



26 March 2024

People's Commission into the Housing Crisis
Email:
Organisational Survey Responses

This submission collates feedback from the Society of St Vincent de Paul in New South Wales (SVdP-NSW), Queensland (SVdP-Qld), Western Australia (SVdP-WA), Tasmania (SVdP-Tas) and Canberra-Goulburn (SVdP-C/G).

Q8. What are the top three primary impacts your clients report experiencing as a result of the housing crisis?

(i) Inability to leave an unsafe home environment, (ii) homelessness and (iii) financial stress were the top three primary impacts identified.

Family and domestic violence was identified as the leading cause of people remaining in an unsafe home environment. Respondents noted that people often have no other options available to them, either due to affordability or accessibility.

SVdP-Tas noted that a 2022-23 report by Hobart Women's Shelter found that in that year, 'eight out of ten women could not be accommodated.'

SVdP-Qld also noted that the lack of alternative accommodation types often placed people trying to recover from past addictions into environments with 'constant exposure and access to alcohol, drugs and other harmful substances.'

The lack of affordable or social housing has led to homelessness. SVdP-Tas refers to a wait list of 4,800 for social housing, with a two year wait. SVdP-Qld refers to the changing face of homelessness, with more families, young people and people in stable employment unable to secure accommodation in their region.

All stated that the lack of housing options results in people couch surfing, living in their cars, hotels, caravans, tents, or on the streets or in short-term boarding houses. This in turn leads to social, health and economic challenges as those affected struggle to find employment, access healthcare, training and education and maintain social connections. Where friends and family cannot provide support, homelessness is the likely outcome.

Financial stress included housing stress. SVdP-Tas notes how financial stress impacts on every dimension of life and that compromises made impact deeply and in ways that make it hard to break a cycle of disadvantage.

SVdP-NSW's housing and homelessness data in 2022-23 indicates that family and domestic violence was the main reason for seeking assistance (29.8 per cent), followed by a housing crisis (such as eviction) (16.3 per cent) and inadequate or inappropriate dwelling conditions (8.7 per cent).

SVdP-C/G also cited another category namely the overstays that occur in emergency or transition accommodation due to a lack of accommodation options to transition to.

Q9. What are the top three secondary impacts your clients report experiencing as a result of the housing crisis?

(i) Mental stress or ill-health, (ii) foregoing meals and other essentials, and (iii) disconnection from family and were identified as the top three secondary impacts.

SVdP-WA and SVdP-NSW refer to the considerable stress and anxiety created by the financial stress of housing uncertainty and how this exacerbates relationship problems.

SVdP-WA and SVdP-Tas also refer to the fact that people are often unable to get help with mental health issues because they cannot access bulk-billed GP services.

SVdP-NSW stresses that mental health issues are not limited to adults, as they are seeing children whose mental health is being adversely affected by the stress and instability of their families' housing situation.

Disconnection from family, or rather relationship issues or family breakdown, are common impacts on clients. SVdP-Tas, SVdP-WA, SVdP-Qld provide examples of how people are forced to move in with relatives which leads to overcrowding and parenting challenges. Others are forced to live in inappropriate conditions, such as garden sheds or garages. Some are forced to move to other locations, thereby disrupting employment, education, and connections with family, friends, and other local support networks. Other expenses are incurred, such as long commutes which are costly and mean less time with family. Often, the new communities are not well serviced in terms of transport, shops and health care. Children have to start new schools, leading to stress and anxiety as well as additional expenses associated with books and uniforms. Isolation from family can also impact access to childcare and employment.

SVdP-Qld and SVdP-WA note the knock-on effect of increased rents and mortgages, with many families going without food, power, prescriptions, transport, and other everyday items to ensure their housing payments are made.

Q10: Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work

SVdP-Qld, SVdP-WA and SVdP-C/G identified 'loss of dignity and trust' as a significant secondary impact of homelessness. SVdP-Qld refers to people feeling like they have been left behind, and not valued or supported in their community. This has an adverse impact on their self-esteem, making it harder for them to gain or maintain employment, complete education or training or self-care.

SVdP-C/G and SVdP-Tas have observed that housing uncertainty has resulted in people living in a state of anxiety, constant change and needing to start again often in different environments.

