

Submission to the Parliament of Australia House of Representatives  
Standing Committee on Social Policy and Legal Affairs

**Inquiry into homelessness in Australia**



Homelessness NSW is a peak not for profit organisation that works with its members to prevent and reduce homelessness across NSW.

Our members include small, locally based community organisations, multiservice agencies with a regional reach and large State-wide service providers who work to address and prevent homelessness.

Key services that we provide include policy development and advocacy in working to end homelessness, public education about the changing faces of homeless people and those at risk, information about the diverse mix of initiatives operating in NSW and elsewhere and advice and support for member organisations and others about organisational change and improvement.

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## **Introduction**

The growing homelessness crisis is particularly acute in NSW, where Specialist Homelessness Services have been unable to meet the growing demand of those attempting to access homelessness services. The 2019-2020 bushfire season and COVID-19 pandemic have demonstrated the barriers faced by a service system responding to crisis when it is already in crisis. These periods of crises highlighted gaps in national co-ordination and support for those at risk of and facing homelessness. There is an opportunity for the Federal Government to learn from the recent period and implement a national housing and homelessness strategy, to urgently fund social housing and services to support the most vulnerable in our communities and prevent future homelessness.

## Recommendations

**Recommendation 1:** The Federal Government fund 300,000 new social and Aboriginal housing properties nation-wide, including 5000 social housing dwellings yearly until 2026 in NSW.

**Recommendation 2:** The Federal Government provides a new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200, 000 low cost rental properties for low and middle-income earners.

**Recommendation 3:** The Federal Government maintains the JobSeeker subsidy as a permanent increase to Newstart payments.

**Recommendations 4 to 13 are to form part of a national housing and homelessness strategy funded by the federal government.**

**Recommendation 4:** The Federal Government funds a national program of Housing First to provide supported accommodation for those facing homelessness with complex needs.

**Recommendation 5:** The Federal Government implements the recommendations from peak bodies from numerous domestic and family violence inquiries including:

- i) investment in local domestic and family violence services so that there is adequate crisis and transitional accommodation, thereby minimising the use of local motels and hotels for temporary accommodation.
- ii) support for local domestic and family violence services to arrange temporary accommodation for all women and children escaping domestic and family violence if no other crisis accommodation is available.
- iii) successful early intervention and prevention models integrated with local service design and tailored prevention responses to effectively challenge violence in the long term.

**Recommendation 6:** The Federal Government implement a strategy to address youth homelessness including:

- i) wrap around support for young people, such as Youth Foyers. A Foyer is an integrated learning, housing, and support service, focusing on education and employment goals.
- ii) medium to long term support for young people over a 6-24-month period.
- iii) the expansion of RentChoice Youth to all areas in Australia and NSW.

**Recommendation 7:** The Federal Government implement a strategy to address high rates of LGBTQIA+ homelessness through:

- i) funding specific LGBTQIA+ education and training to address the lack of knowledge, discrimination about LGBTQIA+ people and increase inclusivity and appropriate pathways within community and homelessness services.
- ii) funding targeted assistance to LGBTQIA+ people at risk of or facing homelessness including LGBTQIA+ targeted Housing First, given the higher risks and complexity of needs (health, safety, financial, social, or otherwise).
- iii) including LGBTQIA+ people as vulnerable sub-groups that require specific attention in Australian housing and homelessness policies.

**Recommendation 8:** The Federal Government commit to addressing Aboriginal homelessness through:

- i) a national homeless and housing strategy based on Aboriginal self-determination and Aboriginal control to address rising numbers of Aboriginal people at risk of and experiencing homelessness.
- ii) funding for Aboriginal controlled social and affordable housing that is culturally safe.
- iii) funding for Aboriginal run, culturally safe domestic and family violence programs, given the prevalence of domestic and family violence in the Aboriginal population seeking homelessness support.

**Recommendation 9:** The Federal Government act to reform national tenancy laws to make private rental more accessible to those on low incomes through:

- i) maintaining the moratorium on evictions and removing accrued rental debt for tenants.
- ii) implementing national policy regulations to redress the power imbalance between landlords and tenants including preventing 'no grounds evictions' by landlords and regulation of the rental market to ensure affordable private rentals across Australia.
- iii) increasing the lowest social security payments such as Newstart Allowance and Commonwealth Rent Assistance.

**Recommendation 10:** The Federal Government improve the NDIS for those at risk of and experiencing homeless by:

- i) addressing gap in the NDIS, particularly for those with psycho-social disability.
- ii) adequately funding the SHS sector and NDIS providers to assist those with disabilities.
- iii) increasing the communication between SHS, health and disability providers.

**Recommendation 11:** The Federal Government redress the compounding trauma faced by the homeless cohort on temporary visas through acting to:

- i) immediately allow all temporary visa holders the same access to Centrelink entitlements as permanent residents in Australia, including the JobSeeker subsidy.
- ii) redress gaps in the specialist homelessness system to adequately fund targeted support for culturally and linguistically diverse communities.
- iii) fund social and affordable housing with culturally appropriate support.

**Recommendation 12:** The Federal Government act on the gendered nature of homelessness through:

- i) increasing temporary and long-term accommodation options for women and women with children.
- ii) increasing the aged pension and parental leave provisions.
- iii) reforming the superannuation system to close the gendered gap in superannuation.
- iv) implementing measures to redress unequal pay such as maintaining the equal pay funding agreement for the community services sector.

**Recommendation 13:** The Federal Government act on the increasing number of older people experiencing homelessness by:

- i) implementing the gendered homelessness asks above that impact both older men and women.
- ii) funding social and affordable housing with more options such co-housing, co-living and independent living units for older people.
- iii) co-ordinating, integrating and adequately funding the aged care, homelessness, and health sectors.
- iv) establishing a capital pool to enable aged care providers to build specialist facilities for older people.

**Recommendation 14:** The Federal Government act on the concerns for the homeless cohort during the 2019-2020 bushfire season including:

- i) funding social and affordable housing and homelessness services to be able to respond in emergencies without existing unmet demand for assistance and housing.
- ii) adequately planning of emergency responses, including protocols for bushfires, to include the needs of the homeless cohort across emergency response, health, housing, and homelessness sectors.
- iii) plan and fund aftershock recovery following bushfires to account for the needs of the homeless cohort, including increasing demand on homelessness services, depletion of housing stock, increasing rates of domestic and family violence, complex impact on Aboriginal communities and the increased needs of the long-term homeless cohort.

**Recommendation 15:** The Federal Government urgently improves the response to the COVID-19 pandemic and future pandemics, through learning from the recent experiences of the homelessness sector and those facing homelessness. This requires:

- i) rapid & planned health-based responses to pandemics, particularly for vulnerable communities.
- ii) government coordination across all sectors to protect the most vulnerable communities.
- iii) planning for immediate temporary accommodation with ongoing support and assistance.
- iv) long-term prevention of homelessness through a national housing and homelessness strategy in Australia.
- v) prevention of exits from prison into homelessness, through housing with support, prior, during and post exiting.

**Recommendation 16:** The Federal Government urgently acts to prevent the worsening impact of the economic recession on the homeless cohort by acting to:

- i) allow temporary visa holders access to Centrelink payments including the JobSeeker subsidy.
- ii) fund the Social Housing Acceleration and Renovation Program to provide 30,000 additional social housing units nationally and renovations to many more homes.
- iii) fund the Rapid Housing Response Fund proposed by Community Housing Industry Association and Homelessness Australia, to provide additional housing and support to rough sleepers.
- iv) understand the homelessness sector as an essential service and look at funding and resourcing options to ensure its sustainability during economic downturn.

