



Productivity Commission Housing and Homelessness Agreement Review

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Our commitment to Inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present and future.

We value people of all cultures, languages, capacities, sexual orientations, gender identities and/or expressions. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion:

salvationarmy.org.au/about-us

The Salvation Army is an international movement and our mission is to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.





Introduction

The Salvation Army thanks the Productivity Commission for the opportunity to contribute to this important review to inform future arrangements concerning the National Housing and Homelessness Agreement (NHHA).

The Salvation Army is one of the largest providers of social services in Australia, has a significant position as a provider of community housing. We also have visibility over many important drivers of housing insecurity across the country through our family and domestic violence and youth services, as well as in providing Doorways emergency relief services, Moneycare financial counselling and alcohol and other drug services.

From this body of experience, The Salvation Army can only conclude that the NHHA has not lived up to its potential. There was, and remains, scope for significant benefits in the NHHA however work need to be done to ensure that these benefits are realized. Our chief observation is that there needs to be a National Housing and Homelessness Strategy that provides the overarching framework for the NHHA and for other actions and programs of work.

This submission has been drafted to follow the structure of the PC's discussion paper and provide insights where The Salvation Army has experience we believe is of value. The key themes of the submission are:

- Australia needs a National Homelessness and Housing Strategy to underpin the NHHA and guide other programs of work.
- Housing affordability, and especially the availability of social and affordable housing, is critical to the functioning of both homelessness and family violence services as they provide 'exit points' that allow crisis support to function effectively. And
- Robust population modeling is critical to enable the delivery of housing options where they are needed in the future to overcome building lag, to match housing to housing need and population trends.

Finally, Attachment A provides an analysis of the cohorts most at risk of homelessness from The Salvation Army's experience and observations of how their housing needs and ability re-enter more independent housing can be supported.



Purpose of the NHHA

Access to appropriate, affordable, and secure housing is fundamental to living with dignity. Having a home provides the foundation for a person's ability to access and maintain employment, education, training, family and social networks, health and wellbeing.

Adequate housing is also consistent with Article 25 of the United Nations Declaration of Human Rights.¹ The Salvation Army identifies that the provision of social housing and access to affordable housing are essential in ensuring this right.

As the primary vehicle between the Commonwealth and states to address housing affordability and homelessness, it is clear that the NHHA is not broad enough in its scope to achieve its purpose. It fails to capture the macro policy and funding levers that drive housing affordability and income adequacy and is disconnected from the varying challenges and efforts of states and territories.

The development of the NHHA must not overlook the role of housing as essential infrastructure, where both social and affordable housing represent infrastructure that is necessary in supporting the economic, social, and cultural participation for all Australians.

This is why The Salvation Army calls for a National Housing and Homelessness Strategy (National Strategy). A Strategy is more than a vehicle that simply provides funding but would provide the framework for such vehicles. A National Strategy must take into account the critical areas of homelessness need, at-risk cohorts and population dynamics and it must set clear, achievable and measurable goals. This Strategy will outline what investment in the supply of affordable and social housing is necessary, with clear responsibility for state and Commonwealth input. In particular, it also needs to bring together the economic and social levers for change.

The success of the Strategy will rely upon forward planning that is based on up-to-date population modeling, as well as urban planning reform to ensure that the construction lag of housing properties does not impact the ability to respond to housing need.

Purpose of the NHHA Issues Paper Questions:

- The purpose of the NHHA remains clear and appropriate however the NHHA alone is not sufficient to achieve the purpose.
- The next Agreement must take into account the limitations of housing policy when it is developed and implemented in isolation of other economic and social levers for change.
- Future NHHAs should consider both funding and policy but, critically, need to sit within a broader framework such as a National Strategy.
- A National Strategy would create accountability across levels and areas of government and the NHHA would be one part of the implementation of the Strategy (and therefore be driven and informed by the Strategy).

¹ United Nations. (1948). Universal Declaration of Human Rights, Article 25 <https://www.un.org/sites/un2.un.org/files/udhr.pdf>.



The Appropriateness and achievement of the Objectives

It is The Salvation Army's view that the NHHA is failing to improve access to affordable, safe and sustainable housing across the housing spectrum, including to prevent and address homelessness. Our consultations with staff and clients consistently tell us that the depth, breadth, and ongoing escalation of unaffordable housing is impacting negatively on the lives and welfare of an increasing number of Australians and resulting in homelessness.

The objective of the NHHA remains appropriate, if unambitious. A better objective for the NHHA, as part of a National Strategy, would be to end homelessness. All elements of the housing market continuum are needed to achieve this goal as discussed below in relation to homelessness services and 'exit points'.

While the absence of the NHHA would undoubtedly have resulted in far higher numbers of Australians both experiencing and at-risk of homelessness, The Salvation Army can point to little evidence that the NHHA is achieving its overarching objectives. Our consultations with staff and clients consistently tell us that the depth, breadth, and ongoing escalation of unaffordable housing is impacting negatively on the lives and welfare of increasing numbers of Australians and resulting in homelessness.

The current housing system fails to meet the housing needs of low-income households and exacerbates the harms to individuals and communities arising from housing insecurity, the inability to access affordable housing and ultimately, homelessness.

Unpublished preliminary findings from a survey of 955 individuals who accessed The Salvation Army's Doorways emergency relief services between November 2020 and January 2021 revealed that 93 per cent of respondents were experiencing housing stress (that is, spending more than 30 per cent of their household income on housing). Of these, 86 per cent were experiencing extreme housing stress (that is, spending more than 50 per cent of their household income on housing) and 43 per cent indicated that their housing costs exceeded their household income.

Housing that is affordable to those on the lowest incomes, together with the provision of tailored support so individuals can both access and maintain housing, is the foundation of an effective approach to ending homelessness in Australia. In view of the severe and increasing shortage of social housing in every state and territory and a worsening private rental market (that is already largely inaccessible to people on low incomes or income support) national leadership is urgently required to address the housing affordability and homelessness trajectory.

The Salvation Army acknowledges the Commonwealth Government for its leadership role in relation to policy and funding under the current NHHA, and its predecessors. Continuing homelessness and falling housing affordability demonstrates that far more needs to be done. With numerous homeless cohorts, it is evident that each of these would only continue to grow with any 'business as usual response'.

As the current increase in homelessness is directly related to the lack of affordable housing, the development of a new National Strategy that is led by the Commonwealth is urgently required. Any new national approach needs to include a commitment to significantly grow social housing.



In view of record low interest rates and the current economic volatility, meaningful economic stimulus directed towards social housing investment present an opportunity to provide jobs, build public infrastructure and ultimately work towards ending homelessness.

Objectives of the NHHA Issues Paper Questions:

- The Objective of the NHHA remains broadly appropriate. The inclusion of objectives to improve access to safe and sustainable accommodation gives the NHHA scope to work across the housing spectrum. The issue is that in the past, the NHHA has not fulfilled the breadth of this objective.
- The NHHA cannot be deemed to be a success. It has assisted in maintaining the status quo, and not increasing the rate of homelessness but the current housing system continues to fail to meet the housing needs of low-income households.
- A more ambitious objective to end homelessness in Australia should be included to underline a fundamental indicator of success.



Outcomes and Outputs

Our society has a complex arrangement of safety nets and a person becoming homeless means that one, or generally several, of these safety nets has failed. The experience of a global pandemic has highlighted how these failures disproportionately affect people who are already experiencing disadvantage. It has also highlighted that there is huge resilience and capacity to change in our society.

The solution to eradicating homelessness is to look at the systems and structures that lead to homelessness and strengthen their ability to work with people to avoid homelessness. Although these are wicked problems, there are concrete actions that can be taken now.

In the Issues Paper, the Productivity Commission notes that the NHHA is just one part of a broader set of policies affecting the housing market. For example, income support, population and immigration, financial regulation, and taxes on housing all influence the market, but they sit outside the NHHA. As such, the Commission will not be reviewing these policies.

While we fully appreciate that these broader policies may be out-of-scope for the purposes of this review, The Salvation Army maintains that one of the very reasons the NHHA is falling well short of its potential (and will remain so into the future if it remains in its current form), is because the NHHA has remained disconnected from many of the actual drivers of housing affordability and homelessness.

In particular, the issue of income and income support adequacy, which ensures a minimum acceptable standard of living, is intrinsically linked to housing affordability and homelessness, and falls within the responsibility of the Commonwealth in setting payments and their interaction with supplements such as Commonwealth Rent Assistance (**CRA**).

Consideration of income adequacy and its interface with housing affordability and poverty is the most critical policy lever that should be brought within the remit of a future National Strategy as the NHHA cannot be effective without it.

The Commonwealth also has leverage over the demand side of housing affordability as they control policy levers related to programs, subsidies and incentives for investors, renters and prospective homeowners. Taxation or financial market regulation, represent significant levers that can exert some influence on housing affordability, both in terms of rental affordability and housing prices. These are tools that directly, and indirectly can place upward and downward pressure on housing affordability.

Much of the demand for housing is not simply with those who will consume the housing, but who are engaging with the market for investment purposes. This investment capital, which is generally only available to people in higher income quintiles presents additional pressures upon the market and increases the costs of accommodation at all levels of the housing spectrum – including the consequences of potential owner-occupiers being outbid by investors with competing opportunities and interests in property acquisition.



Lack of consistency between states and local governments

States and local government also have levers related to the supply of housing such as land release, land transfer duties, rates-setting, and planning policy. These are also policy silos deemed out-of-scope for the purposes of the NHHA and therefore the opportunity exists to develop nationally consistent approaches.

As a national provider of both housing and homelessness services, The Salvation Army is often impeded by this lack of consistency both in relation to funding and service delivery, including the provision of new social housing.

As a national housing provider, The Salvation Army experienced the scenario where the organisations' available funds are, in effect, trapped in a state. Money accrued through a housing property in one state is often restricted to be redeployed in the state it was earned. These rules are understandable, but where that state government's policies do not foster reinvestment of these funds, we are not permitted to invest between states and build where there is identified housing need and where capital grants are available.

While the states in question would rightly maintain that any such organisational funds should remain in the state (perhaps having been accumulated over time through public housing transfer or prior capital grants), these funds become idle and non-productive while awaiting announcements of new capital funding opportunities in that state. This is obviously a poor outcome at a national level.

Greater flexibility by states would ensure the maximisation of new housing opportunities regardless of their location within Australia. It would be possible to ensure terms and conditions that returned the benefit of the funds to the 'home' state once capital funding opportunities became available in that state.

Tasmanian Housing Debt Waived – A Model for other States

Another inconsistency between states has been the forgiveness of housing debt. In the case of Tasmania, debt forgiveness has led to an otherwise unavailable pipeline of funding for new social housing supply. With the correct terms established between the Commonwealth and other states, inroads could also be made into social housing shortfalls across the rest of Australia.

The Australian Government made some inroads to address housing affordability and homelessness concerns in Tasmania by agreeing to waive Tasmania's housing-related debt to the Commonwealth in September 2019. Outstanding loans to the Commonwealth totalled some \$157.6 million.

It also meant that the Tasmanian Government would save more than \$230 million in total interest and principal repayments to 2041-42 (end of loan term).² Interest savings equates \$15 million per annum.

As a condition of waiving the debt, the Tasmanian Government is required to redirect all their scheduled repayments to programs that increase access to social housing, reduce homelessness, and improve housing supply across Tasmania.

² Australian Government Minister for Housing, Minister for Homelessness, Social and Community Housing. (2019, September 8). *Morrison Government to waive Tasmania's housing debt to Commonwealth* [Media Release]. <https://ministers.treasury.gov.au/ministers/michael-sukkar-2019/media-releases/morrison-government-waive-tasmanias-housing-debt>.

The Salvation Army understands that, as at 31 December 2021, funding attributable to the Commonwealth Tasmania housing debt waiver has provided assistance to 230 households including:

- 152 new social houses
- 32 additional places in supported accommodation
- 21 households assisted to access social housing
- 25 households assisted to access Private Rental Incentives.

As the table below³ shows, as at 30 June 2018 the states and territories (including Tasmania at this time) owed over \$2 billion to the Commonwealth in relation to housing loans. This figure includes Commonwealth State Housing Agreement (**CSHA**) loans, housing for service personnel loans, other housing loans, and Loan Council housing nominations.

| \$'000 | NSW | VIC | QLD | WA | SA | TAS | ACT | NT | Total |
|--|----------------|----------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| • Commonwealth-State Housing Agreement loans | 446,487 | - | 130,143 | 122,296 | 33,945 | 62,969 | - | 20,823 | 816,663 |
| • Housing for service personnel | 36,779 | - | 20,247 | 3,411 | 1,713 | - | - | - | 62,149 |
| • Other housing | - | - | - | - | - | - | 123,161 | 40,408 | 163,569 |
| • Loan Council – housing nominations | 322,595 | - | 115,951 | 197,916 | 140,631 | 85,635 | - | 113,347 | 976,075 |
| • Total | 805,861 | - | 266,341 | 323,623 | 176,289 | 148,604 | 123,161 | 174,578 | 2,018,457 |

While this is not the only solution to the long-term funding needs for social housing, the waiving of states' housing debt to the Commonwealth would represent a significant new social housing pipeline and would provide parity among the states.

³ Australian Government, Federal Financial Relations. (2019, July 11). *Budget paper no. 3: 2019–20* (Appendix D: debt transactions). https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/FlagPost/2019/July/State_and_territory_housing_debts.



The National Housing Finance and Investment Corporation (NHFIC)

NHFIC has a wide-ranging mandate to improve housing outcomes in Australia by encouraging housing supply, including by increasing the supply of community and social housing. Unfortunately, there are several interrelated factors, which when taken together, have either made NHFIC financing inappropriate or too difficult to access.

There are many community and affordable housing providers that operate business models based on mixed tenure, or who specifically do not provide housing services for people on very low incomes or with high risk profiles, where access to NHFIC finance will often be an appropriate funding vehicle.

