

National Housing and Homelessness Plan.

Submission by Uniting Vic.Tas.

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Uniting

Introduction.

Acknowledgements

This submission was written on the lands of the Wurundjeri people of the Kulin Nation. We work in solidarity with Aboriginal and Torres Strait Islander people as Australia's First Peoples and as the traditional owners and custodians of the lands and waters on which we all live and work. We recognise the continuing sovereignty of Aboriginal and Torres Strait Islander peoples over their lands and waters and their inalienable right to self-determination. We offer our respect to all Elders past and present.

We would like to thank the Uniting consumers who took time to speak with us in the formulation of this and other submissions across 2023, and on several research projects cited through this submission. We thank our consumers for sharing their experiences with honesty and integrity, many of whom acknowledged a desire to have their voices heard on the very significant issue of cost-of-living pressures, financial hardship, and housing disadvantage. Names marked with an * have been changed to respect the privacy and protect the identity of the individual.

Our experience

Uniting Vic.Tas (Uniting) is the principal community services organisation of the Uniting Church in Victoria and Tasmania. We are more than 3,500 employees and 2,200 volunteers delivering over 650 programs and services across the full spectrum of community services, intervening early to help people avoid crisis, as well as supporting those who live life at the margins. Uniting also undertakes research into community needs and advocates for discourse and actions that aim to lessen disadvantage, poverty, and exclusion in the community. We celebrate diversity and value the lived experience of people of every faith, ethnicity, age, disability, culture, language, gender identity, sex, and sexual orientation.

We work alongside individuals and families that often present with complex health and social needs. Some have few immediate or extended family supports, limited material resources, are socially isolated and have intergenerational histories of childhood abuse and neglect, family violence, substance use and mental health concerns. Frequently, for many of our consumers, these complex needs are exacerbated by their inability to access safe, secure, and affordable housing.

Across all our Victorian and Tasmanian services, we see people at many stages of housing stress and insecurity. Together, Uniting Housing Victoria (UHV), Uniting Vic.Tas (Uniting) currently manage a portfolio of over 650 tenancies across Victoria and Tasmania, and are committed to working with people experiencing, or at risk of, homelessness to access a range of crisis, transitional and longer-term accommodation.

We also provide food and emergency relief, tenancy assistance, mental health support, financial counselling, and case management support to those that need it most. But the demand is rising. Last financial year we supported 5,900 people experiencing homelessness and provided 80,000 community meals to those in need.

We welcome the opportunity to provide a response to the Department of Social Services Issues Paper and contribute to the development of a National Housing and Homelessness Plan for Australia. The depth and breadth of service experience at Uniting means we see the many structural drivers of homelessness. People who come to us for support continue to tell us that a lack of safe, secure and affordable housing directly affects their ability to better their circumstances and look forward to a positive future.

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Recommendations.

<p>Working to end homelessness</p>	<p>Recommendation: The National Housing and Homelessness Plan set an ambitious goal to end homelessness and provide a safe, decent, and affordable home for all. This should include measurable targets and timelines for reducing homelessness, and ultimately ending homelessness.</p> <p>Recommendation: People with lived experience be actively included in the development, implementation and ongoing evaluation and review of the Plan.</p>
<p>A systems approach to ending homelessness</p>	<p>Recommendation: The plan have clearly defined roles and responsibilities for federal, state, territory and local governments.</p> <p>Recommendation: The Plan include policy areas that target universal prevention to reduce the overall number of people at risk of homelessness, targeted prevention to reduce risk of homelessness for people who are more vulnerable to becoming homeless, and crisis prevention to prevent homelessness for people at imminent risk of homelessness.</p> <p>Recommendation: The plan include a multi-faceted approach that addresses the root causes of homelessness and strategies to eliminate the increased risk of homelessness faced by First Nations people, LGBTIQ+ communities and people experiencing family violence, mental ill-health, disability, and drug and alcohol issues.</p> <p>Recommendation: The Plan recognise that the effectiveness of any strategy to increase housing security relies on the strength of our social security system. Uniting supports ACOSS in calling for a minimum income floor across the working age payments system to be introduced, set at the current pension rate, and indexed in line with wages and prices at least twice a year.¹</p> <p>Recommendation: The Plan set national minimum standards for the rental market that prioritise fairness and recognise home as foundational, including ending no-cause evictions, setting clear limits for rent prices and increases, and implementing minimum standards to make rental homes liveable.</p> <p>Recommendation: Increase investment in Private Rental Assistance Program (PRAP) and PRAP Plus.</p> <p>Recommendation: The plan include a clear plan to reform the Commonwealth Rent Assistance Scheme. This includes immediately increasing the maximum threshold for CRA by 50 per cent, and a commitment to an ongoing review of the design, eligibility, rate, and indexation settings of CRA.</p>
<p>A renewed commitment to social housing</p>	<p>Recommendation: The Plan set a target to increase social housing to 10 per cent of Australia’s total housing stock over the next 10 years.</p> <p>Recommendation: The Plan explicitly recognise the leading role of governments in the provision of housing, both in terms of policy and planning, and direct investment.</p>

¹ (Australian Council of Social Services, 2023)

Providing support to maintain tenancies	Recommendation: Increase investment in Tenancy Assistance and Advocacy Program to support people maintain tenancies.
Responding to homelessness – making it brief and non-recurring	
Homelessness response services	<p>Recommendation: The Plan include increased funding and targeted investment for specialist homelessness services, including more flexibility in funding.</p> <p>Recommendation: The Plan include a workforce sustainability strategy for the specialist homelessness sector to address workforce shortages, stress, burnout and vicarious trauma experienced by homelessness practitioners.</p>
Inadequate crisis accommodation	<p>Recommendation: The Plan include expansion of partnerships between the Federal and State Governments to invest in the construction of purpose-built supported crisis accommodation.</p> <p>Recommendation: Crisis accommodation go alongside case management and wrap-around supports for people, including support with mental health, AOD treatment, medical care, financial counselling, and linkages to employment services, income support and legal aid as needed.</p>
Ending homelessness with Housing First	<p>Recommendation: The Plan acknowledge and be underpinned by Housing First Principles, alongside the commitment to much greater investment in:</p> <ul style="list-style-type: none"> • Commitment to provide the intensity and length of support that people need to sustain housing. • Capacity building in governments that are commissioning homelessness services and in the homelessness sector to develop high fidelity Housing First models. • Supplying social housing needed for Housing First programs.
Ending homelessness for children and young people	<p>Recommendation: Develop a dedicated strategy to end child and youth homelessness. This strategy must acknowledge the different pathways into and out of homelessness for young people, focus on reforms needed for prevention of child and youth homelessness and the services and youth housing models required for best practice responses to children and young people experiencing homelessness.</p> <p>Recommendation: The Plan include particular attention to the needs of young people exiting institutional out-of-home-care settings and their pathways to homelessness include targeted actions to end homelessness for young people exiting care.</p>

Working to end homelessness.

"Workers have a sense of compassion; a will to be bold, show emotion, and have a willingness and optimism to get outcomes and assist those who are experiencing homelessness." - Uniting Homelessness Senior Manager

Uniting staff and practitioners work with ambition and optimism for long-term positive outcomes for every person who accesses our services. Effectively supporting someone experiencing homelessness requires the provision of a range of supports that work together to achieve the ultimate goal of *ending* homelessness.

