

## Tasmanian Housing Strategy

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### Submission by Uniting Vic.Tas

This submission was written on the lands of First Nations people. Uniting pays our respects to their elder's past, present and future, and acknowledge that they have never ceded sovereignty and remain strong in their enduring connection to land and culture.

Our submission to the consultation for the Tasmanian Housing Strategy was guided by the experiences of our Tasmanian consumers and practitioners. We would like to take this opportunity to express our gratitude to the people who shared their time and their stories of lived and living experience and we thank them for their contributions.

The following includes individual experiences relating to family violence, child abuse, suicide, severe mental health concerns and violence, which we acknowledge may cause distress for some readers. Please [reach out for support](#) if you need it.

### Our practice experience

Uniting is the community services organisation of the Uniting Church in Victoria and Tasmania and has worked alongside local communities since 1881. We work 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. We deliver a range of services across Hobart, Launceston, Southern and North-Western Tasmania including providing early learning to over 350 children, parenting and family programs in Hobart and surrounds extending into some parts of the North West coast including around Ulverstone. We also provide crisis support through emergency relief and community meals in Hobart, rural mental health support, family violence services through the CRIB program in Launceston and North Western Tasmania as well as leading the national Escaping Violence Payment initiative which includes a number of family violence experts based in Tasmania.

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 to safe, secure, and affordable housing.

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. Notwithstanding the current cost of living pressures across Australia, we are a wealthy nation, and have the resources to ensure that everyone can be part of a safe and supportive community, with appropriate, affordable housing. We firmly believe that the solution to ensuring equitable access to housing requires investment in bricks-and-mortar, alongside the supports needed to obtain and maintain safe, secure, and affordable accommodation. Uniting therefore recommends that the Tasmanian Housing 20-year Strategy be developed using Housing First principles. This model is proven highly effective at assisting people who have experienced long term and reoccurring homelessness, and/or face a range of other complex challenges by providing the necessary wrap-around supports necessary for a person to live a safe and dignified life and be an active participant in their housing experience.

### Our recommendations

Uniting welcomes the recent steps taken by the Tasmanian Government to address homelessness and improve housing, in particular the government's commitment to building 10,000 homes by 2032 and the establishment of the new statutory authority, Homes Tasmania.

The discussion paper on establishing a 20-year Tasmanian Housing Strategy outlines critical issues affecting the ability of many Tasmanians to access safe, secure, and affordable housing. A summary of our recommendations regarding key focus areas listed below.

## Poverty

Poverty and inadequate income are significant contributing factors to housing stress and homelessness. Households on low income that experience disruptive life events such as illness, injury, family violence, relationship breakdown, job loss or a death in the family are not equipped to deal with the financial repercussions that can happen as a result. While a household on an average income is usually able to absorb additional costs or reduced income associated with these events, people who live week-to-week do not have this luxury.

Uniting, in partnership with the Centre for Social Impact at Swinburne University of Technology, recently undertook research in order to better understand the impact of cost of living rises on consumers of community services. This research provides evidence that the rising cost of living is deepening financial, housing and food insecurity, and impacting mental and physical health, while also increasing social isolation.<sup>1</sup> Consumers in Tasmania generally reported more significant disadvantage and negative impacts than did Victorian consumers. Tasmanians were 25 per cent more likely to experience impacts on their housing situation and are more likely (22%) to experience impacts on financial situation/security than Victorians. Tasmanians were also more likely to experience impact on their use of alcohol and other drugs and to experience mental health impacts from the rising cost of living.

Poverty and housing stress is well documented as having a more severe and persistent impact on women than men in almost all age cohorts. The impacts of poverty stretches across health and wellbeing, economic security, and ability to safely participate in communities as equals. Women are more likely to also have caring roles and responsibilities for raising children and young people, which further impedes their ability to achieve financial stability and secure housing.<sup>2</sup>

*"We want to go get a job, but then we have to pay for daycare, that's something like \$100 a day. You can't. You've also got to worry about getting a job between 9 and 2 because then you've got to pick the kids up from school..."*

*"When you've got kids it's not exactly easy to go and get a job. So therefore, we can't afford to go to the doctors, and we can't afford to do things like pay all our bills or afford this horrible housing situation." – Ellie\**

It is becoming increasingly apparent that employment is no longer a protective measure against living in poverty or maintaining housing security. Many of our consumers who were consulted during the development of this submission reflected on their feelings of constantly weighing up the benefits of employment versus their eligibility to engage with community service.