By contrast, the nature of a mission-driven organisation like The Salvation Army, where our focus is primarily on highly vulnerable people who are experiencing the most disadvantage, means that we have a much lower capacity for servicing debt (interest and capital). Indeed, The Salvation Army's housing services client risk profile includes the clients with the following characteristics:

- Mostly recipients of income support
- People who have experienced trauma and complex mental ill-health
- Women and children escaping family and domestic violence
- High support needs
- Often no rental references
- History of arrears
- Sometimes bankrupt
- Single (so household income and therefore rent setting is often extremely low).

While The Salvation Army currently does not have any applications with NHFIC, we have engaged with NHFIC several times around a project currently in pre-development in Moonah (Tasmania) for the construction of 21 community housing units on Salvation Army property. The project was to be funded by the Tasmanian Government (40 per cent) and NHFIC (60 per cent).

Since then, building costs have escalated requiring higher borrowing and associated interest costs. These combined factors have put into question the viability of the project as the higher interest on a higher principal comes directly out of cashflow. In commercial rentals, a higher build cost would mean the rental market had lifted and so would rents. But because community housing rents are based on tenant incomes (income support mostly) they have remained very flat.

We have also identified that NHFIC provides a very narrow scope of opportunity. For example, projects must not be commercially viable. One of the NHFIC tests is that we have been refused market funding. Nonetheless, NHFIC will still require interest, albeit at lower than bank rates. If the loan is a substantial portion of the funding, this drives it cashflow negative. At the same time, we need to continue to demonstrate our financial viability to the regulators. Taking on cash-negative projects risks us failing to demonstrate viability.

Where a project is strong and has healthy cash-positive returns, bank funding is easily obtained. This is particularly true for The Salvation Army with its significant asset base. Should the project be cash-negative, then credit will not be available anywhere. On this basis, it appears the interest charges of NHFIC will contribute to projects becoming unviable.

Based on the experience outlined, The Salvation Army believes that NHFIC's charter would give it broader appeal if could:

- couple loans with grant funding
- issue interest-free (or interest-subsidised) loans.

Ultimately, for social housing to grow at the rate required the sector needs funding rather than loans.

Housing Boost Aggregator (HBA)

Developed under the auspices of the Constellation Project, the Housing Boost Aggregator is an innovative proposal to overcome the funding gap experienced by Community Housing Organisations (CHOs) to build new social and affordable housing.

Even when combined with other available forms of funding assistance (such as land contributions, government income supports, cross-subsidy with market dwellings, tax exemptions, mandatory inclusionary zoning, and NHFIC debt), these loans are often not enough to fund new social and affordable homes. Consequently, CHOs are faced with a funding gap that prevents new builds.

The HBA proposal has two parts:

1. The Boost: The Commonwealth government would create a new annual tax-based subsidy (an annual refundable tax offset) – the Boost. CHOs would be able to tender for the Boost to close the project-specific funding gap for new affordable housing developments. This is different to previous Australian programs because it targets each project's specific upfront funding gap, rather than applying a one-size-fits-all approach.
2. The Aggregator: The Boost would be paired with a new entity (possibly a government agency) – the Aggregator – to aggregate CHO's capital requirements, create a fund and offer shares in that fund to institutional investors who would provide upfront capital to the CHOs. Investors would then receive low risk returns generated by the fund in the form of a stream of annual Boost offsets.

For further information see https://www.communityhousing.com.au/wp-content/uploads/2021/09/Housing-Boost-Aggregator_final.pdf?x59542

Outcomes and outputs of the NHHA Issues Paper questions:

- It is not possible to distinguish the NHHA from other policy levers, and market forces, which have operated in the housing affordability space within the same period.
- The outcomes of the NHHA have been influenced by the complex interrelation of state and local government policy, market forces, as well as the inherent issue of poverty and cohort factors behind housing insecurity. These forces have at times complemented, and in others countered the outcomes of the NHHA.
- The Commonwealth government's forgiveness of housing debts accrued by the Tasmanian Government, and the NHFIC have both contributed favourably to the objectives of the NHHA, although not themselves a component of the Agreement.
- The NHHA has provided some improvements in transparent funding and responsibility for housing and homelessness however the system still remains disjointed and difficult to navigate.
- The listed priority homelessness cohorts within the NHHA are a beginning to the areas which need priority. Further cohorts who should be included can be found in Attachment A.
- The outcomes of the NHHA ought not be merely aspirational. Instead they must be achievable and measurable over the course of the Agreement as a hallmark of the agreements success and to achieve improved outcomes for those experiencing homelessness.
- The critical outputs of the NHHA are still relevant to modern homelessness and housing affordability, however there is still a need for the state and territory strategies to be coupled with a Commonwealth strategy to develop a unified and coordinated output.
- Data collection is still haphazard, with each state gathering their own statistical information on homelessness with differing methodology and inconsistent definitions. Significant improvement is necessary to develop any clear national dataset on housing and homelessness.



Roles and responsibilities of governments

The Salvation Army acknowledges the Commonwealth Government for its leadership role in relation to policy and funding under the current NHHA (and its predecessors) and the states' joint responsibility to improve housing outcomes across the housing spectrum, including outcomes for Australians who are homeless or at-risk of homelessness.

There are other policy and funding instruments that are linked to housing unaffordability and homelessness that are spread across all three levels of government.


By acting together within their relevant jurisdictional policy responsibility, all three tiers of government could act in concert to develop forward-thinking, proactive assessments of housing need and allow affordable housing supply to get in front of the demand curve.

National leadership and a new national policy and funding approach is required

With responsibilities and opportunities across all levels of government, available data and research experts, a highly skilled and willing community sector and individuals throughout communities, we believe the critical shortfall of appropriate, secure, and long-term social and affordable housing can be addressed through new policy and funding responses that are commensurate with this need and engaging all stakeholders.

A new National Strategy must:

- Draw together the key policy portfolio and funding areas across all three levels of government that impact on housing affordability and homelessness.
- Have bipartisan support.
- Address the structural causes of poverty, homelessness and housing unaffordability through a review addressing the adequacy of income support, CRA and other supplements.
- Be informed by evidence, including current and projected affordable housing and homelessness need for all cohorts.
- Include a dedicated strategy (or adjunct) to address housing-related issues and homelessness among young people.
- Commit to the eradication of homelessness, with clear targets to achieve that goal.
- Commit to clear social and affordable housing targets that are ambitious and proportionate to need.
- Include the need for significant and ongoing investment in renewal, refurbishment, and upgrades of existing public and social housing stock to extend the useful life of the housing assets.
- Develop shared funding, co-investment and incentives needed to grow social housing stock in partnership with business and the not-for-profit sector.
- Ensure planned and ongoing funding pipelines to maximise the capacity of the community housing sector.
- Be adequately and transparently resourced, including clear responsibilities to address short, medium, and long-term housing and homelessness need.

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- Engage key partners in its development and implementation - including all levels of government, research and evaluation experts, practice experts, and people with lived experience.
 - Support the provision of improved data and reporting for housing and homelessness providers.
 - Provide examples of best practice or innovative solutions that can be scaled.

Role of State and Territory Governments

As it stands, The Salvation Army has worked to develop working relationships with all governments, particularly in relation to housing and homelessness services. Indeed, we have been able to work very closely with particularly smaller jurisdictions to help them deliver improved housing outcomes throughout the sector.

In the absence of Commonwealth leadership, States have developed their own housing strategies, each with a range of different metrics, goals and requirements for housing providers. As discussed above these differences act as a further drag upon providers such as The Salvation Army to deliver relief along the housing spectrum.

A Commonwealth strategy would need to work to align state and territory housing strategies with the national strategy. Even should there be a national strategy, the role of state governments in planning, development and many other aspects of service delivery would need to mesh to ensure maximum benefit to those along the housing spectrum. This is to say nothing of the continued responsibility of funding which is shared between the state and territory governments, with the Commonwealth in housing provision.

Roles and responsibilities of government Issues Paper questions:

- The roles and responsibilities of different governments is not entirely clear to service providers such as The Salvation Army. It is clear that the current roles and responsibilities, limited as they are to the narrow focus of the NHHA, are not configured to deliver an end to homelessness.
- The major difficulty we have observed is that there is not clear accountability within the shared responsibility model to drive the action required to achieve the NHHA's objectives.
- Local Governments are a critical part of the solution. The NHHA may not be the appropriate place to outline their role but they must be (and be supported to be) part of any national strategy.
- Given the huge impact of secure housing on every element of social, education, health and education policy, it may not be appropriate for all areas to be contained within the NHHA. We would argue that a National Strategy would be a more appropriate vehicle for the intersection of policies.



Performance monitoring


Data, projections and planning

Specialist Homelessness Services (SHS) Data

Data is increasingly recognised as a precious commodity in the delivery and development of effective policy and services. The Salvation Army recognises the value of quality data to provide insights for organisations' service practice, impact and continuous improvement, as well as to inform policy and advocacy. Recognising this, The Salvation Army frequently analyses client data and conducts strategic research projects to better understand clients' experience during times of hardship, the extent to which service interventions have made a difference to their lives, and to determine what does and does not work in the way services are delivered.

Based on The Salvation Army's experiences when analysing client profiles and the progress clients may have made as a result of engaging with The Salvation Army Specialist Homelessness Services (SHS) data at a centre, state and national level, the following issues, feedback and suggestions have been identified:

- Easier access for SHS agencies to obtain their client data (individual and aggregate) at each services centre, as well as at the state and national levels from SHS data systems including:
 - Availability of data, specifically at the individual client level, allows for internal analysis and learning, continuous improvement of services, and advocacy. Consequently, the lack of access to individual data and/or suitable report limits the ability of service providers to understand client progress and for whom the services has worked/not worked, therefore limiting an organisation's ability to understand effectiveness.
 - Currently, only limited summaries of national data can be obtained from the Australian Institute of Health and Welfare (AIHW). This may be partly due to difficulty in obtaining data from some states due to their different governance/policy for data. There are also different platforms used in data collection for some states, which may further restrict consolidation of national data.
 - Even when we have access to SHS data systems, there is not a single data set that includes all of the information for clients within the identified report period. For example, the entry and exit point data need to be downloaded from two different data sets. This has necessitated developing a data cleansing process that is time consuming and not feasible for most organisations, especially when there are numerous centres (hence numerous data sets to be downloaded and collated) within an organisation. This also hinders the possibility to perform longitudinal tracking of client progress and outcomes.
- A standardised way of reporting to avoid confusion. For example, consistency in reporting by 'client' only or 'support period' only, whichever is identified as most appropriate. Reporting can be hard to decipher if it isn't clearly identified, especially when reading publications.
- A more cohesive and concise way of collecting data:
 - Currently, a large amount of information is collected and some of it could be condensed into a more useful format. For example, there are three questions for housing: 'type of residence/dwelling', 'client's tenure', and 'conditions of occupancy'

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- for a client's dwelling'. These three then need to be manually combined to provide information for a person's housing status.
- Some definitions for data terms that workers are expected to know are sometimes not intuitive and are provided as a long list of potential responses. For example, there were 27 potential responses that could be selected under 'main presenting issue'. Having to select responses from long lists of data terms that don't have intuitive definitions for a complex service could potentially increase the rate of error in data entry.
 - Reducing questions would give room for more meaningful questions to be asked around the housing situation such as affordability, safety and accessibility of the housing which is currently not collected by SHS services.
 - Ensuring high quality and consistency of data collection over the years is especially important for trend analysis. The Salvation Army faced difficulty when comparing datasets over time, where it was not always possible to distinguish whether the trend observed is a genuine change at community/frontline level, or if it has been caused by a variation in data collection practices. Changes in policy and service/funding models, as well as changes in workers' data collection practices (possibly due to improvements in understanding data terms categorisation over the years) could have influenced these observed trends. When we analysed The Salvation Army SHS data for Victoria, changes in worker data collection practices appeared to be a more plausible explanation, as there has been a significant reduction in numbers of non-responses/missing values over time. While a reduction in missing values indicates improvement in data collection, the differences in data completion also means that it was difficult to compare data sets across different periods.
 - Presentation of SHS data or client counts needs to also include counts based on one adult/head person in the household. The current SHS data includes all supported people of any age, including children/dependants, which makes it difficult to understand the representation of certain demographics (for example: 'percentage of women with children', where there can be an over-inflation of number of individuals recorded as 'no income or unemployed' as children [non-employment age] are counted in the percentage of people with no income or no employment).

Projections and Planning

It is critical to better understand the scale, nature and future needs for homelessness, social and affordable housing within a system that is overwhelmingly failing to meet demand. The need for this is immense if the design of a future strategy and funding is intended to make a meaningful impact.

Features of homelessness services and affordable housing should provide a range of housing types, tenure options and locations. One size does not fit all. Therefore, The Salvation Army believes that there must be critical consideration of each of the different cohorts impacted by housing affordability and homelessness and their varying support needs (for example, youth operate well in shared accommodation, but older single women need independent living).

There must be transparent and future-orientated research and data collection that not only enumerates the size and needs of current cohorts, but projects these into the future in order that the scale and type of affordable housing that needs to be built is known and performance can be measured.



Performance monitoring and reporting Issues Paper questions:

- The NHHA's data monitoring and management has not allocated funds based on projected population flows or cohort needs. The lacking information makes it impossible for the NHHA to adequately address homelessness and the needs of those experiencing homelessness.
- Data must focus on the forthcoming needs of populations and of specific cohorts to ensure that construction times do not cause a lag in housing provision.
- The unambitious objective of the NHHA is not helped by the inconsistent measurement of homelessness between states and territories and the five year interval between counts conducted by the Australian Bureau of Statistics.



Alignment with Policy Areas

The links between income inadequacy, poverty, housing affordability and homelessness are well established. These links can operate in both directions, such that any one of these can cause a person to experience the other forms of disadvantage.

Inadequacy of Income Support

The Salvation Army has long called for a permanent increase to the JobSeeker Payment and Youth Allowance. In the light of the expiry of the Coronavirus Supplement, the Commonwealth Government has implemented a permanent increase of \$50 per fortnight to the JobSeeker Payment, Youth Allowance and other related payments. This increase does not resolve in any way the depths of disadvantage in our country and fails to support a person to meet housing expenses and avoid poverty in general.

