

PARLIAMENT OF THE COMMONWEALTH OF AUSTRALIA

Shelter in the storm – COVID-19 and homelessness

Interim report of the inquiry into homelessness in Australia

House of Representatives Standing Committee on
Social Policy and Legal Affairs

October 2020
CANBERRA

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Membership of the Committee

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Terms of reference

The House of Representatives Standing Committee on Social Policy and Legal Affairs will inquire into and report on homelessness in Australia. The inquiry will have particular regard to:

- 1 the incidence of homelessness in Australia;
- 2 factors affecting the incidence of homelessness, including housing-market factors;
- 3 the causes of, and contributing factors to, housing overcrowding;
- 4 opportunities for early intervention and prevention of homelessness;
- 5 services to support people who are homeless or at risk of homelessness, including housing assistance, social housing, and specialist homelessness services;
- 6 support and services for people at particular risk of homelessness, including:
 - a. women and children affected by family and domestic violence;
 - b. children and young people;
 - c. Indigenous Australians;
 - d. people experiencing repeat homelessness;
 - e. people exiting institutions and other care arrangements;
 - f. people aged 55 or older;
 - g. people living with disability; and
 - h. people living with mental illness;

- 7 the suitability of mainstream services for people who are homeless or at risk of homelessness;
- 8 examples of best-practice approaches in Australia and internationally for preventing and addressing homelessness;
- 9 the adequacy of the collection and publication of housing, homelessness, and housing affordability related data; and
- 10 governance and funding arrangements in relation to housing and homelessness, particularly as they relate to the responsibility of Local, State, Territory and Federal Governments.

1. COVID-19 and homelessness

Introduction

- 1.1 On 11 February 2020, the Minister for Families and Social Services, Senator the Hon Anne Ruston, and the Minister for Community Housing, Homelessness and Community Services, the Hon Luke Howarth MP, jointly asked the Committee to examine homelessness in Australia.
- 1.2 The Committee called for submissions. On 31 March 2020, in response to the novel coronavirus pandemic (COVID-19), the Committee decided to suspend the inquiry until a later date. On 12 May 2020, the inquiry resumed and the Committee announced on its website that it would:

...particularly welcome submissions addressing the impact of Covid-19 on homelessness in Australia, and encourages community groups and others to share their experiences in responding to the Covid-19 situation.
- 1.3 At the time this report was prepared, the Committee had received 196 submissions and a number of supplementary submissions. Many of these submissions responded to the Committee's request for information about the impact of COVID-19.
- 1.4 The Committee held five public hearings in July and August 2020, where it heard further evidence about the impact of COVID-19.
- 1.5 Details of submissions received, public hearings and witnesses can be found in the appendices to this report.
- 1.6 The Committee is conscious of the significant pressure on organisations in the housing and homelessness sector (and others) as a result of the COVID-19 pandemic. The Committee expresses its appreciation to everyone who has contributed to the inquiry.

- 1.7 In this interim report, the Committee intends to present the evidence received on COVID-19 and homelessness in Australia. Recommendations will be left to the final report. The Committee notes that public health restrictions and economic disruption due to COVID-19 have remained ongoing and evolving at the time this report was prepared. As such, the impacts and effects of these events are undoubtedly yet to be fully realised.
- 1.8 The Committee acknowledges that the States and Territories have acted to mitigate and address homelessness during the COVID-19 pandemic. While some of these made submissions, and discussed them with the Committee, disappointingly, some States declined the Committee's invitation to appear before it.
- 1.9 The Committee intends to present a final report that addresses all aspects of the inquiry's terms of reference at a future time.

What is homelessness?

- 1.10 The Department of Social Services referred to the following definition in its submission:

The [Australian Bureau of Statistics] definition of homelessness is based on core elements of 'home' in Anglo-American and European interpretations of 'home'. These elements include a sense of security, stability, privacy, safety and the ability to control the living space. Homelessness relates to a lack of one or more elements representing a 'home' as opposed to purely 'roof-lessness'.¹

- 1.11 The Department's submission added:

Most Organisation for Economic Co-operation and Development countries include rough sleepers, people living in accommodation for the homeless and in emergency temporary accommodation when defining homelessness. However, Australia is the only country that includes severe crowding and boarding houses in estimating homelessness.²

- 1.12 The Committee sought clarification on why the Australian definition includes people living in severely overcrowded conditions and in boarding houses. Contrary to the Department's evidence, the Australian Bureau of Statistics advised that New Zealand, Canada, the United States, South Korea and several European Union countries include boarding houses; but only

¹ Department of Social Services (and multiple agencies), *Submission 57*, p. 5.

² Department of Social Services (and multiple agencies), *Submission 57*, p. 10; see also *Proof Committee Hansard*, 7 July 2020, pp. 1-2.

New Zealand also included severe overcrowding within its definition of homelessness.³

1.13 While there was debate in the evidence around the suitability of definitions,⁴ homelessness may also be characterised as follows:

1. Primary homelessness, which is experienced by people without conventional accommodation (for example, sleeping rough or in improvised dwellings).
2. Secondary homelessness, which is experienced by people who frequently move from one temporary shelter to another (for example, emergency accommodation, youth refuges, couch-surfing).
3. Tertiary homelessness, which is experienced by people staying in accommodation that falls below minimum community standards (for example, boarding housing and caravan parks).⁵

How many people are homeless and where are they located?

1.14 Homelessness estimates from the *2016 Australian Bureau of Statistics Census of Population and Housing* were provided by the Department of Social Services:

- 51,088 people were living in ‘severely crowded’⁶ dwellings;
- 21,235 people were in supported accommodation for the homeless;
- 17,725 people were staying temporarily with other households;
- 17,503 people were staying in boarding houses;
- 8,200 people were living in improvised dwellings, tents or sleeping out (also referred to as ‘rough sleepers’); and
- 678 people were staying in other temporary lodging.⁷

1.15 The Committee notes that these figures will be re-examined at the next Census due in 2021.

³ Australian Bureau of Statistics, *Supplementary Submission 81.1* (responses to questions on notice), p. 1.

⁴ As discussed in Australian Housing and Urban Research Institute, *Submission 139*, pp. 12-14 and pp. 32-33.

⁵ St Vincent’s Health Australia, *Submission 133*, p. 3.

⁶ For data gathering purposes, severe crowding occurs when people are living in a dwelling that needs four or more additional bedrooms.

⁷ Department of Social Services (and multiple agencies), *Submission 57*, pp. 4-5. See also the Australian Bureau of Statistics, *Submission 81*, p. 2.

- 1.16 Homelessness is mainly found in major cities and remote areas. Further analysis shows that the rate of homelessness is uneven among Australian jurisdictions. While the national homelessness rate is 49.8 homeless persons per 10,000 of the population (based on 2016 Census data), in the Northern Territory the figure is 599.4 – mostly due to people living in severely overcrowded dwellings. Data shows that Indigenous Australians are significantly overrepresented.⁸

Who is at risk of homelessness?

- 1.17 Australian Housing and Urban Research Institute (AHURI) advised that the groups who are generally at a heightened risk of homelessness include:
- those in middle age (especially men) who are also at risk of longer term homelessness;
 - Indigenous and Culturally and Linguistically Diverse (CALD) communities;
 - those (especially women and children) who have experienced domestic or family violence (DFV), physical, emotional or sexual abuse or losing a partner;
 - those who have experienced mental ill-health and substance abuse;
 - people exiting prison, foster or state care or the military;
 - those with previous experiences of homelessness; and
 - those with low education and unemployment.⁹
- 1.18 The National Older Women's Housing and Homelessness Working Group submitted that 'older single women have emerged as the fastest growing cohort of people experiencing housing stress and homelessness.'¹⁰
- 1.19 The Committee also received evidence identifying other at risk groups, including young people, veterans, older people aged over 55 and First Nations people.

⁸ Central Australian Aboriginal Family Legal Unit, *Submission 52*, p. 5; Department of Social Services (and multiple agencies), *Submission 57*, pp. 11-12, p. 13 and p. 19; Northern Territory Government, *Submission 62*, p. 5 and p. 9; Catholic Care and University of South Australia, *Submission 101*, pp. 2-3; NT Shelter, *Submission 121*, p. 4; Australian Housing and Urban Research Institute, *Submission 139*, pp. 19-21.

⁹ Australian Housing and Urban Research Institute, *Submission 139*, p. 3, pp. 9-10 and pp. 28-31; see also St Vincent de Paul Society, *Submission 142*, p. 4; Queensland Shelter, *Submission 164*, pp. 6-7.

¹⁰ National Older Women's Housing and Homelessness Working Group, *Submission 108*, p. 2.

- 1.20 As a consequence of how COVID-19 has impacted on communities, the risk factors appear to have changed or disproportionately impacted some groups such as renters, temporary visa holders, international students and others who are ineligible for government assistance. That evidence is discussed later in this report.

Pre-existing Commonwealth support and programs

- 1.21 Before the onset of COVID-19 in Australia, a range of government programs were in place to address housing and homelessness. A submission from the Department of Social Services gave an overview of the Federal Government's assistance and funding for housing and homelessness prevention:
- Commonwealth Rent Assistance – around \$4.6 billion per year;
 - the National Housing and Homelessness Agreement – around \$1.6 billion per year, including \$125 million dedicated to homelessness (Specialist Homelessness Services);
 - via the National Housing and Finance Investment Corporation (NHFIC):
 - low cost loans for community housing – around 2,000 new homes and 6,300 refinanced homes;
 - concessional loans for infrastructure related to housing development and supply, such as roads, communications, sewerage and stormwater;
 - domestic violence housing services – around \$78 million; and
 - youth homelessness prevention – up to \$118 million over five years.¹¹
- 1.22 NHFIC is a Commonwealth corporate entity established in 2018 to improve housing outcomes for Australians through efforts to increase the supply of housing, particularly affordable housing.
- 1.23 Initiatives undertaken by NHFIC include:
- the Affordable Housing Bond Aggregator (AHBA), which provides long-term loans to community housing providers, funded by NHFIC issuing bonds into the wholesale capital market;
 - a \$1 billion fund for infrastructure, which is loaned on a concessional basis to State, Territory and local governments to build infrastructure necessary to increase housing supply;

¹¹ Department of Social Services (and multiple agencies), *Submission 57*, p. 23; see also Mr Nathan Dal Bon, National Housing Finance and Investment Corporation, *Proof Committee Hansard*, 29 July 2020, p. 17.