However, these ambitions are all too frequently hindered by a fragmented and under-resourced specialist homelessness service system, insufficient funding and workforce shortages. We also have inappropriate and inadequate short and medium-term accommodation options, shortages in long-term affordable public, community and social housing, and limited capacity to refer people to specialist, wrap-around support that addresses concurrent life circumstances and supports people to maintain tenancies over the longer-term.

A National plan which aims to *address* rather than *end* homelessness lacks ambition and is a plan to maintain the status quo. Australians currently at risk of, or experiencing homelessness, deserve an ambitious plan which sets clear and measurable targets and outcomes to ensure every person lives in a safe, appropriate, and affordable home.

Uniting calls on the Federal Government to be bold, ambitious, and optimistic in the development of a once-in-a-generation National Housing and Homelessness Plan.

Previous strategies to reduce and end homelessness in Australia have been hampered by a lack of governance structures, rigorous evaluation processes, commitment of necessary funding, and specific strategies in policy areas outside of the specialist homelessness sector that directly contribute to the drivers of homelessness. The white paper on homelessness, released by the Federal Government in December 2008, was the first and last time the Commonwealth Government identified the true extent of housing and homelessness in Australia, and set specific targets to reduce homelessness.

Just maintaining the current effort on homelessness will see an increase in the number of Australians who are homeless due to the growth in populations at risk of homelessness...

If no additional action is taken, it is likely that homelessness will rise. It will take time for the benefits of the Government's major reform agenda in the areas of housing, education, mental health, and Indigenous policy to impact on the structural drivers of homelessness.

At the same time, particular subgroups vulnerable to homelessness are growing rapidly, such as children in care and protection, prisoners, and older people living in housing stress.²

Despite this white paper being informed by wide public consultation, developed with the acknowledgement that significant structural reform was required to achieve the set targets, and endorsed by all States and Territories with a commitment of more than \$800 million over 2009-12 in funding a National Partnership Agreement on Homelessness (a 55 per cent increase in funding); there has been little to no advancement over the past 15 years towards achieving the targets of halving overall homelessness and offering supported accommodation to all rough sleepers who need it.

The structural drivers of homelessness remain largely the same today as 15 years ago. However, many contemporary challenges make it even more difficult for people to avoid or exit homelessness. We have seen a rapid decrease in the availability of safe and affordable housing for low and medium income earners, the proportion of Australians in financial stress has increased, and the unequal distribution of wealth in Australia continues to grow steadily (from 2003 to 2022, the average wealth of the highest

² (Department of Families, Housing, Community Services and Indigenous Affairs (Australia), 2008)

20 per cent grew at four times the rate of the lowest 20 per cent) (Davidson et al., 2023; AIHW, 2023). Compounding this, Australia is in the midst of a cost-of-living crisis.

These factors, coupled with more than a decade of inaction and lost opportunity for progress, have increased the number of Australians experiencing homelessness, including an increase of older people experiencing housing stress and children and young people exiting institutional care and protection settings into homelessness.

Homelessness and housing insecurity in Australia are not problems with easy solutions, but there are some clear solutions available to governments. Due to the failure in long-term national commitment and investment, *"the mantle of an ambitious agenda on ending homelessness has since fallen on homelessness services working in collaborative programs, as well as state and territory governments"*.³ Uniting acknowledges, as was the case in 2008, it will take time for the benefits of a major reform agenda in the areas of housing, education, mental health, family violence, income support, child protection, LGBTIQ+ equality, and Aboriginal and Torres Strait Islander policy to impact on the structural drivers of homelessness.

To ensure long-term effectiveness of the Plan, Uniting joins the wider homelessness sector in calling on the Government to develop the plan with a **systems** perspective of ending homelessness. This includes widening the scope of reform to include all relevant policy areas, committing to targets to reduce homelessness by 50 per cent over five years and ending homelessness over ten years. The Plan requires a transparent process to monitor and review progress towards the targets each 2-3 years, and a commitment to develop a revised action plan each 2-3 years to tackle the gaps in the system that were revealed by the review process. All of this must include a genuine partnership with people with lived experience of homelessness. People with a lived experience must be central to the development, design, implementation and review and evaluation of the Plan.

"In terms of the governance of responses to homelessness, there appears to be a consensus that integrated strategic approaches are effective at successfully preventing homelessness and responding rapidly to exit households when it does occur. In contexts where the number of households entering homelessness are rising, having an integrated strategic governance approach can ensure that responses are at a minimum, managed in a co-ordinated manner, rather than in an ad-hoc manner, and the negative impacts mitigated. The formulation of national or local strategies should involve all stakeholders and ensure all stakeholders 'buy in'. A negotiated process of consensus building amongst all stakeholders, in particular those with lived experience (Green, 2021), is crucial to developing and sustaining what can often be difficult and complex journeys of system transformations".⁴

Furthermore, Uniting endorses the findings and recommendations outlined in the Productivity Commission's 2021-22 review of the National Housing and Homelessness Agreement, and similarly recommend that the next Agreement must align with and support the National Housing and Homelessness Plan.

Recommendation: The National Housing and Homelessness Plan set an ambitious goal to end homelessness and provide a safe, decent, and affordable home for all. This should include measurable targets and timelines for reducing homelessness, and ultimately ending homelessness.

Recommendation: People with lived experience be actively included in the development, implementation and ongoing evaluation and review of the Plan.

Recognising housing as a human right.

The human right to housing recognises a basic need for shelter which is safe, secure, affordable, and sufficient for the needs of a particular household.⁵ Uniting Vic.Tas believes that affordable, safe, and secure housing is an essential human right that underpins a person's capacity to live a dignified, healthy, and meaningful life within their community.

³ (Parsell, 2023)

⁴ (O'Sullivan, 2022)

⁵ (Anderson, 2023)

"I get to stay here for as long as I like, and no one is gonna kick me out. Whereas in the shorter temporary accommodation you get to stay for a certain amount of time and then you have to leave and if you don't get an opportunity for housing, you can never just, you know, just take a breath. You're always thinking about what's next, what's next. You can't really just enjoy your life. You're always questioning where you're gonna get your next meal, or where you gonna get your next house. You struggle to be yourself and be comfortable.

Everybody deserves to have a home. People need to have that feeling of comfort and belonging and not having to move.

*Before I got offered housing I was applying for houses, and I couldn't get a single one because there's too many people applying for one property. **When you're homeless you're fighting for your life, and no one should have to fight for their life and fight for a home.**" – Uniting consumer who experienced homelessness due to family violence and is now living in regional Victoria.*

Safety and security mean more than just a 'roof over one's head' but also protection from violence and exploitation. Affordability should ensure that individuals and families aren't forced to choose between housing and other basic needs. Furthermore, housing must be sufficiently tailored to peoples' needs, considering factors like family size, health, and accessibility requirements. Recognising these nuances is essential to creating a comprehensive response to homelessness that meets individual needs and supports people to assume control over their day-to-day lives and maintain their dignity, autonomy, and hope for a brighter future.