*"I went on my mum's lease, and I had a full-time job, so they put it up to market value rent. That was crazy, mum's rent had gone from \$197 a week to something ridiculous to where we were paying over \$700 a fortnight, even though it was a housing department house, because my income was that high through work.*

*But in reality, it wasn't really that high. When you've still got medical expenses, food, meat, vegetables, petrol, power. It's not actually a lot. So, you're still left with nothing. Even if I go to work now and get another rental elsewhere, I still can't afford to actually live." – Rachel\**

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<sup>1</sup> Wilson, E., Churchus, C and Johnson, T. (2022), '[Can't afford to live](#)'. *The impact of the rising cost of living on Victorians and Tasmanians on low incomes*. Uniting (Victoria and Tasmania) and Swinburne University.

<sup>2</sup> Duncan, A. (2022). *Behind the Line: Poverty and disadvantage in Australia 2022*. Bankwest Curtin Economics Centre.

Alongside this, there was a strong sense of frustration amongst our consumers regarding their perceived disconnect with how money is spent to support the community, and the actual outcomes for the community.

*"I work full-time, I pay 35% in income tax, I pay my car registration, I pay GST on everything I buy. But there's nothing in there for us (me and my three children)? I don't care about the roads. I'm happy to sit in traffic, I care more about people having houses and people being fed and people just being paid enough to live..."*

*I just want them to get out there and see it for what it is, and stop being blind to it. If they really saw it, they'd have to fix it..."*

*We're all sick, we're all run down, we've got no money. We're on fight or flight mode all the time. How can you expect people of this country to function like that?*

*They need to fund housing. They need to increase the minimum wage. Like, what even is the minimum wage?*

*We are all going to work, slugging it out for companies that don't care about us, that do not treat us as humans, and then we still go home and can't afford to live. And that's not fair..."*

*That's what I feel like saying to them, the people that are making these decisions. You're lucky. You go home and you can buy medication when you need it. You can buy a pillow or a doona or something like that if you need it, you know? My kids are growing and just went up a size and that's terrifying, I don't know how I'm going to afford to buy new clothes." – Amy\**

Uniting understands the power lived experience voices have in identifying the issues that must change. Part of making changes to the reality being experienced requires a transformation in the way services are designed, and we believe that those with lived and living experiences of poverty must be provided with the opportunity to guide this transformation.

**Uniting recommends** the Tasmania Government adopts a genuine, ongoing partnership with people experiencing housing stress and homelessness in every part of the strategy process, policy and program planning, design, implementation, and review.

Reducing poverty and income inequality requires input from both the state and federal governments to create and regulate employment, raise the minimum wage, create a more progressive taxation system, increase rates of income support payments and ensure equitable access to childcare, healthcare and education.

*"If I lose my job, I lose my house, I lose my kids, I lose my car. So much relies on something that doesn't even let me afford to live. Its cruel that the government allows that. It's not viable, it's not functional and it's not fair." – Amy\**

Uniting recognises that the most significant of these levers - taxation policy, regulation of employment law and the minimum wage, and rates of income support - sit with the Federal government, and outside the reach of the Tasmanian government. On these matters, **we urge the Tasmanian Premier and relevant ministers** to listen to members of their communities, advocate on behalf of people on low incomes, and ensure their voice has influence when decisions are made that impact their lives.

### Case Study: Uniting Consumer, Amy\* (Name changed)

Amy\* is a single mother and the sole carer of her three children. After a previous rental home was sold, Amy was unable to find any available private rental properties in her area and had to move 62km away from the closest city. Amy pays \$500 a week in rent and commutes 45-minutes each way, every day, for work.

*"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 December, 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."*

Eligibility criteria of applying for Tasmanian social housing includes receiving a low income and being eligible for a commonwealth health care card. For Amy this would mean earning less than \$1234 per week.<sup>3</sup>

The house Amy and her three children are currently living in is a private rental and will be sold in two-months' time. For Amy to be eligible for Standard Priority on the social housing register, her current rent would need to be at least 50 – 79 per cent of her income. This would leave no more than \$617 per week to support herself and her three children with energy bills, food, medication and medical appointments, fuel, clothing, education costs, day-care, etc.