## Homelessness in NSW

The statistics below paint a picture of the growing homelessness crisis in NSW.

The NSW Specialist Homelessness Services (SHS) program saw 72,500 clients in 2018-2019. This was a 42 percent increase since the homelessness reforms in 2014-2015.<sup>1</sup>

Similarly, the ABS Census found that between 2011 and 2016 the number of people experiencing homelessness in NSW increased in numerical terms by 37 percent from 27,479 to 37,715 people.<sup>2</sup>

Aboriginal people comprised nearly one third of service users in NSW in 2018-2019.<sup>3</sup> This increase in proportion of Aboriginal clients accessing homelessness services had been maintained since 2017-18.

In NSW, 38 percent of clients are seeking support because of domestic and family violence – an increase from 31 percent four years ago. Nationally, family and domestic violence was the most common reason identified for seeking assistance – accounting for 28 percent or approximately 80,500 people.<sup>4</sup> NSW was one of three states reporting an increase in numbers of clients experiencing family and domestic violence; recording an increase of 1,200 clients since 2017–2018.<sup>5</sup>

Young people represented 26 percent of clients in 2018-19 in NSW, an increase of 4 percent from 2017-2018. There has been an increase of 1,000 children aged 10 – 14 accessing homelessness services in NSW – a 22 percent increase in 12 months.<sup>6</sup>

5411 older people accessed services in 2018-19 in NSW, compared to the total 24,169, comprising 22 percent of all clients. Rough sleepers comprised seven percent of all people accessing services in NSW in this same period.<sup>7</sup>

## Rental affordability and social housing waitlist in NSW

There is extremely limited affordable housing for those on the lowest incomes in NSW. According to Anglicare's National Rental Affordability Snapshot, just four percent of all properties were affordable and appropriate for households on government income support payments. For households on the minimum wage it was 26 percent. It is impossible for single people. There was just one property out of more than 69,000 that was affordable and suitable on the Snapshot weekend for people receiving Youth Allowance and only two for a single person on Newstart. Just 554 properties were affordable

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<sup>1</sup> AIHW (2019) 'Specialist Homelessness Services Annual Report annual report 2018-19', available online: <https://www.aihw.gov.au/reports/homelessness-services/shs-annual-report-18-19/>

<sup>2</sup> ABS (2016) 'Census of Population and Housing', available online: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

<sup>3</sup> op cit. AIHW 2019-19 Annual Report

<sup>4</sup> ibid

<sup>5</sup> ibid.

<sup>6</sup> ibid.

<sup>7</sup> ibid.

for a single person on the Aged Pension, and only 317 were affordable for a person on the Disability Support Pension.<sup>8</sup>

This snapshot is more unaffordable for people in Sydney, with a rental average of \$400/week, above the \$370/week national median across Australia in January 2019.<sup>9</sup>

231,000 low-income households paid more than 30 per cent of their income in rent. Prior to the COVID-19 pandemic, there was an existing wait list of 60,000 applicants for social housing in NSW, leading to wait times of up to ten years.<sup>10</sup>

### **Specialist Homelessness Service system in NSW**

There are 159 Specialist Homelessness Services across NSW.<sup>11</sup> Since the *Going Home Staying Home* reforms there have been significant gaps for the SHS sector including service provision to young people, women and children escaping domestic and family violence, and Aboriginal communities, no program outcomes measurement, and complicated contractual arrangements that impact on service delivery.

SHSs have experienced an unprecedented increase in demand due to the increase in homelessness in NSW and inadequate funding to meet these needs.

From 2014-2016, homelessness services experienced unprecedented demand with a 38% increase in clients. This level of demand has been maintained since 2016. In 2018-19 homeless services across NSW saw over 73,000 clients.<sup>12</sup> This is 27% more than they are funded to work with and 25% of the national homeless population.<sup>13</sup>

NSW has the highest unmet need in Australia of 45 percent and unmet need is greater than service delivery.<sup>14</sup> NSW has an average growth rate of clients of five percent compared to three percent nationally and 25 percent of the national total of clients.<sup>15</sup>

NSW has now reached the point where more people who need crisis accommodation do not receive it (21,552) than those who do (18,000). And even if supported by a homelessness service, two in three clients will still be without long term accommodation or housing.

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<sup>8</sup> Anglicare Australia (2019) 'Rental Affordability Snapshot', available online:

<https://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshots302da309d6962baacc1ff0000899bca.pdf?sfvrsn=4>

<sup>9</sup> Rent.com.au (2019) 'Rental Market Snapshot', available online: <https://www.rent.com.au/blog/rental-snapshot-january-2019>

<sup>10</sup> Canberra Times (2019) 'Homelessness worst in NSW and growing', available online:

<https://www.canberratimes.com.au/story/6234211/homelessness-worst-in-nsw-and-growing/?cs=14231>

<sup>11</sup> NSW Government (2019) 'Our homelessness programs', available online:

<https://www.facs.nsw.gov.au/providers/funded/programs/homelessness/specialist-services/our-programs>

<sup>12</sup> op cit. AIHW 2019-19 Annual Report

<sup>13</sup> ibid.

<sup>14</sup> ibid.

<sup>15</sup> ibid.

The COVID-19 pandemic has further increased these pressures. 39 percent of homeless service providers have already reported an increase in demand for services during March and April.<sup>16</sup>

SHSs are essential if people are to sustain existing tenancies. With the assistance of SHSs approximately 22,500 clients in 2018-2019 were able to sustain tenancies, 89 percent of which were successful following support from a homelessness service.<sup>17</sup>

There is an urgent need to increase funding for SHS services to match the level of demand on the services and account for further increases in demand for homelessness services during an economic recession.

Homelessness NSW also urges the federal government to reconsider the recontracting process during the COVID-19 pandemic. During the pandemic and in general, homelessness services should be focusing on planning for need with guaranteed provision of services for those they work with.

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<sup>16</sup> Equity Economics (2020), 'Supporting Economic Recovery in NSW: Investment in Social and Affordable Housing is Critical to Supporting Jobs Today and Families into the Future', available online: [https://www.ncoss.org.au/sites/default/files/public/policy/Equity%20Economics%20-%20Supporting%20Economic%20Recovery%20in%20NSW\\_05092020\\_Final.pdf](https://www.ncoss.org.au/sites/default/files/public/policy/Equity%20Economics%20-%20Supporting%20Economic%20Recovery%20in%20NSW_05092020_Final.pdf)

<sup>17</sup> op cit. AIHW 2018-19 Annual report

## What is needed from the Federal Government to address homelessness

### *Social and affordable housing*

Public or community housing is now only four percent of all housing and has been cut to approximately a third of all housing over the last two decades. There has been no national program for building social housing since 1996, except for a short economic stimulus boost to help stave off the global financial crisis in 2009.<sup>18</sup>

Federal Government investment in social housing is urgently needed to prevent and stop homelessness. Social housing investment is the most effective way to reduce homelessness, due to its affordable rents, security of tenure, and other supports that are not available to people in the private rental market. Financially vulnerable people in social housing are less than half as likely to become homeless as a similar group renting privately. In Australia one third of new tenants in social housing are previously homeless.<sup>19</sup>

Nationally, Homelessness NSW supports the Everybody's Home Campaign asks for the Federal Government to implement:

- new capital investment to generate 300,000 new social and Aboriginal housing properties
- a new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200, 000 low cost rental properties for low and middle-income earners.<sup>20</sup>

Research commissioned by the Community Housing Industry NSW (CHIA NSW) indicates that NSW requires 5,000 social housing dwellings a year until 2026 for low income households.<sup>21</sup> Homelessness NSW urges the Federal Government to fund this social housing investment in NSW.