Similarly, we consider that Youth Allowance in any of its classifications is not able to meet young people's needs.⁴ The number of young people in housing stress has significantly risen over the last few years, arguably as a result of stagnating wages, increasing living expenses, and the increase of work casualisation. Research showed that 1.2 million Australians under the age of 24 years were living in poverty. This represents 37 per cent of the total population living in poverty in Australia, estimated at 3.24 million.⁵

The Salvation Army experience has shown that people on income support prioritise accommodation costs, and that following the cost of housing, many live on as little as \$16 per day. Current inflationary pressures upon other essentials including food, transport and utilities have further stretched household budgets and continue to place pressure on those already experiencing disadvantage due to the inadequacy of their income.

Inadequacy of Commonwealth Rental Assistance

The Commonwealth Rent Assistance (**CRA**) is available to renters in the private rental market and community housing who are receiving a social security payment. Its objective is to prevent even more widespread housing stress and housing affordability issues. A single person paying more than \$156.76 per week in rent can currently receive up to \$70.40 a week in CRA⁶ however, the CRA has not kept pace with increasing rents and household costs. The Productivity Commission found that 29.4 per cent of low-income households receiving CRA at the end of June 2020 still experienced rental stress.⁷ The rate must be increased to minimise housing stress among low-income renters.

⁴ For example, the estimated maximum fortnightly payment from 1 April 2021 for a single young person with children will be \$656.

⁵ Davidson, P., Saunders, P., Bradbury, B. & Wong, W. ACOSS/UNSW Poverty and Inequality Partnership Report, Sydney: ACOSS (2020). *Poverty in Australia 2020: Part 1, Overview*. <https://povertyandinequality.acoss.org.au/poverty-in-australia-2020-overview-html-version/>.

⁶ Services Australia (2020) *Rent Assistance – How much you can get*. www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance/how-much-you-can-get.

⁷ Productivity Commission. (2021). *Report on Government Services 2021*. <https://www.pc.gov.au/research/ongoing/report-on-government-services/2021>.

Additional payments, such as the Energy Supplement and Rental Assistance provide some critical relief but are not sufficient. Neither are these available for people on low incomes who are not recipients of income support but are experiencing housing stress. Together with income support payments, there is a need to review CRA to ensure that it is effective and better targeted to address the variable cost of rent, and responsive to changes in the housing market.

In the face of record and rising housing unaffordability in the private rental market, all payments must be reassessed for their adequacy and directly linked with the actual cost of living for recipients to live with dignity.

Income Inadequacy and Insecure Work

Beyond those experiencing unemployment, housing affordability is a significant concern for many in our client base who are fully, or partially engaged in employment. Those in jobs, particularly in part-time or casual employment whose income may fluctuate from week to week, have become an increased proportion of our service community, particularly throughout the implications of the COVID-19 pandemic. Yet people in this cohort are ineligible for rental assistance.

Around 84 per cent of Doorways community members in full-time work experience housing stress, meaning they were paying more than 30 per cent of their income to accommodation costs. This is contrasted to the 78 per cent of Doorways community members accessing JobSeeker and other supports who were in housing stress. Of those in paid employment, 41 per cent were experiencing extreme housing stress, with more than half of their income devoted to housing, lower than the 47 per cent of Doorways clients reliant on government payments who experience extreme housing stress. The average accommodation costs of those in full-time in and part-time employment were higher than those who receive government payments, but were still under similar, or higher levels of housing stress in some instances.

| Doorways Community Members by Income source | Housing cost | Housing stress | Extreme housing stress |
|---|--------------|----------------|------------------------|
| Full-time employment | \$350 | 84% | 41% |
| Part-time/casual employment | \$230 | 75% | 49% |
| Government support payments (overall) | \$206 | 78% | 47% |
| JobSeeker | \$184 | 78% | 51% |
| Disability Support Payment | \$192 | 76% | 41% |
| Parenting Payment | \$260 | 82% | 47% |
| No income | \$200 | 91% | 62% |



Alignment with policy areas Issues Paper questions:

- Financial hardship, and the various forms of income inadequacy are the biggest areas of overlap with the NHHA. The shortcomings in income support and secure work protections are some of the largest components to financial hardship and interplay significantly with homelessness. A successful analysis of the area of homelessness and housing affordability must bear in mind the ways in which financial hardship interacts with housing need.
- It is increasingly difficult for those with disability, including those accessing the Disability Support Pension, to find suitable accommodation which is affordable, both due to price and availability pressures. This exists in the private housing market, and in public housing.

Issues across the Housing Spectrum

There is no single solution to addressing housing affordability. Interventions across the housing continuum are required to provide relief in different parts of the market.

For The Salvation Army and the people accessing our services, the most pressing need is for solutions that focus on people experiencing the most disadvantage. These solutions need to be tailored for people who are never likely to be able to consider home ownership, people for whom sustainable and affordable private rental remains elusive for reasons including affordability and the support needs required to maintain a tenancy.

There needs to be recognition that there are many people who will experience lifelong disadvantage and who will always find themselves within the lowest income quintiles. Others will simply remain on very low incomes. Without long-term housing subsidy and support, the mainstream housing marketplace will never meet the personal and affordability needs for this cohort.



Homelessness

Nationally, the proportion of clients with an identified need for accommodation who did not have this need met increased from 30.2 per cent in 2016-17 to 32.3 per cent in 2020-21. This was as high as 48.2 per cent in 2020-21 in New South Wales and as low as 18.4 per cent in Tasmania.

Features of affordable and social housing, and homelessness services need to provide a range of housing types, tenure options and locations. One size does not fit all. Therefore, The Salvation Army believes that there must be critical consideration of the different cohorts impacted by housing affordability and homelessness and their varying support needs (for example, young people may operate well in shared accommodation, but older single women often require independent living).

Tailored and flexible support that meets the needs of individuals is a necessity alongside housing itself, members of vulnerable cohorts require these supports for the duration of their housing insecurity, and possibly long after they have found secure private accommodation. This means that government and organisational strategies must reflect the voice of those living the experience of homelessness in relation to the type of affordable housing that needs to be built, as well as coordinate with service providers to maximise residents' access to suitable support.

One of the significant attributes of the NHHA and the development of housing and homelessness strategies by states and territories is the identification of different cohorts who are either experiencing or are at-risk of homelessness. Through our own homelessness services, we either have services dedicated to a particular cohort, or can identify cohorts through our more generic responses. These include:

- Women and children escaping family or domestic violence
- People of Aboriginal and Torres Strait Islander descent
- Young people
- Older women
- Single men
- Veterans
- People with ill-health, including mental ill-health and disability
- People seeking asylum.

In addition to the actual cohort, there are often co-occurring and sometimes multiple individual circumstances that also contribute to their experience of homelessness, disadvantage and the nature of housing and support that is required including:

- low educational attainment
- whether someone is working, is unemployed or underemployed
- is experiencing ill health (including mental health issues) and disability
- experience of trauma
- substance misuse
- identity as LGBTIQ+
- CALD status.

These cohorts not only experience higher levels of poverty and disadvantage in their interaction with the housing market, but each has unique housing and support requirements. An outline of these cohorts is provided at Attachment A.



Young People

While each of the above groups needs housing and support responses that are appropriate to their collective and individual needs, The Salvation Army has identified young people as a cohort for whom dedicated housing, homelessness and support responses are lacking. The needs of the various cohorts of young people are unique and not well suited to being addressed through more generic housing and homelessness systems that have historically been geared towards adults. Homelessness research has consistently identified young people as having different needs and presenting issues to those of adults experiencing homelessness.⁸

The burden of homelessness falls disproportionately on young Australians. While people aged 12 to 24 years make up just under 20 per cent of the Australian population, they comprise 25 per cent of individuals experiencing homelessness.⁹ Significantly, the Australian Institute for Health and Welfare (AIHW) has also reported that young people experiencing homelessness on their own represent just over half (54 per cent) of all single people who seek help from homelessness services, but they are only 2.9 per cent of principal tenants in social housing in Australia.¹⁰

Staff from across Salvation Army housing, homelessness, family and domestic violence, and youth services concur that young people experience homelessness differently to adults. As they are not usually developmentally ready to fully control the circumstances of their own health, safety and positive development, young people need specialised and tailored care and support, together with housing that is appropriate to their trajectory.

Adult-focussed services such as emergency shelter and transitional housing options are predicated on an assumption of independence, with case management that assumes that people need a brief period of support to resolve a temporary crisis rather than guidance and support to understand their own needs, set goals and attain those goals in the future.

⁸ Australian Housing and Urban Research Institute. (2011, July 1). *Evidence for improving access to homelessness services*. <https://www.ahuri.edu.au/research/research-papers/evidence-for-improving-access-to-homelessness-services>.

⁹ Australian Bureau of Statistics. (2018). *Census of Population and Housing: Estimating Homelessness*. <https://www.abs.gov.au/statistics/people/housing/census-population-and-housing-estimating-homelessness/latest-release>.; Australian Institute of Health and Welfare. (2018). *Housing Assistance in Australia*. <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia-1>.

¹⁰ Australian Institute of Health and Welfare. (2018). *Housing Assistance in Australia*. <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/housing-in-australia-1>.



While The Salvation Army maintains that poverty, housing unaffordability, the incidence and prevalence of family and domestic violence (FDV), and the lack of social housing are the most pressing issues that need to be addressed in effectively responding to homelessness, there are some examples of innovative and collaborative practice that are demonstrating positive results for some cohorts – particularly people who are sleeping rough.

Early intervention

The cost of homelessness to homeless persons, our community and economy is enormous and only increases the longer the individual remains homeless. Studies have consistently indicated that programs that effectively reduce homelessness can achieve savings from reduced public health and criminal justice costs that far outweigh their expense. For instance, alternative housing models, such as ‘Housing First’ approaches to ending homelessness, can quickly move people experiencing homelessness into independent and permanent housing while also providing appropriate support.¹¹

While there is increasing empirical research in Australia examining the life course institutional costs associated with vulnerable people experiencing homelessness, the costs to the person and the community are also estimated to be very high. For example, a lack of adequate services is associated with costly criminal justice, health and homelessness interactions and interventions later in their lives. Early and well-timed interventions, the provision of secure housing and support for an individual to maintain a tenancy could significantly reduce the need (and cost) for the future years of crisis or criminal justice interventions.¹²

More recently, research, commissioned by the University of Melbourne found that it is significantly cheaper for governments to provide last-resort housing than to have people continuing to sleep on the streets. For example, the fact that 7,600 Victorians were living on the streets in 2017 represents an annual cost of some \$194 million.¹³

The Salvation Army’s experience (through its Salvation Army Housing service) shows that it is more cost-effective to help keep people from falling behind in mortgages or rent than having to find them accommodation after losing their housing.

Apart from economic costs, there is strong evidence to show that getting people into housing as quickly as possible is an effective measure to address homelessness. Known as rapid rehousing, this approach is a sub-set of the ‘Housing First’ philosophy, which prescribes safe and secure housing as the first priority for people experiencing homelessness, in order that they can then start addressing the issues that have contributed to their homelessness. At the same time, it also prevents problems associated with becoming chronically homeless from escalating.¹⁴


¹¹ Steen, A. (2018). The many costs of homelessness. *Medical Journal of Australia*, 208(4), 167-168.

www.mja.com.au/journal/2018/208/4/many-costs-homelessness.

¹² Ibid.

¹³ Witte, E. (2017). The case for investing in last resort housing. *MSSI Issues Paper* No. 10 (2017). Melbourne Sustainable Society Institute, The University of Melbourne. https://sustainable.unimelb.edu.au/data/assets/pdf_file/0012/2756874/MSSI-IssuesPaper-10_Last-Resort-Housing_2017_0.pdf.

¹⁴ Council to Homeless Persons. (2014). *Early intervention the key to ending homelessness*. www.chp.org.au/early-action-ends-



Recent studies by the Australian Housing and Urban Research Institute show that many early intervention strategies can be implemented quickly and cost-effectively by stabilising people in their existing tenancy and avoiding evictions. There is considerable scope to increase and improve early intervention, to provide more secure housing, and to achieve better mental health outcomes for people at risk of homelessness.¹⁵


Whether it is maintaining the tenancy of someone in existing housing, providing rapid rehousing to people as they become homeless, preventing someone from falling into chronic homelessness, or investing early in protective factors such as health and education for young people, early intervention initiatives represent the most effective and cost-efficient approach to addressing homelessness.

Based on our extensive experience, The Salvation Army has also identified the following features of effective early intervention approaches:

- **Timeliness**
Early intervention responses must be delivered in a timely manner in order to address risk factors before they escalate and worsen. As such, it is also important that the service system is sufficiently resourced to ensure it has the capacity to respond.
- **Flexibility**
Flexible, innovative, client-centred approaches that recognise the unique circumstances of each individual are required. This includes the amount and duration of support to address the factors that have given rise to homelessness or are placing a person at-risk of becoming homeless.
- **Attuned to life stages and development issues**
Approaches tailored to where individuals are in their lives and the points of change across different life stages. For example, different interventions will be appropriate and effective for young people starting out in housing and employment, older persons who have recently lost their partner, and families facing unemployment. Life stages and life transitions should be used as a framework for developing early intervention responses for people undergoing transitions that may place them at high risk of becoming homeless or when people have tipped over into homelessness following these transitions.
- **Multi-faceted response**
The Salvation Army's experience echoes much of the literature on early intervention, particularly pertaining to youth homelessness, which emphasises the need for coordinated, multi-faceted responses involving multiple agencies and players to prevent homelessness from becoming a feature of a young person's life by identifying at-risk young people early. For many young people who are experiencing more complex and multiple issues, these may include:
 - Schools and the education system

[homelessness-for-many/](#).

¹⁵ Australian Housing and Urban Research Institute. (2018). *Housing, homelessness and mental health: towards systems change*. www.ahuri.edu.au/data/assets/pdf_file/0023/29381/Housing-homelessness-and-mental-health-towards-systems-change.pdf.

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- Police, the justice system and the courts
 - Out-of-home care
 - Health and/or welfare providers including mental health and alcohol and other drug services.