The '50% of median income' poverty line for a single person with three children is roughly \$930 per week. The average 'poverty gap' (the difference between the average incomes of people in poverty and the 50% of median income poverty line), is \$304 per week, which is 42% of the poverty line.<sup>4</sup>

Amy is not currently eligible for social housing. Amy has the choice between continuing to live with housing stress and (self-described) poverty by maintaining her full-time employment and insecure private rentals or be eligible for standard priority of social housing support by reducing her income, becoming homeless and living in absolute poverty with her three children.

Lower income households that spend more than 30 per cent of their gross income on housing costs are considered as being in 'housing stress', we recommend that priority access to social housing must reflect this threshold. Safe, secure, and affordable housing is an essential human right, and support must be available for all those who need it.

**Uniting recommends** the Tasmanian Government undertake an urgent review into the eligibility criteria for access to social housing.

<sup>3</sup> Department of Communities Tasmania. (2020). *Social Housing Policy*. Tasmanian Government.

<sup>4</sup> Davidson, P., Bradbury, B. and Wong, M. (2022). *Poverty in Australia 2022: A snapshot*. Australian Council of Social Service (ACOSS) and UNSW Sydney.

## Pathways from homelessness

Crisis accommodations are designed to be temporary emergency accommodation to assist people in crisis until longer-term accommodation can be secured, or until their housing situation is resolved and they are diverted away from homelessness. Our Uniting practitioners and consumers all noted the significant shortfall in suitable crisis accommodation across Tasmania, especially for those with children. Lack of suitable crisis accommodation forces homelessness services to place people into accommodation that fails to provide the safety, dignity and opportunities that are essential to moving people out of crisis. This is particularly an issue in shelters, which our consumers report are unclean, unsafe, lacking in basic amenities and expensive. Consumers also stated they preferred to sleep rough than being in a shelter where they may experience various forms of harassment, feel as though they had to relinquish control over decision making in their lives, or have reduced capacity as a parent.

*"Last year, I had a fire at my house and the cars got burnt out. After that they put me in a women's shelter, and it was more horrifying than a burning house..."*

*You can't be leaving people in women's shelters for eight months. It's ridiculous, the showers are horrible. Absolutely horrible. They said they would help me get a house. All they were doing was coming up to me with private rentals worth 500 - 600 a week.*

*They were no help at all, as long as they check you at 8 o'clock every day, you pretty much just have to answer to them...*

*My kids kept calling it jail, they would be outside in the pouring rain screaming that they didn't want to go back in...*

*They didn't even offer like, mental health help. What I went through, they could see I was struggling, and they didn't offer any help. They were just worried about like, getting you in, getting you a room and then getting their \$500 every fortnight. That's all they were worried about." – Ellie\**

Evidence of the lack of mental health support and unsuitability of crisis accommodation for children was reflected similarly in the reflections of another young parent experiencing homelessness.

*"I became homeless around 8 months ago with my three children, aged four, two and one..."*

*We got moved to a shelter and I have anxiety, depression and I've got a lot of things wrong with me. I just felt like I was locked in and I just couldn't handle it. I asked if I could have my car (on-site), because I felt safer and because my dad is currently dying too, and they refused.*

*I was like, what about if something goes wrong with my kids or goes on with my dad? They still wouldn't let me. Then one night someone came and threatened to burn out my car and I mentioned it to them, and they said, "whatever happens, happens." – Sarah\**

The impact on child safety from the shortfall in suitable crisis accommodation is especially concerning.

*"I told them I had to drop my kids off at a friend's house and I have to sleep in my car, and I don't want to be without my kids. They still let that happen, they still let me sleep in my car with my kids not with me.*

*How can you push away a mother with three children while their children are dealing with the trauma from being sexually assaulted? We had to go to that house because they couldn't put us in a hotel for a few nights, and they still won't even help us afterwards." – Sarah\**

There appears to be a significant gap in the capacity for homelessness and housing intake services to adequately assess risk factors for individuals presenting, which is contributing to the distress of already

vulnerable people experiencing homelessness. One consumer we consulted with in the development of this submission shared her experience with trying to access a community housing intake service.