The current NSW Social and Affordable Housing Fund initiative is expected to generate 3,400 social and affordable homes over several years. However, research conducted by Professor Hal Pawson estimates that this figure is less than half the increase required to even retain the current levels of unmet housing need.

### *Maintain the JobSeeker supplement*

The Australian and NSW economy is facing worsening economic recession and increases in unemployment. Maintaining current levels and access of Jobseeker supplements can prevent further increases in homelessness and assist those experiencing homelessness. We urge the Federal Government to commit to maintaining current access and rates of Jobseeker supplements until there is a social security system put in place that keeps people out of poverty and homelessness.

Before the introduction of the JobSeeker supplement, less than four percent of rental properties NSW were considered affordable for families without work. The welcome introduction of the JobSeeker Supplement has improved rental affordability temporarily, with 10 per cent of properties

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<sup>18</sup> Gray, Rachel (2020) 'We must act on homelessness before COVID-10 winter', available online: <https://newsroom.unsw.edu.au/news/social-affairs/we-must-act-homelessness-covid-19-winter>

<sup>19</sup> ACOSS (2019), How to reduce homelessness and boost incomes and jobs: social housing as infrastructure', available online: <https://www.acoss.org.au/wp-content/uploads/2019/08/ACOSS-Brief-Social-Housing-Investment-as-Infrastructure.pdf>

<sup>20</sup> Everybody's Home (2018) 'More social and affordable homes', available online: <https://everybodyshome.com.au/our-campaign/more-social-and-affordable-homes/>

<sup>21</sup> CHIA NSW (2016) 'Social and affordable housing projections 2016-2026', available online: <http://communityhousing.org.au/wp-content/uploads/2018/06/1806-CHIA-Judy-Yates-research-report.pdf>

in Greater Sydney and Illawarra now affordable. However, the conclusion of the Jobseeker Supplement in September 2020 will return a record number of unemployed households to few, if any, affordable housing options.<sup>22</sup>

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<sup>22</sup> Equity Economics (2020) 'Supporting Economic Recovery in NSW', available online: Equity Economics

## **National Homelessness Strategy**

Homelessness NSW recommends that the Federal Government create a new national homelessness strategy to address the needs of cohorts outlined below and ensure that no vulnerable group is left behind.

### *Housing First*

The Housing First evidence-based model has been widely documented internationally as a successful model for ending the chronic cycle of long-term homelessness for people with complex challenges.<sup>23</sup> In this model, clients are housed with access to multidisciplinary teams, including medical practitioners, nurses and psychologists. In the context of the COVID-19 pandemic and the need to immediately house rough sleepers with complex needs, this strategy is more important than ever, and should be funded by a national homelessness strategy.

Homelessness NSW welcomes the \$36 million funding package for housing rough sleepers in NSW. This should work alongside a federal strategy and funding for Housing First, supplementing work in different states and territories to prevent homeless through supported strategies.

### *Support for victim-survivors of domestic and family violence*

Homelessness NSW notes there is another parliamentary inquiry into domestic and family violence announced less than a fortnight after the Senate Inquiry into domestic violence ended. Many recommended changes are yet to be implemented.<sup>24</sup> The prevention and responses needed to address domestic and family violence have been outlined in length by other specialised peak bodies such as Domestic Violence Victoria and these are the recommendations that should be funded by national domestic and family violence initiatives.<sup>25</sup>

A critical issue that is often missed in domestic and family violence policy is the importance of housing and services to prevent homelessness.

Family violence is the most common reason that women and children become homeless.<sup>26</sup> The Royal Commission into Family Violence found a strong link between being able to access long-term housing and victim-survivors' ability to recover from family violence. It subsequently made a series of recommendations to increase access to housing for victim-survivors of family violence.<sup>27</sup> To address family and domestic violence a national housing strategy needs to be funded by the federal government.

NSW has a lack of safe, affordable support options for families impacted by domestic and family violence. Women, children, and young people who need to leave the family home often face lengthy waits and navigate fragmented processes when attempting to secure crisis support and temporary

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<sup>23</sup> AHURI (2018) 'What is the Housing First model and how does it help those experiencing homelessness?' available online: <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

<sup>24</sup> Domestic Violence Victoria (2020) 'New Domestic Violence Inquiry to probe national failures in keeping victims safe', available online: <http://dvvic.org.au/news/new-domestic-violence-inquiry-to-probe-national-failures-in-keeping-victims-safe/>

<sup>25</sup> Domestic Violence Victoria (no date, viewed 11/06/20) 'What are we doing to end family violence?' (<http://dvvic.org.au/understand/prevention-and-response-to-family-violence/>)

<sup>26</sup> Penney, A. (2012) 'Home and Safe? Policy and practice innovations to prevent women and children who have experienced domestic and family violence from becoming homeless, cited in Domestic Violence Victoria (2020) 'Submission to the Inquiry into Homelessness in Victoria', available online: [http://dvvic.org.au/wp-content/uploads/2020/02/SUB\\_200131\\_DV-Vic\\_Homelessness-Inquiry\\_FINAL.pdf](http://dvvic.org.au/wp-content/uploads/2020/02/SUB_200131_DV-Vic_Homelessness-Inquiry_FINAL.pdf)

<sup>27</sup> Royal Commission into Family Violence (2016) v2 p38.

or longer-term accommodation. There is a lack of crisis accommodation across the state and families are routinely referred to emergency temporary accommodation (often in motels or caravan parks) whilst they are waiting for longer-term options to be available. Temporary accommodation is often unsafe and access to outreach support is highly dependent on the capacity of services.

Homelessness NSW supports the asks of Domestic Violence NSW to be funded by Federal Government which includes:

- investment in local domestic and family violence services so that there is adequate crisis and transitional accommodation, thereby minimising the use of local motels and hotels for temporary accommodation.
- support for local domestic and family violence services to arrange temporary accommodation for all women and children escaping domestic and family violence if no other crisis accommodation is available.
- successful early intervention and prevention models integrated with local service design and tailored prevention responses to effectively challenge violence in the long term.<sup>28</sup>

### *Young people*

For the most part, young people experiencing homelessness are part of the 'hidden homeless'. Hidden homelessness is used to describe those couch surfing, living at a friend's or relative's place, or sleeping in temporary shelter, perhaps intermittently, but without guarantee of continued residency or permanency.<sup>29</sup>

Homeless young people have a notably higher incidence of reported self-injury and attempted suicide. They also have a greater likelihood of leaving school early, along with significantly higher unemployment rates than their peers.<sup>30</sup> Simply put, the cost to society of failing to properly support young people experiencing homelessness is far greater than the investment in that support.<sup>31</sup>

Homelessness NSW urges the Federal Government act on youth homelessness by funding:

1. wrap around support for young people, such as Youth Foyers. A Foyer is an integrated learning, housing, and support service, focusing on education and employment goals. A Youth Foyer provides employment, education, training, and skills development in a stable and secure congregated living environment. Young people exiting a Youth Foyer are much better equipped to be good employees and more likely to sustain employment.<sup>32</sup>
2. medium to long term support for young people over a 6-24-month period.<sup>33</sup>
3. the expansion of RentChoice Youth to all areas in Australia and NSW.