When we asked Uniting consumer Rachel* what access to a safe, affordable, and secure home would mean for her and her child, she responded:

"I wouldn't have to ask my mum for food, or for her to cook meals for us to have in the freezer. We (my son and I) would be able to build memories and have fun, not every day but at least occasionally. Bake a cake for someone's birthday and not have to ask for help all the time. We could do more things; we could eat better. Not have to make the choice between working all the time to be able to send him to day-care, which means for him he can socialise and get the educational benefits, but then I never get to see him. It would mean I would be able to buy him (my son) something new for the first time, not second hand. He has never had a toy that came in the box, brand new. He doesn't understand that now, but he will soon, and I just hope things are different by then."

A systems approach to ending homelessness.

"We are never going to end homelessness without a collaborative approach, especially in those areas outside the homelessness system, because we need to stem the flow into the system first. We all need to work together, homelessness, family violence and mental health; it's a collaborative effort. Local areas collaborate often, but it's the systemic issues that influence the effectiveness of the collaboration." – Uniting Homelessness Senior Manager

Drivers of homelessness are a result of a mix of structural issues, like housing affordability, poverty and discrimination combining with individual vulnerabilities, such as health, mental health and disability, experiences of trauma or violence, exiting institutional settings, and drug or alcohol issues. While the overall structural issues increase the overall number of people becoming homeless, those with more vulnerability face a higher risk of ending up without a home.

An effective Plan needs to include policy areas that can achieve **universal prevention** to reduce the overall number of people at risk of homelessness, **targeted prevention** to reduce risk of homelessness for people who are more vulnerable to becoming homeless, and **crisis prevention** to prevent homelessness for people at imminent risk of homelessness.

As a large and diverse community services organisation, Uniting has a unique insight into how compounding factors create pathways to housing insecurity and homelessness. At the same time, we

see how housing insecurity and the experience of homelessness impacts the effectiveness of other supports and services.

A systems approach to homelessness, that addresses homelessness prevention across interconnected policy areas, as well as specialist homelessness responses, will have more impact on reducing homelessness than a narrow focus on the homelessness service system.

It should also take into consideration the complex and multifaceted nature of housing and homelessness sector in Australia and set clear roles and responsibilities for how different jurisdictions could best work together.

Recommendation: The plan have clearly defined roles and responsibilities for federal, state, territory and local governments.

Ending homelessness by preventing people from becoming homeless.

"There's a lot of problems but they (government) just keep putting Band-Aids on them. The Government's not thinking long-term anything, only short-term. Do the right thing in the first place because that's what keeps going. They're only looking at one section of the whole problem." – Paul* is a man in his fifties who is currently experiencing homelessness in regional Victoria.

Homelessness is not randomly distributed across the population, but systematically structured around a set of identifiable individual, social, and structural factors; most of which are outside the control of those directly affected.⁶ Linking the national homelessness plan to policy development in mental health, disability, and drug and alcohol supports, and including homelessness prevention as a priority objective in strategies and policy development agendas across these areas will reduce the number of people becoming homeless.

Primary prevention of homophobia and transphobia and homelessness responses that meet the needs of people from the LGBTIQ+ community are also critical. Universal prevention of homelessness must involve a multi-faceted approach that addresses the root causes of homelessness and aims to ensure every individual has access to appropriate housing.

Recommendation: The Plan include policy areas that target **universal prevention** to reduce the overall number of people at risk of homelessness, **targeted prevention** to reduce risk of homelessness for people who are more vulnerable to becoming homeless, and **crisis prevention** to prevent homelessness for people at imminent risk of homelessness.

Recommendation: The plan include a multi-faceted approach that addresses the root causes of homelessness and strategies to eliminate the increased risk of homelessness faced by First Nations people, LGBTIQ+ communities and people experiencing family violence, mental ill-health, disability, and drug and alcohol issues.

Income, wealth inequality and the private rental market.

Insufficient income is a key structural driver for housing stress and homelessness in Australia. When low-income households encounter unexpected events such as illness, injury, family violence, relationship breakdown, job loss, or the loss of a family member, they often lack the financial resilience needed to weather the resulting economic hardships. While medium to high income households can typically absorb the additional expenses or reduced income stemming from these events, individuals living paycheck to paycheck, or those reliant on income support, lack this financial buffer.

Recent analysis by the Australian Council of Social Services (ACOSS) and the University of New South Wales (UNSW) shows that, despite Australia ranking fourth highest in the world for average household wealth, there is significant disparity in the distribution of wealth and average household income across Australian households. The research found that the wealthiest households (highest 20 per cent), held an average wealth of \$3.2 million; which is the equivalent of almost two-thirds of all household wealth (64 per cent), six times that of the middle 20 per cent (\$588,000) and 90 times that of the lowest 20

⁶ (Bramley & Fitzpatrick, 2018)

per cent (\$36,000).⁷ Ownership of investment property was heavily concentrated, with the highest 20 per cent also holding 82 per cent of this means of wealth.

Similar inequality is observed when examining household incomes, with the highest 20 per cent receiving an average disposable income of \$4,306 per week, which is five times the income of the lowest 20 per cent who receive an average of \$794 per week. While wages comprise 77 per cent of incomes overall, the lowest 20 per cent relied relatively more on social security (50 per cent of their income).⁸

The impact of these disparities in income and inequality in wealth and economic resources are felt keenly by the individuals and families accessing Uniting services, many of whom have shared with us their lived and living experience of the reality of insufficient income (both through wages and social security). This contributes directly to their housing insecurity in the private rental market and for some, is a cause of their current homelessness.

"You have to pick and choose between paying rent and your children's medication. It goes way deeper than just being unaffordable. It's not an easy way of life. The majority of my life I've lived below the poverty line, and I work full time.

I'm going to be back in the position of not having anywhere to live in (a few months), and I'm not eligible for housing because I have a roof over my head currently...

I live paycheck to paycheck. If something were to happen, or for some reason I would have to move next week, there is no way financially I could do that, even if I sell everything I own...

I have spent \$280,000 in rent since I joined the rental system. I will never own a house, but I've already paid enough to own a house...

I don't have any luxuries, I still don't have stable accommodation, I still don't have any savings. And that's not because I can't budget, I can, and I do that on a weekly basis. There's no capacity to get yourself into a good position." - Amy* is a single mother and the sole carer of her three children, all residing in Tasmania.

Poverty is the common denominator for most, if not all, of Uniting's consumers, many of whom rely on income support payments as their main source of income. Research shows that people relying on income support payments, single parents, women, children and people with disability are at the highest risk of poverty. Lifting the base rate of the lowest income support payments will lift many people out of poverty and housing precarity. We saw this when the government introduced a boost in income support payments during the early months of the COVID-19 pandemic.

In 2021 we examined the impact of the boost in income support payments in the early months of the pandemic. We showed that when governments have the courage to implement practical solutions, it has the ability to transform people's lives.

Our research found that the Coronavirus Supplement payments, along with tenancy support measures had overwhelmingly positive impacts on the lives of consumers, with 80 per cent of people reporting that their life became easier overall.⁹

"I've been up here for the last twenty-three years. I've always worked but had a few jobs over the last few years and lost them. Wasn't through my own fault, all the places shut down and moved somewhere else. I've tried to get another job, but most people don't want to hire me at my age, I'm too old... Everyone says, "go out and get a job" but where from? Everything's closing down.