- the First Home Loan Deposit Scheme, whereby participating financial institutions are guaranteed up to 15 per cent of a first home buyer's purchase (in order for the first home buyer to avoid paying mortgage lenders' insurance); and
- research related to housing supply and demand.¹²

- 1.24 The Committee heard, for example, that Haven; Home, Safe – a housing provider in Victoria – had secured an AHBA loan through NHFIC at an interest rate of around two per cent. This had saved the organisation approximately \$10 million over the term of the agreement.¹³
- 1.25 The Department of Social Services noted that the States and Territories have primary responsibility for addressing homelessness according to local circumstances. The Department advised that the Commonwealth has a higher level role, which has included providing \$200 million in relief funds.¹⁴ The Department noted that Specialist Homelessness Services are jointly funded with the States and Territories, which are 'responsible for day-to-day delivery of services'.¹⁵

Government responses to homelessness during the COVID-19 pandemic

- 1.26 Daily reported cases of COVID-19 in Australia began to escalate from mid-March 2020, followed by a low number of cases in May and June and a further escalation – predominantly within Victoria – from July 2020. So far, younger people aged 20 to 39 have been more likely to contract COVID-19; however, most deaths have involved people aged 70 years or older.¹⁶
- 1.27 Following the onset of COVID-19, governments at all levels in Australia began to announce funding, legislation and policy changes in response to the unfolding situation. Many of these measures sought to address

¹² Mr Nathan Dal Bon, National Housing Finance and Investment Corporation, *Proof Committee Hansard*, 29 July 2020, p. 17; see also NHFIC's website at <https://www.nhfic.gov.au/>.

¹³ Ms Trudi Ray, Haven; Home Safe, *Proof Committee Hansard*, 29 July 2020, p. 51.

¹⁴ Department of Social Services, *Proof Committee Hansard*, 7 July 2020, pp. 3-4, p. 6 and p. 10.

¹⁵ Department of Social Services (and multiple agencies), *Submission 57*, p. 23.

¹⁶ Department of Health, 'Coronavirus (COVID-19) current situation and case numbers', at <https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert/coronavirus-covid-19-current-situation-and-case-numbers> [accessed 22 September 2020].

homelessness directly and indirectly, by providing temporary financial and other forms of support to households at risk of homelessness.

- 1.28 A general sense of these measures is demonstrated by the examples from the evidence listed below, noting that arrangements in each jurisdiction have varied and have been subject to change since this evidence was provided to the Committee.
- 1.29 The Commonwealth increased social security payments, in particular JobSeeker (paid to people who are unemployed) and JobKeeper (paid to businesses to assist with the wage costs of their existing employees).
- 1.30 In addition, supported in part by the Commonwealth, the Committee was advised that States and Territories, local governments and others provided:
 - funding for homelessness services, hotel accommodation and charities to assist rough sleepers into temporary accommodation or permanent housing arrangements;
 - upgrades and improvements to existing social housing stock;
 - plans to build new social housing stock;
 - tax relief for landlords (in some jurisdictions);
 - restrictions on the eviction of tenants from residential properties;
 - processes to resolve and negotiate debts related to unpaid rent;
 - restrictions on rent increases (in some jurisdictions);
 - subsidies and hardship payments for private renters and incentives for landlords to continue tenancing their properties;
 - relief for households to lower the cost of rates and utilities bills and, in some cases, a moratorium on disconnecting utilities; and
 - hardship payments for people ineligible for JobKeeper or JobSeeker payments.¹⁷
- 1.31 The Committee notes that since submissions were lodged for the inquiry, the Government announced changes to COVID-19 social security measures. This included:
 - extending the JobKeeper payment for eligible employers to 28 March 2021, but at a graduated reduced rate in accordance with hours worked from 28 September 2020;

¹⁷ National Shelter, *Submission 86*, pp. 7-12; Australian Council of Social Service, *Submission 105*, attachment 1; Australian Housing and Urban Research Institute, *Submission 139*, pp. 40-41; Tenants' Union of NSW, *Submission 157*, appendix 1.

- extending the Coronavirus Supplement to 31 December 2020 for people on income support – JobSeeker and other payments – but at a lower rate of \$250 per fortnight from 25 September 2020; and
- discontinuation of some temporary eligibility changes and waivers of certain requirements with regard to JobKeeper and JobSeeker payments.¹⁸

1.32 The Committee acknowledges that a number of agencies (from all levels of government – Federal, State, Territory and local) provided evidence to the inquiry and outlined in detail their responses to COVID-19, insofar as these related to homelessness.¹⁹

1.33 The Committee is also aware of measures introduced by the private sector in response to COVID-19. For example, in a submission to the Senate Select Committee on COVID-19, the Australian Banking Association outlined the banking industry's approach to households under financial pressure:

...Australian banks announced support by providing those households impacted by COVID-19 with the opportunity to defer their home loan repayments for up to six months. The interest accumulated over the six month period of the loan deferral will be capitalised over the life of the loan, with bank customers given the choice of extending the term of their loan or increasing their monthly payments upon the conclusion of the six month deferral period.²⁰

¹⁸ Media release, 'JobKeeper Payment and Income Support Extended', 21 July 2020, at <https://www.pm.gov.au/media/jobkeeper-payment-and-income-support-extended>; see also Parliamentary Library, 'Changes to the COVID-19 Social Security Measures: A Brief Assessment', 30 July 2020, at https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/rp/rp2021/ChangesCOVID-19SocialSecurity.

¹⁹ City of Darwin, *Submission 18*; City of Sydney, *Submission 31*; City of Hobart, *Submission 44*; Mornington Peninsula Shire Council, *Submission 54*; Southern Downs Regional Council, *Submission 64*; City of Whittlesea, *Submission 65*; Australian Local Government Association, *Submission 67*; City of Adelaide, *Submission 79*; Council of Capital City Lord Mayors, *Submission 83*; Municipal Association of Victoria, *Submission 159*; City of Port Phillip, *Submission 167*; City of Melbourne, *Submission 169*; Northern Territory Government, *Submission 62*; ACT Government, *Submission 150*; WA Government, *Submission 178*; Tasmanian Government, *Submission 179*.

²⁰ Australian Banking Association, *Submission to Senate Select Committee on COVID-19* (No. 159), p. 2.

- 1.34 On 7 September 2020, the Australian Banking Association announced that deferred loans may be extended for up to four months subject to a bank's assessment of the circumstances.²¹

Issues and themes in the evidence

- 1.35 The Committee received evidence that welcomed the recent responses to homelessness, but that asked for more to be done.

- 1.36 For example, Anglicare Australia submitted:

It has been pleasing to see some of the responses funding agencies at a State and Commonwealth level have made to the crisis ... this kind of collaboration could make ending homelessness a realistic goal.²²

- 1.37 The remainder of this report discusses the issues and themes in the evidence relating to homelessness and COVID-19, which included:

- the importance of a having a safe and secure home to isolate and reduce the risks of transmitting or contracting COVID-19;
- moving people from the streets and into hotels;
- a general increase in demand for services, support and assistance, including in the context of domestic and family violence;
- adaptation by service providers, in particular the operational impacts of changed norms in relation to social distancing and public health;
- social, economic and financial hardship and the personal impacts on vulnerable people;
- social security payments, relief measures and the implications for tenants in the private rental market;
- proposed construction of social housing as a stimulus measure and other measures to assist community housing organisations; and
- the need for long-term plans and strategies to end homelessness.

The importance of home during COVID-19

- 1.38 A number of submissions observed that people who live in confined spaces, unsafe or insecure accommodation are vulnerable to communicable disease

²¹ Australian Banking Association, '6-month loan assessments begin as Australians resume loan repayments', at <https://www.ausbanking.org.au/6-month-loan-assessments-begin-as-australians-resume-loan-repayments/> (accessed 22 September 2020).

²² Anglicare Australia, *Submission 173*, p. 7; see also Mr David Pearson, Australian Alliance to End Homelessness, *Proof Committee Hansard*, 30 July 2020, p. 17.

and may experience difficulty complying with hygiene, self-isolation or quarantine measures.²³

1.39 The Committee received evidence on how the COVID-19 situation had highlighted the ‘crucial link’ between housing and health.²⁴

1.40 The Castan Centre for Human Rights Law submitted:

Homeless persons are among the most vulnerable of the vulnerable groups affected by the threat of COVID-19, those sleeping rough, especially women, even more so. Stay-at-home directives are a cruel joke played by the haves upon the have-nots when applied to the homeless.²⁵

1.41 Social distancing, hygiene and sanitation requirements cannot be followed when people do not have a safe, secure and affordable home.²⁶ Further, people who are experiencing homelessness are more likely to have pre-existing health issues.²⁷

1.42 Submissions noted that the onset of COVID-19 led to homelessness being recognised and prioritised, in order to avoid the potential transmission of the virus among people sleeping rough or at overcrowded shelters.²⁸

Moving homeless people into hotels

1.43 To prevent the spread of COVID-19, many people sleeping rough on the streets were moved into hotel accommodation. In its submission, the Centre for Social Impact estimated that at least 2,200 homeless people had been accommodated in this way, although the submission noted that this figure could possibly be up to 10,000 people.²⁹ The submission added that this

²³ Cohealth, *Submission 9*, p. 5; Queensland Nurses and Midwives’ Union, *Submission 82*, p. 5; Mission Australia, *Submission 137*, p. 9; National Health Leadership Forum; *Submission 149*, p. 10; Anglicare Australia, *Submission 173*, p. 8.

²⁴ Shelter Tasmania, *Submission 38*, p. 2; Queensland Nurses and Midwives’ Union, *Submission 82*, p. 5; Wellways Australia, *Submission 125*, p. 12; St Vincent’s Health Australia, *Submission 133*, p. 11.

²⁵ Castan Centre for Human Rights Law, *Submission 154*, p. 1.

²⁶ Mercy Foundation, *Submission 35*, p. 2; Council of Capital City Lord Mayors, *Submission 83*, p. 5; Shelter WA, *Submission 145*, p. 13.

²⁷ Anglicare WA, *Submission 117*, p. 3.

²⁸ City Futures Research Centre, *Submission 5.1*, p. 4; Sacred Heart Mission, *Submission 42*, p. 14.

²⁹ Centre for Social Impact, *Submission 131*, p. 2. (The submission was provided to the Committee in June 2020.)

‘would represent the largest transition from the streets to housing we have ever seen in Australia’.³⁰

1.44 Sacred Heart Mission submitted that ‘housing rough sleepers in hotels has prevented an outbreak of COVID-19 in the homeless community’.³¹ While many organisations expressed similar sentiments welcoming decisions to place people sleeping rough into hotels, evidence received during the inquiry also suggested that outcomes were mixed in some cases.

1.45 For example, a submission from Homelessness NSW described shortcomings that followed decisions to accommodate homeless people in hotels:

Whilst the focus on emergency housing through temporary accommodation was welcomed, this occurred with patchy support, potentially re-traumatising 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.³²

1.46 The Australian Association of Social Workers – while acknowledging the efforts to place rough sleepers in hotels – stated in its submission that many people were nevertheless left in ‘insecure, or overcrowded and substandard housing such as boarding houses’.³³ The Association submitted:

People in these situations faced similar risk because providers of this type of accommodation do not always ensure adequate sanitation and overcrowding made physical distancing impossible. Despite the threat to the health of their residents, some accommodation providers did not all take the measures required to protect their residents.³⁴

1.47 Notwithstanding COVID-19, South Port Community Housing submitted that the ‘continual use of rooming houses... is problematic’ and it has begun a process to convert spaces into self-contained units.³⁵

³⁰ Centre for Social Impact, *Submission 131*, p. 2.

