REF: SUBMISSION TO VICTORIAN PARLIAMENTARY INQUIRY INTO HOMELESSNESS

29 January 2020

Committee Manager
Legal and Social Issues Committee
Parliament of Victoria
55 St Andrews Place
East Melbourne 3002

Dear Ms Lillian Topic,

I am the Executive Officer of Community Information & Support Victoria (CISVic), the peak body representing 57 local community information and support services, across 64 sites in Victoria. We are also the lead agency in a consortia 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: information, advocacy, referral, case management, budgeting assistance, material aid, 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.

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.

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

Specific in-depth information for this submission was provided by caseworkers, volunteer community support workers, an emergency relief coordinator and a manager (six altogether) from the following member agencies:

1. Bayside Community Information and Support Service

2. Community Information and Support Glen Eira

3. Port Phillip Community Group

4. Westernport Community Support Inc.

5. Whittlesea Community Connections Inc.

This submission provides information on the following subjects.

1. The nature of homelessness witnessed by volunteers, case workers, and community support workers, with specific reference to: *demographic* characteristics, *types* of homelessness, *circumstances* leading to homelessness, and the *experience* of being homeless (aligned with Terms of Reference 1 and 2).

2. Economic and policy factors that lead to or exacerbate homelessness (aligned with Term of Reference 3).

3. Recommendations to address the problem of homelessness in Victoria.

NB: An indication of the increase in homelessness, as witnessed by one of the CISVic member agencies informing this submission, can be found in the Attachment.

Nature of homelessness

Demographic characteristics

Summary

The demographic characteristics of people seeking help who are homeless or in precarious housing include the following:

- Wide age range
- Seniors
- Middle aged and older women
- Middle aged men
- Women with children
- Unemployed youth
- Australian born and people born overseas

The demographic characteristics of people seen by CISVic agencies who are homeless or at risk of homelessness vary widely. For example, some agencies providing information for this submission gave various age ranges i.e.: '18 - 55 years', 'newborn- 85 years', and '18 - 70 years with a lot in their 40s and 50s'. Notably, the number of older women who are homeless is increasing according to many reports. Elder abuse, too, is on the increase, with seniors in general more often becoming homeless and seeking support.

In addition to seniors, other groups of homeless people who regularly approach CISVic agencies for help are women with children, unemployed youth, and middle aged women. Another group is middle aged men, with one agency noting the lack of support services for this particular group.

In some areas, CISVic agencies mainly support Australian-born people experiencing housing difficulties. In other areas more people from CALD backgrounds seek assistance, reflecting the cultural demographic characteristics of the local area, for example in Whittlesea when asylum seekers no longer receive SRS payments.

Agency quotes about demographic characteristics

'Mental health is chronic, for example I met a young girl of 18. Her parents moved to Queensland. She went to a property that was not suitable. This client was subject to violence and her belongings being stolen. She is subjected to house mates with drug and alcohol issues. This client has now left and is sleeping rough in a tent...'

'(Who they are) varies. It is equal between male and female. I see people 40+ and to about 65. (Typically) they had a career, had a partner, and had stable housing. The duty system sees people who have been in the system for a long time, (whereas) clients come to me (as a caseworker) who have had great careers. People care about them. Something has happened to put a stop to it. Normally they have been on Newstart allowance or very part time work, and their Newstart has been suspended.'

'I can say they cover just about all age groups – middle aged women/ single mums/young people – but not so much young people as they tend to be linked to youth agencies and are more transient. The big one is single, middle aged men. I suspect a lot of other groups are well supported. Mothers with kids are a priority. For youth there are lots of services. Middle aged men are never prioritised. In the longer term this leads to extended mental health issues'.

'We see a lot of older women. A third of our clients are over 55. We have had a large number of females over 55 who are sharing house with a male (not partners). They are subject to people who may have mental health or drug and alcohol issues. Men own the units and they are renting them out. Vulnerable women are staying with them and are subjected to violence...'