After COVID everything's changed, and you can't afford to do stuff. The Government gives you a pay-rise on your pension but then you're paying more for everything so you're still in the same boat. You can't do anything. By the time you've paid your rent, food, utilities, and if you have kids, you've got make sure they're all clothed and fed and in school. The Government is not

⁷ (Davidson, Bradbury, Wong, & Hill, 2023)

⁸ *Ibid.*

⁹ (Wilson, Sama, & Johnson, 2021)

really doing nothing as far as I'm concerned. They don't understand. As soon as they get into Government, they don't care about us anymore.

It's ridiculous that no one on Centrelink can afford to rent. Imagine if you had kids with you as well. They're going to look after the couples before they start thinking about single parents and then people like me, I'm just the end of the line." – Paul is a man in his fifties who has been sleeping rough in regional Victoria for about three years while trying to obtain housing on his own through the private rental market.*

Recent analysis of the private rental market found that price fluctuations create significant housing insecurity and stress for low-income households. For households with median incomes, the cost of a new or renewed lease at current prices represented about 30.8 per cent of their income, and for lower-income households, the figure rose to 51.6 per cent of income.¹⁰ A lack of social and affordable housing means there is nowhere to go when people are priced out of, or unable to access, private rentals. Consequently, we are seeing increasing numbers of people seeking support at our emergency relief, tenancy support programs and homelessness services as more people are finding themselves without the necessary material resources to cover their housing costs.

"We are having people present to us for assistance that are spending 75 to 80 per cent of their income on rent. Many of these individuals or families were once able to afford that level of rent but have either lost or needed to leave their jobs for reasons like long-term illnesses, needing to take on caring responsibilities for family members, or other major life-disruptive events.

Our usual referral pathway for individuals experiencing rental stress is to the Private Rental Assistance Program (PRAP), but when the gap between income and rent is that large there's no point helping just for one month. It's too unsustainable.

The only options then are trying to help them get another private rental, but so many are too expensive. If we can, we'll help them get on the list for public or social housing, but that depends on their eligibility, if the value of their assets are too high" – Uniting Senior Manager, Eastern Melbourne Homelessness Entry Point

Recommendation: The Plan recognise that the effectiveness of any strategy to increase housing security relies on the strength of our social security system. Uniting supports ACOSS in calling for a minimum income floor across the working age payments system to be introduced, set at the current pension rate, and indexed in line with wages and prices at least twice a year.¹¹

Recommendation: The Plan set national minimum standards for the rental market that prioritise fairness and recognise home as foundational, including ending no-cause evictions, setting clear limits for rent prices and increases, and implementing minimum standards to make rental homes liveable.

Strengthening support to maintain tenancies.

Uniting is a provider of the Private Rental Assistance Program (PRAP) and PRAP Plus in Victoria, both of which are preventative intervention services that provide holistic support, including brokerage, to households experiencing or at risk of homelessness. PRAP Plus engages with consumers who are not otherwise supported by housing support programs to prevent homelessness. This program provides time-limited outreach interventions to support tenancies, while addressing issues which are contributing to the risk of tenancy breakdown.

Uniting frontline practitioners report significant challenges in meeting demand for assistance for the PRAP program as rental prices soar and program funding has not grown commensurate with rental increases. Last month alone, (September 2023), 151 individuals or families in the Central Highlands region sought assistance from the PRAP program, with 67 per cent of those presentations being for rental arrears. This is reflective of an overall growth in households consistently seeking support from our services for higher amounts of rental arrears, however as services only have the same amount of money to draw from, the number of people who can be assisted through the program is reduced.

¹⁰ (Lloyd-Cape, Dawson, Tonkin, & Sam, 2023)

¹¹ (Australian Council of Social Services, 2023)

In FY22, of the 1843 households supported by the PRAP program in Inner/Outer Eastern Melbourne, 52 per cent received a form of income support as their main source of income, 12 per cent received no income at all, with just 18 per cent receiving wages (19 per cent recorded as 'other' income). During the same period, Anglicare's 2023 Rental Affordability Snapshot found that median rent in metropolitan Melbourne has increased 25 per cent from March 2022 to March 2023. Furthermore, of the 9,852 individual properties advertised for rent during the time period of analysis, just 58 (0.6 per cent) were suitable for at least one household type living on income support payments, and 2,055 (20.9 per cent) were suitable for at least one household type living on minimum wage.¹²

The private rental system, as it stands currently, does not have the capacity to support households on a low income. The decline in government investment in social housing stock over the past few decades, coupled with a sustained focus from both Federal and State Governments to incentivise investment ownership of housing as a means of wealth generation, has created a housing system that prioritises the monetary value of a house over the emotional, physical, and social value of a home. This system of housing is failing low-income people and families who most need the support.¹³

"The other issue with the house I'm in now is the same thing, it's only a three-month lease at a time. They don't give you a lot of notice to say this as well. I was told I needed to move out at the end of last month, so we packed the whole house up. My house is dead empty. I don't even have a couch in my house, I don't have a bed frame. We have toy boxes, books, what we need in the kitchen. Our towels, a small box of stuff in the bathroom. (Five days before the day they had to move, the real estate) sent an email saying you can resign a three-month lease if you like. So, I signed it. That's fine, so I'm there [for another three months]. You know, I'd rather be in just a little bit of financial struggle than homeless as well. It's a bit of weighing up the situation.

The owner did say the other day that he thinks there will be another three months again. But I still have not heard that from the real estate. So yeah, it's hard when they are only giving you a month notice at a time. I kind of want to take my bed base and my couch back at least, and we can be comfortable. But then I'll have to organise a trailer which costs money, and towing vehicles. All my furniture is in storage throughout everyone else's houses. I feel like I'll have to pay for the trailer and the truck to go and get certain items, get it all up there and then get told that I've got to move in a month again anyway." – Rachel* is the sole parent of her four-year-old son, who are living in a private rental property while on the waiting list for social housing in Tasmania. Rachel has been advised that the wait time for their ability to access housing support is likely to be five to six years.

The housing affordability crisis is worsening to the point where private rental property managers in regional Victoria are reaching out to Uniting's specialist homelessness services requesting advice, assistance, or options to refer tenants for financial assistance. They too recognise that there is a severe decline in available housing and record low vacancy rates alongside rental increases that push the rates of the majority of properties well above the 30 per cent threshold of housing stress for people. Furthermore, they recognised that the only assistance they were aware of (also the only assistance that is available) is primarily for the payment of a bond or a first month of rent, whereas ongoing support is what is most needed.

I'm eligible for private rental assistance, but I'm only eligible for properties up to \$200 per week. You cannot find a property for \$200.00. You're lucky to find a two-bedroom house at like \$380 these days. I need to do my reassessment again, but that would only go up to \$300 a week.

The price you can get support from the government to pay the bond and rent assistance, the amount you're allowed to rent for based on assessments is \$300 per week. There's nothing for that. – Melissa* is a young single parent residing in Tasmania.

Recommendation: Increase investment in Private Rental Assistance Program (PRAP) and PRAP Plus.