*"I moved out of the women's shelter and it literally took me 8 months trying to get a house. That was with me going in there every day and going mental, and they just kept turning me away until one day I ended up telling my worker that I just give up and I am going to go jump off the Tasman Bridge. They got a welfare check done and called the Tasmanian police... by 2'oclock that afternoon they did have a house." - Ellie\**

Homelessness occurs amongst disadvantaged groups who face an accumulation of adverse economic, social, and personal circumstances. Without addressing these issues, a person is unlikely to achieve long-term stability in housing.

**Uniting recommends** *the strategy has a focus on constructing purpose-built supported crisis accommodation so that both adults and children experiencing homelessness are placed into safe environments with opportunities to address underlying issues.*

**Uniting recommends** *the strategy also commits to increase investment in safe, diverse, and affordable exit options from crisis accommodation that meet the needs of people who use them.*

**Uniting recommends** *that case management and wrap-around supports be made available to people in crisis accommodation and social housing who need them. This should include support with mental health, AOD treatment, medical care, financial counselling, and linkages to employment services, income support and legal aid as needed.*

## **Medium to long-term supported housing**

In Victoria, the recently opened 'Viv's place' is an Australian first supported housing program for at-risk women and children that Uniting Vic.Tas delivers in partnership with Launch Housing and the Victorian Government. More than 60 women and 140 children escaping family violence and homelessness can be supported in this purpose-built facility, which includes communal kitchens and living spaces, community gardens and offices. Residents are supported to find stability and create new futures with access to wraparound support services including case management, therapeutic support, and child-specific counselling services.

The Viv's place program was developed using the "Housing First" model, which provides vulnerable people with safe, ongoing housing, after which support is offered by a multidisciplinary team to address the risk and trigger factors contributing to the vulnerability.

While intensive, it is ideal for people who have experienced long-term homelessness, mental health or significant trauma. The majority of people will not require this level of support, especially if supported early, and this model can be replicated as a less intensive but supportive model in other housing options. The approach can make a significant difference to the outcomes of people and reduce the costs in the long term as people are less likely to fall back into housing stress or homelessness.

Uniting has experience delivering two other Victorian programs based on the Housing First model, 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.

The Homelessness to a Home (H2H) program provides access to medium and long-term housing and support packages. People who had been housed in temporary accommodation were supported to move into public housing properties, general lease properties or head-leased properties, with the majority of clients placed into general lease or head-leased properties for a period of 18 months. Alongside housing, consumers receive a range of ongoing support which includes supporting people with identified goals, along with a range of personal ongoing needs such as physical and mental health.

Research recently undertaken by The Centre for Social Impact (CSI), Swinburne University of Technology, in partnership with practitioners, sought to identify outcomes for people using the

Homelessness to a Home (H2H) program. H2H recipients were asked about the contribution of the service to outcomes and changes in life areas. People were asked to rate how had these areas of life (outcomes) changed for them or for their child since receiving housing and support from the H2H program.

The outcomes with the most positive results for most respondents (adults) were:

- Having stable housing, 90 per cent said this had got 'a lot better'
- Having safe housing and neighbourhood, 86 per cent reported this had got 'a lot better' and 14 percent had 'got a bit better'
- Hope for the future, 84 per cent 'got a lot better' and 16 per cent 'a bit better'
- Having choice and empowerment, 81 per cent 'got a lot better' and 14 per cent 'a bit better'.

The areas of mental health and having meaning and purpose had improved for 90 per cent of the cohort. Managing health and employment were also indicators of improvement.

In relation to outcomes for their children, 100 per cent of those with children in the home noted the child's participation in community and social activities had improved.

### **Domestic and Family Violence**

Family violence is a leading cause of homelessness among women and children, which highlights the importance of holistic, wrap-around supports that are focussed on keeping women and children safe and addressing a family's multiple needs. A severe shortage of affordable housing across Tasmania is placing women and children at great risk. For some, the choice is between a violent home or no home at all, a choice nobody should have to make. More needs to be done to provide safe, supported, and long-term housing options for people escaping family violence.

