

REF: SUBMISSION TO INQUIRY INTO HOMELESSNESS IN AUSTRALIA

16 June 2020

Committee Secretary
House of Representatives Standing Committee on Social Policy and Legal Affairs
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To the Standing Committee on Social Policy and Legal Affairs,

I would like to thank the Standing Committee on Social Policy and Legal Affairs for conducting this Inquiry into homelessness in Australia. The Inquiry is certainly timely and of immense importance, given the magnitude of the problem. Our member agencies see and assist people in the community everyday who are homeless or in danger of becoming homeless.

I am the Executive Officer of Community Information & Support Victoria (CISVic), the peak body representing 55 local community information and support services, across 64 sites in Victoria. We are also the lead agency in a consortium of 29 local centres delivering federally funded Emergency Relief under contracts. In the year 2018-2019 we distributed \$2 million in emergency relief to community members from 34 sites. Services provided by our member agencies include: material aid, food, information, advocacy, referral, case management, budgeting assistance, financial counselling, legal services, No interest loans, tax help, youth services, personal counselling, and settlement support. In the last financial year we had contact with 500,836 Victorians. Our approach to support is holistic and we are very often the 'first port of call' for people in the community seeking assistance.

CISVic member services are delivered by a high proportion of volunteers, with training in 'Community Support Work' provided by CISVic as a peak body. Overall, there are roughly 450 paid staff and 5,000 volunteers. Many of the volunteers are vulnerable to COVID-19 as they are in older age brackets, and thus have needed to withdraw their labour from services. This has been a special challenge to volunteer-only agencies, a few of which were forced to close during the initial lockdown. In most of our agencies the extra workload and situational demands have fallen to paid staff and managers and the remaining volunteers.

In general, many of the people seeking assistance are homeless or in danger of becoming homeless. Support for them may include food, food vouchers, material assistance, advocacy, referrals to specialist services, ongoing counselling, and assistance with finding housing (although the latter is often limited by the lack of available housing options). Some agencies have special programs to help homeless people, such as showers and tailored food parcels, as well as financial assistance through No interest loans to help enter the private rental market, or financial support to pay rent arrears.

CISVic agencies assist people in all states of homelessness, and they reported that the numbers were rising, even before the pandemic. Workers routinely help people in the following circumstances:

- Rough sleeping e.g. on streets, in cars, on the beach, and even stadiums (with the extent of rough sleeping said to be hidden).
- 'Couch surfing' with family, friends, and people met through being homeless.
- Temporary supported housing such as emergency accommodation, back packers hostel, hotels, motels.
- Precarious housing such as rooming houses or boarding houses.
- House sharing with strangers due to unaffordable rents e.g. women living with unrelated individuals.
- Living in over-crowded rental properties.

While even before COVID-19 there was a severe lack of supported or affordable housing, the seriousness of this situation has certainly come into high relief with the pandemic. With the inadequate supply and high cost of housing, and the disappearance of income for many, agencies are seeing both newly unemployed and newly homeless people. Both groups seeking help are expected to increase, especially with any withdrawal of JobKeeper, JobSeeker, and other Centrelink supplements.

People who were already homeless and sleeping rough are particularly vulnerable during this time. Some agencies are being approached by many people in this situation, especially as the services they normally go to for support, including food, shelter and showers, have closed. This has the potential for communal as well as individual crises with the spread of COVID-19, as it is difficult to isolate yourself along COVID-19 guidelines when you are homeless.

From hereon, this submission focuses on the following Terms of Reference for the Inquiry.

- Factors affecting the incidence of homelessness, including housing-market factors (TOR:2)
 - Economic and policy factors
 - Personal circumstances leading to homelessness.
- Services to support people who are homeless or at risk of homelessness, including housing assistance, social housing, and specialist homelessness services (TOR:5).
- Opportunities for early intervention and prevention of homelessness (TOR:4).