¹² (Anglicare Australia, 2023)

¹³ (Lloyd-Cape, Dawson, Tonkin, & Sam, 2023)

A note on Commonwealth Rent Assistance.

Governments can also utilise a range of other cost supports to assist those on the lowest incomes to reduce housing stress. Commonwealth Rental Assistance (CRA) is one such support, however, it has been found to be inadequate and in need of reform in terms of design, eligibility, and rates to ensure greater equity in its provision.¹⁴ Reforms in this area could improve the effectiveness and reduce overall costs of the scheme, according to independent public policy think tank Per Capita.¹⁵

Research by Anglicare has shown that the payment currently leaves one in two of its participants in rental stress, because it has not been raised to meet soaring rental increases.¹⁶ They also found that “the payment excludes those on the lowest incomes. For example, only one in three people on the JobSeeker payment is eligible for the payment and only one in four income support recipients get the payment overall.”¹⁷

While many, including ACOSS, have called for an immediate increase in CRA as an important temporary intervention to support those in housing stress, Anglicare caution against this intervention alone as a long-term solution to housing stress:

Boosting Commonwealth Rent Assistance should not be mistaken for a systemic or long-term solution to poverty or housing stress. In fact, the decision to focus the Government’s affordable housing investment in the private rental market has exacerbated the lack of affordable housing for people on low incomes. This has led to a massive shortfall in social housing, estimated at 500,000 homes.¹⁸

Uniting agrees that over the longer term it is critical that any reform to CRA is coupled with broader reforms to income support and significant policy and fiscal investment in social housing. However, as a first step to support those facing rental stress, ACOSS recommends immediately increasing the rate of CRA by 50 per cent. This intervention is one way to quickly aid those in greatest need. This should not happen in isolation or be viewed as an adequate long-term solution. Uniting would like to see ongoing review of the scheme’s design, eligibility, and rates. Uniting agrees that CRA should not be viewed as long-term solution to poverty, financial stress, or housing insecurity. Any reforms to CRA must be coupled with broader reform to income support systems and reinvestment in social housing.

Recommendation: The plan include a clear plan to reform the Commonwealth Rent Assistance Scheme. This includes immediately increasing the maximum threshold for CRA by 50 per cent, and a commitment to an ongoing review of the design, eligibility, rate, and indexation settings of CRA.

A renewed commitment to social housing.

Although supportive of recent Government initiatives focusing on the building of new affordable housing, Uniting is deeply concerned about the long-term lack of serious investment and commitment to building social housing. In our experience, new ‘affordable housing’ models are still beyond reach for low-income households.

Victoria have rolled out this new affordability housing scheme where clients are paying 90 per cent of the market rent.

For a lot of households with the affordability crisis, it’s just actually not sustainable. We’ve got somebody presenting to us at the moment who has had a relationship breakdown and they can no longer afford to maintain the affordable housing on one income. We are supporting them, but in all honesty they are just getting bounced around from services because their income is too high to actually be in scope for a whole range of services. It’s not (Tenancy and Advocacy Assistance Program) TAAP, it’s not PRAP. We have to make sure we’ve got a robust model

¹⁴ (Azize, Reforming Rent Assistance: Ending Rental Stress Across Australia, 2023)

¹⁵ (Lloyd-Cape, Dawson, Tonkin, & Sam, 2023)

¹⁶ (Azize, Reforming Rent Assistance: Ending Rental Stress Across Australia, 2023)

¹⁷ *Ibid*

¹⁸ *Ibid*

moving forward that demonstrates solutions for situations like that. – Uniting Senior Manager, Homelessness.

Without an increase in all forms of income support that is reflective of the real cost of living alongside large-scale decreases in rental prices, and significant increase in the availability of social housing, including public and community housing, responding to housing stress will continue to be the responsibility of homelessness services. Specialist homelessness services should not be left to compensate for years of government inaction to address structural problems driving housing stress and homelessness.

To end homelessness, we must prevent people from becoming homeless in the first place. Uniting therefore strongly urges the Federal Government to ensure the National Plan encompasses significant reform to Australia's rental market and creates real, effective solutions to build the financial capacity and wellbeing for low-income households.

Furthermore, while we welcome the establishment of the Housing Australia Future Fund (HAFF) package of \$10 billion to create a pipeline of funding for social, and affordable rental housing, we join the call for a significant expansion of capital investment in building or buying social housing.¹⁹

Recommendation: The Plan set a target to increase social housing to 10 per cent of Australia's total housing stock over the next 10 years.

Recommendation: The Plan explicitly recognise the leading role of governments in the provision of housing, both in terms of policy and planning, and direct investment.

Providing support to maintain tenancies.

Any increase in housing stock must be complemented with support to maintain tenancies. Examples of interventions in this area include Tenancy Assistance and Advocacy Program (TAAP) and Tenancy Plus. Uniting is a provider of both programs and sees value in their continuation and expansion, as one of our Senior Managers of Homelessness Services explains:

I'm really keen on us strengthening programs like tenancy plus and TAAP, who provide advocacy for tenants. TAAP is support for tenants in private rental and Tenancy Plus for renters in social housing, it's so important we avoid people getting evicted to start with.

I'm really keen on strengthening those, particularly Tenancy Plus which works for people in social housing, it's just so important for people to not lose their social housing once they're there. Given the often great complexity of those renters, it's pretty challenging to get them to engage with other services anyway. If they lose their housing, they just come back through the homelessness entry point, and they are just never going to get back into social housing again. Strengthening those programs so that once people are in social housing, they don't lose it or there's less chance that they'll lose it.

Given we're asking for an expansion of social housing, with more social housing properties the programs are going to have to be expanded, those programs have wait lists all the time as it is.

*I think that's a really important preventative measure. **There's nothing more depressing at a homelessness entry point than when people turn up and they've just handed their keys back to the Office of Housing.*** – Uniting Senior Manager, Homelessness

Tenancy Plus practitioners work to implement interventions tailored to individual needs. Through Tenancy Plus, workers collaborate with tenants to identify their specific needs and provide comprehensive support through case planning, information, advocacy, and referrals. Issues such as rental arrears, neighbourhood disputes, maintenance problems, and other challenges which may impact a tenant's ability to maintain their tenancy, can be addressed through TAAP.

Recommendation: Increase investment in Tenancy Assistance and Advocacy Program to support people maintain tenancies.

¹⁹ (Azize, Brutal Reality: The Human Cost of Australia's Housing Crisis, 2023)

Responding to homelessness – making it brief and non-recurring.

Uniting's homelessness service footprint comprises intake and assessment services in four homelessness entry points across metropolitan Melbourne and regional and rural Victoria, including a specific LGBTIQ+ peer-support program embedded in two entry points. We provide assertive outreach programs to connect and support people rough sleeping, in addition to youth-specific outreach for young people experiencing or at risk of homelessness. Our supported housing teams assist people to gain and maintain housing, alongside provision of youth-focused crisis accommodation, transitional housing and family support program services. Uniting is also a provider of medium-term supported accommodation for older women who have experienced family violence, and long-term supported accommodation for women and children who are escaping family violence.

In addition, Uniting is also a major provider of services within the Orange Door network, a family violence intake and assessment program with considerable brokerage for crisis accommodation for women and children escaping family violence.