³¹ Sacred Heart Mission, *Submission 42*, p. 9.

³² Homelessness NSW, *Submission 132*, p. 23.

³³ Australian Association of Social Workers, *Submission 161*, p. 14.

³⁴ Australian Association of Social Workers, *Submission 161*, p. 14.

³⁵ South Port Community Housing, *Submission 88*, p. 6; see also Community Housing Industry Association, *Submission 89*, p. 6.

- 1.48 It was proposed to the Committee that empty buildings awaiting redevelopment could be used as ‘pop up shelters’ as a short-term response, provided governments agreed to waive land tax following a successful conversion.³⁶
- 1.49 The Committee received some evidence on experiences in Western Australia. Dr Michael Fotheringham (Australian Housing and Urban Research Institute) said that around half the rough sleepers accommodated as part of the Western Australian program had transitioned into long-term housing, but others had ‘withdrawn... due to the complex nature of their needs not being met’.³⁷
- 1.50 WA Shelter submitted that ‘despite best efforts... rough sleepers were left on the street during the pandemic and remain homeless today’ in Western Australia.³⁸ The submission stated that pilot programs were discontinued ‘due to low community transmission of COVID-19’ in Western Australia.³⁹ The submission also reported that a person provided with a hotel room described the experience as being like ‘jail’ and so left after 7 hours.⁴⁰
- 1.51 WA Shelter added that some people had used their increased social security payments to pay for accommodation at backpacker hostels.⁴¹ Shelter Tasmania submitted that people staying in motels at their own expense – and relying on temporary income support – are at high risk of homelessness when this income support is reduced to pre-COVID-19 levels.⁴²
- 1.52 The Committee also received evidence about many people remaining homeless or in precarious living arrangements:
- Shelter Tasmania observed that rough sleepers represent a small percentage of the overall homeless population, when people living in precarious or overcrowded conditions are also included.⁴³

³⁶ Housing All Australians, *Submission 7*, pp. 4-5.

³⁷ Dr Michael Fotheringham, Australian Housing and Urban Research Institute, *Proof Committee Hansard*, 7 July 2020, p. 33.

³⁸ Shelter WA, *Submission 145*, p. 12.

³⁹ Shelter WA, *Submission 145*, p. 15.

⁴⁰ Shelter WA, *Submission 145*, pp. 31-32.

⁴¹ Shelter WA, *Submission 145*, p. 15.

⁴² Shelter Tasmania, *Submission 38*, p. 8; Mission Australia, *Submission 137*, p. 4.

⁴³ Shelter Tasmania, *Submission 38*, p. 4.

- Some submissions cited anecdotal reports of ‘couch surfers’ being forced onto the street when the primary occupants have prioritised social distancing measures.⁴⁴
- One organisation reported that some people had declined accommodation because they were not allowed drugs or alcohol on the premises.⁴⁵
- Homelessness NSW noted that prisoners held in overcrowded conditions remained at risk of contracting COVID-19 and ‘should be exited... into supported housing to prevent homelessness and recidivism’.⁴⁶

Demand for services, support and assistance

1.53 The Committee received evidence that in general, demand for services, support and assistance had increased due to COVID-19 and could continue to increase in the near future.⁴⁷

1.54 For example, the Australian Council of Social Service (ACOSS) submitted:

There is a major spike in the need for crisis and other residential accommodation... These challenges have emerged in the context of a long-term housing crisis, including high levels of rental stress among low and moderate income households, severe shortages of social and affordable housing and increasing homelessness.⁴⁸

1.55 Ms Marion Bennett (Mission Australia) had a similar view:

We have seen an increase in demand for our community services and homelessness support, and for accommodation during the bushfires and as a result of the COVID-19 pandemic. We are unfortunately expecting that rental stress and demand for housing and homelessness services will continue to

⁴⁴ Equality Rights Alliance, *Submission 40*, p. 6; City of Hobart, *Submission 44*, p. 8; Australian Women Against Domestic Violence, *Submission 97*, p. 10; Live Well CQ, *Submission 104*, p. 8.

⁴⁵ IFYS Ltd, *Submission 33*, p. 3.

⁴⁶ Homelessness NSW, *Submission 132*, p. 25.

⁴⁷ Young Crisis Accommodation Centre Inc, *Submission 24*, p. 1; IFYS Ltd, *Submission 33*, p. 5; Wentworth Community Housing, *Submission 122*, p. 3; Shelter WA, *Submission 145*, p. 13; Ms Kate Incerti, Inner South Rooming Network, *Proof Committee Hansard*, 7 August 2020, p. 23.

⁴⁸ Australian Council of Social Services, *Submission 105.1*, pp. 1-2; see also Wayside Chapel, *Submission 107*, p. 1.

grow, in the light of the economic downturn that has been a consequence of the COVID situation.⁴⁹

1.56 Further, Mission Australia noted that job losses had led to a sudden increase in demand for housing services, with people also seeking assistance for utility bills and food.⁵⁰

1.57 Ms Cathy Humphrey (Sacred Heart Mission) said:

What we're seeing is people turning up who are not our typical client. In particular, we're seeing people who are on visas or are students who, for whatever reason, are not eligible for [JobSeeker] or JobKeeper, and they've fallen through the gaps and are coming to our meals program.⁵¹

1.58 Ms Katherine McKernan (Homelessness Australia) said that casual workers had been overlooked. She said that there are many people – mainly single mothers with children – who 'have never been in contact with the system before' but are now heavily reliant on our services'. More generally, Ms McKernan said that the 'welfare system needs to be speaking to the housing system'.⁵²

1.59 Major Jenny Begent (Salvation Army Australia) said:

We often are faced with young families who are making choices about paying a utility bill, buying petrol or paying their mortgage. They are just three short steps away from being in real trouble.⁵³

1.60 The Salvation Army's submission stated that demand is expected to increase the longer COVID-19 remains prevalent:

Although it is difficult to predict, our services are expecting housing stress to peak after September 2020. This is because of the dual negative effects of cessation of increased government supports, such as the Coronavirus Supplement, and provisions made by banks and landlords to avoid evictions and mortgage foreclosures. Urgent action will be required to avert an escalation of the homelessness crisis and consequent increased risks to the community should COVID-19 continue to remain prevalent.⁵⁴

⁴⁹ Ms Marion Bennett, Mission Australia, *Proof Committee Hansard*, 8 July 2020, p. 9.

⁵⁰ Dr Evelyne Tadros, Mission Australia, *Proof Committee Hansard*, 8 July 2020, p. 12.

⁵¹ Ms Cathy Humphrey, Sacred Heart Mission, *Proof Committee Hansard*, 7 August 2020, p. 44.

⁵² Ms Katherine McKernan, Homelessness Australia, *Proof Committee Hansard*, 8 July 2020, pp. 4-5.

⁵³ Major Jenny Begent, Salvation Army Australia, *Proof Committee Hansard*, 8 July 2020, p. 31.

⁵⁴ Salvation Army Australia, *Submission 70*, pp. 6-7.

- 1.61 Ms Trudi Ray from Haven; Home, Safe said that the organisation had had a ‘sixfold increase in people coming to our offices’, including clients who would not ordinarily seek assistance, due to COVID-19 and job losses.⁵⁵
- 1.62 Some organisations reported an increased demand for domestic violence support and emergency housing for women and children.⁵⁶ Mission Australia cautioned that reports and statistics in relation to family violence and child protection may have aberrantly decreased due to fewer visits to homes and, furthermore, victims may not have access to a safe place to report incidents.⁵⁷
- 1.63 In addition to this inquiry, the Committee is currently inquiring into family, domestic and sexual violence. Some evidence to that inquiry has also highlighted the links between family violence and housing insecurity, and the impact of the Covid-19 pandemic in that regard. For example, Dr Kate Fitz-Gibbon (Monash Gender and Family Violence Prevention Centre) told the Committee that:

...while the current pandemic is not the cause of family, domestic and sexual violence, emerging evidence ... is documenting that the violence against women and children is increasing in prevalence, severity and complexity during this period. At the same time, women’s ability to seek help, to exercise safety planning options and to secure safe housing has been limited in the pandemic. Opportunities to detect risks to children are also significantly limited.⁵⁸

- 1.64 Justice Connect submitted that there had been an increased demand for specialised tenancy legal services.⁵⁹ The submission observed:

COVID-19 has exacerbated the existing issues in relation to evictions, and is creating a new cohort of ‘future homeless’ and financially insecure ...after the temporary COVID-19 tenancy protections end and without the critical supports of JobKeeper and increased JobSeeker (formerly Newstart) payments, many tenants are likely to face increased financial insecurity,

⁵⁵ Ms Trudi Ray, Loddon Mallee Housing Services (trading as Haven; Home, Safe), *Proof Committee Hansard*, 29 July 2020, p 55.

⁵⁶ Jesuit Social Services, *Submission 8*, p. 6; see also B Miles Women’s Foundation, *Submission 116*, p. 2; Victorian Aboriginal Child Care Agency, *Submission 126*, p. 22.

⁵⁷ Ms Marion Bennett, Mission Australia, *Proof Committee Hansard*, 8 July 2020, p. 13.

⁵⁸ Dr Kate Fitz-Gibbon, Monash Gender and Family Violence Prevention Centre, *Proof Committee Hansard* (inquiry into family, domestic and sexual violence), 8 September 2020, pp. 9-10.

⁵⁹ Justice Connect, *Submission 119*, p. 16.

crippling debt from rental arrears, and be at serious risk of eviction into homelessness.⁶⁰

- 1.65 Some evidence pointed to a consistent or reduced – rather than increased – demand for relief and services. The Tasmanian Government submitted:

Anecdotally, shelters are not reporting increased presentations to services but appear to be accommodating clients for an average longer number of nights. While early indicators show no increase in demand for housing and homelessness services, this may change as income support measures and other response measures are discontinued and subject to economic conditions.⁶¹

- 1.66 When giving evidence at a public hearing in July 2020, Dr Gabrielle Phillips (Australian Health and Welfare Institute) said that it was ‘a bit early’ to know the impact of COVID-19 on statistical trends. Dr Phillips added:

We’ve conducted some preliminary analysis on the data over the COVID period. Broadly, the data is showing that the number of clients is still consistent with historical trends. There hasn’t been a substantial increase in the number of clients receiving SHS [specialist homelessness services] support, so we’re not seeing it yet in our data.⁶²

- 1.67 Mr Toby oConnor (St Vincent de Paul Society) said that there had been a ‘decrease... in the number who might ordinarily be in need of relief’, which he attributed to increased social security payments. Mr oConnor said that ‘because the rate has gone up... people are finding it easier to get by’.⁶³

Adaptation by service providers

- 1.68 The Committee heard that the onset of COVID-19 impacted on the way short-term accommodation and related services are managed. A number of organisations described the changes and adaptations made to ensure continuity of their operations at a time when, in general, demand had increased.⁶⁴

⁶⁰ Justice Connect, *Submission 119*, p. 16.