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<sup>28</sup> Domestic Violence NSW (2016) 'Submission to the NSW Homelessness Strategy Discussion Paper', available online: <http://dvnsw.org.au/wp-content/uploads/2017/08/DVNSW-Homelessness-Strategy-submission-final.pdf>

<sup>29</sup> Mission Australia (2018) 'Young People's Experiences of Homelessness: Findings from the Youth Survey 2017', available online: <https://www.missionaustralia.com.au/publications/youth-survey/780-young-people-s-experience-of-homelessness-findings-from-the-youth-survey-2017/file>

<sup>30</sup> Gale, N, Yfoundations (2020) 'Submission for the Inquiry into the Protocol for Homeless People in Public Places', available online: <http://yfoundations.org.au/wp-content/uploads/2020/03/Online-Rough-Sleeping-Protocol.pdf>

<sup>31</sup> *ibid.*

<sup>32</sup> *ibid.*

<sup>33</sup> Brest, B. et.al. (2019) 'Position paper: Housing for young people at risk of, or experiencing homelessness', available online: <http://yfoundations.org.au/wp-content/uploads/2019/08/POSITION-PAPER-Housing.pdf>

### *LGBTQIA+ people*

LGBTQIA+ people access homelessness services at a much higher rate than the rest of the population and need specialised support.<sup>34</sup> To address the high rates of LGBTQIA+ homelessness we ask the Federal government to:

- fund specific LGBTQIA+ education and training to address the lack of knowledge, discrimination about LGBTQIA+ people and increase inclusivity and appropriate pathways within community and homelessness services.
- fund targeted assistance to LGBTQIA+ people at risk of or facing homelessness including LGBTQIA+ targeted Housing First, given the higher risks and complexity of needs (health, safety, financial, social, or otherwise).<sup>35</sup>
- include LGBTQIA+ people as vulnerable sub-groups that require specific attention in Australian housing and homelessness policies.<sup>36</sup>

### *Aboriginal people*

Aboriginal people access homelessness services at a significantly high rate than other Australians. In 2017-2018 one third of clients accessing SHSs were Aboriginal. Whilst Aboriginal and Torres Strait Island people represent 3.5 % of the NSW population, they represented 7.3% of the people who were homeless in NSW on Census night in 2016.<sup>37</sup>

Yet in NSW, the number of Aboriginal organisations funded to provide homelessness services is low – of 224 current contracts only 14 involve Aboriginal providers.<sup>38</sup>

Homelessness NSW urges the Federal Government commit to:

- a national homeless and housing strategy based on Aboriginal self-determination and Aboriginal control to address rising numbers of Aboriginal people at risk of and experiencing homelessness.
- funding for Aboriginal controlled social and affordable housing that is culturally safe.
- funding for Aboriginal run, culturally safe domestic and family violence programs, given the prevalence of domestic and family violence in the Aboriginal population seeking homelessness support.

### *National rental laws*

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<sup>34</sup> McNair R. et. al. (2017) 'LGBTQ Homelessness: Risks, Resilience and Access to Services in Victoria', available online: [http://www.lgbtihomeless.org.au/wp-content/uploads/2018/04/LGBTQ-Homelessness-project-Final-report-September-2017-Final\\_.pdf](http://www.lgbtihomeless.org.au/wp-content/uploads/2018/04/LGBTQ-Homelessness-project-Final-report-September-2017-Final_.pdf)

<sup>35</sup> Ibid.

<sup>36</sup> Council to Homeless Persons (2017) 'Why LGBTQ Victorians are twice as likely to face homelessness', available online: <https://chp.org.au/lgbtq-victorians-twice-likely-face-homelessness/>

<sup>37</sup> ABS (2018) 'Estimates of Aboriginal and Torres Strait Island Australians', in Cox Inall Ridgeway (2020) 'Overview Report: Community engagement report back and strategic advice for improving the provision of specialist homelessness services for Aboriginal people in NSW', p.2.

<sup>38</sup> *ibid.* FACS (2019b) 'Background Paper: specialist homelessness services Recommissioning in 2020 and Aboriginal Service Provision', unpublished. in Cox Inall Ridgeway, p, 3.

The federal government needs to act to make renting fairer for tenants and more accessible for those on low incomes to prevent homelessness. Homelessness NSW urges the federal government to:

- maintain the moratorium on evictions and remove accrued rental debt for tenants
- implement national policy regulations to redress the power imbalance between landlords and tenants including preventing 'no grounds evictions' by landlords and regulation of the rental market to ensure affordable private rentals across Australia
- increase the lowest social security payments such as Newstart Allowance and Commonwealth Rent Assistance

### *NDIS support*

The NDIS has been inaccessible for many vulnerable and disadvantaged people including the homelessness population. As a result, many people with psychosocial disabilities, particularly those at risk of or experiencing homelessness, are finding it difficult to navigate the complex regulations and application process and many of those found to be ineligible are left with limited support.

In our members' experience, many people with complex needs (including psychosocial disabilities) are being found to be ineligible for a NDIS package. Without access to NDIS, these clients are being referred into an already overstretched SHS sector who are unable to provide the specialist mental health treatment which they require.

This situation is magnified by the current operation of the 'no wrong door' policy within the SHS system in NSW which effectively requires SHSs to provide services to this client cohort without adequate resources.

Greater coordination between the disability, mental health and SHS sector is need to ensure referrals are made appropriately and with an awareness of the types of support clients require (and the supports that SHS can provide).

Homelessness NSW members have also expressed concerned that their clients are receiving inadequate follow up after being granted a NDIS package based on a psychosocial disability. Given the transient nature of homelessness, many people require multiple follow-ups to ensure they receive service information. This is even more the case for those experiencing homelessness who have complex mental health conditions.

Members have reported to Homelessness NSW examples when NDIA services have made only limited attempts to contact a successful applicant for a NDIS package. As a result, some of the most vulnerable clients have not received the services they have been deemed eligible to receive. Members have stressed to Homelessness NSW the complex and confusing nature of the regulations attached to the NDIS support package application process. This has led to many potentially eligible advocates not making or submitting incomplete applications which are ultimately rejected.

Homelessness NSW urges the Federal Government act to:

- address the gaps of the NDIS, particularly for those with psycho-social disability.
- adequately fund the SHS sector and NDIS providers to assist those with disabilities.
- increase the communication between SHS, health and disability providers.