Homelessness response services.

It is well known that homelessness services are under considerable strain to keep up with demand. At the current time, demand for support far exceeds the capacity of services to respond, and the growing housing crisis is making demand pressures worse.

We are pleased that the Issues Paper acknowledges current challenges faced by specialist homelessness services, including an increase in the amount of people unable to be supported when they present to homelessness services due to lack of resources (being staff, brokerage funding, availability of crisis accommodation or other referral pathways) and the additional barriers to support that individuals with complex needs face in a fragmented and difficult to navigate service system.

One of the greatest challenges for homelessness services is providing access to the accommodation that people need. The consequence of increasing demand is that services are often unable to support all those seeking assistance. For instance, our Horsham homelessness entry point had to turn away 646 of the 1268 people seeking assistance in the last financial year due to their inability to provide immediate assistance. Of the 612 people who were assisted, only 300 were able to be seen on the day of presentation. In situations like these, teams are forced to use demand management strategies, such as imposing limits on support periods or accommodation stays.

We have no choice but to put people on a waiting list (average wait time – two weeks) for support. We don't want to turn people in need away, but the demand for help is so high, we often have no choice. Our service is only funded for 2 workers, and neither are full-time. The total number of presentations is up by 833 from the year prior, and 66 per cent are return clients. – Uniting Homelessness team leader.

Our practitioners and managers' report that many people are navigating homelessness for some time before they present to a homelessness entry point. They have often pieced together accommodation options with friends or family by couch surfing, but have often exhausted all other options and have few alternatives left when seeking support from the specialist homelessness system via an entry point:

Someone could present to the entry point and say that they have become homeless for whatever reason, and they are staying at say, their sister's house but they are sleeping on the floor while trying to find somewhere on their own.

But then that might only be able to be held together for two months, before their kids start fighting, and then the siblings start fighting, and they get kicked out and present back to us and then we can only offer to place them in a motel or they go to a caravan park or something, you

know. Things break down slowly, it's a snowball effect, until eventually we are paying for them in motels or supplementing what they are paying to be staying in a motel – it's not always necessarily the immediate 'straight from a house to a motel' response, but some people don't have the support to stay with people they know. Uniting Homelessness senior manager.

While the only long-term solution to reducing this strain on the specialist homelessness system is to reduce the number of people that need support, there are short-term solutions that can be implemented, while longer-term systemic reform is operationalised through the National Housing and Homelessness Plan.

Increasing funding for specialist homelessness services will not correct systemic failures yet is a necessary short-term solution to continue to meet growing demand. It must, however, be coupled with strategies and ongoing incentives to attract, train, and retain a highly skilled and resilient workforce and a greater guarantee of sustainability over the longer-term for the sector. Practitioners report frustration and often despair when a significant proportion of time allocated for a 'support period' is spent on administrative tasks, such as navigating and preparing applications for various available funding streams within narrow eligibility requirements, issues that are only compounded by the current crisis-level shortages of safe, secure, and appropriate accommodation options. This diminishes opportunity to provide a holistic, person-centred, and therapeutic responses and can have detrimental impacts on both practitioners and those seeking homelessness support.

Recommendation: The Plan include increased funding and targeted investment for specialist homelessness services, including more flexibility in funding.

Recommendation: The Plan include a workforce sustainability strategy for the specialist homelessness sector to address workforce shortages, stress, burnout, and vicarious trauma experienced by homelessness practitioners.

Inadequate crisis accommodation.

At what point did the department start saying that an appropriate response was to start putting people in motels, and see that as the norm, and try and make the motels safe like, you know, motels are built for holiday makers. They are not built to house people in crisis.

In doing so, they are pushing that risk back onto homelessness entry points and the system itself to try and make the use of motels as crisis accommodation safe, which it was never designed to be or do. So now we are here, and the amount of money that has been spent, why couldn't that just be spent on building or buying and repurposing properties as actual crisis accommodation? – Uniting Homelessness team leader.

Alongside greater investment in social housing, there is a coexisting need to increase the stock of purpose-built crisis, short-term and medium-term supported accommodation. This stock may be newly built or repurposed from existing stock but must be designed with the needs of specific populations in mind. Uniting is particularly concerned with an increasing reliance on motel accommodation as a response to homelessness and the ongoing risk of further harm this causes for women and children escaping family violence.

Uniting was recently part of a state-wide project aiming to map the use of motels and to develop and implement strategies to support a more co-ordinated approach to the utilisation of motels for family violence emergency accommodation. This included developing systems, information, and resources to support safe and appropriate motel placements and the management of relationships with moteliers.

Coordinators of the project found that, while the actions undertaken strengthened the tools and resources available to practitioners and agencies to better manage these relationships, motels remained unfit for purpose as a form of emergency accommodation, especially for women and children escaping family violence. They found that most emergency accommodation placement decisions are based on availability **not** suitability, which left many practitioners grappling with the question "what is a tolerable level of harm we are willing to accept?"

The project also involved extensive consultation with individual moteliors, uncovering a widespread lack of awareness of the gendered drivers of family violence, leading to many instances of observed victim-blaming, minimisation of the experiences of violence, and discrimination. These findings highlighted the need for training in this area, and raised concerns about placing women, children, and young people in environments where these harmful beliefs persist.

One of the most serious criticisms of this practice is that motel providers aren't mandated to adhere to child safe standards or require staff to undergo working with children checks. This poses extreme safety risks, and unfortunately victim survivors have reported instances of sexual advances, verbal abuse, coercive behaviours, and physical/sexual assault from either staff or other guests. Also, many emergency accommodation providers that were consulted as part of this project were hesitant or rejected suggestions to contact police when faced with safety concerns, as they believed it could harm their business reputation. Uniting is deeply concerned that this reluctance could lead to situations escalating, with potentially disastrous circumstances.

What is having an impact as well, is the use of motels and hotels for crisis accommodation. In a regional area, we don't have that much of a resource to be picky and if you can get one place, you're lucky but you've got everybody going into that one place. So, we're very cautious, and we've started conversations about this with other services, as when you've got a perpetrator of family violence, they might need to be housed out of area because we can't offer them accommodation that is also being used to house women or families escaping family violence, so someone needs to go elsewhere. – Uniting homelessness senior manager

Discussions with motel owners also revealed a decreasing number of providers willing to accommodate single men, and those who do are frequently low-end establishments with substandard living conditions, resulting in situations where individuals perpetrating violence often choose to leave the motel. This poses further risk as the perpetrator becomes less detectable within the system, leading to situations where victim-survivors may be placed in motels alongside a growing number of individuals with violent backgrounds.

So even though The Orange Door has a bigger pool of money, the adequacy of options available as crisis accommodation for people either experiencing or perpetrating family violence are inappropriate and unsafe.

Around peak holiday times, we have almost no available places to offer as crisis accommodation. – Uniting homelessness senior manager

This forced reliance on motel accommodation as a substitute for purpose-built crisis accommodation is incredibly unreliable. Uniting practitioners delivering services in a regional area report that their ability to provide the basic level of crisis response to someone experiencing homelessness is highly vulnerable to such things as school holiday periods, regional events, and other peak times for travel in their local areas.