The need for multi-faceted responses to end homelessness as quickly as possible after it occurs is equally true for other groups:

- For women and children escaping violence, staying home, leaving violence, or safe at home models might fit, or for others a multi-faceted and integrated response involving domestic violence workers, the justice system, police and social services may be necessary to support them to remain in the family home where it is safe to do so.
- For single people, an early intervention response may still require a multi-faceted and tailored response, though the services themselves may differ. For example, if an individual became homeless as a result of financial crisis caused principally by unemployment or a lack of economic resources and/or social support, an early intervention response would need to connect them to services to assist in building capacity in these areas and boosting their capacity for economic and social participation.
- For older people, ensuring that they can be supported to live independently where they want to do so and providing support to combat exclusion and social isolation would be features of an early intervention response.

Strengths-based approaches

The Salvation Army provides early intervention programs like Reconnect, which use strengths-based approaches to support people to harness support networks and strengths already present in their lives to overcome homelessness and regain independence or reunite with family and social networks.

Intersectional approaches to homelessness

It is critical that any policy response is informed by thorough and sensitive consideration of the multidimensional and intersecting issues experienced by individuals experiencing homelessness. This involves recognising that people have many layers and possess multiple characteristics that are interconnected or intertwined. It recognises that people can belong to more than one of the diverse groups. Adopting an intersectional framework approach will enable the identification of barriers to safety and access to services that individuals experience due to discrimination based on social categorisations.¹⁶

Some of the intersecting elements that policy makers need to consider include:

- **Trauma** – Traumatic events often occur as a precursor to becoming homeless, with many people leaving home to avoid ongoing trauma in the form of assault, child abuse and other forms of interpersonal violence. Service systems are not always equipped with the necessary tools or the right responses to help people who have a history of trauma. Often this lack of consideration or understanding of how central the experience of trauma can be for people with whom we work can prevent diverse homeless services from being effective.¹⁷
- **Alcohol and other drug-related issues** – There is a strong association between problematic alcohol or other drug use and experiences of homelessness.¹⁸ Research from homelessness services in Melbourne showed that 43 per cent of the homeless population reported that they had alcohol and other drug use problems. Of these, one-third reported that they had these problems prior to becoming homeless, with the remaining two-thirds reporting that they developed problems with alcohol and other drugs following homelessness. The duration of substance use problems is often prolonged in the homeless population because their social networks may perpetuate their alcohol and other drug problems.¹⁹
- **Deinstitutionalisation** – deinstitutionalisation policies of the 1980s were predicated on the assumption that social housing would be available for all those living in the community with psychosocial disability. They assumed the availability of adequate: housing, employment, income, clinical services and psychosocial support. As stated in the *Mental Health Draft Report Volume 1* released in October 2019 by the Productivity Commission, many people became homeless or vulnerable to living in unsuitable housing situations as a result of deinstitutionalisation.²⁰ Sadly, the experience of mental illness and related disability today is frequently a fast track to deep and permanent poverty. Living with psychosocial disability too often means reduced access to employment, and income at poverty levels. Consequently, many people living with psychosocial disability cycle in and out of homelessness.²¹

¹⁶ State of Victoria (Family Safety Victoria). (2018). *Everybody Matters: Inclusion and Equity Statement*. www.vic.gov.au/everybody-matters-inclusion-and-equity-statement.

¹⁷ European Federation of National Organisations Working with the Homeless. (2017). *Recognising the link between trauma and homelessness*. https://www.feantsa.org/download/feantsa_traumaandhomelessness03073471219052946810738.pdf.

¹⁸ Australian Institute of Health and Welfare. (2019). *Alcohol, tobacco & other drugs in Australia*. www.aihw.gov.au/reports/alcohol/alcohol-tobacco-other-drugs-australia/contents/priority-populations/homeless-people.

¹⁹ Ibid.

²⁰ Productivity Commission (2019). *Mental Health, Draft Report*. <https://www.pc.gov.au/inquiries/current/mental-health/draft>.

²¹ Smith, J. (2018). *Introduction; Mental Health, Disability and Homelessness*. www.chp.org.au/mental-health-disability-and-homelessness/.



Australian Alliance to End Homelessness

Comprising a membership and allies that includes social policy leaders and organisations including The Salvation Army, the Australian Alliance to End Homelessness (**AAEH**) works with local communities to access safe and sustainable housing services so that any incidents of homelessness that do occur are rare, brief and non-recurring.

The work of the Alliance is evidence-based and informed by global best practice and research available from successful international studies and programs about the most effective ways to end homelessness.

Currently, the following local Alliances are operating:


- the Adelaide zero project
- Brisbane alliance to end homelessness
- Brisbane zero campaign
- Melbourne zero
- NSW end street sleeping collaboration
- Port Phillip zero project
- WA alliance to end homelessness

The strategy includes Advance to Zero and Housing First

Advance to Zero is a campaign being run to end homelessness, starting by ending rough sleeping. They have set an ambitious but achievable goal of ending rough sleeping in three years within every community who actively participates.

In order to achieve this goal, organisations will:

- Engage, work with and train local communities to know by name the people who are rough sleeping in their communities, and what their needs are.
- Work with communities to produce quality data to track progress in successfully housing people.
- Line up supply of housing and match people to services they require, if needed.
- Move people into housing and support them to stay housed.
- Ensure homelessness is rare, brief and a non-recurring experience for individuals and families.



Housing First is a proven approach that connects people experiencing homelessness with long-term housing as quickly as possible and without preconditions. Work performed by member organisations around Australia using the Housing First approach has demonstrated that homelessness is not inevitable, that Housing First principles work in the Australian environment, and the work done and successes to date are scalable.

Further information about the work of the Alliance can be found at <https://aaeh.org.au/>.

The Constellation Project

Seeking to increase the supply of safe, affordable, appropriate, and secure homes for people in Australia on low to moderate incomes, the Constellation Project use social labs to develop practical evidence-based solutions to homelessness that can be implemented and scaled in Australia. With so much research and evidence that already exists, it needs to be turned into practice. The Constellation Project is focused on accelerating practicable solutions to end homelessness.

The strength of The Constellation Project lies in its growing network and the diversity of people involved in the work. It brings together corporates, governments, academia, philanthropists, and not-for-profits from across Australia. Their range of skills, knowledge and life experience ensures the project remains firmly cross-sector, with the voices of lived experience at its centre.

Key achievements in 2021 include two significant changes that would increase the supply of housing that is affordable for people on low to moderate incomes in Australia. These involved targeted promotion of Mandatory Inclusionary Zoning (**MIZ**) and the development of Housing Boost Aggregator (**HBA**) policies to attract institutional investment.

The Constellation Project aims to produce co-designed, tested, and refined solutions that will build new homes for people on very low to moderate incomes. These solutions may include financial models, tax structures, zoning, and planning concepts among other things.

The Housing First approach remains a central tenet of the Constellation Project.

For further information please see <https://theconstellationproject.com.au/>.



Veteran Support Program

The Veteran's Support Program (**VSP**) is a collaboration between The Salvation Army and the Returned & Services League (**RSL**) Queensland, which aims to support ex-military Veterans and their families struggling with homelessness, or at-risk of homelessness.

With an initial focus on the Brisbane and Tweed areas, the VSP now covers and assists veterans and their families across all of Queensland. The Salvation Army is also liaising with RSLs across Australia with a view to extending the service model to other states and territories.

Access to the VSP generally occurs when we receive referrals from a variety of sources, including government and community-based organisations, with most referrals coming via RSL Queensland's Wellbeing Advocates. The VSP case worker then prioritises the Veteran's housing needs and works to achieve their goals. The RSL Wellbeing Advocate can provide additional support if needed when the Veteran's time with VSP ends.

The types of support provided by VSP may include:

- Assistance to source immediate, safe accommodation
- Support to navigate the housing market and develop skills to secure and maintain a tenancy
- Support to explore and apply for private rentals, Department of Housing and community housing options (depending on personal circumstances), and support to ensure the housing is sustainable
- Education around rights and responsibilities as a tenant and support to develop strong working relationships with housing providers such as real estate agents and housing managers
- Assisting Veterans to identify goals and undertake suitable planning
- Advocacy and support in relation to housing applications
- Transport to property inspections and housing related appointments
- Support to develop decision-making skills
- When appropriate, supporting Veterans to access appropriate specialist agencies and services to help with other areas of their life.

The VSP has also engaged The Salvation Army's Employment Plus (one of the largest employment service providers in Australia) in a collaboration to pilot the provision of specialist employment support services to Veterans while they are accessing our VSP.



The Veterans Employment Program (**VEP**) pilot commenced in Queensland in October 2020, providing:

- advice about local job opportunities and career options,
- support to prepare a resume, cover letters and job applications,
- interview tips and coaching,
- assistance to navigate employment services and engage with employment service providers, and
- friendly, professional mentoring and support while Veterans search for a job.

While the volume of clients accessing the VEP has been quite low to date, the pilot is expected to continue into 2021-22 to allow for improved data collection and evidence of improved employment outcomes for Veterans.

Exit Points

Ultimately, the success of homelessness services is in their ability for people to transition out of homelessness supports into exit accommodation, whether that be social or affordable housing, or the private housing market. Without adequate exit points and transition supports, systems experience a backlog as they are unable to find adequate accommodation for clients out of immediate crisis. This has knock-on effects for all other homelessness services, and precludes these resources from assisting others experiencing homelessness. A worst case scenario is where a person leaves homelessness support before they are ready to transition, and find themselves back in a position of homelessness.

It is our experience that public housing waiting lists right across Australia are at an all-time high. In addition to this, the private rental market is highly competitive and has increased in costs exponentially due to the housing shortage and the impact of COVID-19. This affordable housing shortage has detrimental effects for all at-risk members of our communities.

The social and affordable housing deficit has led to a chronic shortage of exit points from both transitional housing options and crisis beds across the country. As a result of the low vacancy rates in the social housing system, the number of clients able to transition from these temporary accommodation options into long-term accommodation (public and community housing) has stagnated. This housing bottleneck has been highlighted by our service streams as one of the most urgent issues that needs to be addressed.



For example, The Salvation Army's family and domestic violence service in Karratha, which is intended as a short-term crisis service where women should only be staying for 6-8 weeks has women now staying for 6-12 months. They are often living in hotel-sized rooms with 2-4 children. There is a wait list for housing of approximately five years. Most critically, due to the lack of affordable exit options, many women are left to return to the residence with the perpetrator as their only option.

Our outreach services are also reporting significant bottlenecks in their services. In one of our family accommodation programs families are meant to remain in the program for up to two years, however the current lack of exit pathways means that families are now staying for three to four years.

These scenarios in homelessness outreach, transitional and crisis services are playing out right across the country.

Extended length of stays not only affects the clients who are unable to move into stable long-term accommodation, it means that new vulnerable clients cannot enter crisis services, thus placing increased pressure on service providers.

Both The Salvation Army's homelessness and family and domestic violence streams have reported significantly high numbers of turn-aways due to our services being at capacity. For example, our family and domestic violence service in Karratha has reported having to turn away individuals on 600 occasions in the last 12 months, while the family accommodation program is currently turning away five to ten families a week and has closed the waitlist as they do not want to give families a false hope.

It will take many years and rolling budget commitments before there is adequate flow within the social housing system. Therefore, in the shorter term, we consider than an increase in the stock of transitional housing and emergency accommodation centers is also necessary – particularly in regions where there are no or limited crisis options. This will contribute towards the purpose of supporting more people until they can exit into long-term and stable housing.

Without adequate exit points from the above listed success stories, there will always be an unmanageable long-term shortage of homelessness placements.



Homelessness Issues Paper questions:

- The homelessness service system works extremely hard to maximise the housing and non-housing outcomes for people at risk of homelessness, yet without adequate funding and exit points, it is difficult to return at-risk individuals to sustainable accommodation.
- The NHHA cannot be said to have improved the long-term outcomes for those experiencing or at-risk of experiencing homelessness. The Agreement has at best prevented the issue of homelessness from worsening.
- The COVID-19 pandemic has exacerbated the issue of homelessness in many cohorts, particularly migrants and refugees who have not been eligible for many of the income supports throughout the pandemic.
- Improved outcomes to homeless services require not only improved funding and early intervention, but also examination of intersectional disadvantages leading to homelessness, as well as the availability of social and affordable housing to all those who can, to exit homelessness services into suitable, secure accommodation.
- Homelessness data must be uniformly collected and definitions consistent across all jurisdictions. A centralised data collection and frequent reporting framework would be a key step to improving both national consistent programs, and monitoring for outcomes.
- A future Agreement must be coupled with a National Strategy which provides guidance, and ambitious goal setting to address homelessness on a national level, with modeling to address shortages before they arise, and foster sustainable and affordable accommodation to all Australians.



Social housing

Inadequate social housing

The inadequate provision of social housing as an exit point from homelessness services and its role to act as a safety net for very low and low-income individuals and families has been well established. Social housing households as a proportion of all households across Australia has fallen in recent years.

A 2018 study estimated a national shortfall of social and affordable housing of 437,586 dwellings. It also estimated that by 2036 there will be a shortfall of nearly 730,000 dwellings.²²

A more recent calculation by the National Housing Finance Investment Corporation identifies the need for an additional 890,000 social and affordable homes over the next 20 years, requiring a building program of 45,000 homes per year.²³

For many people who come to The Salvation Army for support, social housing provides a vital role in an increasingly unaffordable and insecure housing market. It often represents the only path out of homelessness.

The social housing deficit has led to a chronic shortage of available transitional housing options and crisis accommodation centres across the country. As a result of the low vacancy rate in the social housing system, the number of clients transitioning from these short-term temporary accommodation options into long-term accommodation (public and community housing) has stagnated. This housing bottleneck combined with the increasing demand for these 'transitional' services has been highlighted by our service streams as one of the most urgent issues that needs to be addressed. Not only can people not exit, but others cannot enter.