### *People on Temporary Visas*

People on Temporary Visas are a cohort of people holding bridging visas, including asylum seekers and refugees, partner visas, temporary work visas and international student visas. The COVID-19 pandemic and exclusion of this cohort from accessing government entitlements such as Centrelink payments has increased the risk and experience of homelessness for those on temporary visas.<sup>39</sup> Domestic Violence NSW and the National Advocacy Group on Women on Temporary Visas Experiencing Violence<sup>40</sup> found that people on temporary visas face a range of barriers when at risk of and facing homelessness including:

- inability to access housing (NSW Housing policy prevents people on temporary visas from accessing transitional, social and public housing and rental assistance).
- inability to access healthcare (NSW Health policy excludes people without Medicare from accessing public hospitals except in limited circumstances; Commonwealth policy prevents people on temporary visas from accessing Medicare except in limited circumstances).
- inability to access income (Commonwealth policy prevents people on temporary visas from accessing Centrelink; People on temporary visas may have no or limited work rights depending on the visa type and conditions, and childcare responsibilities).
- challenges in accessing crisis accommodation (Service providers do not receive specific funding to assist people on temporary visas. Some service providers limit the number of people on temporary visas they support due to the high costs of supporting people without income for extended periods and their inability to access long-term housing).
- risk, fear and threats of deportation and separation from their children (People on temporary visas face complex intersecting legal issues relating to domestic violence, immigration, family, and child protection law and require legal advice and representations).
- lack of culturally safe and accessible services and free interpreting services.
- limited social networks and access to support, lack of understanding of their rights.

Homelessness NSW urges the Federal Government act to:

- immediately allow all temporary visa holders the same access to Centrelink entitlements as permanent residents in Australia, including the JobSeeker subsidy.
- redress gaps in the specialist homelessness system to adequately fund targeted support for culturally and linguistically diverse communities.
- fund social and affordable housing with culturally appropriate support.

### *Gendered homelessness*

In NSW, women comprised 57.8% of those accessing homelessness services and 66% of the unmet demand.<sup>41</sup> Systemic barriers for women include the gendered pay-gap, the sector based segregation

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<sup>39</sup> Stayner, T (2020) 'Coronavirus inquiry tole of shocking and wilful neglect' of temporary visa holders in Australia, available online: [www.sbs.com.au/news/coronavirus-inquiry-told-of-shocking-and-wilful-neglect-of-temporary-visa-holders-in-australia](http://www.sbs.com.au/news/coronavirus-inquiry-told-of-shocking-and-wilful-neglect-of-temporary-visa-holders-in-australia)

<sup>40</sup> National Advocacy Group on Women on Temporary Visas Experiencing Violence (2018) 'Path to Nowhere: Women on Temporary Visas Experiencing Violence and Their Children', available online: [https://www.homelessnessnsw.org.au/sites/homelessnessnsw/files/2018-12/Path%20to%20Nowhere\\_0.pdf](https://www.homelessnessnsw.org.au/sites/homelessnessnsw/files/2018-12/Path%20to%20Nowhere_0.pdf)

<sup>41</sup> op. cit. AIHW annual report

of women in the workforce and the economic impact of parental responsibilities.<sup>42</sup> These factors all contribute to the gendered nature through which homelessness disproportionately impacts women.

Crucially, older women experiencing homelessness often don't own their own home, and it is frequently at the point of retirement when women with inadequate superannuation funds are forced to rely on the Age Pension and are subsequently unable to afford private rental that they become homeless.<sup>43</sup> Women are likely to have half the superannuation as men at retirement in Australia.<sup>44</sup>

Homelessness NSW urges the Federal Government act to:

- increase temporary and long-term accommodation options for women and women with children.
- increase the aged pension and parental leave provisions.
- reform the superannuation system to close the gendered gap in superannuation.
- implement measures to redress unequal pay such as maintaining the equal pay funding agreement for the community services sector.

### *Older people*

Older people represent 7.3% of all clients access SHS services in NSW in 2018-19.<sup>45</sup> Older people in Australia increasingly experience financial and housing insecurity.<sup>46</sup> Homelessness for an older person is often connected to not being able to work until retirement age, which is associated with low levels of educational attainment and limited employment options. Older women have significantly increased in number within the homelessness population, for reasons outline in 'gendered homelessness' above. Indigenous clients over 65 years old were 12.3 times more likely to access SHS services nationally than their older non-Indigenous counterparts.<sup>47</sup>

Homelessness NSW urges the Federal Government to:

- act on the gendered homelessness asks above that impact both older men and women.
- fund social and affordable housing with more options such co-housing, co-living and independent living units for older people.
- co-ordinate, integrate and adequately fund the aged care, homelessness, and health sectors.

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<sup>42</sup> KPMG (2016) 'She's price(d)less: the economics of the gender pay gap', available online: <https://www.aph.gov.au/DocumentStore.ashx?id=2023f00a-83e0-48ad-a6fe-610f8bbc2e51&subId=463848>

<sup>43</sup> NCOSS (2016) 'A New Year for Women: Economic Empowerment Discussion Paper', available online: [https://www.ncoss.org.au/sites/default/files/public/campaign/New%20Year%20for%20Women\\_discussion\\_FI\\_NAL.pdf](https://www.ncoss.org.au/sites/default/files/public/campaign/New%20Year%20for%20Women_discussion_FI_NAL.pdf)

<sup>44</sup> The Greens Party (2019) 'Policy initiative: close the gender gap', available online: <https://greens.org.au/sites/default/files/2019-05/Greens%202019%20Policy%20Platform%20-%20Close%20the%20gender%20wage%20gap%20%28May%202019%29.pdf>

<sup>45</sup> op. cit. AIHW annual report

<sup>46</sup> AHURI (2019) 'Policy evidence summary: Supporting older Australians experiencing homelessness', available online: [www.ahuri.edu.au/\\_data/assets/pdf\\_file/0023/52916/PES-322-Supporting-older-Australians-experiencing-homelessness.pdf](http://www.ahuri.edu.au/_data/assets/pdf_file/0023/52916/PES-322-Supporting-older-Australians-experiencing-homelessness.pdf)

<sup>47</sup> ibid.

- establish a capital pool to enable aged care providers to build specialist facilities for older people.

## The Federal response to crisis and the impact on homelessness

Australia has experienced two recent major crises, the 2019-2020 bushfire season, and the COVID-19 pandemic. These crises have exposed a housing and homelessness system that is severely hampered in its ability to respond to crisis when it is itself constantly in crisis. This section will examine the impact of the federal responses to these crises on those working with and experiencing homelessness.

### *Homelessness and the 2019-2020 bushfire crisis*

People experiencing homelessness, among others, are the first and most impacted by the impact of climate change including extreme weather events. As stated by the Australian Council of Social Services, based on their research with the National Climate Change Adaptation Research Facility:

*‘People with the least resources tend to live in areas that are highly exposed to disasters and often lack the resources they need to recover. While many people in an impacted community will be affected in some way, the stark reality is that people who are disadvantaged are most likely to die in a disaster.’<sup>48</sup>*

This is a critical part of determining how well NSW was and is placed to not only prevent and mitigate emergencies and disasters, but how well we were and are placed to respond.

It is important to note that the NSW bushfires, and those it left homeless, occurred in the context of an ongoing crisis of homelessness in NSW outline above in the section on ‘Homelessness in NSW’ and the ‘Specialist Homelessness Service system in NSW’.

Our ability to respond to increased pressure on ‘crisis’ accommodation is severely hampered when the ‘crisis’ system itself constantly in crisis. If we do not start to build relief for the everyday person into our housing system – into affordable renting, social housing, housing security - there is very little resilience and flexibility in times of emergency and disaster.