⁶¹ Tasmanian Government, *Submission 179*, p. 16; see also Mallee Family Care, *Submission 180*, pp. 5-6.

⁶² Dr Gabrielle Phillips, Australian Institute of Health and Welfare, *Proof Committee Hansard*, 7 July 2020, p. 19.

⁶³ Mr Toby oConnor, St Vincent de Paul Society, *Proof Committee Hansard*, 8 July 2020, p. 24.

⁶⁴ Mission Australia, *Submission 137*, p. 11; Shelter WA, *Submission 145*, p. 12; Queensland Youth Housing Coalition, *Submission 147*, p. 11.

1.69 Examples included:

- dining rooms were modified to serve take away meals; or meals were delivered to individual rooms or to external locations;⁶⁵
- closure of shower and laundry services;⁶⁶
- provision of mobile phones to clients;⁶⁷
- suspension of group activities where social distancing could not be maintained;⁶⁸
- temporary closure of 'op shops';⁶⁹
- advising volunteers to stay home⁷⁰ or the loss of volunteers;⁷¹
- additional cleaning and hygiene measures;⁷² and
- costs related to increased security to oversee social distancing requirements and clients waiting for services.⁷³

1.70 A submission from the Salvation Army discussed its experience:

COVID-19 demonstrated that many crisis accommodation facilities, including within The Salvation Army, are not fit-for-purpose in the context of a pandemic. Through combined and concerted efforts across the organisation and on the part of individual clients and staff members, The Salvation Army has managed to avoid transmission of COVID-19 within its homelessness programs. In future a combination of capital works and acceptance of increased operational costs will be needed for homelessness service providers to ensure services are appropriate and safe.⁷⁴

1.71 Mr Toby oConnor (St Vincent de Paul Society) said:

⁶⁵ St John's Crisis Centre, *Submission 25*, p. 2; Sacred Heart Mission, *Submission 42*, p. 7; Salvation Army Australia, *Submission 70*, p. 5; South Port Community Housing Group, *Submission 88*, p. 4.

⁶⁶ St John's Crisis Centre, *Submission 25*, p. 2; Sacred Heart Mission, *Submission 42*, p. 7; CISVic, *Submission 128*, p. 2.

⁶⁷ Sacred Heart Mission, *Submission 42*, p. 7.

⁶⁸ Sacred Heart Mission, *Submission 42*, p. 8; Salvation Army Australia, *Submission 70*, p. 5.

⁶⁹ Sacred Heart Mission, *Submission 42*, p. 8.

⁷⁰ St John's Crisis Centre, *Submission 25*, p. 2.

⁷¹ Shelter WA, *Submission 145*, p. 13.

⁷² Salvation Army Australia, *Submission 70*, p. 5; Shelter WA, *Submission 145*, p. 12; Queensland Youth Housing Coalition, *Submission 147*, p. 12.

⁷³ Shelter WA, *Submission 145*, p. 12.

⁷⁴ Salvation Army Australia, *Submission 70*, p. 6.

...social distancing rules have impacted the accommodation services, particularly on the way that shared areas such as meals and bathrooms are used. It's meant that in some locations the number of people that we can safely accommodate has had to be reduced, and our cleaning costs have increased.⁷⁵

1.72 He added:

I think it would be relevant to indicate that we've made these changes at a time when our voluntary and staffing numbers had been depleted. The average age of our members/volunteers in New South Wales is 70 plus, so they're in the high-risk cohort for COVID, and so we have to manage without many of our usual volunteers and members to do this work. In this case, we have heavily relied on JobKeeper to keep these services running.⁷⁶

- 1.73 Temporary accommodation services have reduced their guest capacity to comply with social distancing requirements; for example, shared rooms have become single occupancy.⁷⁷ The Committee heard that the need to physically distance had resulted in a degree of loneliness and social isolation that people have found 'unsettling and distressing'.⁷⁸
- 1.74 PowerHousing Australia submitted that an eviction moratorium means community housing providers have limited options to manage the behaviour of some residents, which in turn makes other residents feel vulnerable and unsafe.⁷⁹
- 1.75 Homelessness NSW noted in its submission that donations to service providers are expected to 'significantly' decline at a time when an ongoing 'surge in demand' is predicted.⁸⁰ Shelter WA submitted that food donations from the community had been impacted.⁸¹
- 1.76 There were challenges in relation to how digital technology affected service provision.⁸² Examples included:

⁷⁵ Mr Toby oConnor, St Vincent de Paul Society, *Proof Committee Hansard*, 8 July 2020, p. 24.

⁷⁶ Mr Toby oConnor, St Vincent de Paul Society, *Proof Committee Hansard*, 8 July 2020, p. 24.

⁷⁷ Shelter Tasmania, *Submission 38*, p. 6.

⁷⁸ Sacred Heart Mission, *Submission 42*, p. 18; see also Queensland Youth Housing Coalition, *Submission 147*, p. 12.

⁷⁹ PowerHousing Australia, *Submission 134*, p. 7; Shelter WA, *Submission 145*, p. 19.

⁸⁰ Homelessness NSW, *Submission 132*, p. 27; Shelter WA, *Submission 145*, p. 15.

⁸¹ Shelter WA, *Submission 145*, p. 16.

⁸² Queensland Youth Housing Coalition, *Submission 147*, p. 11.

- individuals found that assistance was sometimes unavailable from Centrelink staff, who directed them to set up a 'MyGov' account online;⁸³
- access to some services during COVID-19 was dependent upon having a phone and an Internet connection at a time when libraries and community centres have closed;⁸⁴ and
- telehealth services present challenges for people without equal access to technology and devices.⁸⁵

1.77 However, a submission from Haven; Home, Safe described how clients and tenants were successfully assessed, including from rural townships, without presenting in person at an office.⁸⁶

Social, economic and financial hardship

1.78 The Committee received evidence on the hardship COVID-19 has caused – mainly on household incomes but in many forms – and the accumulating pressure on individuals and households.

1.79 The Australian Bureau of Statistics (ABS) has been conducting fortnightly surveys on the impacts of COVID-19.⁸⁷ Mr Stephen Collett (ABS) said:

...nearly one in five Australians reported that their household finance worsened in the four weeks to mid-June, one in eight Australians are struggling to pay their mortgage and nearly a third of Australians have reported that their household finances have worsened due to COVID-19.⁸⁸

1.80 The Australian Housing and Urban Research Institute (AHURI) provided the following overview of what may occur:

⁸³ CISVic, *Submission 128*, pp. 4-5; Economic Justice Australia, *Submission 152*, p. 15.

⁸⁴ Public Interest Advocacy Centre, *Submission 115*, p. 24; Brisbane Youth Service Inc, *Submission 118*, p. 18; Shelter WA, *Submission 145*, p. 13; Queensland Youth Housing Coalition, *Submission 147*, p. 11.

⁸⁵ St Vincent's Health Australia, *Submission 133*, p. 14.

⁸⁶ Haven; Home, Safe, *Submission 130*, p. 19.

⁸⁷ Mr Stephen Collett, Australian Bureau of Statistics, *Proof Committee Hansard*, 7 July 2020, p. 30.

⁸⁸ Mr Stephen Collett, Australian Bureau of Statistics, *Proof Committee Hansard*, 7 July 2020, p. 27; see also discussion of an Australian National University Survey: Professor Matthew Gray, Centre for Social Research and Methods, *Proof Committee Hansard*, 29 July 2020, p. 43.

- Rates of homelessness increased following the Global Financial Crisis, and the economic shock of the COVID-19 pandemic is likely to be more severe, with significant increases in unemployment expected.
- Increased rates of unemployment are associated with higher rates of entry to homelessness. AHURI research suggests that if local unemployment rates increase by 1 per cent, this would increase the likelihood of entry to homelessness of those who were previously employed and housed by 2 per cent.
- Homelessness is precipitated by increased family conflict and violence, and conflict may be exacerbated by increased confinement at home.
- Social distancing might restrict access to housing, so that those who formerly relied on couch-surfing may need to resort to rough-sleeping.
- Homelessness might increase if households are not able to afford rent or pay their mortgage, especially after the moratorium on evictions and mortgage holidays are concluded.⁸⁹

- 1.81 AHURI's submission observed that short-term relief measures are not intended to last forever.⁹⁰
- 1.82 Other submissions provided similar comments; in particular noting that income support payments are expected to return to pre-pandemic levels at some stage and, if or when this eventuates, people on low incomes will again find that they have limited affordable housing options.⁹¹ As noted by the Victorian Tenants Association, the people who are most difficult to house tend to be recipients of the NewStart/JobSeeker payment.⁹² Some submissions discussed how the COVID-19 pandemic has exacerbated structural inequalities in the community, particularly for people who have lost casual employment.⁹³
- 1.83 Financial pressures may lead to people living in overcrowded conditions with family or friends.⁹⁴ Jesuit Social Services submitted that adult children

⁸⁹ Australian Housing and Urban Research Institute, *Submission 139*, p. 16.

⁹⁰ Australian Housing and Urban Research Institute, *Submission 139*, p. 2.

⁹¹ Victorian Public Tenants Association, *Submission 21*, p. 8; City of Sydney, *Submission 31*, p. 14; Live Well CQ, *Submission 104*, p. 5.

⁹² Victorian Public Tenants Association, *Submission 21*, p. 12.

⁹³ Forcibly Displaced People Network Ltd, *Submission 63*, p. 8; Victorian Council of Social Service, *Submission 153*, p. 19; Tenants' Union of NSW, *Submission 157*, p. 4.

⁹⁴ Shelter Tasmania, *Submission 38*, p. 7.

who have lost employment (particularly in hospitality and tourism) are likely to be moving back to their parents' house.⁹⁵

1.84 Kids Under Cover submitted:

The Coronavirus pandemic is disproportionately affecting people that are precariously housed, homeless, and/or lack access to hygiene and space for physical distancing. For young people, access to stable housing and supports to cope not only during and but also after the crisis are essential.⁹⁶

1.85 Submissions noted that communities impacted by natural disasters were already under pressure before COVID-19.⁹⁷ The Australian Local Government Association noted that bushfires and drought had placed pressure on household incomes – before the onset of COVID-19 – and many people were now in 'tenuous' housing situations.⁹⁸

1.86 Homelessness NSW observed in its submission:

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.⁹⁹

1.87 Some submissions commented that a severe economic recession will risk pushing renters and home owners into a crisis position, possibly leading to a 'new wave' of homelessness at a future time.¹⁰⁰ Similarly, there were predictions that rising unemployment and economic fallout from COVID-19 is likely to result in increased homelessness.¹⁰¹

1.88 On this point, Sacred Heart Mission submitted:

⁹⁵ Jesuit Social Services, *Submission 8*, p. 6.