The Salvation Army believes that Housing First approaches should underpin the homelessness response and social housing allocation policy across Australia. This also requires a supply of available social housing that is sufficient to meet demand. Despite some enhanced investment by some states, it will likely take many years and rolling budget commitments before there is adequate flow within the social housing system and capacity to deliver Housing First programs at scale. Therefore, in the shorter term, we consider that an increase in the stock of transitional housing and crisis accommodation centres is also necessary – particularly in regions where there are no such crisis options. This will contribute towards the purpose of supporting more people until they can exit into long-term and stable housing. In the case of our family and domestic violence services, transitional housing has proven to be effective in helping women whose situations involve child protection because there is a continuity in case management, care and placement.

While several state governments have announced relatively ambitious COVID stimulus building programs, this investment remains inadequate. These programs have been inconsistent among the states, and the Commonwealth Government has not taken up this opportunity to contribute towards solving a major social crisis for low-income households.

²² Lawson, J., Pawson, H., Troy, L., van den Nouwelant, R. and Hamilton, C. (2018). Social housing as infrastructure: an investment pathway, *AHURI Final Report 306*. <http://www.ahuri.edu.au/research/final-reports/306>.

²³ Commonwealth of Australia. (2021). *Statutory review of the operation of the National Housing Finance and Investment Corporation Act 2018 – Final Report* ISBN 978-1-925832-38-9. <https://treasury.gov.au/sites/default/files/2021-10/p2021-217760.pdf>.




Growing social housing

The Salvation Army believes that the development of any housing strategy in Australia should address the shortfall of affordable housing and social housing as the single greatest challenge for housing in the nation. Therefore, we recommend that increasing the social housing stock (both public and community housing), both in the short and long term, must be included as one of the pillars of the NHHA going forward. This would be in addition to the proposed investment in renewal refurbishment and significant upgrades.

The Salvation Army identifies the following suggestions to grow social housing:

- **Ensure an ongoing funding program for community housing** so providers can have 'shovel-ready' projects to apply for available funds. The ad-hoc nature of current capital funding rounds (both within and among states) means that the sector cannot develop the capacity and capability required to continue growing. There needs to be more certainty when future funding rounds will be offered.
- **Simplify the application process and extend timelines** where the capacity for responding to new funding opportunities may be limited.
- **Review how rental payments are collected** through social and affordable housing to make it sustainable for providers to build and maintain housing, while also increasing their stock. The fact that other sources of revenue (for example, rental assistance, rental payments) are capped also inhibits yield and ultimately growth.
- **Introduce mandatory inclusionary zoning**, which would see developers compelled to include social and/or affordable housing in their projects. This should include a transparency and accountability framework that defines how social and affordable housing will be apportioned in new developments. There are currently few mechanisms in place to engage with developers to ensure a portion of their development is affordable.
- **Provide discounted rates to incentivise not-for-profit organisations to invest in housing**, where low rental returns, maintenance costs, rates and taxes can be prohibitive.
- **Provide better access to information about the availability of land** and whether infrastructure developments are already in place or proposed for the future.
- **Provide adequate funding for community housing providers** to develop housing in regional communities where they do not have a current presence and the costs incurred for travel can be prohibitive.



Social Housing Issues Paper questions:

- Salvation Army Housing tenants experience the benefits of The Salvation Army's wraparound support services to encourage economic and social participation with an aim to providing a holistic response to tenants). Social housing benefits all levels of the homelessness spectrum as both a rung to prevent people falling into housing crisis, but also as a transition point for those who are independent enough to progress from other forms of supported housing.
- The largest single thing that could be done to improve a community member's experience is to increase the supply of social housing.
- Significant changes are needed to improve the financial sustainability of the NHHA, including alterations to finance requirements, simplified application processes, and requiring all zoning to include allowances for social housing.
- Under the 2018 NHHA the Commonwealth advocated policy direction with a focus on enhanced efficiency of social housing, support for increasing housing supply, tenancy reform and strategies to promote market suppl. Generally this has been a positive policy direction but is not always aligned with state funding to increase social housing stock or state based planning systems.
- The regulatory arrangement for Community Housing Providers (CHP's) is effective, in that there is uniformity between all states with the exception of Victoria. CHP's are well equipped and experienced in navigating and managing the legislative and regulatory requirements arrangements.
- Congregate living and Boarding Houses proved very difficult to manage in terms of self-isolation and infection control perspective, as such these developments are not suited to COVID type pandemics.



Affordable Housing

There is growing evidence that housing affordability continues to worsen across the country, including:

- record house prices across Australia
- almost no availability of affordable rental housing anywhere in Australia for people receiving income support
- high and rising rates of housing stress
- the declining housing prospects for young people (whether renting or aspiring to home ownership)
- the established and rising housing and homelessness crisis among older women
- the retirement futures for anyone not able to secure home ownership during their working lives
- the impact on essential workers who are driven to live further and further away from jobs
- the erosion of more affordable locations outside of capital cities and the further displacement of already struggling individuals and families in these places (also attributable to COVID-19).

For those with greater independence, or those just needing a hand up at certain times in their lives, improved and flexible rental choices would go some way to meeting both housing and affordability needs. These options may include growing private rental support programs or investigating new rent-to-buy schemes, where these do not risk further reducing the availability of social housing stock.

It is also important to ensure that affordable housing is environmentally sustainable and energy efficient. In 2017-18, a five-year analysis of more than 12,000 people who accessed The Salvation Army's Moneycare financial counselling services showed that one in six people experienced energy stress. An energy efficient home not only reduces the cost of heating and cooling but can also have significant benefits for physical and mental health.

Affordability also has implications for community housing providers such as The Salvation Army, where available housing is directed to those most in need and who are most often on the lowest incomes. This impacts on our financial viability within the context of marginal returns on tenancies (sometimes as low as 2 per cent return). This is also the result of available capital funding for new stock being provided at only around 50 per cent (excluding land).

Furthermore, we consider that more private housing should be introduced into the system, for example, via a supplement or a tailored rental subsidy scheme (similar to the Commonwealth Rental Assistance program) that sees its eligibility extended beyond people receiving a social security payment.

A concerning trend The Salvation Army has seen throughout our services is the proportion of clients who, despite paid employment, still struggle to afford suitable housing. Recent data collected from The Salvation Army's emergency relief service, Doorways, has displayed that housing stress among those who rely upon JobSeeker and other government supports, is not drastically different from many engaged in employment.



Conclusion

The Salvation Army again thanks the Productivity Commission for the opportunity to provide feedback on the National Housing and Homelessness Agreement. Although the Agreement has provided some support to the provision of housing and homelessness services throughout the country, it is our belief that the agreement in its current form is falling short of its full potential.

The Agreement has failed to provide a unified, forward-looking national approach to housing, and the unambitious goals do not reflect the need for the eradication of homelessness in Australia. The Agreement is also reactive, and does not address the drivers of homelessness, poverty or the specific ways in which cohorts interact with the housing spectrum.

The Salvation Army continues to call for a national strategy which, coupled with the NHHA, will address these shortcomings, and work to end homelessness in Australia, as well as provide support throughout the housing spectrum.



About The Salvation Army

The Salvation Army is an international Christian movement with a presence in over 130 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia has a national operating budget of over \$700 million and provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Programs include:

- Financial inclusion, including emergency relief
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Further Information

The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance. Further information can be sought from Major Paul Hateley, National Head of Government Relations, at government.relations@salvationarmy.org.au or on 0413 830 201.

Attachment A: Individual Cohorts

With a further deepening of the size and depth of homelessness, our evidence reaffirms the following groups as being more likely to become entrenched in homelessness in the absence of significant and targeted intervention:

- Rough sleepers
- Women and children impacted by family and domestic violence
- Young people
- People of Aboriginal and Torres Strait Islander descent
- Those with mental ill-health
- Women aged over 55
- People seeking asylum
- Veterans
- People exiting institutions (young people leaving state care, people exiting prison, and people being discharged from hospitals).

Rough sleeping

Rough sleepers make up approximately seven per cent of the homeless population while the remainder of Australia's homeless are the 'hidden homelessness' (typically people sleeping in cars, rooming houses, couch surfing, or staying in other temporary types of accommodation).²⁴ These groups are often one step away from rough sleeping.

On Census night in 2016, around 8,200 Australians were sleeping rough, living on the streets, sleeping in parks, squatting, or living in improvised dwellings.²⁵ According to a recent study that has tracked the changing geography of the problem over 15 years, almost half of all rough sleepers are now concentrated in capital cities, particularly Sydney and Melbourne.²⁶

According to the AIHW, 47 per cent of rough sleepers reported having mental health issues, compared with 34 per cent of other SHS clients. One of the big challenges is that people sleeping on the street are typically moved on or temporarily housed in the outer suburbs and are generally disconnected from the basic services they rely on, including health care.²⁷

²⁴ Council to Homeless Persons. (2019). *Facts about homelessness*. www.chp.org.au/homelessness/.

²⁵ Australian Institute of Health and Welfare. (2018). *Sleeping rough: a profile of Specialist Homelessness Services clients*. <https://www.aihw.gov.au/reports/homelessness-services/sleeping-rough-profile-shs-clients/contents/summary>

²⁶ Ibid.

²⁷ De Lacy, S. (2018). *Why Homelessness Means a Shorter Life and What Night Nurses are Doing to Help*. <https://streetsmartaustralia.org/why-homelessness-means-a-shorter-life-and-what-night-nurses-are-doing-to-help/>.

Melbourne Street To Home

To Melbourne's most vulnerable rough sleepers Melbourne Street to Home provides housing support, advice, long-term case management and ongoing tenancy support.

Melbourne Street to Home works with rough sleepers who have extremely complex physical and mental health needs. Without a stable home, it is difficult for people sleeping rough to access health care, especially 'primary care' such as a nurse or health centre. This can have serious implications and increase the risk of premature death for people experiencing long-term homelessness.

Rough sleepers who are part of this program have experienced long term homelessness and need extra support to acquire housing and sustain their tenancy. The program is a partnership between Launch Housing, Bolton Clarke's Homeless Person's Program, The Salvation Army Adult Services and The Salvation Army Crisis Services.

An evaluation of the program in 2015 showed that, after 24 months, 70 per cent of Street to Home clients were housed and 80 per cent of them had been housed for one year or longer. Amongst those on an adult pathway the success rate was 79 per cent, whereas the success rate was 62 per cent amongst those on a youth pathway.

Family violence

Family and Domestic Violence is one of the typical pathways into homelessness for Australian women and children, rising on average 9 per cent each year²⁸ and remains the primary factor in women and their children seeking Salvation Army homelessness services. From 2 December 2019 to 10 January 2020, a Salvation Army homelessness research project interviewed 292 respondents and identified:²⁹

- 49 per cent of single parents were homeless due to family and/or domestic violence.
- 23 per cent of respondents identified family and/or domestic violence as a reason for contributing to homelessness.

“

“[I] was experiencing family violence, then was abandoned by perpetrator leaving me homeless and on the street with 3 kids and no job. One minute all good, next minute homeless”

”

- Female, 38 years old

²⁸ Australian Institute of Health and Welfare. (2019, February 13). *Specialist homelessness services annual report 2017-18*. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/client-groups-of-interest/clients-who-have-experienced-domestic-and-family-violence>.

²⁹ The Salvation Army Australia. (2020). *Initial Findings: The Salvation Army's Specialist Homelessness Services*. No url.

The Salvation Army's 2018 *Economic and Social Impact Survey* Report found that family violence remained the main reason that people moved house. A quarter of respondents had relocated in the past year and 59 per cent of households with children changed schools due to family violence, creating further isolation, disconnection and hardship for families.³⁰ During 2018-19, more than 150 Salvation Army staff assisted some 9,204 women including 3,739 children experiencing family violence across Australia.

The Salvation Army offers a range of specialist FDV services including crisis and emergency accommodation, transitional housing and housing support. We also provide services that challenge men to take responsibility for their actions through men's family violence prevention and behaviour change programs. The Salvation Army's men's family violence prevention programs currently provide services to over 1,000 men nationally.

Our specialist family violence services also partner with services such as the police, financial counsellors and courts to offer individualised support to women and their children, addressing risk and safety while planning for recovery.

Opportunities for early intervention and prevention of homelessness

Domestic and family violence is a long standing, complex social issue. Whilst public awareness of the issue has increased, a greater evidence base in terms of what works in violence prevention is necessary to prevent homelessness.

This evidence must include investment in early intervention approaches that work with vulnerable families. Resources should be made available for a national roll out of the Alexis Program, a family violence response model in Victoria that embeds family violence specialists with police, which has been shown to reduce recidivism by up to 85 per cent.³¹

The continued expansion of investment in technology and ongoing support of the Keep Women Safe in their Homes program, which is funded by the Australian Government, needs to remain a priority to not only prevent homelessness but maintain employment and the physical and emotional health and safety for women and their children experiencing family violence.

Shirley's story*

Shirley is a timid and shy 40-year-old Aboriginal lady from Western Australia who has been living with bipolar disorder. She was first referred to our program by Lincoln Street Outreach Centre to assist Shirley to feel secure, safe and able to return to her home. Shirley had been in a long-term relationship with Jason for 13 years but their relationship became critical when

³⁰ The Salvation Army (2018). *Feeling the Pinch: National Economic and Social Impact Survey 2018*. https://www.salvationarmy.org.au/subscribe/sites/auosalvos/files/ESIS_2018_Main_Report.pdf. (The Economic and Social Impact Survey was completed by 1,267 respondents who had accessed services from one of 281 Salvation Army Relief and Community Support Centres nationally).

³¹ Harris, L., Powell, A. and Hamilton, G. (2017). *Alexis – Family Violence Response Model*. School of Global, Urban and Social Studies, RMIT University. <https://apo.org.au/node/131761>.

Attachment A

Jason's substance use became worse, resulting in escalated violence towards Shirley. Shirley described the abuse as verbal, physical and psychological, which intimidated her, increased her fear and triggered mental health concerns that she normally manages well on a daily basis. Jason had made threats of harm against Shirley, other people she knows and even her pet dog.

Following an incident where Jason punched Shirley in the mouth, terrorised her and allegedly harmed her dog, Shirley was granted a 24 hour Violence Restraining Order (VRO) against Jason. This incident forced Shirley to leave her home of 16 years to stay at her neighbour's home out of fear that Jason would return. Shirley was hesitant as she did not want to leave her home but felt she had no choice due to feeling unsafe in her home.