Types of homelessness

Summary

CISVic agencies assist people in all states of homelessness, and they report that the numbers are rising. Workers help people in the following circumstances everyday:

- 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 strange men.
- Living in over-crowded rental properties.

All forms of homelessness such as those outlined above are highly risky, and people only resort to them due to desperation and lack of alternatives.

Community Information & Support Victoria

Agency quotes about types of homelessness

'We do see a fair share (of homeless people) and increasingly because (rough sleepers) are moving out of the CBD to this type of area (Bayside) where they feel safe and familiar. They also know it is quite a generous community. A number have said they have moved back because they feel safer in familiar surroundings. There are a number of parks where people can be discrete and hide away, and also a generous community'.

'Our rough sleepers are hidden. In the city it is open and confronting. Down here it is safer to hide…'

'Groups come for support (from local rooming and boarding houses). Three guys from the same rooming house come to mind. They come on a regular basis they pool and share items. One cooks. It is terrible accommodation. The three make it as favourable as possible. They were negative and hostile when they first came. Now they are mates. They have changed their attitude. They say to just give them what they need (and nothing extra)…'

'The majority of our clients are local to the area and don't want to move to other areas due to supports…'

'One experienced family violence from her husband long term, the husband died and her son took over and became abusive. The son identifies as having mental health issues. Some older people may (be in precarious situations). For another client his adult son is dropping in, sometimes breaking in and damaging property and stealing items - making it difficult for the tenant and fearful they will be evicted due to damage to the property… People who have children with drug and alcohol and mental health issues; it makes their tenancy vulnerable.'

'From my experience the longer someone has unstable housing the more likely they are to develop drug and alcohol dependencies and mental health issues. And if they already have these issues they are compounded and become worse…'

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 are 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 their fears for their own safety, may have health problems, or mental illness.

Compounding the housing shortage, those trying to live on Centrelink payments like Newstart or Youth Allowance 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. 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. Many who have lost 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.

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.

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. 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 GP, people very often do not meet the rigid eligibility criteria to receive a Disability Support Pension.

Agency quotes about circumstances causing homelessness

'No one (on Centrelink) can afford a house on their own. They have to share housing. It is hard if they have mental health problems. It is hard to share with strangers. There is a lot of fear there.'

'People have lost employment, are on the age pension, are struggling to maintain finances. If they own a house they may struggle to maintain it and pay expenses such as rates. They may have higher care needs.'

'There are relocation costs if moving e.g. from rural areas. They may move for medical reasons, family violence, or because their public housing is not safe and they need to move out of the area.'

'Someone on Newstart can only afford to pay $190 per week. They won't be able to get assistance with bond or rent in advance. If they are on DSP they can afford $280 per week (and can get into a rental property). There are rooming houses and caravan parks (but) I wouldn't put a female in a rooming house (as it would be too dangerous).'

'(One) was in private rental and on a Newstart Allowance. They were in their late 50s and had multiple health issues. They did not have the 20 points to qualify for the DSP. They had multiple appointments at the Alfred including oncology. They have had a lot of support from their GP for 20 years… They had private rental but could no longer afford it and got evicted… (*He became ill, then homeless and was couch surfing. Eventually he got accepted for a public housing unit*).'

'To get a Bond appointment (for a prospective rental property) you need to go on the Internet and make a My Gov account. Everything necessitates people having access to a computer. They don't even have smart phones! When they go to Centrelink for help, the staff say to use the computers. Centrelink recipients are helping each other. People (fellow-applicants) observe each other (to work out what to do). Everything is geared toward you giving up (because so many barriers put in the way). Resources are just not there to help people…'

'Body corporate issues are coming up a lot e.g. parking spaces, parking in common areas, disputes between property owners, renters, real estate. One person is not living there because of disputes with her neighbours. One neighbour trashed bins and threw the rubbish in the garden. They don't want to complain… This is reported as happening more often in high density blocks… Issues escalate and people don't want to stay. They avoid conflict through leaving the property continuing to pay rent and couch surfing or sleeping in their car.'