*"I went through domestic violence last year, and they (housing) were meant to come and put safety doors on and all that. One of the windows got smashed out in my house. When my house first got smashed up it took them at least 6 weeks to come and fix the windows. It was me and my son living there at the time. I was just waiting for all my windows to get fixed, knowing me and my son could be on the street while waiting for the house to get fixed up*

*They knew that I went through domestic violence, and the holes in the doors and the walls wasn't my fault. And they are making me pay for it all, even though they know it was domestic violence. And well, I'm just going to have to do it, because I need the house and I need to hold onto it for as long as I can.*

*I've been on the transfer list for housing for ages, more than 12 months. It's unsafe for me and my two little ones to live there. I went downhill after the domestic violence, my mental health and everything. Housing took me off the transfer list because I had rubbish out the front. They said the house wasn't in good enough condition for me to move."*

*I feel unsafe in that house, like I feel truly unsafe in that house knowing that anything could happen at any time. I don't know if someone's going to smash my house up again. I'm in a two-bedroom unit with two kids. A little girl and a boy. I've got to have my little girl in my room because I don't really know the age they should be in the same room together, and stuff like that. It's just really crowded." - Lucy\**

### **Case Study: Uniting Consumer, Rachel\* (Name changed)**

Rachel is a single mother of a three-year old child. When Rachel first moved out of her family home with her son, she was working full-time so therefore ineligible for social housing. After applying for 70+ private rental houses, Rachel only managed to secure a dilapidated four-bedroom home at \$460 per week with a six-month lease only.

*"I would actually pay \$920 a fortnight and was only receiving \$1200 from work and a bit of Centrelink money, which was about \$400. That was hard, but because I didn't have a rental history, I needed to take whatever I could at that time to get a rental history. When that lease ran out at the end of the six months, we had to move again.*

*I applied for maybe only 30 or 40 houses at that time. I got one, fairly cheap at \$360 a week. But now I'm not working, so it's still hard at \$780 a fortnight and on Centrelink, I'm only bringing in about \$1100 so that's still not enough to pay rent, managing to feed (my son) and have petrol. You know, the cost of surviving. So, every week is going without something to make sure you have other necessities.*

*Since they put this property up for sale, we could only sign-on for three months at a time. I was told I needed to move out at the end of August. We packed the whole house. It got to the 18th of August, and they sent an email saying you can resign a three-month lease if you like. So, I signed it. I'd rather be in just a little bit of financial struggle than homeless as well. But now my house is dead empty. I don't even have a couch in my house, I don't have a bed frame.*

*All my furniture is in storage throughout everyone else's houses. 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. So, I feel like I'll have to pay for the trailer and the truck to go and get certain items, get it all here and then get told that I've got to move in a month again anyway.*

*Everyone wants to sell, nothing is stable. Even the ones I'm looking at, at the moment, new houses are only offering six-month leases, on private houses. I'm now entitled to be on the housing list, which I am, but I've been told even with a child, that's a five- or six-year waiting list.*

*If this place does sell and I have to leave and don't have another rental then, my option is just to couch surf with a child. I don't have an option after that or a fall-back plan, it's just too hard."*

Providing housing and support options across the continuum of housing needs, including short term and long-term options, in social and private sectors, gives people a choice of diverse solutions to suit their needs and circumstance at the time. It is important to note that, for people with a complex accumulation of needs and vulnerabilities, participating in the private rental market may not be an option. For these groups, social housing forms an essential shield and the only viable long-term solution. Along with options, people need information on how to access and navigate the housing system.



**Uniting recommends** the Tasmanian Government increase funding to the Private Rental Assistance and Private Rental Incentives programs, in alignment with the rapid increase in rental prices seen across Tasmania, to allow more people to be supported.

**Uniting recommends** the Tasmanian Government commit to the investment and development of supported housing programs such as Viv's Place and Homelessness to a Home to increase and diversify the availability of pathways out of homelessness and housing crisis.

**Uniting recommends** the Tasmanian Government commit to investment in early intervention measures that address compounding and complex risk factors, to prevent people from becoming homeless.

Currently, there is considerable confusion expressed by both our consumers and Uniting practitioners regarding the housing support system. When asked what changes Ellie\* would like to see in the housing system as part of this strategy, Ellie\* spoke of the need to better coordinate services.