Factors affecting the incidence of homelessness, including housing-market factors

Economic and policy factors

Summary

The following economic and policy factors are implicated in homelessness

- Dire shortage of affordable housing.
- Gross undersupply of public housing and social housing.
- Unaffordable private rents and discrimination from landlords.
- Inadequate level of Centrelink payments to cover housing costs (though currently rectified for some during the pandemic).
- Low wages and intermittent and insecure work.
- High energy and utility bills.
- Properties treated as investments rather than homes for people to live in.

According to CISVic member agencies certain economic and policy factors play a key role in escalating homelessness.

In general, there is a dire shortage of affordable housing, including rental properties for people on a low income. In particular, there is a gross undersupply of public housing and social housing to cover the need for this in the community, as evidenced by very long waiting lists. One result of this is the marginalisation of public housing estates, with only those in highest need being deemed eligible. As a result many people who are disadvantaged live in close proximity on the same property, including people with mental illness, people with addictions, and women and children fleeing family violence (to name a few groups).

Several of our agencies relate the high cost of housing in general to its monetisation, wherein properties are increasingly treated as investments rather than homes. The problem is compounded when private investment, motivated by profit, is relied on to supply much-needed affordable housing. The clear evidence is that this approach isn't working. For people who are disadvantaged or on a low income, it is difficult to enter the private rental market – not just because of unaffordable rents, but also because of the competition from other potential tenants and discrimination by landlords.

Another key economic and policy factor leading to homelessness is the inadequate level of Centrelink payments to cover the basic cost of living and housing costs. These payments include Pre-COVID-19 rates for JobSeeker (formerly Newstart) and the Youth Allowance. Expert support for homeless or vulnerable people at Centrelink offices (such as social workers and disability officers) also appears to be in short supply, and some caseworkers speak of Centrelink's unhelpful or even punitive approach to those who are struggling.

For those who are working, low wages and intermittent work through casualisation of contracts present problems in maintaining stable housing. While stable housing requires stable, consistent income, employment arrangements may not provide this. Thus CISVic agencies assist people who are homeless even though they have paid work.

In addition, high energy and utility bills have been implicated in the unaffordable life costs that can lead to homelessness.

Personal circumstances leading to homelessness

Summary

Circumstances leading to homelessness, from CISVic's experience, include the following:

- Lack of affordable housing.
- Lack of affordable housing close to work and schools.
- Long waiting lists for public and transitional housing.
- Precarious or unsafe private rental when people have it.
- Low Centrelink payments that do not cover housing and basic expenses.
- Rigid eligibility criteria for the Disability Support Pension.
- An unsympathetic and difficult-to-navigate Centrelink system.
- Under-employment and intermittent employment rendering ongoing housing unaffordable.
- Sudden change in life circumstances.
- Family violence and/or family breakdown.
- Moving out of institutions, or moving from interstate
- Ongoing vulnerabilities such as disability, illness, addictions and mental health issues.

There is a wide range of situations leading to homelessness, with the lack of affordable housing as a leading factor – in the general rental market, but also in the form of social housing. Access to suitable housing is a particular issue for unemployed people looking for a job who need to be close to work, and families with children who need to live close to schools and networks. Many homeless people deemed eligible for public housing or transitional housing, are on a long waiting list and have nowhere safe to live in the meantime. The 'solution' of sleeping on the couches of family and friends, when this option exists, can only be temporary.

Being in private rental is not necessarily a defence against homelessness, especially when the situation is unsafe or precarious. Tenants may face eviction due to unaffordable rent and consequent rent arrears, or an expired tenancy agreement. In other rental situations tenants may feel unsafe due to serious ongoing neighbour abuse, or hostile and unfair practices of body corporates. Some of those forced to leave their rental property due to fears for their own safety, may have health problems, or mental illness.