How homelessness is experienced

Summary

As related by CISVic member agencies, homelessness is always stressful, including the following experiences:

- Anxiety, insecurity and a state of perpetual hypervigilance.
- Feelings of worthlessness and depression.
- Deterioration in mental and physical health.
- Poor and inadequate diet.
- Difficulty getting employment without a stable housing base.
- Possessions lost or stolen.
- Fractured relationships and social connections.
- Children missing out on school and having mental health issues addressed.
- Unsafe rental situations with strangers, who may be predatory or exploitive.
- Living in dangerous circumstances including sleeping rough and rooming houses.
- No secure scaffolding to build a life, in the day-to-day struggle for survival.

Without a stable home base where they feel safe and relaxed, homeless people often suffer from anxiety and insecurity. A focus on immediate survival, often in perilous surroundings and subjected to physical and emotional abuse, puts them in a psychological state of high alert or 'hypervigilance'. In addition, there is a great deal of stigma attached to homelessness, which can lead to feelings of worthlessness and depression. Under these circumstances it is highly difficult for people to get back on their feet and build a future.

Without stable housing, people experience a range of particular tribulations that lead to the deterioration of their health and wellbeing. Diet and health deteriorate. Mental health problems such as depression, low self esteem, and feelings of helplessness and hopelessness become worse and more entrenched. This is certainly the case with rough sleeping. Furthermore, with deterioration in mental health it is very difficult to (re)enter the paid workforce.

It is difficult to get employment without a home base for sleep, meals, laundry, washing, and for rest. Conversely, without employment it is difficult to access and establish stable housing. Possessions are often lost or stolen. In beach areas Council workers have been known to throw away peoples' total possessions when they clean up the shoreline.

People are going without food to pay for housing, or the many extra costs of being homeless such as take away food, replacing stolen items or things that can't be carried around, or making contributions to hosts when couch surfing.

Support and social connections may be fractured. In particular, couch surfing can lead to the breakdown of friendships and family relationships.

Children may miss out on school and not have their mental health issues addressed, for example in situations where they have witnessed or experienced family violence.

People are often forced to enter unsafe share rental situations with strangers. Predatory people have been known to prey on people with mental health problems or disabilities. Women entering these share arrangements can fall victim to abusive and exploitive men. Vulnerable people feel particularly unsafe in rooming houses. (In general, these places tend to be unsafe places for anyone).

Agency quotes about the experience of homelessness

Vulnerability to abuse and exploitation

'In rooming houses people are robbed and attacked. People who have mental health problems are put together with people who have drug and alcohol problems. The vulnerable are put together with the violent. Some say *"I'd rather sleep rough than live in a rooming house when I am attacked"*.'

'Share websites can be unsafe to use some service users describe some of the advertisers as predatory or creepy/ dodgy. You use them at your own peril. Some women feel unsafe, but they are on Newstart and can't rent on their own.'

'Some service users undertake carer duties to have somewhere to stay and the possibility of a carer's payment or allowance as a way to help others and themselves. There is a man who finds someone with a disability and asks to be their carer so they can have housing as well as the carer's allowance.'

Cycle of homelessness and mental ill-health

'Some people have mental health issues brought on by the impacts of being homeless e.g. depression, anxiety, isolation from family, community and friends. The longer people are homeless, the more it affects their ability to get back in the workforce.'

Cycle of homelessness and mental ill-health

'Homelessness has a different impact on each individual. From my experience any issues they did have when housed is then compounded and becomes more difficult and more severe. So if someone has depression and they become homeless this can become more severe and lead to anxiety and often suicidal ideation…'

'The experience of, and stigma associated with homelessness can lead to depression, lower self-esteem and feelings of helplessness and hopelessness. People can lose contact with their previous social networks.'