⁹⁶ Kids Under Cover, *Submission 59*, p. 7; see also SYC, *Submission 80*, p. 3; Brisbane Youth Service, *Submission 118*, p. 18; Commissioner for Children and Young People WA, *Submission 124*, pp. 10-11.

⁹⁷ Mission Australia, *Submission 137*, p. 6; National Health Leadership Forum; *Submission 149*, p. 10.

⁹⁸ Ms Liz de Chastel, Australian Local Government Association, *Proof Committee Hansard*, 29 July 2020, p. 1.

⁹⁹ Homelessness NSW, *Submission 132*, p. 19; see also Australian Housing and Urban Research Institute, *Submission 139*, p. 4.

¹⁰⁰ City Futures Research Centre, *Submission 5.1*, p. 14; Centre for Social Impact, *Submission 131*, p. 3; Shelter WA, *Submission 145*, p. 22.

¹⁰¹ City of Sydney, *Submission 31*, p. 14; Victorian Aboriginal Child Care Agency, *Submission 126*, p. 24; Victorian Council of Social Service, *Submission 153*, p. 19.

...many of the jobs lost due to the pandemic will not return. Many people will struggle to re-engage in the paid workforce, and people who were formerly in a stable, or at least manageable financial position prior to the pandemic will be at significant risk of long-term unemployment, homelessness, and poverty. Climbing out of poverty is extremely difficult, in part due to historically punishing levels of income support in Australia that cannot sustain basic living standards. Poverty and deep disadvantage are severe risk factors for homelessness, and the traumas associated with these experiences. We expect an increased demand for homelessness services responses in the wake of COVID-19, especially if the JobSeeker Payment is reduced or eligibility is cut.¹⁰²

- 1.89 Mr Brendan Coates (Grattan Institute) said there would be a ‘big shock’ when household incomes are reduced from \$1,500 or more each fortnight to \$560 – the old base rate of the JobSeeker payment – which he added would be ‘a recipe for a large number of defaults and evictions’. As such, he said, a phased reduction of emergency support payments is preferable.¹⁰³

People at risk and their experiences

- 1.90 The Committee received a large number of case studies and personal stories relating to homelessness and people with uncertain living arrangements.¹⁰⁴
- 1.91 Much evidence was received on groups facing increased hardship and risks; including young people, renters, veterans, older people aged over 55 years, First Nations people, LGBTIQ+ people, temporary visa holders, foreign students, people with disability, mental illnesses and other complex needs.¹⁰⁵ A selection of this evidence is extracted below.

¹⁰² Sacred Heart Mission, *Submission 42*, p. 4; see also Victorian Aboriginal Child Care Agency, *Submission 126*, p. 27; CISVic, *Submission 128*, p. 2, Everybody’s Home, *Submission 140*, p. 5.

¹⁰³ Mr Brendan Coates, Grattan Institute, *Proof Committee Hansard*, 7 July 2020, p. 54; see also Salvation Army Australia, *Submission 70*, p. 7; Centre for Social Impact, *Submission 131*, p. 4.

¹⁰⁴ For example, see Dr Jemima Mowbray, Tenants’ Union of NSW, *Proof Committee Hansard*, 30 July 2020, pp. 1-2; Ms Samantha Bebbington, Mr James Gray, Mr David Pearson, Mr Scott Richards and Ms Michelle Swindle, *Proof Committee Hansard*, 30 July 2020, pp. 24-29; Ms Maurya Bourandanis, Inner South Rooming Network *Proof Committee Hansard*, 7 August 2020, pp. 20-21.

¹⁰⁵ Cohealth, *Submission 9*, pp. 41-44; Price Foundation Australia, *Submission 53*, p. 7; Forcibly Displaced People Network, *Submission 63*, p. 5; Queensland Nurses and Midwives’ Union, *Submission 82*, p. 6; Melbourne City Mission, *Submission 91*, p. 14; Youth Off the Streets, *Submission 96*, p. 1; Haven; Home, Safe, *Submission 130*, p. 5; and Mission Australia, *Submission 137*, pp 14-27.

1.92 The Victorian Aboriginal Child Care Agency commented on the impacts of COVID-19:

The majority of our early intervention family violence programs have been unable to function as before and have pivoted to crisis response and we have observed a significant increase in demand for over the phone support. ...some essential behaviour change programs are no longer operating or have stopped taking referrals. ... Increased risk to family violence is particularly concerning as we know this to be a significant contributor to homelessness amongst Aboriginal communities.¹⁰⁶

1.93 A submission from SYC – a not-for-profit provider of housing and other services – described the impacts on young people:

The disproportionate effect on young people due to the casualisation of the workforce, rates of youth unemployment and underemployment and inadequate rates of income support (and the tenuous duration of the COVID-19 related increase to JobSeeker), when combined with the cost of renting and the decline in affordable rental properties, provide a damaging mix and place young people at greatest risk of homelessness. Combined with factors that discriminate against young people in the rental market (lack of stable income, lack of prior rental reference, lack of credit rating history), this structural inequality perpetuates youth homelessness.¹⁰⁷

1.94 A submission from Housing for the Aged Action Group noted that older people face similar challenges:

The current Coronavirus supplement of an additional \$550/FN is an acknowledgment that the rate of Newstart is unliveable. With tens of thousands of renters aged between 55 and 65 set to lose their job during the current economic crisis (and not likely to get them back due to age related discrimination), we need to lift Newstart permanently, or have a special rate for those who are between 55 and 65 who are less able to find work.¹⁰⁸

1.95 Wintringham, an organisation that assists older people who are disadvantaged or at risk of homelessness, submitted that ‘there is a significant risk that many older Australians will face homelessness for the first time as a result of the pandemic’.¹⁰⁹

¹⁰⁶ Victorian Aboriginal Child Care Agency, *Submission 126*, p. 22.

¹⁰⁷ SYC, *Submission 80*, p. 4; see also Youth Affairs Council of South Australia, *Submission 36*, p. 5.

¹⁰⁸ Housing for the Aged Action Group, *Submission 138*, p. 11.

¹⁰⁹ Wintringham, *Submission 100*, p. 21.

- 1.96 The National Aboriginal Community Controlled Health Organisation highlighted the risks for people living in overcrowded conditions:

Overcrowding leads to a wide range of problems that affect a range of life and health outcomes. Aboriginal and Torres Strait Islander people in overcrowded households at increased risk a range of [sic] health conditions and problems (including Rheumatic Heart Disease, scabies and a range of communicable diseases), psychological distress and other health and wellbeing issues.¹¹⁰

- 1.97 The submission continued:

The coronavirus pandemic has brought into sharper focus the overcrowded conditions and other aspects of housing disadvantage experienced by Aboriginal and Torres Strait Islander people, which severely restricts the ability to self-isolate and increases vulnerability if infected. Overcrowding increases co-morbidity, making Aboriginal and Torres Strait Islander people more susceptible to infection in a pandemic. Poor maintenance of housing stock and a lack of washing, bathing and ablution facilities further increase the risk of spreading the virus.¹¹¹

- 1.98 Women's Safety Services of Central Australia expressed concern regarding a possible COVID-19 cluster in central Australia due to people living in overcrowded conditions.¹¹² A submission from the Aboriginal Peak Organisations Northern Territory alliance recommended:

The Australian Government should quarantine 15% of the \$688 million COVID Recovery stimulus to urgently address Aboriginal homelessness and severe overcrowding, and in particular to those NT regions with the highest rates of overcrowding. Furthermore, these contracts should be direct tender to local Aboriginal community-controlled organisations and businesses to stimulate local economies, employ and train the local Aboriginal workforce, and continue to build the capacity to return housing control to Aboriginal corporations across regional/remote NT.¹¹³

- 1.99 A number of submissions drew attention to the economic disadvantage of women relative to men.¹¹⁴ Many submissions discussed how women have lost employment at a higher rate than men and could be disadvantaged by

¹¹⁰ National Aboriginal Community Controlled Health Organisation, *Submission 166*, p. 7.

¹¹¹ National Aboriginal Community Controlled Health Organisation, *Submission 166*, p. 7.

¹¹² Women's Safety Services of Central Australia, *Submission 51*, p. 2.

¹¹³ Aboriginal Peak Organisations of the Northern Territory (APO NT), *Submission 170*, p. 21.

¹¹⁴ YWCA Australia, *Submission 48*, p. 8; Miles Women's Foundation, *Submission 116*, p. 2; Older Women's Network NSW, *Submission 181*, p. 24.

the option of early access to superannuation, especially as women generally accumulate less superannuation than men. Submissions warned that this may lead to an increased risk of homelessness for women in future.¹¹⁵

1.100 For example, the Older Women's Network NSW submitted:

The government's Early Release Scheme (ERS), an initiative to permit the early access to superannuation of \$20,000, is one which will have long term consequences. ...a future government will have to deal with the shortfall of retirement income. It also means that many of these workers with reduced superannuation will retire into poverty and housing insecurity.¹¹⁶

1.101 The National Rural Women's Coalition submitted:

The impact of natural disasters including years of drought and catastrophic bushfires has increased the burden and factors leading to homelessness for women in regional Australia. The added impact of Covid-19 on rural and regional communities... includes increased financial pressure, higher unemployment, higher incidences of domestic and family violence, and increased burden on essential services and care workers, the majority of whom are women.¹¹⁷

1.102 Submissions noted that women may lack exit options from an unsafe or insecure living arrangement and remain at risk of violence.¹¹⁸ The Women's Legal Service NSW submitted that there has been increased demand for emergency accommodation at a time when spaces are limited, leading to women returning to live with a violent partner.¹¹⁹

1.103 Some submissions urged the provision of social security and Medicare to temporary migrants, international students and refugees while public health restrictions are in place.¹²⁰ Queensland Shelter submitted that COVID-19

¹¹⁵ Equality Rights Alliance, *Submission 40*, p. 6; National Council of Women Australia, *Submission 76*, p. 4; National Older Women's Housing and Homelessness Working Group, *Submission 108*, pp. 4-5; Homelessness NSW, *Submission 132*, p. 26; Housing for the Aged Action Group, *Submission 138*, pp. 11-12; Older Women's Network NSW, *Submission 181*, p. 29.

¹¹⁶ Older Women's Network NSW, *Submission 181*, p. 29.

¹¹⁷ National Rural Women's Coalition, *Submission 175*, p. 3.

¹¹⁸ Women's Legal Service Queensland, *Submission 87*, p. 5; Older Women's Network NSW, *Submission 181*, p. 29.