Compounding the housing shortage, those trying to live on Centrelink payments like the pre-COVID-19 rates for JobSeeker or Youth Allowance, or current DSP and various pensions, rarely have the funds to properly cover rent and the other basics of life. This very often forces them into homelessness or unsafe or over-crowded sharing arrangements. Some have no income at all for various reasons, including difficulty in negotiating an often unsympathetic or unjust Centrelink bureaucracy, or being a new migrant cut off from SRS payments, or an international student losing work due to COVID-19. The requirement of access to computers and being able to use them to set up a 'My Gov' account and receive Centrelink payments presents is an impediment

for a lot of people in need. On many reports, when applicants ask Centrelink staff for help, assistance is unavailable and they are instead pointed to the Centrelink computers to help themselves. Even those who have a job may struggle with housing costs. Many are underemployed through intermittent contract or casual work, with the associated low and/or unpredictable wages (compounded by the lack of affordable housing stock). People in these situations can be surprised to find themselves homeless and seeking help from welfare agencies.

Changes in circumstances can propel people from stable housing to a state of homelessness in a variety of ways, for example through losing a job and the associated income. Many have had successful careers and relationships, and secure housing in the past, but this has changed due to illness, an acquired disability, or mental health problems. Of course this point is amplified with the increase in numbers of unemployed people with COVID-19, many accessing Centrelink and/or welfare agencies for the first time.

Many people who lose their job find it difficult to re-enter the workforce despite all their attempts. Even a sudden and unexpected rise in expenses and the lack of capacity to cover them can move people into homelessness. With the lack of affordable housing, people in these and other situations find it hard to rebuild their lives, let alone survive.

The various government COVID-19 responses have positively affected the housing crisis for many people; the effective doubling of income for those on JobSeeker and Youth Allowance, has decreased recipients' rental stress, while the freeze on evictions and rent increases has introduced important new protections for those who have experienced job losses and income reductions. Any lifting of these responses will see rental stress and instability return.

Family violence, elder abuse, family or relationship breakdown too often leads to homelessness, distress and poverty. Moving out of institutions is a vulnerable time too, for example when young people move out of care at the age of 18 years. People leaving prison can also have difficulty finding safe and affordable accommodation. Some even prefer to go back to prison rather than live in dangerous rooming houses. In addition, people moving interstate to improve their lives can be caught off guard by the lack of housing and become homeless.

As highlighted above, people who are already vulnerable for a variety of reasons really struggle in a context where there is little available, affordable housing and Centrelink payments don't cover the cost of living. To compound this, many who are homeless may have ongoing illness, disability, addictions, or mental health problems such as schizophrenia or clinical depression. (Hoarding is apparently increasing as a problem, often threatening existing tenancy arrangements). Even with a disability that makes paid employment impossible, and with the verification of this from a medical professional, people very often do not meet the rigid eligibility criteria to receive a Disability Support Pension.

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

Summary

The following economic and policy factors are implicated in homelessness for vulnerable people:

- Lack of specialist supported housing.
- Inadequate support from specialist housing organisations.
- Under supply of a range of other support services.

Additional factors lead to homelessness for people who are already vulnerable in different ways. There is a lack of specialist supported housing, especially for people with disabilities, mental or physical illness, those fleeing family violence, people discharged from institutions, and in general those with complex issues requiring assistance. Crisis accommodation, too, falls way short of community demand.

In addition to the shortage of supportive accommodation, the assistance provided by specialist housing organisations appears to be limited and reduced, including services for homeless people. Some agencies highlight a lack of funds to pay high relocation costs for people who are vulnerable and need to move house. Others suggested that social housing organisations increasingly seem to have a conflicted role in being a landlord and support provider. For example, evicting a tenant may be in the interests of a landlord, while a support worker will advocate for the tenant not to be evicted or to be treated in a more compassionate way.

Reportedly, a range of other support services are in serious under-supply, for example to assist people affected by family violence, mental illness, and hoarding, as well as asylum seekers and migrants on limited visas trying to live on little or no income. In particular the dire situation of many such migrants has become evident for many member agencies who were being regularly approached for food and financial assistance, even before COVID-19.

When it is provided, the temporary nature of formal support is often a problem, locking people into a constant cycle of crisis and homelessness, without the help needed to build a stable life and hopeful future. When people do get help with problems related to drugs, alcohol, mental health or other issues, the nature of support is intensive, but then they are left on their own again.

