate support service for residents to increase their independence.

¹¹⁴ AHURI, What is value capture? Understanding value capture and how it can fund infrastructure projects, 2017, accessible at: <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-value-capture>