Cycle of homelessness, unemployment and/or poor health

'Without the security of long-term accommodation, it is close to impossible to obtain or sustain employment or study and therefore to move out of poverty and homelessness.'

'With economic factors, food is a low priority. Some pay first for other things such as rent, utilities, transport and medical and come in regularly for food to meet their basic needs.'

'Rough sleepers suffer from poor health as they get very little sleep and are anxious and fearful, constantly at risk of theft and attack.'

Isolating effects of couch surfing

'Couch surfing is not a viable long-term living arrangement and places a huge strain on relationships which can subsequently break down, leaving the homeless person even more isolated and unsupported. Rough sleeping is on the increase. They are sleeping in parks and cars and couch surfing…'

Economic and policy factors

General economic and policy factors

Summary

The following economic and policy factors are implicated in homelessness.

- Dire shortage in affordable housing.
- Grossly insufficient public housing and social housing.
- Properties treated as investments rather than homes for people to live in.
- Unaffordable private rents and discrimination from landlords.
- Inadequate level of Centrelink payments to cover housing costs.
- Low wages and intermittent and insecure work.
- High energy and utility bills.

According to CISVic member agencies in general and those contributing to this submission, 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. Furthermore, there is grossly insufficient 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).

Several agencies related 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 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 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.

Agency quotes about economic and policy factors - general

Lack of affordable housing in general

'(In the past) housing was generally more affordable and there was more share housing… They have closed caravan parks. They are now expensive. Rooming houses are expensive too.'

Housing as investment rather than a home

'Negative gearing, with housing being something that people invest in. This pushes up the cost of rent because people need to make a profit. Women with children get discriminated against. Landlords fear damage to property. Sometimes they are more likely to accept a pet than a child. They prefer 'double income no kids' as preferred tenants. Stigma still exists for single parents.'

'Housing policies which rely on the private investment market to provide appropriate rental housing. The twin goals of seeking a return on investment and providing affordable housing are at odds with each other.'

Lack of public and social housing

'Public housing is a disgrace. I know a family who was homeless for three years (waiting for public housing). The children have developed behavioural problems. If a woman is being subjected to violence they should get a house the next day – not 18 months later.'

Barriers to the private rental market

'People want to be near a school. This happens quite a bit. If they move out of Melbourne it is cheaper, but they are away from their health support, community connections, and not close to schools. If they moved they would have to start from scratch. (Appropriate) housing is in the Melbourne area. On Newstart people need to be in certain areas to go for jobs. Often people say that Centrelink wouldn't like it if they moved and fear the risk of having payments stopped.'

'Rental affordability problems – increases for people in private rental. Vulnerable people are often discriminated against and competing with couples on higher incomes and are rejected for housing.'

'It is hard to get into the private rental market. They may not present well, they may not have a rent history. There may be discrimination because they are on a low income, unemployed, do not communicate well, have children or struggle with communication.'

Low wages and underemployment

'Lack of regulation/enforcement with low and under award wages leading to the "working poor".'

'Under-employment – some people have seasonal or casual work and are underemployed. When they are struggling they may not sleep that night and then they have to go for an interview for a job. Employment and housing go hand-in hand. Without housing it is hard to get a job. Without a job it is hard to get housing…'

Economic and policy factors affecting vulnerable people

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. One CISVic agency noted 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.

We welcome the reforms to the Residential Tenancies Act in Victoria coming into effect mid 2020, which will strengthen protections for tenants. Nevertheless, the power imbalance between vulnerable tenants and landlords will mean that the role of advocacy remains vital.

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 trying to live on little or no income. 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. 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 on their own.