### *Before and during the bushfires*

- Coordination of and additional resources provided to community services supporting the communities most vulnerable to prepare for and respond to bushfire and other extreme weather events. Homelessness services are a key referral point during these events as they already coordinate health, housing, and other community services for clients. Homelessness services in bushfire affected areas and in the surrounding areas have reported a huge increase in clients and work hours and expectations because of this key role, however, services are not funded to respond in this way. This increase was also managed within the context of staff and Board members also having to manage their own family evacuation and bushfire management and so it was a challenge to balance supporting clients and meeting family and community needs.
- Understanding of safety issues for vulnerable people and early planning to prepare and support people during extreme weather events. This ranges from support for people with a

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<sup>48</sup> Australian Council of Social Services (2015), ‘Resilient Community Services: Introduction’, available online: <https://resilience.acoss.org.au/the-six-steps/introduction/key-messages>

disability, to supporting young people experiencing homelessness to understanding the safety issues for women and children escaping domestic and family violence. We are aware of at least one instance where a woman escaping domestic violence was placed at risk due to being in an evacuation centre with the perpetrator. Services need to be given early warning and supported to plan evacuation (where needed) for their clients as early as possible.

- Evacuation, evacuation centres and the lack of coordination between emergency services and established community services with existing connections to community: Homelessness services already have deep roots in local communities and are in touch with vulnerable groups like those experiencing homelessness. Anecdotal evidence suggested that services were not well utilised in the emergency response by those coordinating the response (however were still providing additional support via client and other community contact that they had prior to the bushfires) nor was there a coordinated response in evacuation centres. These services could have been essential in immediately rolling out support to vulnerable community members, as is their expertise, in both evacuation and support directly following the crisis.
- Smoke, haze, and health consequences for rough sleepers and those living in poor housing conditions and the difficulty across the board in rapidly responding to keeping people healthy and safe. Health advice at the time was to 'stay inside, use air-conditioning to filter the air' which was completely inappropriate not only for those sleeping rough, but for others who didn't have access to an air-conditioner, or who couldn't run it due to financial insecurity, or may have experience 'bill shock' as a result. The City of Sydney and the Department of Communities and Justice have an Extreme Weather Protocol – but it does not include smoke haze as part of this and so there was no coordination during this period to ensure that people sleeping rough were free from the smoke dangers. This was complicated by the City being unable to open community centres for people sleeping rough as these too were impacted by smoke haze. Resourcing is required to ensure that the condition of social and other low-cost housing ensures the health of tenants. It is also required to support Councils, homelessness services and the Department of Communities and Justice to plan and respond to smoke issues for people sleeping rough.

#### *After the bushfires*

- Ongoing resourcing is required for homelessness services both in the affected areas and in the surrounding areas after extreme weather events as services experience an influx of clients not only due to lack of housing, but due to other stressors. Many small organisations stepped up to take on the load and were not readily recompensed – anecdotal evidence includes one organisation spending 4 months of their emergency relief budget in 2 weeks.
- Planning and resourcing the recovery needs to consider the increase in the experience of homelessness because of loss of home, property, income, financial stability, social connection etc. Emergencies and disasters don't only have a disproportionate impact on those already experiencing homelessness, but it creates an additional cohort of people in the community who experience not just short term displacement and homelessness, but chronic homelessness due to the resulting economic and social impact on their lives

- Planning and resourcing needs to consider the impact of the damage of environmental and cultural Aboriginal places on Aboriginal experiences of homelessness. For example, homelessness might be experienced by a person by virtue of their removal from country, or inability for whatever reason to access their land or spiritual home.<sup>12</sup> Consideration also needs to be given to issues experienced in Aboriginal communities such as overcrowding and inappropriate housing and the impact this has on homelessness and rebuilding communities.
- Rebuilding communities needs to understand the flow on impact of temporarily housing community members displaced by bushfires on the housing stock needed for those supporting people experiencing different forms of homelessness. The limited availability of housing in the private rental market means that areas become less affordable for the most vulnerable. An affordable housing response needs to be a key component of bushfire recovery.
- Surge of domestic and family violence (DFV) in the aftermath of bushfires. DFV is one of the leading causes of homelessness in Australia and there is anecdotal evidence that this increased in bushfire affected areas. Resources to support women and children escaping domestic and family violence need to be part of any bushfire recovery plan, and
- Understanding the major challenge for long term recovery for communities in the current context of rental insecurity, housing affordability, a lack of social housing stock, and homelessness

### *Homelessness and the COVID-19 pandemic*

There was no federal national housing and homelessness strategy during the COVID-19 pandemic, despite staying at your place of residence being the primary federal response. The experience of the COVID-19 pandemic demonstrates the importance of the basic right to housing and safety, and the necessity of the Federal Government ensuring this right for vulnerable populations.

To adequately respond to pandemics such as COVID-19 there needed to be a national housing and homelessness strategy to prevent people entering into homelessness and supporting people to maintain tenancies, through the key asks outlined in the 'national homelessness strategy' section above.

In short, the Federal Government failed to adequately co-ordinate with state governments to deliver the necessary timely health-based response to the COVID-19 pandemic. The COVID-19 pandemic required a national response, that assisted all levels of those working with vulnerable communities. The federal government needed to provide clear guidance for SHSs to ensure the safety of SHS staff and those they work with during the COVID-19 pandemic.

Without a coordinated Federal response, there were then different state responses to the COVID-19 pandemic. This meant that accommodation and support was not aligned and depended on where you lived, despite the need for a coordinated federal response to the global pandemic.

For example on March 25, the Queensland government implemented a \$24.7 million 8-point housing and homelessness plan in response to COVID-19, including support from housing purchase of PPE.<sup>49</sup> The Victorian Government funded only \$6 million on March 18, until 10 April, when an additional \$8.8 million was announced for housing pop-ups.<sup>50</sup> The Tasmanian Government announced \$4.3 million for housing and homelessness support on 29 April 2020.<sup>51</sup>

The NSW government responded to COVID-19 on 27 March 2020 with a \$34 million funding package, largely for temporary accommodation, given \$14 million from the funding package.<sup>52</sup> The NSW government has also committed \$36 million for a supportive housing program for people sleeping rough.

### *SHSs as 'essential services'*

SHSs were given limited guidance after Federal Government announcements of social distancing and closures. On the 22 March 2020, the Prime Minister Scott Morrison announced the shut-down of those not deemed as 'essential services'.<sup>53</sup> The NSW Premier also announced this in line with the Federal Government announcement. This federal announcement created immense confusion for

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<sup>49</sup> Flatau, P. et al. (2020) 'Homelessness and COVID19', available online:

[https://www.csi.edu.au/media/uploads/csi-covid\\_factsheet\\_homelessness\\_statement2.pdf](https://www.csi.edu.au/media/uploads/csi-covid_factsheet_homelessness_statement2.pdf)

<sup>50</sup> Victoria State Government (2020) 'Media release: safe places for the homeless to recover and isolate', available online: <https://www.premier.vic.gov.au/safe-places-for-the-homeless-to-recover-and-isolate/>

<sup>51</sup> Tasmanian Government (2020) 'Housing and Homelessness Support Package', available online: <https://coronavirus.tas.gov.au/media-releases/housing-and-homelessness-support-package>

<sup>52</sup> Department of Communities and Justice (2020) 'Housing and homelessness', available online: <https://www.coronavirus.dcj.nsw.gov.au/services/housing-and-homelessness#:~:text=On%2027%20March%202020%2C%20the%20NSW%20Government%20announced%20an%20additional,in%20response%20to%20COVID%2D19.&text=The%20usual%20limit%20of%2028,are%20homeless%20during%20the%20pandemic.>

<sup>53</sup> Prime Minister of Australia (2020) 'Media statement: update on Coronavirus measures', available online: <https://www.pm.gov.au/media/update-coronavirus-measures-220320>

SHSs. Services expressed concern that they were not considered essential services and so may be impacted by the social distancing and any social isolation orders made by the Federal or State Governments. Homelessness NSW raised this issue with the Minister Gareth Ward, who provided clarification on and confirmed that homelessness services were essential services.