¹¹⁹ Women's Legal Service NSW, *Submission 109*, pp. 8-9; Haven; Home, Safe, *Submission 130*, p. 8.

¹²⁰ City of Sydney, *Submission 31*, p. 5; Sacred Heart Mission, *Submission 42*, p. 20; City of Hobart, *Submission 44*, p. 12; Homelessness NSW, *Submission 132*, p. 16, p. 26 and p. 28; Homelessness, Australia, *Submission 144*, p. 5; Economic Justice Australia, *Submission 152*, pp. 10-11.

had ‘magnified’¹²¹ the challenges for temporary visa holders without an income safety net:

This has consequences for individual and public health with people unable to buy food, medicines, or pay for housing costs, resulting in overcrowded housing and primary homelessness.¹²²

- 1.104 A submission from Jesuit Refugee Services noted that many employed refugees and asylum seekers had lost work or had their hours reduced since March 2020.¹²³ Further, Jesuit Refugee Services submitted that 90 per cent of their clients who were provided with an emergency payment in March 2020 used this money for rent and, in some cases, to avoid possible eviction.¹²⁴ The submission noted that people seeking asylum are usually ineligible for public or community housing and, where access to crisis accommodation is accessible, demand ‘far outweighs’ spaces available.¹²⁵

Social security and relief measures

- 1.105 Many submissions favoured maintaining or extending levels of income support and social security.¹²⁶ Shelter Tasmania submitted that when temporary measures cease, there is a ‘significant risk’ of increased homelessness.¹²⁷

- 1.106 The Australian Alliance to End Homelessness submitted:

The Commonwealth Government should keep the new JobSeeker Payment in place until our income support system is fixed so that nobody is forced to live below the poverty line and driven into homelessness. Australia’s social safety net should allow people to afford to put a roof over their head and food on the

¹²¹ Queensland Shelter, *Submission 164*, p. 13.

¹²² Queensland Shelter, *Submission 164*, p. 13.

¹²³ Jesuit Refugee Services, *Submission 120*, p. 8.

¹²⁴ Jesuit Refugee Services, *Submission 120*, p. 6.

¹²⁵ Jesuit Refugee Services, *Submission 120*, p. 8; see also Homelessness NSW, *Submission 132*, p. 26.

¹²⁶ Australian and New Zealand College of Psychiatrists, *Submission 110*, p. 2; Justice Connect, *Submission 119*, p. 15; CISVic, *Submission 128*, p. 7; Homelessness NSW, *Submission 132*, p. 10; Haven; Home, Safe, *Submission 130*, p. 8; Economic Justice Australia, *Submission 152*, p. 2; Tenants’ Union of NSW, *Submission 157*, p. 10; National Aboriginal Community Controlled Health Organisation, *Submission 166*, p. 4.

¹²⁷ Shelter Tasmania, *Submission 38*, p. 3.

table. The pre COVID-19 level of the Newstart or the JobSeeker Payment was simply inadequate.¹²⁸

- 1.107 Ms Jacqueline Phillips (ACOSS) said there should be a substantial permanent increase to the JobSeeker payment beyond September.¹²⁹
- 1.108 In its submission, Anglicare Australia outlined the possible impacts from rescinding temporary income support measures:
- People facing poverty and financial hardship, ‘exacerbated by the lifting of the moratoriums on the mounting bills and service charges that are accumulating and will need to be paid back.’
 - Increased hardship and distress and greater demand for services.
 - The unmet need for low cost and social housing will ‘skyrocket’ as the economic impacts ‘flow through society’.¹³⁰

The private rental market

- 1.109 Just as housing and homelessness is the primary responsibility of the States and Territories, so too is regulatory control of the private rental market. The Federal Government spends around \$4.6 billion per year on Commonwealth Rent Assistance to eligible households.
- 1.110 A number of submissions commented on the state of the private rental market and the challenges for both tenants and landlords. The Committee was informed that properties usually rented to tourists on a short-term basis are likely to be returning to the long-term rental market.¹³¹
- 1.111 However, the Committee received evidence predicting that an end to eviction moratoriums may result in a surge of eviction notices, which in turn would place ‘incredible pressure’ on the housing system.¹³² For example, a submission from Anglicare WA observed:

¹²⁸ Australian Alliance to End Homelessness, *Submission 90*, p. 6; Victorian Council of Social Service, *Submission 153*, pp. 17-18.

¹²⁹ Ms Jacqueline Phillips, Australian Council of Social Service, *Proof Committee Hansard*, 7 July 2020, p. 39.

¹³⁰ Anglicare Australia, *Submission 173*, p. 14.

¹³¹ Jesuit Social Services, *Submission 8*, p. 6; City of Hobart, *Submission 44*, p. 7; Tasmanian Government, *Submission 179*, p. 15.

¹³² Shelter Tasmania, *Submission 38*, p. 8; SYC, *Submission 80*, p. 13; see also Centre for Social Impact, *Submission 131*, p. 4.

Prior to COVID-19, 28% of renters were already in rental stress paying more than 30% of their income on rent. Across the country, we have heard stories from people who are losing their jobs and seeing their hours cut back. Incomes are drying up. People are at serious risk of losing their homes.¹³³

1.112 Justice Connect submitted:

COVID-19 has... highlighted the volatility of the private rental sector and the real risk of more people entering into homelessness unless better, ongoing protections for renters are implemented. Before and during COVID-19, falling behind in rent has been the most common reason Justice Connect's clients find themselves on the brink of homelessness.¹³⁴

1.113 The Tenants' Union of NSW submitted:

Despite the evictions moratorium announced and implemented in all jurisdictions except the Northern Territory, vulnerable tenants have faced eviction during the pandemic – largely because at implementation the moratorium protections were too limited.¹³⁵

1.114 The Union advised that by around May 2020 in Sydney, an increased number of people had given up their tenancy, forfeited their bond, and went to live with their families or were couch surfing. The Union began assisting international students affected by COVID-19 in January and February 2020 and a 'big spike' followed in March, mostly comprising hospitality and tourism workers.¹³⁶

1.115 Against this background, a number of submissions recommended extending and expanding residential tenancy protections.¹³⁷ The Committee notes that some States and Territories have extended the moratorium on residential tenancy evictions.

¹³³ Anglicare WA, *Submission 117*, p. 2.

¹³⁴ Justice Connect, *Submission 119*, p. 17.

¹³⁵ Tenants' Union of NSW, *Submission 157*, p. 4.

¹³⁶ Mr Patterson Ross, Tenants' Union of NSW, *Proof Committee Hansard*, 30 July 2020, pp. 5-6.

¹³⁷ Salvation Army Australia, *Submission 70*, p. 7; Justice Connect, *Submission 119*, p. 18; Centre for Social Impact, *Submission 131*, p. 4; Everybody's Home, *Submission 140*, p. 6; Tenants' Union of NSW, *Submission 157*, p. 7.

- 1.116 Some submissions acknowledged the good faith arrangements between governments, financial institutions and landlords to prevent tenants being evicted or forced into financial hardship.¹³⁸
- 1.117 However, the Association of Australian Social Workers submitted:
- While the Federal Government called on tenants and landlords to “talk through it”, it was immediately evident that this does not constitute a housing policy that works in practice.¹³⁹
- 1.118 The Queensland Youth Housing Coalition Inc noted that with increased social security payments, ‘we have seen young people being offered tenancies that they have never before been able to afford’.¹⁴⁰
- 1.119 While banks are providing mortgage relief, a long-term cost is being accumulated with rent and mortgage payments being deferred. Tenants may experience ‘significant disruption’ if private landlords move to sell tenanted properties.¹⁴¹
- 1.120 ACOSS recommended ‘a very significant increase to Commonwealth rent assistance of 50 per cent, to better reflect the average rents that are paid by households on the lowest incomes.’¹⁴² Furthermore, ACOSS recommended expanding the eligibility for Commonwealth Rent Assistance.¹⁴³

Social housing construction as a stimulus measure

- 1.121 Many submissions recommended a sizeable investment in new public housing stock to address an expected surge in demand for subsidised accommodation and to provide economic stimulus following the COVID-19 pandemic.¹⁴⁴

¹³⁸ Sacred Heart Mission, *Submission 42*, p. 18; Haven; Home, Safe, *Submission 130*, p. 8.

¹³⁹ Australian Association of Social Workers, *Submission 161*, p. 15.

¹⁴⁰ Queensland Youth Housing Coalition, *Submission 147*, p. 5.

¹⁴¹ Sacred Heart Mission, *Submission 42*, p. 18.

¹⁴² Ms Jacqueline Phillips, Australian Council of Social Service, *Proof Committee Hansard*, 7 July 2020, p. 39; see also National Aboriginal Community Controlled Health Organisation, *Submission 166*, p. 4.

¹⁴³ Australian Council of Social Services, *Submission 105.1*, p. 2; Justice Connect, *Submission 119*, p. 14.

¹⁴⁴ Victorian Public Tenants Association, *Submission 21*, p. 19; Equality Alliance, *Submission 40*, p. 4 and p. 9; Sacred Heart Mission, *Submission 42*, p. 4; YWCA Australia, *Submission 48*, p. 8; Per Capita, *Submission 68*, p. 19; Emma Perske, *Submission 73*, p. 17; Queensland Nurses and

1.122 Haven; Home, Safe submitted that the COVID-19 situation had ‘highlighted the urgent need for safety net strategies, including the need to increase more social and affordable housing in Australia.’¹⁴⁵

1.123 The Grattan Institute submitted:

...people rough sleeping cannot stay in hotels forever. Despite its importance to vulnerable Australians, Australian governments have invested little in social housing over the past two decades. The number of social housing dwellings has barely grown over that period, while Australia’s population has increased by 33 per cent.¹⁴⁶

1.124 Dr Michael Fotheringham (Australian Housing and Urban Research Institute) said that housing construction could foster an economic recovery from COVID-19. Dr Fotheringham noted that ‘investment in homelessness support saves government money overall.’¹⁴⁷

1.125 The Grattan Institute supported this type of stimulus measure in response to COVID-19 and also observed:

State governments manage social housing and several states have already committed funds towards social housing in response to COVID-19. But states will struggle to fund the level of construction required on their own. They will need Commonwealth support.¹⁴⁸

1.126 In its submission, PowerHousing Australia estimated that home approvals could decrease from 230,000 in 2020 to as low as 110,000 in 2021. The submission added that ‘it is for this broader macro-economic reason that a federal focus on affordable housing is needed’.¹⁴⁹

1.127 Anglicare Australia submitted:

Ending our affordable housing shortfall would be the most powerful way to tackle the homelessness crisis and boost regional economies. With the

Midwives’ Union, *Submission 82*, p. 6; National Shelter, *Submission 86*, p. 2; Community Housing Industry Association, *Submission 89*, p. 1; Wintringham, *Submission 100*, p. 21; Australian Council of Social Services, *Submission 105.1*, p. 2; Tenants’ Union of NSW, *Submission 157*, p. 11.