Our Protective Group assessed Shirley's property and recommended that the following upgrades be made to the home for Shirley to return:

- Front door to be re-keyed
- Rear door to be re-keyed
- Sensor light to be installed to existing light at front
- Sensor light to be installed to existing light at rear
- Window - supply and install a security grill to front lounge window.

Once the upgrades had been completed, Shirley was able to return safely to her home as she felt more secure that Jason could no longer enter the home with his house keys.

** name changed*

Fiona's story

Fiona is an 80-year-old woman living with her 48-year-old daughter. Both mother and daughter are fearful of the perpetrator, who is Fiona's 57-year-old son. The perpetrator has a long history of mental illness and substance abuse which plays a big part in his behaviour. Recently, the perpetrator was evicted from his home and from a homeless shelter and turned up at Fiona's house banging on her front door, yelling and screaming profanities at both occupants. Following numerous incidents of a similar nature of verbal aggression, Fiona contacted the police and was granted an Intervention Order.

The perpetrator has also tried to evict Fiona from her own property by accusing her of being ill with dementia with an attempt to gain power of attorney over the property and to cast Fiona and her daughter out. Fiona has experienced violence from the perpetrator for years and continues to fear him attending the property at any time of night or day. Fiona suffers from PTSD and agoraphobia.

Fiona was referred to the Safer in the Home (**SITH**) program by the Lincoln Street Outreach Centre. The main goal of SITH was to make sure that Fiona feels safe inside her own property. The following upgrades were made to ensure more security and safety for herself and her daughter:

- Padlock provided for the letterbox
- Key made for the current garage door lockset or change
- Key made for the current front door lockset or change.

** name changed*

Safer in the Home

Living free from violence is everyone's right

What is the Safer in the Home program

The Safer in the Home (**SITH**) program is designed to help women and children experiencing family violence to stay safely in their family homes or their homes of choice. The program recognises that it should always be the women's right to remain at their homes and not to have to uproot from their lives, and for their children to be able to remain at schools, with their friends and in their neighbourhood. The program aims to minimise the social and economic consequences of escaping family violence, such as homelessness, disconnection from community, unemployment and disruption to children's schooling that may be caused by being forced to leave the family home.

Who can use Safer in the Home program

SITH is available to any woman living in Australia who is experiencing low risk family violence and wants to remain in their homes after separation from their abuser.

This includes women with or without children.

The service is confidential, free and sensitive to the needs of women from all cultural backgrounds and communities. The program may also be a more appropriate choice for Aboriginal women who want to stay connected to their family and land, women with disabilities with their houses previously upgraded to meet their needs and for women from culturally and linguistically diverse backgrounds wishing to stay in their communities.

What can Safer in the Home provide

Safer in the Home is designed to provide specialist support as well as basic security upgrades to homes. This could be as simple as changing locks, installing security or sensor lights or improving external visibility through trimming trees, bushes and scanning mobile phones for potential security breaches.

A comprehensive property assessment can also be provided for all cases.

While perpetrator programs are part of the prevention picture, as is access to men's referral services and behavioural change programs, there still remains limited research into perpetrators of domestic violence in Australia. Studies require larger populations and program comparisons over time, to better understand how best to develop sound preventative programs. This work must include evaluation of programs that move perpetrators out of their home, as avoiding homelessness in these circumstances requires additional financial support for the victim-survivor and the children due to loss of income to meet rent or mortgage repayments.

Housing is critical for survivors of domestic violence. The critical shortage of crisis accommodation for women escaping family violence and those who are homeless or at-risk needs to be addressed. As the demand for long-term affordable housing is not being met nationally, there is inadequate stock of exit housing (whether through social housing or increased access to private rental assistance initiatives) for families who have left their homes.

Costs associated with leaving the family home are substantial. Increased funding and access to brokerage funds and adequate income support rates and crisis payments will avoid trapping women and children escaping family violence in a cycle of poverty and homelessness.³² Women on temporary visas are particularly vulnerable to homelessness. With limited and inconsistent access to income support, health and other social services, for many in this cohort securing longer-term safe accommodation is not an option. Without income or employment many women on temporary visas and their children are turned away from crisis refuges or remain in violent relationships.

Tanya's Story*

Tanya is 32 years old with a 2 year old daughter and a 5 year old son. The perpetrator had threatened to kill Tanya and her family if she left him, isolating her from family and friends.

Tanya was employed full-time prior to leaving the perpetrator but had to leave her job as he was stalking her at work and threatening other employees. She also lost access to childcare, which had been provided by her parents, as she and the children were no longer safe at her parent's home. Tanya was being financially abused by the perpetrator, has sustained trauma and PTSD from her experience with family violence and both Tanya and her son require counselling.

Due to competition for limited housing in her Victorian country town, Tanya couch-surfed with her children out of area and interstate while searching for housing. While working with Tanya on her housing, only five properties have been within her affordability, but there has been very high competition for these resulting in Tanya missing out.

³² Note, although the Coronavirus Supplement substantially increases income support in the short term, the self-isolation, absence of social contact, closure of schools, shut down of non-essential services and the general environment of fear and anxiety markedly increase the vulnerability of women and children to family violence at this time.

Tanya and her children have become isolated from family, friends and school. Tanya and her children's social connection, development and mental health suffer.

** name changed*

The high number of single parents with children requiring Salvation Army assistance is of ongoing concern as exposure to family and domestic violence increases children's long-term risk of mental health issues, behavioural and learning difficulties and placements into out-of-home care.³³

Although the Australian Government funds homelessness support through National Partnership Agreements with state and territory governments, funding for children's specialists is not specified and insufficient for them to be embedded in family violence services. Future investment and research³⁴ into integrated family violence, child and family and perpetrator services will improve support for parent-child relationships and children exposed to family violence.

Young people

The Salvation Army has extensive experience working with young people through its dedicated homelessness, life skills, education and vocation, drug and alcohol, family mediation and case management services.

Often it is circumstances out of a young person's control that leaves them struggling to keep up or without a safe place to call home. These circumstances may include:

- Conflict or family breakdown
- Sexual, physical and emotional abuse in the home
- Lack of access to employment opportunities or insufficient income to pay rent and living costs
- Rising housing costs and the unaffordability of the rental market
- Difficulties in accessing Youth Allowance and other support payments
- Lack of support when in, or moving from, state care
- Drug and alcohol issues
- Mental health issues
- Overcrowded living conditions
- The death of a parent.

³³ The Australian Institute of Health and Welfare. (December 2021). *Specialist homelessness services annual report 2020–21*. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-violence>.

³⁴ Victorian Auditor-General. (2020, May). *Managing Support and Safety Hubs*. https://www.audit.vic.gov.au/sites/default/files/2020-05/20200527-Support-Safety-Hubs-report_0.pdf.

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To address youth homelessness, intensive responses for young people are required before they become homeless.

Flexible and creative housing and support models can be responsive to the varying needs, choices and preferences required by young people. As with those who have the benefit of supportive home lives, young people who have experienced various types of disadvantage, trauma and relationship breakdown require an investment of time, care and support to learn the life-skills required to successfully sustain housing, live with others and integrate into healthy communities. Such support may be required for some years, with step up/step down service models adaptive to the learning and developmental needs of young people. One size does not fit all.

The provision of appropriate education and training for at-risk young people when combined with tailored, coordinated, wrap-around support across housing, youth justice, out-of-home-care and mental health, will ensure the unique needs of each young person can be met and will break the cycle of homelessness for many.

Housing responses that keep families together can also break the cycle. However, these responses need to be creative and consider:

- Keeping sibling groups together in out-of-home care
- Broader understandings of family relationships (families do not always comprise the more conventional mother, father and blood siblings)
- Increased housing and support options that are responsive to the unique needs of each individual and familial context.

Income support regulations also presume that a person is dependent on their family until age 25. The high age of independence is one of the most fundamental flaws in the youth income support system. For young people who have experienced parental violence in the home, requirements for parents to sign forms can be a barrier to applying for the payment. Subjective safety assessments can also make it difficult for a young person to be classified as independent.

Janice's Story*

I am 17 years old. I moved out from my mum's house when she got a new partner and I began to feel unsafe at home.

I live in a caravan park in a small town in country Victoria and pay \$180 per week. I receive Youth Allowance of \$440 per fortnight and there are no houses in my affordability range.

My caravan leaks and the power shorts out up to 4-times every night. There is a lot of violence in the caravan park, my mattress is damp and there is a hole in the roof that leaks when there is heavy rain. I also feel unsafe here too, but don't have any choices, no other family, no youth

Attachment A

supported accommodation. But at least I'm away from my mum's partner who perpetrates family violence against her and I.

After paying the rent I have \$80 left for the fortnight to live on. I access The Salvation Army on a Wednesday night to get a free dinner. I've lost weight and my health is poor.

I go to school and I am teased because I have poor hygiene.

The facilities at the local caravan park are dirty and poorly lit. There are no locks on the doors, so I don't feel safe using them as there are older males frequenting the facilities.

I have a housing support worker from The Salvation Army who helps me with a variety of essential items, food, water, blankets and checks on me most days. She also takes me to the local YMCA for a shower then runs me to school. I know they are doing all they can to help me, but it comes down to affordability.

In winter I'm freezing and in summer I'm too hot. I'd do anything to feel safe, stable and could focus on my school as much as I would like to, with a bathroom, warmth, good lighting, cooking facilities and a desk.

Every day is a battle with my mind to just give up...I don't want handouts, but I'd love a place to call home.

** name changed*

Children

On census night 2011, 17,845 children under twelve were counted homeless and 402 of them were sleeping rough. Children under the age of 18 made up 27 per cent of people experiencing homelessness (of this figure 16 per cent were aged 0-10).³⁵

More recently, in 2017-18, roughly one in every six people accessing Specialist Homeless Services were under ten years old (17 per cent or more than 47,700 clients).³⁶ Similarly, The Salvation Army has observed a significant increase in children accessing our services over time. In 2018-19 a fifth (20 per cent) of all support periods were for children under ten.

Homelessness can affect children in many ways. For a homeless child, it can become increasingly difficult to stay engaged in education, with the increased likelihood of developing academic and learning delays, absenteeism or leaving school early. They also tend to experience emotional isolation and difficulty relating to their peers, along with difficulties making and keeping friends. Most

³⁵ Homelessness Australia. (2016). *Homelessness and Children*. www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Homelessness_and_Children.pdf.

³⁶ Australian Institute of Health and Welfare. (2019). *Specialist homelessness services annual report 2017-18*. www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/clients-services-and-outcomes.

importantly, experiencing homelessness has an impact on both the physical and mental health of children.³⁷

Aboriginal and Torres Islander people

It is now well established that there are strong historic and contemporary reasons that help explain Aboriginal and Torres Strait Islander people's disadvantage and their over-representation in the homeless population.

Aboriginal and Torres Strait Islander peoples are more likely to experience poor health related to poverty, diet and substance misuse, factors that contribute to the gap in life expectancy between Aboriginal and Torres Strait Islander peoples and other Australians. Overcrowding, for instance, limits a household's ability to access basic household amenities that are important in maintaining a healthy living environment (e.g. washing, laundry, hygienic storage and preparation of food).

According to the 2016 Australian census, approximately 3 per cent of Australians identify as Aboriginal and/or Torres Strait Islander, while this group make up a disproportionate 20 per cent of people experiencing homelessness. In 2017-18, Aboriginal and Torres Strait Islander peoples continued to be over-represented among Specialist Homelessness Services clients with 25 per cent of clients (or almost 65,200 people) who provided information on their indigenous status identified as being of Aboriginal and/or Torres Strait Islander descent.

It is also reported that of all the Aboriginal and Torres Strait Islander clients who received services in 2017-18, 22 per cent (or 14,500 people) were children aged under ten, compared with 15 per cent (or around 28,200) of non-Indigenous clients. This data is consistent with family and domestic violence being the main reason for homelessness among Aboriginal and Torres Strait Islander peoples.

Client data from The Salvation Army's FDV services across Australia also demonstrates that high levels of Aboriginal and Torres Strait Islander women and children are seeking support and accommodation services. For example, 88 per cent of clients who received services from our FDV service in Karratha and 63 per cent of those attending in Darwin identified as Aboriginal and/or Torres Strait Islander in 2018-19. Unfortunately, some 945 individuals (of all FDV presentations) in Karratha and a further 166 in Darwin had to be turned away due to a lack of service capacity – in particular, emergency accommodation options.³⁸

³⁷ Homelessness Australia. (2016). *Homelessness and Children*. www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Homelessness_and_Children.pdf.

³⁸ The Salvation Army. (2020). *Family Violence Stream - Client data 2018-19*. No url.

Katherine Doorways Hub

The Katherine Doorways Hub ('The Hub') is an innovative drop-in centre giving marginalised people a chance to connect with the mainstream community. The drop-in centre and community space was established by The Salvation Army and Harley Dannatt in 2017. The Hub is a drop-in centre and community space supporting people who are experiencing homelessness, or at-risk of homelessness, or are "rough sleepers". The Hub is an inclusive, safe community space, where our most vulnerable people access amenities, dignity services, and activities that contribute to psychosocial wellbeing. It also embeds collaborative and integrated support services with service providers in the Katherine region.

The Hub provides a safe space for clients to seek respite, shelter, food, hot and cold drinks, sanitary products, and access dignity services, such as showers, washing machines and dryers. It's also a space where our clients have access to in-reach support services responding to their needs. We respond to our participants' needs by providing them short-term support and by directing referrals to The Hub Support's case management team or to appropriate services in the region, including legal, medical, mental health, Centrelink, family, and other social supports that can also be accessed at the Hub.

Under the same roof, The Salvation Army's Doorways emergency relief runs from the drop-in centre every Tuesdays and Thursdays from 9am to 12pm. The Beacon operates 50-cent breakfasts (toast, cereal, tea and/or coffee) and free lunch (soup provided by Katherine Hospital catering).