#### *The NSW response*

The response from the NSW Government was initially unplanned and uncoordinated, focusing on budget restraints rather than a health-based response to the homelessness population, one of the most vulnerable populations to COVID-19.

Whilst the focus on emergency housing through temporary accommodation was welcomed, this occurred with patchy support, potentially retraumatising those accessing emergency temporary accommodation. People experiencing homelessness, including rough sleepers, were moved into hotels and some were initially only guaranteed 3-5 days accommodation during the COVID-19 pandemic. Some people were left in temporary accommodation for weeks with no food or contact.

The lack of co-ordination between government departments such as NSW Health and the Department of Communities and Justice hampered efforts by SHSs to respond to the COVID-19 pandemic and left people at risk of homelessness vulnerable to the virus. Homelessness NSW has heard from its members that SHSs that were connected to health departments began moving clients into temporary accommodation at the beginning of the COVID-19 pandemic. Yet it was two weeks before the Department of Communities and Justice responded with health guidelines to the SHS sector. Assertive outreach teams to engage with those most vulnerable to COVID-19 contraction were not announced until 6 April, with people sleeping rough for weeks during the beginning of the pandemic.<sup>54</sup>

We have some of these experiences documented in the following case studies.

#### **Case study one:**

Homeless Persons' Legal Service have been assisting a client and his daughter in a regional area in NSW for the past six months. The client is blind, and his daughter has several diagnosed disabilities that affects her ability to provide support to her father. Both the client and his daughter called Link2Home repeatedly from February to the end of March but were always declined temporary accommodation. They slept rough until HPLS made further representations at the beginning of April requesting they be housed for another month under the COVID rules. The local SHS provider acknowledged the extra COVID provisions but said they had not yet received the funding for it.

At present, they are housed for two weeks, with no further assurances as to an exit plan. After two weeks, the clients will have to pay for their accommodation themselves, with limited financial capacity to do so.

#### **Case study two:**

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<sup>54</sup> Department of Communities and Justice (2020) 'Outreach ramps up to protect homeless', available online: <https://www.coronavirus.dcj.nsw.gov.au/media-updates/page-header/outreach-ramps-up-to-protect-homeless>

'A' has been at the Ibis World Square since 1 April 2020 and his temporary accommodation was due to end tomorrow. Today we were talking at Wynyard park and he did not know if his stay would be extended or whether he would be back camping behind the State Library of NSW.

### **Case study three:**

One client who is known to StreetCare has since left his temporary accommodation due to the inappropriate placement and lack of exit planning. He was nearing the end of his approved 30-day stay and was unaware of any further accommodation provision or exit plans and was growing increasingly anxious at what the future would hold. The client suffers from multiple disabilities and contact with medical professionals is imperative for his wellbeing. One day, temporary accommodation staff demanded to inspect the client's room whilst he was having a medical consultation over the phone with his regular doctor. The client asked staff if they could come back at another time. The staff then informed management that the client was refusing staff to enter his room, and management then informed the client that he was breaching his accommodation conditions. The client has since exited temporary accommodation and returned to sleeping rough due to the difficulties he was having in being allowed to access essential services during his stay.

Case studies two and three highlight the necessity of properly co-ordinated health responses through funding a supported NDIS and coordination between the NDIS and SHSs. People experiencing homelessness have some of the highest levels of mental health, drugs and alcohol and chronic health problems of any cohort in society.<sup>55</sup> Targeted interviews with over 8,000 people sleeping rough or otherwise homeless in Australia confirmed high rates of chronic conditions, mental illness and alcohol and other drug use and found substantially higher rates of cancer, heart disease HIV/AIDS, hepatitis C and diabetes.<sup>56</sup>

The COVID-19 response should have been primarily focused on supportive healthcare to minimize trauma and guarantee the health of vulnerable homelessness populations. According to Homelessness NSW members, many services moved clients into temporary accommodation before the state government organised for this to happen, as they recognised the dangers faced by their clients in a pandemic or were in contact with sections of the health department. But this was not able to be properly supportive and coordinated without proper funding and co-ordination at both a state and federal level.

### *Exits from prison into homelessness*

Unplanned exits from prison during the COVID-19 pandemic place this vulnerable population at risk. Last year, close to 20,000 people were released from NSW prisons.<sup>57</sup> More than half of people leaving Australian prisons expect to be homeless.<sup>58</sup>

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<sup>55</sup> AAEH (2020) 'Leaving no one behind: A National Policy for Health Equity, Housing and Homelessness', available online: [https://aaeh.org.au/assets/docs/Publications/20200120-POLICY-PROPOSAL\\_Leaving-no-one-Behind.pdf](https://aaeh.org.au/assets/docs/Publications/20200120-POLICY-PROPOSAL_Leaving-no-one-Behind.pdf)

<sup>56</sup> *ibid.* Flatau, P et al (2018) in AAEH

<sup>57</sup> Sotiri, M. and McCausland R. (2020) 'Viscous cycle for prisoners who are homeless on release needs urgent action', available online: <https://www.theguardian.com/australia-news/commentisfree/2020/apr/15/vicious-cycle-for-inmates-who-are-homeless-on-release-needs-urgent-action>

<sup>58</sup> AIHW (2019) 'Prisoners more likely to be homeless, unemployed and suffer poor mental and physical health', available online: <https://www.aihw.gov.au/news-media/media-releases/2019/may-1/prisoners-more-likely-to-be-homeless-unemployed-an>

During the COVID-19 pandemic, incarcerated people should be exited from overcrowded prisons where a high risk of exponential contraction of the virus exists. However, people should have support prior to exiting and exiting into supported housing to prevent homelessness and recidivism. Dr Mindy Sotiri works with those exiting the prison system and notes that even during the pandemic, those exiting prison have no identified supports and end up re-incarcerated or homeless.<sup>59</sup>

Dean Lloyd, former inmate and now community sector worker assisting those exiting prison notes that many drug and alcohol rehabilitation clinics have been forced to close, or take fewer clients, due to COVID-19, and such services are essential for some in the prison-exiting population. Lloyd states:

*"It's hard enough to get people into rehab on the best days, let alone, 'Well, you have to get a [COVID-19] test and stay home for 14 days...' I feel like it's irresponsible to put people into an environment that doesn't have support."<sup>60</sup>*

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<sup>59</sup> op cit. Sotiri M. and McCausland, R.

<sup>60</sup> Hegarty, S (2020) 'Coronavirus rules might feel like house arrest, but these ex-inmates say it's a world away from life in prison', available online: <https://www.abc.net.au/news/2020-04-26/ex-inmates-prison-lockdown-coronavirus-lockdown-empathy/12178062>

### *Homelessness and the economic recession*

Unemployment is projected to increase from 5.2 percent to between 10 percent and 15 percent this year (equating to between 430, 000 and 650, 000 NSW citizens unemployed).<sup>61</sup> If the economic recession continues, there will be an increasing number of people caught in a cycle of poverty and homelessness, unless the federal government steps in to ensure the livelihoods and housing of those in unemployment and underemployment.