Agency quotes about economic and policy factors – vulnerable people

Lack of crisis accommodation

'There is no crisis accommodation in the area. The nearest is in Dandenong (but) it is a big process to get access to this accommodation. The client first needs to present at the Salvation Army in Frankston or Rosebud. Then they can apply if there is a vacancy. After waiting all day to hear if they received the vacancy against at least four others, they need to take two buses to Dandenong. Then they have eight weeks living in Launch Housing crisis accommodation… It is difficult to exit families from this crisis accommodation as there are not many options for families due to public housing being so difficult to obtain and many private rentals unaffordable.'

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Agency quotes about economic and policy factors – vulnerable people *(cont'd)*

Lack of specialist housing support, and conflicted roles

'Specialist (housing) agencies refer to CISVic as they are restricted in what they can provide - as the person has exhausted their options or they don't meet eligibility criteria… The person may lack connection, be moving around, have lost their phone or it has been stolen, experiences everything as a struggle. Communication and accessing services can be very challenging. They may be depressed and anxious, and not contactable. When people are living on the edge, needs are immediate e.g. methadone, reporting, meeting worker. For some people they don't ever feel they are getting ahead.'

'There is a lack of support services for people when they are homeless. We give them 'things' but these may be stolen or they can't carry them around. These things may make them more vulnerable and risk them being targeted or robbed. Homeless people are often victims of crime. They are not keen on reporting to police, as they are not believed that much.'

Lack of specialist housing support, and conflicted roles

'(Community housing organisation) used to have a support person, but they seem to be more of a landlord now. Social housing agencies are providing less of a support role. They have less capacity to meet the level of support that people need. With some, they pay the person's rent and that's it…'

'One client is a hoarder who is not able to manage their property, but they are too scared to go to their housing service for support as this may put their tenancy in danger. One agency had a support worker doing an eviction. The support workers in this agency are good, but the agency wants to evict. Old fashioned housing was for safety, security and wellbeing. Now housing services are evicting people…'

Lack of a support services for vulnerable people

'There are services, but they are stretched and finite. They are not really meeting client needs. Some have recurring homelessness due to failed tenancies/placements etc'

'Thirty years ago resources were there. You could help people get a DSP. Services are under pressure. They are not funded properly. Staff don't have proper supervision. To work with this client group, you see one distressed person after another. It is not simply about ringing the NDIS (to help someone) or '*let's go down to Centrelink and talk to a Social Worker*…' (as the services aren't readily available any more).'

'It is impossible to get onto Centrelink payments like Newstart. Job network providers are punitive, not recognising the need to ease people into work – not realising when people are not ready to work. All services are at capacity…'

'Asylum seekers who no longer get SRS (stopped mid last year)… They have exhausted all finances and had to leave their rental property. These may be families of seven or eight. It is not easy to get back into rental. It is not easy even for other community members. A lot of visas stop people accessing government-funded programs for example, to learn English. They need to get work. That's why we have English classes. Not being able to access programs (is counter-productive.'

'Young people have income and support needs. They need a support worker for example, to help with life skills. Their income tends to be lower and they have less access to supports.'

Recommendations to address the homelessness crisis

1. *Housing*

    1.1. 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.

    1.2. State and Local Government consider requiring a certain proportion of new housing developments to be set aside for low cost rental and/or social housing.

    1.3. Federal and State Government significantly increase the supply of public and social housing.

    1.4. All levels of government increase the stock of low cost housing for different household types including singles, families with children, youth, and seniors.

    1.5. Consider a role for Local Government in providing more affordable and social housing.

    1.6. Consider giving landlords incentives to provide low cost rentals.

    1.7. 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.

    1.8. Local Government address the problem of rooming houses that are poorly managed, exploitive and unsafe to live in, particularly those that are not registered.

2. *Support*

    2.1. Federal Government increase the Newstart and Youth Allowance, and similar Centrelink payments, so that recipients can afford housing as well as the basic costs of living.

    2.2. Federal Government implement a supportive, rather than punitive approach in government policies and strategies, for example in the provision of Centrelink payments.

    2.3. 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.