*Motels are such a band aid and we spend a lot of money on motels when we have it. But at the same time, **if we don't have motels, we have nothing.** I am noticing now with the very high demand of people we've got coming in, and we're back to our pre-COVID HEF funding, which is very limited. We'd love to be able to do even the band-aid at the moment with a few more people – even though it doesn't solve the whole homelessness issue. – Uniting homelessness senior manager*

Recommendation: The Plan include expansion of partnerships between the Federal and State Governments to invest in the construction of purpose-built supported crisis accommodation.

Recommendation: Crisis accommodation go alongside case management and wrap-around supports for people, including support with mental health, AOD treatment, medical care, financial counselling, and linkages to employment services, income support and legal aid as needed.

Ending homelessness with Housing First.

The core principles of Housing First, founded on the right to housing, choice, control and equity for people facing homelessness, need to be adopted as principles guiding the development of the National Housing and Homelessness Plan. Without a Housing First approach, people with high support needs are highly vulnerable to becoming entrenched in repeated cycles of homelessness.

The Housing First model provides those with additional needs access to safe, ongoing housing, and wrap-around support to address the factors contributing to their other psychosocial needs. Housing First is considered best practice for people who have experienced long-term homelessness and have concurrent psychosocial needs relating to their mental health, alcohol and other drug use, and/or significant trauma histories. International evidence demonstrates the effectiveness of this model.²⁰

Uniting has experience delivering two programs based on the Housing First model, *From Homelessness to a Home (H2H)* and *Street to Home (S2H)*. Both programs provide multidisciplinary support to consumers experiencing significant complexity, however the way these supports are accessed is different – H2H uses a referral model to external services, while S2H involves an integrated multidisciplinary team which can provide wraparound supports within the team. S2H works with people sleeping rough and involves two teams:

- Assertive outreach is an active and persistent approach by workers to find and engage with rough sleepers or homeless people where they sleep or frequent in order to establish a relationship of trust and provide the information and practical support necessary.
- Supportive housing teams consisting of staff with a range of complementary skills and relevant disciplines, who coordinate with assertive outreach teams to provide wrap around support to maintain tenancies once rough sleepers or homeless people have access to housing.

In FY22-23, Uniting's *Street to Home* program in Ballarat supported 180 people with holistic and intensive case management and housing support. This included supporting 152 people to gain and maintain long term housing, as well as providing individual and targeted support to assist people's recovery from the experience of homelessness. The goal is also to support people to learn how to live independently, to maintain their housing tenancy, and to allow opportunities for reconnection with family, friends and the broader community.

That's how our space works, the support needs to be longer, and targets reviewed. For supportive housing, we've got 91 targets a year, but we might be supporting people for the last five years and save their tenancy 70 times over. So, I think that there needs to be support across the board, because it's evident that every program needs that support once people are housed, not just your 12 weeks for people in THM (Transitional Housing Management) or families and whatnot, it needs to be long-term wrap around supports because people have been experiencing homelessness and hardship. It takes a really long time to support people out of and to stay out of that space. – Uniting homelessness team leader.

The Street to Home program is able to back date a person's housing application to the date a person first accessed any housing support provider. This application is a Homelessness with Support application, which was established using Housing First principles.

For example: If a person accessed a community services provider for housing support on 1 January 2012, and then we find this same person experiencing rough sleeping around Green Lake in 2023, we can track this person's experiences of rough sleeping back to the first time they attempted to access support. Then we submit this application under Housing First, which means this person's effective date would be 1 January 2012, as a priority housing application. This helps us get appropriate housing, more quickly for people who have a history of long-term rough sleeping.

²⁰ (Jones & Albanese)

The value of assertive outreach.

Uniting's delivery of a pilot program in the Wimmera region, modelled on *Street to Home*, has found that the assertive outreach method of engaging people who are rough sleeping is benefitting a large, yet often-forgotten group of people experiencing homelessness.

'I'm mainly coming across middle aged men who normally don't seek help, they feel like they are a burden on family and the community. These men usually just accept that this is just how life is.

The people I work with are often so embarrassed about rough sleeping that they live each day trying not to be seen. Even at our homelessness entry point, I've noticed that most rough sleepers will enter the building through the back door rather than coming through the main entrance.

For me, this is why the outreach work is so important, because meeting them where they are means we are starting in an environment where they feel safe. Even then, it can be a real challenge to get that initial engagement, sometimes it takes days, other times it takes months, but it's all about building that trust in the relationship.

Even though I can't turn up with a house for them straight away, they know that I'm someone that will show up to have a chat. It's great to see rough sleeper 'crack a smile' when they see and engage with me. Hearing some of their stories is truly amazing, but at the same time heartbreaking. I just want to help. Sometimes I'll be able to bring them a coffee, food, vouchers, sleeping gear, whatever I have access to at that time. But they know that every time I turn up, I will listen to their stories with an open heart. I'll walk in their shoes, and alongside them in their journey. – Uniting Assertive Outreach Worker

The value of assertive outreach is summed up by Paul*, a Uniting consumer who has been sleeping rough in regional and rural Victoria.

"Earlier this year I was sitting in the park, and he introduced himself and asked me if I wanted a food voucher. Since then, we've been in contact. He's helped me out a lot. We need to get more people doing what he's doing. He's the only one doing anything in the whole district. There's just so many people, you can't do it all by yourself.

I know a lot of us are very grateful for what he's done. If it wasn't for him, I'd be... I don't know where I'd be.

*We'll just have a bit of a chat and that's it, but that's so important. Everybody's important. A lot of people don't want to deal with us." – Paul**

Paul* has been trying to obtain housing on his own through the private rental market, however this has been difficult, and he has now been sleeping rough for more than three years. Paul mostly sticks to himself, staying out of sight and sleeping in disabled toilets to feel safe and secure during the night. Paul first became connected with the Assertive Outreach Program by chance when Assertive Outreach worker Glenn began a conversation with him in a local park. Paul finds it hard to ask for help from others and has been slow to engage with Glenn. However, he is beginning to open up and recently phoned Glenn for the first time. During this phone call, he asked for help with a public housing application and is now on the register for housing for the first time in his life.

Recommendation: The Plan acknowledge and be underpinned by Housing First Principles, alongside the commitment to much greater investment in:

- Commitment to provide the intensity and length of support that people need to sustain housing.
- Capacity building in governments that are commissioning homelessness services and in the homelessness sector to develop high fidelity Housing First models.
- Supplying social housing needed for Housing First programs.

Ending homelessness for children and young people.

*"Kids lives would be so much different if there was actually money there for kids to go to school, for kids to be able to not have to worry about what's gonna be on the table, not have to worry about having to move out of every home, you know?" – Ron**

Safe and secure housing is a major factor in helping get a person's life on track. Homelessness during childhood is associated with a myriad of health and social problems, including chronic physical health conditions, poor nutrition, dental disease, mental illness, harmful substance use, poorer cognitive functioning and academic performance, behavioural health risks, and violence. One study found that the experience of homelessness in childhood or youth was also significantly and independently associated with lower odds of experiencing housing stability, even in supported housing.²¹ These experiences negatively impact a child's development and significantly increase the likelihood of experiencing poverty and homelessness in adulthood, perpetuating a cycle that can be difficult to break.