¹⁴⁵ Haven; Home Safe, *Submission 130*, p. 3; see also Ms Trudi Ray, Loddon Mallee Housing Services (trading as Haven; Home, Safe), *Proof Committee Hansard*, 29 July 2020, pp. 49-50.

¹⁴⁶ Grattan Institute, *Submission 127*, p. 9.

¹⁴⁷ Dr Michael Fotheringham, Australian Housing and Urban Research Institute, *Proof Committee Hansard*, 7 July 2020, p. 35.

¹⁴⁸ Grattan Institute, *Submission 127*, p. 11.

¹⁴⁹ PowerHousing Australia, *Submission 134*, p. 8.

economy reeling from the recent bushfires and people struggling to pay rent in the wake of the Coronavirus, we need to invest in projects that are shovel-ready. ... Social housing projects can get off the ground much more quickly than road or rail infrastructure – and it brings greater long-term benefits. For every dollar invested, social housing is estimated to boost GDP by \$1.30.¹⁵⁰

- 1.128 The Committee is aware of the Social Housing Acceleration and Renovation Program (SHARP), which has been proposed by a number of organisations.¹⁵¹ Ms Wendy Hayhurst (Community Housing Industry Association) told the Committee that there was an ‘immediate opportunity to kickstart both our country’s post-COVID recovery and reductions in the social housing shortfall through... SHARP’.¹⁵²

Measures involving the community housing sector

- 1.129 The Community Housing Industry Association’s submission discussed how there are many not-for-profit community housing organisations (CHOs) providing housing options in addition to State and Territory governments:

The industry provides one in five of Australia’s social rental properties, complementing public housing. CHOs manage a \$40 billion-plus portfolio of more than 100,000 homes, housing people on low and moderate incomes who find it hard to access affordable and appropriate tenancies in the private market. ... Our members provide a diverse range of housing for Aboriginal people, people with disabilities and the formerly homeless. In recent years allocations to community housing tenancies have predominantly been to households classified as ‘priority need’. While priority need is not synonymous with homelessness, the overlap is considerable.¹⁵³

- 1.130 The Committee heard that people living in community housing may also have access to ‘wrap around’ support services to assist with their health and wellbeing,¹⁵⁴ which may not be the case for people who live in State or Territory public housing.

¹⁵⁰ Anglicare Australia, *Submission 173*, p. 15.

¹⁵¹ National Shelter, *Submission 86*, p. 6; Community Housing Industry Association, *Submission 89*, p.2; Everybody’s Home, *Submission 140*, p. 10.

¹⁵² Ms Wendy Hayhurst, Community Industry Housing Association, *Proof Committee Hansard*, 30 July 2020, p. 9

¹⁵³ Community Housing Industry Association, *Submission 89*, p. 3.

¹⁵⁴ Major Jenny Begent, Salvation Army, *Proof Committee Hansard*, 8 July 2020, p. 8; Northern Sydney Housing and Homelessness Collaboration, *Submission 112*, pp. 1-2.

- 1.131 In its submission, the Tasmanian Government noted its Better Housing Futures program, which involved the transfer of management of almost 4,000 State-owned properties to community housing providers. The Tasmanian Government advised that it had recently decided to extend the agreement and transfer the management of a further 2,000 properties. As noted in the submission, tenants living in community housing are eligible for Commonwealth Rent Assistance, which increases the revenue of community housing providers and funds investment in maintenance, upgrades and services.¹⁵⁵
- 1.132 Mr Peter White (Deputy Secretary, Tasmanian Department of Communities) said:
- ...the community housing sector can do the tenancy and property management function very well. I could see that model being expanded across social housing across the board.¹⁵⁶
- 1.133 Furthermore, as noted earlier in this report, the National Housing and Finance Investment Corporation has made available low-cost loans to community housing providers to facilitate this expansion.
- 1.134 Anglicare Australia's submission suggested that governments could buy properties from landlords in financial stress and convert them into social housing stock.¹⁵⁷
- 1.135 Some submissions discussed the option of head leasing to provide an immediate solution while new social housing stock is being built.¹⁵⁸
- 1.136 Mr Adrian Pisarski (National Shelter) described the concept of head leasing:
- Head leasing is where the gap between what people can afford to pay based on their income and what the market demands for that housing is met by government providing funding to meet that gap. Head leasing is a well-known, well utilised program across the world.¹⁵⁹
- 1.137 Mr Pisarski added:

¹⁵⁵ Tasmanian Government, *Submission 179*, p. 8.

¹⁵⁶ Mr Peter White, Tasmanian Department of Communities, *Proof Committee Hansard*, p. 18.

¹⁵⁷ CISVic, *Submission 128*, p. 7; Anglicare Australia, *Submission 173*, p. 15.

¹⁵⁸ Sacred Heart Mission, *Submission 42*, p. 30; PowerHousing Australia, *Submission 134*, p. 7; Australian Housing and Urban Research Institute, *Submission 139*, p. 42.

¹⁵⁹ Mr Adrian Pisarski, National Shelter, *Proof Committee Hansard*, 8 July 2020, p. 16.

Often when the rental market becomes very expensive, they are less attractive to government. But at the moment, the rental markets around Australia have been dropping in price and we have many vacancies, so there is a once-in-a-generation opportunity, if you like, to take advantage of that, to do something really good to rehouse people who have been homeless and to build our community housing's capacity at the same time.¹⁶⁰

- 1.138 A submission from the Australian Housing and Urban Research Institute discussed the advantages of head leasing:

The advantages of head leasing for landlords are that: they have a guaranteed income for the length of the lease; that maintenance and any damage caused by tenants will be repaired by the CHP [community housing provider]; and that they don't need to use a commercial real estate agent to manage the property. This means the CHP may be able to negotiate a lower rent than might otherwise be the case. Head leasing appears to be especially relevant to particular client groups like families who may need larger housing or housing located near schooling.¹⁶¹

Permanent Rental Affordability Development Solution (PRADS)

- 1.139 A submission from Housing All Australians proposed an innovative community housing model known as PRADS.

The PRADS model works on the principle of 'value sharing' some of the economic gains delivered through the planning process. It is a form of value capture but in reverse. Local government and the development community would work together to enable developers to achieve savings in terms of time or density bonuses which would offset the subsidy needed to provide affordable housing, by capturing some of the uplift created in land values.¹⁶²

- 1.140 The submission continued:

Developers and local governments would negotiate, in good faith, a number of dwellings to be built and the percentage below market rent for which these dwellings can be rented. The housing created under the PRADS model would be rented at below market rents, to low income tenants that satisfy the Department of Social Services' tests under the *Social Security Act 1991*. This obligation would exist on the title for the economic life of the dwelling.¹⁶³

¹⁶⁰ Mr Adrian Pisarski, National Shelter, *Proof Committee Hansard*, 8 July 2020, p. 16.

¹⁶¹ Australian Housing and Urban Research Institute, *Submission 139*, p. 42.

¹⁶² Housing All Australians, *Submission 7*, pp. 6-7.

¹⁶³ Housing All Australians, *Submission 7*, pp. 6-7.

1.141 In addition:

The developer can then sell the dwelling to investors in the private market with the rental encumbrance and an obligation to comply with an appropriate governance process. Through an approved private sector property manager, or a housing association, the private investor then rents the dwelling to the target market.¹⁶⁴

Long term solutions post-COVID-19

1.142 Many submissions recommended that the responses to homelessness and rough sleepers initiated at the onset of the COVID-19 should continue after the pandemic is over.¹⁶⁵ In addition to having exit strategies,¹⁶⁶ a number of organisations recommended developing a national strategy to end homelessness,¹⁶⁷ beyond the current National Housing and Homelessness Agreement.

1.143 The Salvation Army submitted that ‘accommodation options following the immediate COVID-19 responses remain an unresolved priority’ as for ‘most people, returning to rough sleeping once temporary accommodation measures conclude remains the most likely outcome’.¹⁶⁸

1.144 The Community Housing Industry Association submitted:

...there appear to be no comprehensive exit strategies in place in any jurisdiction. Existing social housing will be unable to accommodate any urgent need to evacuate this cohort from hotels. ... Furthermore, as temporary income supports (e.g. JobKeeper payments) are reduced and job protections withdrawn, we can anticipate more people will be pushed into housing stress and homelessness. ... With these being lifted at the same time as the stimulus

¹⁶⁴ Housing All Australians, *Submission 7*, pp. 6-7.

¹⁶⁵ Shelter South Australia, *Submission 10*, p. 1; City of Hobart, *Submission 44*, p. 11; Launch Housing, *Submission 47*, p. 2; LawRight, *Submission 50*, p. 8; City of Adelaide, *Submission 79*, p. 7; Community Housing Industry Association, *Submission 89*, p. 1; Australian Alliance to End Homelessness, *Submission 90*, p. 5; CISVic, *Submission 128*, p. 7; Centre for Social Impact, *Submission 131*, p. 2.

¹⁶⁶ City Futures Research Centre, *Submission 5.1*, p. 14; St Vincent de Paul Society, *Submission 142*, p. 3.

¹⁶⁷ Wellways Australia, *Submission 125*, p. 12; see also Homelessness NSW, *Submission 132*, p. 22; PowerHousing Australia, *Submission 134*, p. 9; Everybody’s Home, *Submission 140*, p. 5; Homelessness Australia, *Submission 144*, p. 16.

¹⁶⁸ Salvation Army Australia, *Submission 70*, p. 6; see also Everybody’s Home, *Submission 140*, p. 5.

payments are withdrawn Australia faces a probable major spike in homelessness.¹⁶⁹

- 1.145 Wellways Australia submitted that ‘little consideration’ has been given to transitioning people from emergency housing into permanent and sustainable housing. The submission stated:

The current health pandemic has clearly demonstrated how housing is the healthcare intervention that can end homelessness. It is estimated that over 5,000 rough sleepers have been temporarily sheltered... However, it is fast becoming a concern that these people will be forced to experience rough sleeping again once this period is over.¹⁷⁰

- 1.146 Per Capita submitted:

If the accommodation offered to rough sleepers under these strategies was permanent, they could all be defined as ‘Housing First’ responses. This is because there are no conditions attached to the accommodation provided to them; rather, accommodation is provided to them as a first step to deal with their immediate crisis (risk of infection or spread of COVID-19) and they are then provided with support to deal with other issues (mental health, addiction, and so on).¹⁷¹

- 1.147 The Department of Social Services provided the Committee with the following summary of the Housing First concept:

While state and territory governments (states) are responsible for homelessness programs, the Australian Government provides funding through the National Housing and Homelessness Agreement (NHHA), which states can use to implement Housing First models if they consider them appropriate for their circumstances.

Many states are implementing Housing First approaches across Australia, such as the Common Ground model.