Katherine and "outback" NT has retained the unwanted title of having the worst homelessness rate in Australia. The community has 31 times the national rate of homelessness. In response to this critical situation, The Salvation Army has collected data of people who are sleeping rough to scope the reason for being in Katherine, the number of years experiencing homelessness, and the number of years on the waiting list for housing. Data showed that 95 per cent of people came to Katherine to attend hospital visits, but had no accommodation to stay in, and thus, were sleeping rough.

Of those attending The Hub, 94 per cent reported being homeless with a third of these being in Katherine to attend medical appointments. In contrast to Darwin, where there has been an effective policy response through the provision of short-term accommodation for community members visiting for the purposes of medical appointments, family visitations and other cultural reasons, there has been no such response for Katherine. It is important to note that in the Northern Territory there is an estimated 8,000 to 12,000 shortfall of social and affordable houses.

Based on the success of Katherine Hub model, the Northern Territory Government is supporting rough sleepers with the establishment of the Better Pathways Centre in Darwin.

Mental ill-health

Suitable housing (housing that is secure, affordable, of reasonable quality and of enduring tenure) is particularly important in preventing mental ill-health and a first step in promoting long-term recovery for people experiencing mental illness.³⁹ Unfortunately, around 16 per cent of people with mental illness live in unsuitable accommodation (homelessness, overcrowding, at risk of eviction, substandard quality).⁴⁰ People living with mental health issues are more likely to experience homelessness compared to all SHS clients. In particular, those with severe mental illness are more likely to experience higher housing stress and live in unstable housing compared to all people with a mental health issue.⁴¹

Our data shows that, in 2018-19, 38 per cent of clients who presented to The Salvation Army's Specialist Homelessness Services were dealing with mental health issues.⁴²

Salvation Army Housing, like other community support organisations, has experienced difficulties with referring tenants to the National Disability Insurance Scheme (**NDIS**) for assistance. The Salvation Army often attends to clients who not only experience homelessness, but present with a complex range of factors of disadvantage. These situations frequently lead to a client facing both homelessness and experiencing a mental health condition. The case studies provided by our homelessness service teams in Victoria, highlighted a number of significant gaps in the Victorian mental health system, which can be summarised as follows:

- There is a lack of specific transitional accommodation for single people with mental health conditions that have mental health supports in place.
- There are limitations on the ability and capacity of Crisis Assessment and Treatment Team (**CATT**) to outreach and respond to issues of complex mental health in the community, particularly for people experiencing a mental health condition who are also homeless.
- Further training is required around dual diagnosis and co-occurring. Information also needs to be developed and available across multiple sectors for better practice in managing complex situations like this.⁴³

Contrary to a widely held belief that most homeless people have mental health issues and that mental illness is a primary cause of homelessness, the evidence shows that while a mental health episode can plunge someone into homelessness, the isolation and trauma often associated with rough sleeping can also precipitate mental illness. A study conducted in 2011 on a population of 4,291 homeless people in Melbourne found that 16 per cent had developed a mental illness since experiencing homelessness, particularly anxiety and depression.

³⁹ Productivity Commission. (2019). *Mental Health, Draft Report*. <https://www.pc.gov.au/inquiries/current/mental-health/draft>.

⁴⁰ Ibid.

⁴¹ Smith, J. (2018). *Introduction; Mental Health, Disability and Homelessness*. www.chp.org.au/mental-health-disability-and-homelessness/.

⁴² The Salvation Army Australia. (2020). *Initial Findings: The Salvation Army's Specialist Homelessness Services*. No url.

⁴³ The Salvation Army. (2019). *Royal Commission into Victoria's Mental Health System*. https://s3.ap-southeast-2.amazonaws.com/hdp.au.prod.app.vic-rcvmhs.files/2315/6688/7201/The_Salvation_Army.pdf.

The Salvation Army's work in homeless and mental health

The Salvation Army operates a number of different services across Victoria, and Australia more broadly – including services for people struggling with housing and homelessness issues, family violence, substance use disorders or a financial matter. Of the thousands of clients we help to find a safe home or a hot meal, to sleep in warmth or to help pay a bill, the majority (59 per cent) believe that their ongoing mental health and emotional wellbeing is their greatest challenge on a day-to-day basis. In the 2018-19 financial year, The Salvation Army served over 5,500 clients in Victoria who experienced a mental health condition.

In particular, the Salvation Army operates a wide network of homelessness services throughout Australia. In 2018-19, The Salvation Army supported almost 46,000 people and provided more than 470,100 beds to those in need.⁴⁴ Throughout the 2015-16 financial year, The Salvation Army has also conducted research into the relationship between homelessness and mental health with the most pertinent evidence coming from Western Australia. The data gathered indicated that:

- 52.8 per cent of clients had a mental health or psychosocial condition.
- The average number of co-occurring conditions per client was 4.
- 21 different conditions were identified, with two clients assessed with 15 different conditions each.

Women aged over 55

According to the Australian Human Rights Commission, the number of older homeless women in Australia increased by over 30 per cent between 2011 and 2016 to nearly 7,000 women. More precisely, the 2016 census estimated that 6,866 older women were homeless and a further 5,820 older women were living in marginal housing and may have been at risk of homelessness.⁴⁵ However, only limited resources are available for older women who are renting, working and have modest incomes.

Women experiencing homelessness typically stay with friends or family, live in their car or in severely crowded dwellings, or are physically 'hiding'. Often older women are experiencing homelessness for the first time at this later stage and may still be working or seeking work.⁴⁶

⁴⁴ The Salvation Army. (2020). *Annual Report 2019*. <https://www.salvationarmy.org.au/subscribe/sites/auesalvos/files/2019-Annual-Report%5B1%5D.pdf>.

⁴⁵ Australian Human Rights Commission. (2019). *Older Women's Risk of Homelessness: Background Paper*. https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf.

⁴⁶ Ibid.

The population of women aged 55 and over in Australia was 2.9 million in 2012 with that number expected to rise to 6 million in 2050.⁴⁷ This segment of the population is at a greater risk of financial and housing insecurity than older men due to a number of compounding and systematic factors.

Women in this older age group today did not benefit from compulsory superannuation at the beginning of their working lives, they were more likely to have been paid at a lower rate than their male counterparts and were likely to have taken time out of paid workforce to have children and fulfil caring roles. In 1950, the basic wage for females was set at 75 per cent of the basic wage for males. Additionally, a significant number of women in the cohort currently aged over 70 were required to resign their paid employment upon marriage. Many women now aged over 60 were also either required or expected to leave paid work when they became pregnant.⁴⁸

In our view, we consider that the Australian Government should expand support mechanisms, including additional funding, to facilitate the identification of women over 55 who are at risk of homelessness. These mechanisms must include prevention and early intervention programs with tailored case management services such as the Home Connect program.

Refugees

Refugees, or humanitarian entrants, are eligible for government-funded settlement programs, but many still experience barriers to accessing sustainable employment and housing.⁴⁹ One study identified the following experiences amongst young newly arrived refugees.

The study found that a key driver for homelessness was family breakdown after a build-up of tension over living in overcrowded housing and moving constantly. Over the last year, The Salvation Army has provided housing assistance for over 200 humanitarian entrants⁵⁰ and has observed similar trends amongst our own service users. The case study below demonstrates just how vulnerable newly arrived refugees are, the numerous obstacles they face and the need for greater support to ensure they do not continue to experience the suffering they fled.

Faith's Story*

Faith, a refugee from Sierra Leone, came to Australia in 2004 after fleeing the civil war in 1996. At that time, she was separated from her family; her husband and father were killed, and her mother and three children fled into the bush. Her mother passed away in 2009 and, as of 2018, her children and grandchildren remained in a refugee camp. Since coming to Australia, Faith has attempted to build a life and send money to her children when she can.

⁴⁷ Ibid.

⁴⁸ Mercy Foundation. (2018). *Retiring into Poverty: A National Plan for Change: Increasing Housing Security for Older Women* www.mercyfoundation.com.au/wp-content/uploads/2018/08/Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women-23-August-2018.pdf.

⁴⁹ Couch, J. (2017). 'Neither here nor there': *Refugee young people and homelessness in Australia*, *Children and Youth Services Review* 74, 1–7. <https://www.sciencedirect.com/sdfe/pdf/download/eid/1-s2.0-S0190740916304583/first-page-pdf>.

⁵⁰ Data specific to Western Australia, Northern Territory and Victoria.

Unfortunately, Faith has experienced homelessness on and off since 2004.

After several difficult years in Sydney, she moved to Canberra in 2017, but with no place to live, Faith was on the street. She was soon admitted to hospital, for four weeks, and underwent two surgeries to remove cysts from her stomach.

She managed to rent a room but was forced back onto the street due to landlord misconduct. She was able to stay at a local women's refuge for four months and then returned to the street. She then secured a private room, but was assaulted by the landlord repeatedly, which raised past trauma from war and the refugee camps.

It was at this point that Faith approached The Salvation Army. Salvos Doorways Program assisted Faith to secure temporary accommodation with a local homelessness service provider and subsequently public housing. Incredibly, Faith was assaulted yet again, by a neighbour, and had to relocate once more to feel safe. The Salvation Army provided moving assistance and storage until she could find a new residence. Faith also received trauma counselling and skills development to help her build the confidence to move forward and achieve her goals. Ultimately, she secured housing however, her family remains in Africa.

Confirming Faith's experience, The Salvation Army's Specialist Homelessness Services Survey found that providing greater support for family relationships and for refugees would be a key step to prevent homelessness. According to one participant: "Better services that streamline immigration. Come [sic] to Australia and was expected to fend for myself mostly. More help with getting a job or education pathway (from beginning)." (Male, 32 years old).

* name changed

Temporary migrants

Temporary migrants, including asylum seekers and skilled or semi-skilled workers, face well-documented challenges⁵¹ in the labour market that may push people into insecure living arrangements. Many temporary migrants have limited English language proficiency, awareness of rights, and independent support networks, making them vulnerable to financial exploitation and resulting problems.⁵² The Salvation Army has observed these factors in the course of providing housing assistance to over 500 temporary migrants in the last 12 months alone.

Migrant Workers

Migrant workers, reliant on their employer for housing, face unique vulnerabilities as this reliance (and the lack of alternatives available to workers) has been shown to be a powerful lever to maintain workers in exploitation, possibly amounting to modern slavery.⁵³ Largely ineligible for government-

⁵¹ International Labor Organisation. (2015, November 30). *Global Estimates of Migrant Workers and Migrant Domestic Workers. Results and methodology*. Productivity Commission, Workplace Relations Framework: Productivity Commission Inquiry Report No 76.

⁵² Ibid.

⁵³ International Labor Organisation. (2015, November 30). *Global Estimates of Migrant Workers and Migrant Domestic Workers. Results and methodology*. Productivity Commission, Workplace Relations Framework: Productivity Commission Inquiry Report No 76.

funded social integration programs, migrant workers' only connection is often their employer, which both marginalises workers and creates housing vulnerabilities, as shown in Faith's story above.

For individuals who have experienced exploitation and/or modern slavery, there remain few options for safe and affordable housing. In the last twelve months, The Salvation Army has assisted 22 individuals on temporary visas, including 18 who experienced criminal labour exploitation and four experiencing forced marriage. Thirteen of these spent some time on the Australian Government's Support for Trafficked People Program (**STPP**) during the year.

Victims of Modern Slavery

The Salvation Army founded and has continued to operate Australia's only dedicated refuge for survivors of modern slavery since 2008. Whilst the service provides crisis and transitional accommodation for some clients who are on the government's Support for Trafficked People Program (STPP), it supports a number of individuals who are unable to access the STPP due to fear of retaliation, fear and mistrust of police, and poor mental health. The service also supports men, women and young people in the community who may be at risk of, but not yet victims of crime, and are thus ineligible for government support. The service also supports STPP clients who have been exited prematurely from the program by the Australian Federal Police.

The narrow scope of eligibility for the STPP, as well as limited general funding for housing for recognised victims of trafficking and slavery, means that many vulnerable people do not have ready access to safe and affordable housing. In turn, this necessitates a safety net, provided by organisations like The Salvation Army, for the many individuals who have been subjected to slavery-like conditions, but who are unable to access support for reasons beyond their control.

Asylum seekers

Asylum seekers face similar conditions. The government's cuts to the Status Resolution Support Service (**SRSS**), including support for those who are actively job hunting, means that asylum seekers, who face the same difficulties as humanitarian entrants in accessing sustained employment and housing, are facing increased risk of homelessness. The Asylum Seeker Resource Centre reported that the organisation paid rent for 348 people through its Rent Assistance Program in 2018, compared to 96 people over the 2016 financial year.⁵⁴

Whilst The Salvation Army understands the government's desire to get "work-ready" asylum seekers into employment, this is simply not possible for many due to limited English, limited

See also The Salvation Army, *Submission (#178) to the Inquiry into Corporate Avoidance of the Fair Work Act*. (2016). Available <https://www.aph.gov.au/DocumentStore.ashx?id=81ce6ae1-29d6-459b-8af4-89e4d32a8b68&subId=463455>.

⁵⁴ Michael, L. (2019, April 23). *SRSS cuts leaving people homeless, Pro Bono Australia*. <https://probonoaustralia.com.au/news/2019/04/srss-cuts-leaving-people-homeless/>.

professional networks, unrecognised credentials from overseas, and the compounding barriers of discrimination and racism.

The Salvation Army submits that Australia's national discussion on homelessness and social inclusion has largely excluded these groups, which has compounded insecurity and marginalised large numbers of people who are making meaningful contributions to Australian society and the economy. In turn, it has placed significant burden on the charity sector to provide a safety net.

Impacts of COVID-19

The global pandemic has exacerbated the problems discussed above. A recent national consultation⁵⁵ with refugee service providers found that the hardest hit group within refugee communities are people on a Bridging Visa (BV), Temporary Protection Visa (TPV) or Safe Haven Enterprise Visa (SHEV), the elderly, and members of the LGBTIQ refugee community. Other pertinent issues raised included "inadequate level of support for refugees with a disability, importance of in-language centralised information on COVID-19 and a showcase of strengths in times of crisis". The consultation also raised factors that have significantly hampered the psychological safety, livelihood and protection for many groups in the refugee community. Community members insisted on equity and leaving no one behind, as COVID-19 is a collective fight.