The Federal Government policy of allowing early superannuation withdrawal during the recession will worsen the threat of homelessness for older Australians and future older Australians. This will disproportionately impact older women, who have statistically less superannuation and are on the verge of homelessness. The Federal Government needs to act on the asks noted in the section above on 'gendered homelessness'.

Homelessness NSW recommends that the Federal Government extend the JobSeeker payments to approximately one million temporary visa holders and asylum seekers and refugees. There has been a widely reported spike in homelessness by temporary visa holders. The prevention of this community from accessing government payments is creating extreme poverty and traumatising a new cohort of the homelessness population. In the vacuum of federal funding, state governments have announced emergency funding for temporary visa holders, but temporary visa holders should be given the same rights to access JobSeeker payments as permanent residents.

The CEO of the Refugee Council of Australia, Paul Power has reported how asylum seekers and families on bridging visas were already reporting job losses since the outbreak began. Power said "the situation would only deteriorate if vulnerable communities continued to be left out in the cold. Without access to basic support, there is a serious risk that these people – including many families with children – will become destitute or homeless."<sup>62</sup>

Once the JobSeeker supplement is removed rents will remain beyond the reach of low-income housings, with median rents needing to fall by between 55 percent and 75 percent to be affordable for those households.<sup>63</sup>

Additional measures to build and repair social and community housing during the current recession can provide jobs, housing for those at risk of and experiencing homelessness and reduce the longer-term economic costs of homelessness. Increased homelessness is estimated to cost between \$218 million and \$445 million each year due to higher health and social services costs.<sup>64</sup>

Investing in building social and affordable housing stock can slow job losses in the construction sector and prevent homelessness. 5,000 additional units of social and affordable housing would cost \$1.88 billion in 2020-2021 and support 18,000 construction jobs across NSW.<sup>65</sup>

Homelessness NSW alongside national community housing peak bodies also urges the Federal Government to fund the Social Housing Acceleration and Renovation Program. This recommends that the Federal Government fund 30,000 additional social housing units nationally and renovations

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<sup>61</sup> op cit. Equity Economics

<sup>62</sup> Farhart, C. (2020) 'Scott Morrison urged to extend coronavirus assistance to one million vulnerable temporary visa holders', available online: <https://www.sbs.com.au/news/scott-morrison-urged-to-extend-coronavirus-assistance-to-one-million-vulnerable-temporary-visa-holders>

<sup>63</sup> op cit. Equity Economics

<sup>64</sup> ibid.

<sup>65</sup> ibid.

to many thousands of homes within the next three years. The SHARP program could capitalise on historically low bond rates through an infrastructure investment boost. Commonwealth funds would be channelled through a tender process open to community housing organisations to leverage these resources and secure debt finance. State/territory and local governments can implement incentives to contribute land or other contributions. SHARP would be administered by a new arm of the National Housing Financial Investment Corporation to an oversight body reporting to National Cabinet.<sup>66</sup>

Homelessness NSW also urges the Federal Government to fund the Rapid Housing Response Fund proposed by Community Housing Industry Association and Homelessness Australia, to provide additional housing and support to rough sleepers. The Department of Social Services could administer the fund to provide accommodation prioritising support for rough sleepers and those with the highest level of need. The proposal is for the RHRF to be capped at \$25 million for each financial year.<sup>67</sup> The NSW Government in response to the COVID19 pandemic and the need to provide long term housing and support to people sleeping rough has committed \$36 million over two years for a state-wide housing first program. The Rapid Housing Response Fund could complement this initiative and would make real inroads into ending rough sleeping in NSW.

The homelessness sector has demonstrated through the bushfires and the COVID-19 pandemic a capacity to adapt and flexibly support clients to stay healthy, safe and well, and guided the government in supporting people at risk of and experiencing homelessness during these periods. This included ensuring the safety of clients, identifying accommodation and supports to assist clients to relocate, continuing to provide support and referrals to existing and additional clients during the crisis periods. This was achieved with minimal additional funding.

Prior to these crises, services were already providing support to 27 percent more clients than they were funded to support and in 2018-2019 more people seeking crisis accommodation were turned away than were able to access it. These services have been delivered in an environment of funding uncertainty. In October 2019, the NSW Government announced 12-month contract extensions after 30 June 2020 with additional requirements being implemented with no extra funding as a way of qualifying for a 3-year contracting period from 30 June 2021. Consequently, in late 2019 services started to report low staff morale, burnout and were beginning to see staff turnover.

2020 has seen a surge in demand for services and it is anticipated that this will continue because of the economic impacts of COVID-19. Homelessness services have also been financially impacted by COVID-19 as the majority rely on philanthropic and community donations to supplement their service delivery and it is anticipated that this source of funding will diminish significantly.

Homelessness services are an essential service that need to be adequately resourced and provided with funding certainty. The Federal Government should review its current limited funding of the Specialist Homelessness Service Program to provide the resources for homelessness services to continue to deliver their vital, essential services within local communities. This should include funding for gaps in the system including in Aboriginal homelessness, domestic and family violence and young people.

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<sup>66</sup> Community Housing Industry Association (2020) 'Social Housing Acceleration and Renovation Program', available online: <https://www.communityhousing.com.au/wp-content/uploads/2020/05/SHARP-Program.pdf?fbclid=IwAR1mVAcZS0brXfw5evX-uLtWhro4OgBgSsysUZwCldxyyWv5sJpiV7jaLhE>

<sup>67</sup> Community Housing Industry Association (2020) 'Commonwealth Government – Rapid Housing Response Fund', p.1.

## Conclusion

The 2019-2020 bushfire crisis and COVID-19 pandemic demonstrate the urgent need for a national homelessness strategy and funding for social and affordable housing. During periods of crisis, a service system cannot act to assist vulnerable people unless it is already adequately funded to house and support people at risk of and experiencing homelessness.

Homelessness NSW urges the Federal Government to urgently fund social and affordable housing and support the diverse communities vulnerable to homelessness. We recommend funding targeted programs for vulnerable communities including victim-survivors of family and domestic violence, young people, LGBTQI+ and culturally and linguistically diverse communities. Homelessness NSW recommends an urgent national strategy to redress Aboriginal homelessness through funding locally controlled Aboriginal organisations to provide culturally safe housing and support.

It is critical that during the economic recession, the Government maintains the JobSeeker subsidy and extends this to temporary visa holders including asylum seekers and refugees. To prevent increasing homelessness the private rental market needs to be reformed to prevent evictions without debt accrual. It is extremely important that during COVID-19 pandemic, the Federal Government fund a national program of Housing First, to house those with complex needs and the necessary support to prevent re-exits from temporary accommodation into homelessness. These recommendations from Homelessness NSW are reforms that can boost the construction industry and reduce the longer-term cost of homelessness, whilst providing for the needs of the most vulnerable in our communities.

Homelessness NSW would welcome the opportunity to be able to expand on these matters before the committee, in greater detail, should the opportunity be available.

Please contact me on [REDACTED] or [REDACTED]

Yours sincerely,



**Katherine McKernan**  
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**Homelessness NSW**

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