*"With housing and (community housing providers), they all need to work together instead of saying "For this you need to go to housing, and for this you need to go to (community housing provider), and for this you need to go to (a different community service provider)" None of them have a clue about anything, or what they are doing, because they are not working together." – Ellie\**

As part of the increased investment in existing services and the development of new programs, there is considerable scope to improve the current relationship between government, community housing providers and other community services. There is a need for open, reflective conversation about what partnership should look like and practically function in practice. This will enable building a working environment that delivers the best in collective and creative thinking for system design while delivering optimal outcomes for Tasmanians in housing need.

**Uniting recommends** the Tasmanian Government undertake dialogue with community housing and other community service providers to identify more collaborative and creative ways of working across sector, and to plan, design and deliver housing service outcomes with the goal of creating a housing support system with far more flexibility and consumer focus.

From consultations with our consumers, concerns were raised regarding the interrelation between homelessness and child protection services. One young parent we spoke to recounted the following experience with a community housing organisation.

*"When I became homeless, my biggest fear was having my children taken away from me. I shared that with my housing worker.*

*I'm not the kind of person that will put my foot down, I'm the kind of person to talk leniently and go with what people would say. But there were nights where I've had to go and sleep on the streets and have nowhere to put my kids and I got sick of it, so I went in there (community housing organisation) and said I need somewhere to go. Because I was getting angry they said, "we'll call child protection", which they knew would make me step back because they knew that was my fear. Yes I have three kids, but they cannot help me with three kids...*

*The fact that I can't do much about it (my situation) because of (the threat of) child protection, that's my main problem. I've got to sit back here and keep my mouth shut otherwise I'm going to have my kids taken from me.*

*I feel like my voice can't be heard because I've got children to protect from the system, and that's sad." – Sarah\**

## Youth-specific housing and homelessness strategy

In June 2022, there were 351 children under the age of 17 accessing specialist homelessness services (SHS) in Tasmania<sup>5</sup>. In the same month, SHS were accessed by 483 young people between the ages of 18 – 24. There is well-documented evidence that being homeless dramatically changes a young person's life trajectory. It disrupts engagement in school or employment, impacts on mental health and risks their safety and wellbeing. The COVID-19 pandemic has been particularly hard for vulnerable and disadvantaged young people who didn't have support mechanisms to fall back on when needed.

We know that compared to older people, young people have distinct experience of homelessness and support needs. We also know that the existing youth homelessness system and support service for young people have been ineffective in reducing the incidence and experience of homelessness in this cohort.

Analysis of wait times for Tasmanians on the social housing waiting list found that applicants aged 55 and over were able to access social housing four to six times faster than any other age cohort, despite age not explicitly listed in the prioritisation criteria.<sup>6</sup> In 2020 – 2021, there were 139 applicants under the age of 25 who remained on the housing waitlist for an average of 50 weeks. In comparison, there were 214 applicants aged 55 and over who were on the housing waitlist for an average of 9 weeks.

### Case Study: Uniting Consumer, Melissa\* (Name changed)

Melissa\* is a young single mother of a child under one. Although she has ended the relationship with her child's father, she has been forced to continue living with her child and ex-partner in his mother's home. Melissa and her child have been on the priority and emergency list for housing for more than 12-months.

*"The house where I'm living at the moment, she's (the owner) a hoarder. There's a rat infestation. It's not safe for us, not safe for a little one who is crawling around on the floor.*

*I keep my daughter to one room of the house, with her toys and everything. She just wants to go out to explore everything and be with everyone else, but I can't guarantee her safety if she is with everyone else. Despite best efforts to clean, I have asthma so I can't get to all the dust. The heat-pump in the house doesn't stay on. I've got a tiny heater in my room going full blast all day just to try and keep her (daughter) warm." – Melissa\**

Melissa's Uniting practitioner (young parent's program) has also continuously raised concerns in letters to the housing department regarding the unsuitability of the house, and the safety issues that will only increase once Melissa's daughter can walk, due to the owner's hoarding.