For temporary workers, The Salvation Army has provided support in seven recorded instances of Pacific workers stranded in Australia as a result of their countries borders closing. With no work, many have exhausted their savings until they could be redeployed or return home. For some, their employers were covering accommodations costs on condition of repayment, thus putting workers in debt to their employers. Knowing the existing risks for exploitation on sponsored visa programs, The Salvation Army is concerned that workers are being put in precarious and vulnerable positions on government work programs.

Similarly, COVID-19 has made conditions worse for some survivors of modern slavery. Residents of The Salvation Army Trafficking and Slavery Safe House who were gainfully employed have now lost those jobs and now rely entirely on The Salvation Army to cover their rent and living expenses. Like many others, they face extreme uncertainty about how and when they will be able to re-enter work and thus, have no exit pathway to successful independence. This means the Safe House may have to turn away future clients in crisis because residents who would normally be prepared for independent living must remain until they have financial security.

Additionally, non-residential clients are having to live off annual leave payments and superannuation to cover their rent, which could create future financial insecurity and cause them to return to the service for further support.

⁵⁵ National Refugee-Led Advisory and Advocacy Group. (2020). *Leaving Nobody Behind: COVID-19 National Refugee Community Consultation Outcomes Report May 2020*. <https://jimdo-storage.global.ssl.fastly.net/file/e032bb74-5121-4440-8861-f6755833b14c/NRAAG%20National%20Consultation%20Outcomes%20Report.pdf>.

More generally, The Salvation Army has observed that, whilst overall demand for emergency relief has decreased amongst people eligible for government-funded income support, there has been an increase amongst those groups who are currently excluded from the JobSeeker Payment and JobKeeper Payment. For instance, services across WA, NT and Victoria have noted increased requests for housing assistance amongst persons on Temporary Protection Visas and Bridging Visas, as well as migrant, skilled and sponsored workers, and international students. Services across the country have also noted increased demand for emergency relief amongst migrant workers and international students.

Veterans

What emerged from an investigation commissioned by the Australian Government Department of Veterans' Affairs (**DVA**) to the AIHW is that between 1 July 2011 and 30 June 2017, 1,215 contemporary ex-serving Australian Defence Force (**ADF**) members used Specialist Homelessness Services, representing 1.1 per cent of the contemporary ex-serving ADF population (those who have at least 1 day of service on or after 1 January 2001 who were discharged after that date).⁵⁶

According to recent research published in May 2019, almost 5,800 veterans experienced homelessness in a twelve-month period.⁵⁷ To date, this study provides the best estimate of veteran homelessness in Australia. It is based on a reliable data source and is consistent with findings from other data sources. However, for a number of reasons, this estimate is likely to be an undercount, and the true extent of homelessness amongst the veteran population may be substantially higher than this figure. In fact, veterans who are homeless or at risk of homelessness are reluctant to access support services, especially mainstream homelessness services.⁵⁸

Veterans who had experienced homelessness were more likely to report higher levels of psychological distress and post-traumatic stress symptoms, less contact with family and friends, lower levels of satisfaction with partner and children, engaging in risky behaviours, smoking and use of recreational drugs, arrest or conviction for a crime and a greater number of lifetime traumatic events.⁵⁹

Veterans experiencing homelessness have diverse service needs that require similarly diverse service responses across multiple policy areas. These can be summarised as follows:

- Early intervention responses
- Active face-to-face case management and ongoing, wrap-around support services

⁵⁶ Australian Institute of Health and Welfare. (2019). *Use of homelessness services by contemporary ex-serving Australian Defence Force members 2011–17: summary report*. www.aihw.gov.au/reports/veterans/homelessness-services-ex-serving-adf-11-17-summary/contents/summary.

⁵⁷ Hilferty, F., Katz, I., Van Hooff, M., Lawrence-Wood, E., Zmudzki, F., Searle, A., and Evans, G. (2019). *Homelessness amongst Australian contemporary veterans: using the Specialist Homelessness Services Collection to examine veteran homelessness*. www.ahuri.edu.au/data/assets/pdf_file/0026/46583/AHURI-Report_Homelessness-Amongst-Australian-contemporary-veterans_SHS-Collection.pdf.

⁵⁸ Ibid.

⁵⁹ Ibid.

- Gaining a suitable home is the core service need of homeless veterans
- Multiple services are required to meet the varied needs of homeless veterans (for example, mental health services, drug and alcohol services, and healthcare services).

The Salvation Army, along with the RSL Queensland, runs the Veteran Support Program, which is a specialised support program that works with veterans and their families to develop skills to overcome barriers and secure and maintain stable, safe and independent housing.

During the period July to December 2019, 32 veterans were supported by the Veteran Support Program to address their housing needs – 29 of these veterans secured housing.⁶⁰

Exiting institutions

Consultations with frontline Salvation Army services show that a significant driver of homelessness is the failure of many of the mainstream institutions in our community to support and manage the transition of people into independent living.

In far too many cases, people being released from hospitals, psychiatric inpatient units, prisons and residential care services find themselves having to seek help from a homelessness program. Where some form of aftercare follow-up does exist, people frequently report that it is too scarce, has insufficient capacity and does not operate for long enough. In every dimension, the lack of appropriate levels of service provision increases the likelihood that a person with increased vulnerability will experience a crisis that leads them back into institutions. Young people who have been unable to successfully complete their secondary education or transition into the labour market are also at high risk of becoming homeless.

In a profile of the 6,900 clients leaving care seeking Specialist Homelessness Service support in 2017-18, over half (53 per cent) were leaving either a psychiatric hospital (19 per cent), rehabilitation facility (18 per cent) or a hospital (15 per cent).⁶¹

Two of the three cohorts are particularly vulnerable to experiencing entrenched disadvantage over time if they do not receive adequate supports:

- Young people transitioning from state care
- People leaving prison.

Child protection

Many young people exposed to the child protection system have already experienced significant neglect, abuse or trauma during childhood. Then, on their 18th birthday, their care arrangements

⁶⁰ It should be noted that these figures do not include those who continued to work with the Veteran Support Program into 2020 or referrals that were withdrawn by RSL Queensland.

⁶¹ Australian Institute of Health and Welfare. (2019). *Specialist homelessness services annual report 2017–18*. www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/client-groups-of-interest/clients-leaving-care.

terminate. They exit care without the necessary support in place. Young people leaving care face significantly reduced life outcomes compared with their peers who do not have a 'care' history.

Research conducted by the CREATE Foundation found that:

- 35 per cent of care leavers were homeless within the first year of leaving care
- 46 per cent of male care leavers were involved in the juvenile justice system
- 29 per cent of leavers were unemployed.⁶²

Whilst there are some available services to assist the transition to independence, too many young people are still struggling to cope independently at 18 years after a life in state care.⁶³ This was a persistent theme raised by numerous clients who shared their lived experience of being homeless with The Salvation Army. In addition to the trauma and despair they experienced through their exposure to homelessness and the inability to achieve long-term housing and other supports, there was a bitter resentment expressed at the injustice of the way they have been treated through the child protection system.

Home Stretch

The Salvation Army acknowledges the Victorian Government's investment of \$11.6 million to pilot the Home Stretch program, starting in the first half of 2019 for the next five years. Home Stretch will support approximately 250 (of the nearly 800 young people in care that turn 18 each year) to make a more gradual and supported transition to independent living. Support for young people to transition from care. The program will provide:

- Young people and their kinship and foster carers with the option of the young person remaining with their carer up to the age of 21 years, supported by an allowance.
- Young people leaving residential care with eligibility for an allowance to support housing costs up to 21 years of age.

The program also includes case work support and brokerage provided by a key worker to facilitate the young person's access to education, employment and health and wellbeing supports. The Home Stretch program is based on international and Australian evidence that extending the age of support for young people in care contributes to improved life chances and outcomes.

The Salvation Army youth homelessness services have added to this experience, reporting that up to 40 per cent of clients attending our services have previously been in out-of-home care, where

⁶² McDowall, J. J. (2009). *CREATE Report Card 2009 - Transitioning from care: Tracking progress*. CREATE Foundation. No url.

⁶³ Home Stretch. (2016). *Learn More – The Home Stretch*. www.thehomestretch.org.au/learnmore/.

they 'age-out' when they turn 18. For these young people, they either exit into homelessness or find themselves at very high risk of homelessness over the coming years. Some of the issues that impact these young people include:

- Inability to find affordable rental or social housing due to critical shortages
- Even if affordable housing can be identified, the availability of adequate support is not sufficient for many young people to maintain their tenancies
- Inadequacy of Youth Allowance even when supplemented with Commonwealth Rent Assistance
- The unrealistic expectation that young people are developmentally ready to live independently without support from age 18
- Absent or minimal relationships with adults that are safe
- Risk of being 'black-listed' by real estate agents early in their housing careers
- Poor mental health, low education and compromised employment prospects
- Lack of support networks
- Lack of living skills that would otherwise improve prospects to cohabitate with others, get along with neighbours or manage responsibilities associated with successfully managing a tenancy.

Significant reforms to the way young people are transitioned from out-of-home care are urgently required in order to reduce the very high proportion that are ending up homeless. Leadership from the Commonwealth could help bring the states and territories together on this issue, particularly in demonstrating better recognition of some of the developmental issues experienced by young people.

Claire's story*

Claire was placed into care by the Department of Child Protection due to neglect, exposure to sexualised behaviour and risk of sexual exploitation. She was originally placed with her grandparents, however was shortly removed due to sexual abuse perpetrated by her grandfather. She experienced multiple care placements before being placed into a department group home at the age of 16. Over the next two years, Claire formed multiple relationships within her peer group and experimented with drugs and alcohol.

At age 18, Claire left care and moved into a Department of Housing unit. Shortly after moving in, Claire found she was expecting her first child. An initial assessment identified limited independent living skills, poor personal hygiene, low self-esteem, undiagnosed mental health

Attachment A

and minimal support networks. Shortly after, Claire received a second breach with the Department of Housing due to the poor condition of her unit and the Department of Child Protection became involved due to concerns for her capacity to parent.

Initial work with Claire centred around the development of independent living skills and increasing social networks. An intensive support plan was put in place that continued to develop her independent living skills and provide pregnancy and parenting support. Claire had been maintaining the property and engaging in the program for a period of six months, when the Department of Child Protection closed her case. At the end of the 12-month program, Claire moved into private rental and was provided outreach support focusing on the development of community support networks including community health nurse, parenting support programs, counsellor, financial counselling and social supports.

Claire also engaged with our youth consultation group, recreation and life skills programs and the CREATE Foundation. When Claire's relationship broke down due to domestic and family violence, she was supported to move back into our transitional housing program. Significant improvement was noted in her self-esteem, self-belief and mental health.

Claire then moved into private rental after forming a relationship with another client of our service. Due to health and financial concerns, Claire presented at-risk of homelessness and for the third time, Claire (along with her partner) were supported to move back into our transitional housing program. Support was provided to address her partner's health concerns and Claire and her partner moved back into private rental. Three years on, Claire and her partner have two more children, have independently maintained their private rental and Claire has returned to study while her partner works full-time.

Significant outcomes were achieved by Claire due to the flexible and creative support offered. Claire was able to address her early childhood trauma, develop independent living skills, increase social supports, build healthy relationships and improve her health and well-being. Claire was also provided parenting support that increased her capacity to provide for her children's psychological, social, physical, emotional and spiritual well-being. In Claire's case several challenges would have been reduced or negated if Claire had had the opportunity to engage with our service at an earlier stage, allowing for prompt and appropriate preparation in the development of care plans and support in leaving care.

** name changed*

Exiting custodial settings

A significant number of The Salvation Army's clients have indicated a history of incarceration. While not always resentful about their incarceration, there is a common story of displacement, homelessness, and a lack of hope for permanent housing, employment and a normal life expressed by many.

Growing rates of incarceration are rapidly inflating rates of prisoner discharge – a point at which many are highly vulnerable to homelessness. *The Health of Australia's Prisoners 2018* report showed that 55 per cent of Australian prisoners surveyed said they would be homeless on release from prison.⁶⁴ This includes two per cent who said they were expecting to sleep rough, 44 per cent who said they would go into crisis accommodation, and eight per cent who said they did not know where they were going to sleep at all. The report also showed that the number of prisoners who experienced homelessness before incarceration rose from 30 per cent in 2015 to 33 per cent in 2018.⁶⁵

Bill's story*

Bill was referred to a Salvation Army homelessness case coordinator before being discharged from the Royal Melbourne Hospital. Bill's admission was for coronary artery disease and bypass surgery, with co-occurring type-2 diabetes, non-compliance with medication for paranoid schizophrenia and malnutrition resulting from little to no food intake.

The hospital was able to hold Bill's bed for an additional two days prior to release, which allowed the case coordinator to conduct a vulnerability assessment while he was still on the ward. The assessment provided a vulnerability rating which provided evidence of complexity and the interventions required to support Bill effectively. Due to his chronic medical needs, lack of insight into his mental health symptoms, English language barriers and difficulty navigating the service system, Bill was initially discharged into a motel to provide additional time for appropriate service referrals and community linkages to be established before entering a Salvation Army crisis homelessness service.

The collaboration between the hospital and the Salvation Army homelessness service has ensured Bill did not exit hospital into homelessness. It also provided for the establishment of a range of linkages including mental health (outreach visiting fortnightly), medication compliance and housing case management. Previous to these arrangements, Bill was sleeping on the streets and lived a transient lifestyle with no family or friends supporting him.

Bill is currently residing at The Salvation Army's Flagstaff homelessness service, where he has three cooked meals per day, shower and laundry services as well as social support. Bill is also working on obtaining suitable long-term housing with his case manager.

* name changed

⁶⁴ Australian Institute of Health and Welfare. (2019). *The health of Australia's prisoners 2018*. <https://www.aihw.gov.au/reports/prisoners/health-australia-prisoners-2018/contents/table-of-contents>.

⁶⁵ Ibid.