Jakob* is a 25-year-old male living in regional Victoria. Jakob is a father to a young child and is motivated to be a positive influence in his child's life. Jakob experienced prolonged periods of homelessness during his teenage years, with time spent rough-sleeping and couch-surfing after a family member kicked him out at age fourteen. Jakob describes his experience of homelessness as "survival", "very scary" and "something no child or young person should have to do." Jakob described a typical day during this time:

"My day started by waking up under the piece of playground equipment I'd slept under. I'd then go to a supermarket and steal some food and drink for breakfast and then head to a mate's house for hopefully a shower. The remainder of the day was just hanging around my mate's and hopefully not being asked to leave. Then I'd find another playground that could give me some shelter for the next night and the routine I've just described would start again. Every now and again, I would be able to stay at a mate's house, but this was often more stressful than sleeping rough because they often had their own issues to deal with and I didn't want to get involved in these."

Research into the cost of youth homelessness in Australia found the total costs of health services and the justice system due to young people experiencing homelessness is an average of \$17,868 per person per year. These costs do not include the additional lifetime impact of early school leaving and low engagement with employment.²²

Housing and homelessness service providers have long called for targeted housing and homelessness responses for children and young people. Children and young people have different pathways into homelessness than adults, have different experiences of homelessness, and therefore require different approaches to both prevent and respond to their homelessness.

It is becoming increasingly apparent that social security and youth income support is no longer a protective measure against housing stress, poverty, or homelessness for young people. In 2023, analysis showed that zero per cent of rental listings were affordable for young people on youth allowance.²³ Uniting recognises the power that young people's voices have in identifying the issues that must change and we firmly believe that they must be provided with opportunities to guide the development of a youth specific national housing and homelessness plan. We now provide the lived experiences of two young consumers who have shared their experiences of living on income support in the hope that their stories will inform genuine, meaningful change for other young people.

²¹ (MacKenzie, Flatau, Steen, & Thielking, 2016)

²² (Anglicare Australia, 2023)

²³ (MacKenzie, Flatau, Steen, & Thielking, 2016)

Ron* is a sixteen-year-old male from regional Victoria. Ron has no relationship with his biological parents and has been caught up in the out-of-home care (OoHC) system since birth. Ron has experienced periods of homelessness, with time spent couch surfing and sleeping rough. Since being forced to leave his most recent OoHC placement due to concerns for his own safety, Ron has been residing in a youth homelessness refuge. Ron receives a youth allowance payment of roughly \$400.00 per fortnight. Ron is solely responsible for his living costs and struggles to stretch his payment across the fortnightly period. He is unsure where he will live once he is unable to reside at the youth refuge over the longer-term. Ron aspires to attain a bricklaying apprenticeship and a private rental. He has enrolled in a work-ready program but is struggling to afford the items required, such as work boots. Ron describes his reality of living on youth allowance:

"Centrelink hasn't helped at all. I'm on youth allowance which is around \$400 a fortnight. I have to pay for all my food, which for breakfast, lunch and dinner ends up being around \$150, so there's almost half of it gone already. Then there's smokes or a new pair of shoes, those random things which might not be super expensive, but it adds up..."

"I guess the government would say, "Oh, \$400 should cover everything" but when you're on your own, paying for all your meals and maybe you wanna go do something with your friends, it's not enough..."

"My money is always gone by the third day of the second week. So, for almost the entire second week I go without anything, no money for food or nothing. There's nothing there. And then you get paid, and you owe people money because I had to borrow \$50 just to eat so you start payday and you're already behind. It's a cycle."

"The way the government does their payments doesn't take into consideration the actual cost of living. The general thing I'd want to see change, not just for me, is (the amount of) Centrelink money. That (amount of) money isn't so you can survive. It's not. It's not so you can live somewhere, it's not so you can afford work clothes and boots and that stuff. It's not fit for survival."

"(If the amount was raised) The crime rate would be down, you know what I mean? If the money was normal (adequate) then people would actually survive. \$400 bucks a fortnight is just the government pissing in your pocket. The government, they have money, you know. They have to actually start taking into consideration that people need to eat, people need to pay rent, people need to be able to actually live."

An effective, accessible, and high-quality child and youth service system which can provide interventions that are targeted to meet the needs of children and young people is crucial in the work to end homelessness. These interventions must sit outside of the specialist homelessness system to support children and young people *before* they enter a state of crisis and require specialist homelessness support. Therefore, it is recommended these issues be addressed via a specialist strategy to end child and youth homelessness. This strategy should map the reforms needed for prevention of child and youth homelessness and best practice services and youth housing models for children and young people.

"What impacts my life the most is finding private rental. Yeah, it's ridiculous that nowhere really has anywhere that just accepts Centrelink income. It's pretty hard, like, I'm pregnant at the moment, so I'm gonna have two kids. And I've got myself and yeah, I need a bigger house, but nowhere accepts you when you have Centrelink as your payment. It's really hard to find somewhere. I've probably looked at about 20 places..."

I've been on my own since I was basically 13 and it's just ridiculous. Like I know there's refuges and stuff like that, but they're not permanent. And like with the housing I'm in now, I'm just around drug users all the time. I hate it. I don't feel safe there. It's hard to raise kids around that. Having my own house would be so much easier and it would just be a better surrounding for my kids." - Lucy is a twenty-one-year-old Aboriginal woman residing in metropolitan Victoria. Lucy has had interactions with the OoHC system throughout her life, permanently moving into OoHC in her early teen years. Lucy currently receives income support payments*

from Centrelink that total \$530.00 per fortnight and is residing in a one-bedroom unit managed by a community housing provider. Lucy's accommodation is not appropriate, with Lucy and her child sharing a single bedroom and no outdoor space for her child to use.

A 2020 study by CREATE Foundation found homelessness was common among young people leaving out of home care.²⁴ The data showed 100 of the 325 sampled care leavers aged 18-25 years experienced homelessness in the first year after their transition out of the out-of-home care system. Further research examining service usage pathways for out of home care leavers in Victoria found that more than half the 1,848 Victorian care leavers (during the 2013–2014 study period) accessed homelessness services in the four years after leaving care, and that specialist homeless services were commonly used as the first type of accommodation after leaving care.²⁵

"Why can't we prevent children and young people who grow up in out-of-home residential care settings from experiencing homelessness after they leave? Why can't we educate children that are in our care? We are seeing young people rough sleeping with no life and living skills, which sets them off on a horrible trajectory.

There should absolutely be some sort of policy around education in the prevention of homelessness, in schools or in other similar high-risk situations, that needs to be mandated across the board." – Uniting homelessness team leader

Recommendation: Development of a dedicated strategy to end child and youth homelessness. This strategy must acknowledge the different pathways into and out of homelessness for young people, focus on reforms needed for prevention of child and youth homelessness and the services and youth housing models required for best practice responses to children and young people experiencing homelessness.

Recommendation: The Plan include particular attention to the needs of young people exiting institutional out-of-home-care settings and their pathways to homelessness include targeted actions to end homelessness for young people exiting care.

²⁴ (McDowall, 2020)

²⁵ (Martin, et al., 2021)

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