Opportunities for early intervention and prevention of homelessness

Housing

1. Federal and State Government increase or facilitate the general supply of affordable housing, and address the problem of high rents in the private rental market.
2. Federal and State Government significantly increase the supply of public and social housing.
3. Federal and State Government explore opportunities to buy housing and apartment stock for public or social housing, that has become available in the general market due to the COVID-19 pandemic.
4. All levels of government increase the stock of low cost housing for different household types including singles, families with children, youth, and seniors.
5. Federal and State Government implement and expand the Housing First model whereby vulnerable people with support needs are housed first, then provided with the support they require to have a good and stable life. (*This may be a consolidation and continuance of arrangements put in place for 'rough sleepers' during the pandemic*).

Support

6. Federal Government maintain the COVID-related increase in JobSeeker and Youth Allowance and similar Centrelink payments, and increase others that were not thus increased e.g. the DSP and various pensions to enable recipients to cover the cost of housing.
7. Federal Government implement a supportive, rather than punitive approach in government policies and strategies, for example in the provision of Centrelink payments.
8. Federal Government employ more staff with specialist skills who can support people with complex issues in key agencies such as Centrelink, to assist with issues such as family violence, mental health problems, disability, and addiction.
9. All levels of government focus on prevention and early intervention so that people do not become homeless in the first place.
10. All levels of government design, resource and provide better targeted and coordinated services, facilities and resources for homeless people. Consider resourcing and facilitating a 'one stop shop' model.
11. Federal and State Government provide adequate resourcing for specialist housing services, to meet the demand from homeless people and those living in precarious housing, and provide tailored support for them to stabilise and maintain their housing.
12. Federal and State Government provide adequate specialist support and housing for *people with mental health problems* who are living in the community.
13. Federal and State Government increase support and housing for *young people* who are homeless, with a special focus on those leaving care.

14. All levels of government increase the level of proactive, outreach support for *people sleeping rough*.
15. All levels of government provide more dedicated support to *single middle-aged men* who are homeless or in precarious or unsafe housing situations.
16. All levels of government work to de-stigmatise homelessness and raise awareness that homeless people are generally decent people doing their best under difficult circumstances.

General

17. Create substantial systemic change to address the needs and aspirations of people who are homeless or at risk of becoming homeless, including those with a mental illness.
18. All levels of government include the views of homeless people in the design and implementation of policies and strategies to address homelessness.

As a concluding point, I would like to highlight the life-changing benefits of secure, stable housing for people who have been homeless and for society in general. The two quotes from CISVic member agencies provide some illustration of this.

‘Since [NAME DELETED] has been in stable accommodation his health has improved. Because he has been able to make doctor appointments his mental health has stabilised. He was seeing a psychologist and a psychiatrist and is now working through his trauma. He was living on a survival level. Now he is eating better and he looks better. He is always well presented... Before he was sleeping under a bridge and couldn’t cook, and he had taken off weight.’

‘[NAME DELETED] was homeless for six months. Her Newstart payments were suspended. She got a small place with low rent through the family. In another place she had rented a room but the couple (co-residents) were bringing in more people. Nine people were sleeping in the bedroom. They wouldn’t let her use the bathroom and toilet. They would scream at her and put rude notes under her door. She looks so different (now she is in stable housing). She changed her Job Service Provider too. She is very creative. She is now ready to work...’

Finally, it is hoped that this submission increases understanding of the multiple hardships and tragedies for Victorians who find themselves homeless, usually through no fault of their own (whether before or after COVID-19). Based on the experience of our member agencies on the ‘front line’, it is paramount that more be made available for them through: mainstream affordable housing, public or social housing, specialist housing and homelessness support, adequate Centrelink payments, and more specialised support for vulnerable groups, with a strong focus on prevention and early intervention.



Thank-you for your attention to the matters raised in this submission. Should you wish to discuss them, please do not hesitate to contact me on 0407 670 125 or at kate@cisvic.org.au.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Kate Wheller', written in a cursive style.

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