Under the Housing First model, safe and secure housing is provided to people experiencing chronic homelessness prior to, and not conditional upon other issues. Housing First involves:

¹⁶⁹ Community Housing Industry Association, *Submission 89*, p. 8.

¹⁷⁰ Wellways Australia, *Submission 125*, p. 14.

¹⁷¹ Per Capita, *Submission 68*, p. 21; see also Melbourne City Mission, *Submission 91*, pp. 7-8. The Committee intends to discuss policy models such as housing first in the final report.

- Providing safe and permanent housing as the first priority for people experiencing homelessness.
- Providing wrap around services like drug and alcohol counselling or mental health treatment where needed. Engaging with these wrap around services is not required for people to maintain accommodation.

Housing First models need to be adapted to suit the conditions of a specific jurisdiction to operate successfully.

Evaluations of the Housing First model in Australia (for example, Michael's Intensive Supported Housing Accord and Brisbane Common Ground) have found positive outcomes for participants. The evaluations also found positive gains for governments through savings across health, justice and welfare services.¹⁷²

1.148 Life Course Centre submitted:

The positive steps taken on homelessness during COVID-19 have been transformative for homeless people and social workers. Providing the homeless with stable (albeit temporary) accommodation, rather than constantly being on the move, is a silver lining to emerge from the pandemic. It also reinforces that what homeless people need more than anything is housing. There has since been further encouraging moves from some States on public housing investment to address homelessness, which now needs to be replicated and coordinated across Australia. Providing permanent supportive housing must be the centrepiece of any plan to tackle homelessness. It is the springboard from which all other services can launch. It is also more cost-effective than leaving people on the streets.¹⁷³

1.149 The Australian Alliance to End Homelessness submitted:

State and Territory Governments need to continue their emergency levels of funding until people temporarily accommodated in response to COVID-19 receive a suitable housing placement.¹⁷⁴

1.150 The National Mental Health Commission submitted that placing homeless people in hotels had supported them 'to engage with services to access support services and plan for their future'. The submission added that the

¹⁷² Department of Social Services, *Supplementary Submission 57.3*, responses to questions on notice, No. 14.

¹⁷³ Life Course Centre, *Submission 69*, p. 5.

¹⁷⁴ Australian Alliance to End Homelessness, *Submission 90*, p. 4.

Committee should ‘consider how the learnings from this approach can be incorporate into governments’ policies addressing homelessness’.¹⁷⁵

Committee view

- 1.151 The Committee received many comprehensive submissions with detailed information, analysis and recommendations in response to the inquiry terms of reference.
- 1.152 Some evidence received on preventing homelessness during COVID-19 pertains to broad and long-term reform. The Committee intends to give further consideration to this evidence in its final report.
- 1.153 The Committee encourages the Australian Government to take into account the evidence contained within this report as it continues to formulate immediate and long-term responses to the COVID-19 pandemic.
- 1.154 The Committee will provide recommendations in its final report.

Mr Andrew Wallace MP

Chair

1 October 2020

¹⁷⁵ National Mental Health Commission, *Submission 172*, p. 4.

A. List of submissions

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 - 101 CatholicCare NT and University of South Australia
 - 102 Northern Territory Mental Health Coalition
 - 103 Flat Out
 - 104 liveWELL CQ
 - 105 ACOSS (Australian Council of Social Services)
 - 106 Mr Jackson Ho
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 - 108 National Older Women's Housing and Homelessness Working Group
 - 109 Women's Legal Service NSW
 - 110 Royal Australian and New Zealand College of Psychiatrists (RANZCP)
 - 111 Housing for the Aged Action Group - LGBTI working group
 - 112 Northern Sydney Housing & Homelessness Collaboration
 - 113 Community Housing Industry Association QLD
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- 136 Northern Territory Council of Social Service (NTCOSS)
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- 138 Housing for the Aged Action Group
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- 158 Western NSW Community Legal Centre and Western Women's Legal Support
- 159 Municipal Association of Victoria (MAV)
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- 188 National Housing Finance and Investment Corporation
- 189 National Aboriginal and Torres Strait Islander Legal Service (NATSILS)
- 190 Southern Homelessness Services Network (SHSN)
- 191 Association of Superannuation Funds of Australia Limited (ASFA)
- 192 Eastern Homelessness Service System Alliance (EHSSA)
- 193 Mr Clayton Silverlock
- 194 Regional Local Government Homelessness & Social Housing Charter Group
- 195 Australian National Audit Office
- 196 Upstream Australia and 17 other organisations

B. List of public hearings

Tuesday, 7 July 2020 – Canberra (via teleconference)

Department of Social Services

- Mr Shane Bennett, Acting Deputy Secretary
- Mr Sidesh Naikar, Branch Manager, Housing and Homelessness Policy
- Mr Troy Sloan, Group Manager, Housing and Homelessness

Services Australia

- Ms Caroline Manning, National Manager, Social Work Services
- Ms Kirsty Faichney, General Manager, Families, Child Support, Veterans & Partnerships

National Indigenous Australians Agency

- Mr Blair Exell, Deputy Chief Executive Officer
- Mr Ryan Bulman, Group Manager, Economic Policy and Programs

Australian Institute of Health and Welfare

- Dr Gabrielle Phillips, Head, Housing and Specialised Services Group

Australian Bureau of Statistics

- Mr Stephen Collett, Program Manager, Indigenous and Social Information

Australian Housing and Urban Research Institute

- Dr Michael Fotheringham, Chief Executive

Australian Council of Social Service (ACOSS)

- Ms Jacqueline Phillips, Director of Policy and Deputy Chief Executive Officer
- Dr Peter Davidson, Principal Advisor

Per Capita

- Ms Emma Dawson, Executive Director
- Dr John Falzon, Senior Fellow
- Ms Abigail Lewis, Research Associate

Grattan Institute

- Mr Brendan Coates, Household Finances Program Director

Wednesday, 8 July 2020 – Canberra (via teleconference)*Homelessness Australia*

- Ms Jenny Smith, Chair
- Ms Katherine McKernan, Deputy Chair

Mission Australia

- Ms Marion Bennett, Executive - Practice, Quality and Leadership
- Dr Evelyne Tadros, State Leader – New South Wales Metro

National Shelter

- Mr John Engeler, Chief Executive Officer; and Deputy Chair, Shelter New South Wales
- Mr Adrian Pisarski, Executive Officer

St Vincent de Paul Society

- Mr Toby oConnor, Chief Executive Officer, St Vincent de Paul Society National Council
- Mr Brian Murnane, Chief Executive Officer, Amelie Housing Ltd

The Salvation Army

- Ms Livia Carusi, General Manager, Homelessness
- Major Jenny Begent, Head of Department, Social Mission
- Major Paul Hateley, Head of Government Relations

Housing All Australians

- Mr Robert Pradolin, Founder and Director

The Constellation Project

- Ms Jacqui Jones, Executive Director
- Professor Kristy Muir, Governance Group Member; and Chief Executive Officer, Centre for Social Impact

Homes for Homes

- Mr Gavin Jackman, Adviser

Wednesday, 29 July 2020 – Canberra (via teleconference)

Australian Local Government Association

- Ms Liz de Chastel, Senior Policy Adviser

Local Government Association of the Northern Territory

- Mr Peter McLinden, Director, Transport and Infrastructure Services

Council of Capital City Lord Mayors

- Lord Mayor of Melbourne, Sally Capp
- Lord Mayor of Sydney, Clover Moore
- Mr Barney Wilson, Team Leader City People, City of Melbourne
- Ms Gowan Vyse, Manager, Social Policy and Programs, City of Sydney

National Housing Finance and Investment Corporation (NHFIC)

- Mr Nathan Dal Bon, Chief Executive Officer

The Association of Superannuation Funds of Australia

- Mr Julian Cabarrus, Director of External Affairs and Strategy
- Mr Andrew Craston, Director of Economics

Treasury

- Ms Vicki Wilkinson, Division Head, Social Policy Division
- Ms Carla Adami, Manager, Housing Policy Unit, Social Policy Division

Department of Veterans' Affairs

- Ms Liz Cosson, Secretary
- Ms Kate Pope, Acting Deputy President, Repatriation Commission

ANU Centre for Social Research and Methods COVID-19 Monitoring Program

- Professor Matthew Gray
- Professor Nicholas Biddle

Haven; Home, Safe

- Ms Trudi Ray, Chief Operations Officer

Thursday, 30 July 2020 – Canberra (via teleconference)*Tenants' Union NSW*

- Mr Leo Patterson Ross, Chief Executive Officer
- Dr Jemima Mowbray, Policy and Advocacy Coordinator

Community Housing Industry Association

- Ms Wendy Hayhurst, Chief Executive Officer
- Ms Rebecca Pinkstone, Chief Operations Officer, Bridge Housing Limited

Australian Alliance to End Homelessness

- Ms Karyn Walsh, Director
- Mr David Pearson, Chief Executive Officer

Australian Alliance to End Homelessness - Individual statements

- Mr James Gant
- Mr Scott Richards
- Ms Michelle Swindle

Tangentyere Council

- Mr Michael Klerck, Social Policy Manager

Wintringham

- Mr Bryan Lipmann, Chief Executive Officer
- Ms Jane Barnes, Chief of Staff

NT Shelter

- Mr Peter McMillan, Executive Officer
- Mr John McBryde, Vice Chair

Northern Territory Government

- Ms Karen Walsh, Acting Deputy Chief Executive Officer, Department of Local Government, Housing and Community Development
- Ms Christine Fitzgerald, Executive Director, Strategy, Policy and Performance, Department of Local Government, Housing and Community Development

Friday, 7 August 2020 – Canberra (via teleconference)*Australian Capital Territory Government*

- Ms Louise Gilding, Executive Group Manager, Housing ACT
- Mr Shane Nielsen, Executive Branch Manager, Policy and Business Transformation, Housing ACT
- Ms Caroline Stevens, Acting Senior Director, Housing and Homelessness Strategy and Policy, Housing ACT
- Ms Michelle Anderson, Assistant Director, Homelessness Services, Housing ACT

Tasmanian Government

- Mr Peter White, Deputy Secretary, Housing, Disability and Community Services, Department of Communities Tasmania
- Ms Jessemy Stone, Director, Housing Programs, Housing, Disability and Community Services, Department of Communities Tasmania

Inner South Rooming House Network

- Ms Kate Incerti, Co-Convenor
- Ms Maurya Bourandanis, Community Member and Adviser

Australian Bureau of Statistics

- Mr Stephen Collett, Program Manager, Indigenous and Social Information

Victorian Aboriginal Child Care Agency (VACCA)

- Adjunct Professor Muriel Bamblett AO, Chief Executive Officer
- Ms Necia Stanton, Practice Leader for Nugel

Sacred Heart Mission

- Ms Cathy Humphrey, Chief Executive Officer
- Ms Olivia Killeen, Policy Officer