    2.4. All levels of government focus on prevention and early intervention so that people do not become homeless in the first place.

    2.5. All levels of government design, resource and provide better targeted and coordinated services, facilities and resources for homeless people. Consider including a 'one stop shop' model.

    2.6. 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.

    2.7. Federal and State Government provide adequate specialist support and housing for *people with mental health problems* who are living in the community.

    2.8. Federal and State Government increase support and housing for *young people* who are homeless, with a special focus on those leaving care.

2.9. All levels of government increase the level of proactive, outreach support for *people sleeping rough*.

2.10. All levels of government provide more dedicated support to *single middle-aged men* who are homeless or in precarious or unsafe housing situations.

2.11. 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.

3. *General*

3.1. 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.

3.2. All levels of government include the views of homeless people in the design and implementation of policies and strategies.

Agency quotes with suggestions

Affordable housing stock

'Fundamentally, a significant increase in the level of affordable housing stock and ongoing support services to ensure security of tenure, with mechanisms such as the National Affordability Housing Agreement to be reformed so as to help facilitate this.'

Preventing homelessness and mental health problems

'Focus on prevention and early intervention. Housing instability and recurrent homelessness will continue to occur if attention is not paid to health, employment, education etc.'

'Prevention – it is not just about building houses – it is stopping (homelessness) before it happens – identify forms of risk early on; more resources and action toward prevention… Identify those at risk earlier on. People get evicted. Have prevention to keep people in their homes; intervene earlier.'

'There are so little mental health services at the moment. Where can you send people to beside a GP for a mental health plan. There are community health services that they may or may not have access to. So the area needs an extensive shake up (to the system). There is no one to refer to except if there is a (mental health) crisis and you can ring the CAT team. Why do we have to wait til someone is in a crisis. *Let's wait for them to break first*' (is the approach). It is so reactive – crisis and then all hands on deck. We are just missing the boat on prevention…'

Housing First model

'Adopting a 'Housing First' model – an evidence based model whereby supportive housing programs move people with complex needs experiencing chronic homelessness into permanent housing with flexible and individual support for as long as needed.'

'I believe in the Housing First model and no individual can work on issues or find work until they have stable housing. They may be able to achieve goals short term but not long term.'

Agency quotes with suggestions *(cont'd)*

Accessible support for homeless people

'Homeless 'one-stop shop', where homeless people can have a meal, shower etc in one place (for example, St Kilda drop-in, and as run by some churches). Also computer access and courses. Coordinated approach – assisting someone who is homeless if they choose to have more support. Include timely response, and follow-up response.'

'(We need) better targeted and coordinated services, facilities and resources. Some service users are forced to travel which costs to separate locations for homeless supports and services- intake, showers, food, ongoing support.'

Destigmatise homelessness

'These are decent people. They support each other in our reception area and in the waiting room and car park. They are normal human beings. People coming in here may normally be OK, but there is someone on their couch who eats a lot (for example) and they need more food. Even though they are down on their luck they let a more vulnerable person in their home. This happens quite regularly. It restores your faith in mankind. They have empathy and understanding about the realities others are going through.'

Creative and inclusive policy development

'Taxes for non-occupied flats – where is this revenue going? Use the tax to build more housing. Better planning at all levels of government – look at how other countries are doing (housing). Look at Finland's tenancies for life. Tenants have their own TV station and other services. Things are located in the same area, with rooftop *and garden balconies.* This is where they put their money. We need to look at different, mad ideas. The government needs to study (more widely) and talk to people.'

'Inclusiveness – ensuring people with a lived experience of homelessness have a voice and can contribute to policies and strategies.'

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 (person who had been homeless) 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.'

'(Person who had a great career) 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. 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,

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ATTACHMENT: Monthly number of homeless people supported by Bayside CISS 2017-18 to 2019-20

The figure above shows a very sharp increase in homelessness as seen at Bayside Community Information and Support Service from mid 2017 to the present.