*"As her worker, I feel she could do so well. She just can't get anywhere without a home. She shows such motivation with everything she has achieved and sincerely, the house she lives in. It is such a worry." – Uniting Practitioner*

*"Someone with a newborn can be in a one-bedroom house for a year before they need to find them a different property. Because I have a kid, they are only looking at two-bedroom houses. I've said to them so many times, I am okay sharing a room with her until they can find me something else, I have all of our stuff contained in one room of the house I'm in now, they just won't listen." – Melissa\**

Neither Melissa, nor her Uniting practitioner, have received information regarding the expected timeframe before Melissa will have her own housing.

<sup>5</sup> Australian Institute of Health and Welfare. (2022). *Specialist Homelessness Services: monthly data*. Retrieved from <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-monthly-data>

<sup>6</sup> Pawson, H. and Lilley, D. (2022). *Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes; CFRC Working Paper*. UNSW City Futures Research Centre.

Furthermore, the analysis found that the 302 applicants on the highest-priority list waited an average of 58 weeks for housing, the 401 applicants on the second-highest priority list waited an average of 61 weeks for houses, whereas the 80 applicants in the general priority list waited on average only 31 weeks.<sup>7</sup>

These findings mostly reflect the fundamental issue of an absolute shortage of affordable housing, and the need for long-term commitment and investment to build and provide a wide range of affordable, safe and secure housing options that allow all Tasmanians to lead a dignified life in stable housing communities. However, alongside the increase in stock of affordable housing, we recommend that the Tasmanian Housing Strategy include child and youth-specific strategies and actions to improve housing outcomes and end youth homelessness. When housing is coupled with adequate support through a housing first model, young people have a genuine chance of achieving positive outcomes and breaking the cycle of going in and out of homelessness. Additionally, it reduces the demand on crisis support service across the spectrum.

Sarah\* shared with us the real impact of homelessness on children through the experiences of her four-year old son.

*"I'm living in a van with a queen-sized mattress and a tiny tv, with three kids, my niece, my children's father and myself.*

*I want them (the Tasmanian Government) to know that my four-year-old son asks, mum where are we staying tonight? Every night that's what he asks me. And every night I've got to say, the van buddy. And he says no mummy I want to stay in a hotel, I don't want to stay there.*

*It's so hard to hear my four-year-old son say where are we staying, and that he wants to stay in a hotel not a van. I've never lived this way, and I've never pictured myself living this way. And it is disgusting. Its gross. The only thing I'm trying to do is protect my three children." – Sarah\**

Safe and secure housing is a major factor in helping get a person's life on track. This is particularly critical for children, who are only at the start of their journey. Homelessness during childhood or youth is associated with a myriad of health and social problems, including chronic physical health conditions, poor nutrition, dental disease, mental illness, substance abuse, 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.<sup>8</sup>

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.<sup>9</sup>

**Uniting recommends** the Tasmanian Government undertake an urgent review into the prioritisation of social housing based on applicant demographic.

**Uniting recommends** increased investment in early intervention and prevention programs to identify and adequately support families and young people at risk of homelessness.

**Uniting recommends** the development of specific child and youth-focused strategies to improve housing outcomes for young Tasmanians.

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<sup>7</sup> Pawson, H. and Lilley, D. (2022). *Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes; CFRC Working Paper*. UNSW City Futures Research Centre.

<sup>8</sup> Parpouchi, M., Moniruzzaman, A. & Somers, J.M. (2021). *The association between experiencing homelessness in childhood or youth and adult housing stability in Housing First*. BMC Psychiatry.

<sup>9</sup> Mackenzie, D., Flatau, P., Steen, A., and Thielking, M. (2016). *The cost of youth homelessness in Australia*. Swinburne University and the University of Western Australia.

## Inclusionary Zoning

In addition to the provision of new social and affordable housing, government intervention is essential to establishing a stable and robust policy framework for building the capacity of an affordable housing industry, including community housing providers, and for building diverse and strong communities. State planning reform and policies that increase social and affordable housing supply in new deployments should form the critical starting point of this strategy. This could include inclusionary zoning policies for new developments of over 30 dwellings, when land is up zoned for residential development, when planning rules are varied resulting in value gain, or following significant infrastructure investment. Inclusionary zoning policies, requiring or incentivising new developments to include a percentage of affordable housing, have helped to increase affordable housing stock in South Australia, New South Wales, and many places overseas.

Inconsistent zoning rules used by local councils across the state locks certain suburbs and restricts large areas of land from being developed for housing. Lack of uniformity across the state limits the ability of the housing market to respond to increasing demand and consequently increasing housing prices. It also has the negative flow-on effect of creating limited diversity in select suburbs.

Consumers we consulted with in developing this submission spoke unprompted about their experience with housing in unsafe areas.

*"The only option I have is to move back (to where I was living before), but that is unsafe. Where I was living previously, I almost had my house burnt down, I had all my children's things stolen. It's so unsafe. I'm a single mum and an easy target. If you aren't brought up in those areas, if you don't know the community, you are in danger in those areas. And even still, there is nothing under \$450 a week for run-down and mouldy old homes." – Amy\**

The threat of arson was a consistent theme across many accounts of women trying to access safe housing.

*"Last year, I had a fire at my house and the cars got burnt out.. They then offered me another one in (the same suburb). That's straight across from my old one that all got burnt.*

*They put me in a house right across from my old street, where all the fires happened. Me and my kids are terrified to be in that house, terrified to leave that house. We don't know if those people are going to come back and do it again. There are six alleyways to get away from my house. It freaks me out, it creeps me out. I don't sleep. The worst anxiety, panic attacks every day at the moment." – Ellie\**

*"They're leaving houses empty to the point where younger kids are thinking, oh, yeah, let's go burn this up. You know, there's been a lot of arson issues lately around these areas." – Melissa\**

Inclusionary zoning policies help increase the amount of affordable housing available to lower and moderate-income households. It provides greater opportunities for low-income households to afford in areas with greater access to employment, schools, and public transportation and decreases economic and racial segregation. Living in a mixed-income community can have a positive effect on residents' health, such as a reduction in stress and overall improved mental health.

**Uniting recommends** a reform of state planning policies to increase the supply of social and affordable housing in new developments.

**Uniting recommends** the Tasmanian Government develop uniform inclusionary zoning policies across all local council in the state, or at least build in regular reviews of inclusionary zoning rules implemented by local councils.

**Uniting recommends** the strategy contains measures to require or incentivise all new developments of over 30 residences to include at a minimum 10% affordable housing.

## Priority areas for Tasmanians

During the development of this submission, we asked consumers broadly if there was anything they would like the Tasmanian Government to be aware of when developing a 20-year housing strategy.

Amy\* spoke of the need to destigmatise the perception of young women who are single parents raising children in the private rental market.

*"If I had attended anywhere (property inspections) with my kids' father, we were very highly looked upon and we were portrayed as the typical family. The perfect system on the outside, even though internally, that wasn't the case. Because we looked like that perfect family system, I never had an issue getting a property.*

*Coming all the way from that to being a single mum on minimum wage with three children, the view of you changes. I am the same person that I was then. I'm still capable of housing, I'm clean and tidy, I pay rent on time. But because your circumstances change you are viewed differently.*

*A couple of years ago I got into a conversation with a couple of landlords and I just asked, why do people look down on giving single parents a home? And the biggest response I got from that was because they are unstable. Which I think is funny, because, when you're a mother, especially a single mother, you are completely solely responsible to maintain the house. Because I don't have that man in my life, I'm now (perceived as being) incapable of doing things. The judgement is always the biggest issue." – Amy\**

Melissa\* spoke of the need to rethink the entire housing system and ensure that services can work flexibly to keep up with demand.

*"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 luckily to find a two-bedroom house at like \$380 these days.*

*They (the Government) need to get their act together. Realise that young kids are having kids, they need to look at everything. People have been in abusive relationships and need a house. Shelters are getting filled up with older people with domestic violence issues.*

*They're not looking at the bigger issues. Someone with a newborn can be in a one-bedroom house for a year, before they need to find them a different property. That can work. Not everyone needs a two-bedroom house straight off the bat. They can make it work." – Melissa\**

Rachel\* spoke about what access to a safe, affordable, and secure home would mean for her and her child.

*"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. So, I stay home now to look after him which is cheaper, and we get to bond, but he misses out on everything that goes with day-care.*

*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." – Rachel\**