SVdP-Qld states that there are in excess of 43,000 people on the social housing wait list in Queensland, with an average wait time of more than two years. Almost all people on the wait list are deemed high risk but are left to fend for themselves until a place becomes available. Many people feel forgotten about and decide not to go on the waiting list because they have given up hope. For many on low-income, affordable accommodation through the private rental market is inaccessible. Emergency or crisis accommodation is at capacity, with most residents exceeding short-term stays (up to 12 weeks) because they have nowhere else to transition to. This means there is less capacity for new residents. This situation is being experienced all across Queensland and by all organisations and the Society's members can no longer keep up with the growing number of desperate requests for secure long-term accommodation.

Similar observations have been made by SVdP-NSW. In 2022-23, their housing and homelessness services' average number of support days for closed cases increased by more than 20 per cent, and the

average number of support days for ongoing cases increased by around 40 per cent. In some cases, clients are staying in refuges for three to four years due to the lack of exit options. For people who can secure private rental accommodation, many have to settle for poor quality or insecure housing that does not meet their needs (e.g. damp, too small for the family, inaccessible for people with mobility issues etc).

SVdP-WA and SVdP-Qld note that the contracted rental market means that competition for affordable rentals is fierce, with people on income support in Western Australia unable to get past the interview stage.

Q11. Describe the flow-on impacts of the housing crisis in the context of your organisation's work

In summary flow-on impacts from the housing crisis include:

- less expenditure through small and local businesses as people have less disposable income
- difficulty with recruiting staff, particularly in sectors where incomes are at the average weekly wage or below
- much longer stays in crisis and transitional accommodation due to the lack of social housing and affordable private rentals which impedes clients' journey of recovery, perpetuates trauma and means there are fewer places for new clients (SVdP-NSW, SVdP-Tas).
- increased people being pushed into homelessness
- people being entrenched in intergenerational poverty, especially families with children and young people and a worsening of poverty rates (SVdP-NSW)
- increased debts incurred as individuals and families try to maintain unaffordable accommodation, which then leaves nothing for the day-to-day basics
- increased costs incurred due to extra travel to work, education, health and other support services and, ultimately, less time available for personal relationships
- relationship breakdowns
- people being displaced because they are unable to access affordable and secure housing in their area. This impacts people's capacity to work, learn and maintain their health and social connectedness. First Nations people forced to move off country to secure accommodation experience cultural disconnection with significant impacts on their physical, mental, emotional, cultural and spiritual wellbeing.
- inability to afford insurance
- increased demand on housing/homelessness services, emergency relief and food relief
- increased demand for medical services due to increased stress, anxiety and mental health issues and often an inability to access them because there is limited bulk-billing
- children being retained in state care for longer periods as they are unable to reunite with their parents due to a lack of suitable housing (SVdP-Tas)
- young adults being less able to move towards independence as they cannot afford to move out of the family home (SVdP-C/G)
- more people living in unsafe homes because they are too afraid to ask their landlord for repairs for fear of a rental price increase or eviction

- increased demand on housing and homelessness services which is impacting on the Specialist Homelessness Services workforce. Staff are adversely affected by the daily emotional toll of having to turn away people in desperate need of housing due to a lack of available services and dearth of accommodation. Over-time, this risks staff burnout and workforce recruitment and retention issues. (SVdP-NSW).

As stated by SVdP-NSW, the housing crisis is well documented to have broader societal and systems impacts. This includes increased flow on demand to health, mental health and corrective services from clients that were experiencing homelessness. Research has shown the average cost to the NSW Government for people accessing homelessness services is around \$186,000 per person, nearly four times higher than the general NSW population. Less than one-tenth (9 per cent) of costs relate to homelessness and housing services, with the majority of costs attributed to health and justice services.

Q12. Describe how current policy setting impacts housing affordability and access to housing from your organisation's perspective

The St Vincent de Paul Society National Council has a federal advocacy paper on housing and homelessness that summarises our position on key Federal Government policies and calls for further action. This paper is contained in:

- [Let's Build a Fairer Australia!](#) (January 2024)

We are advocating for the Federal Government to:

- Address the shortage of social and affordable housing
- Review Commonwealth Rent Assistance and increase its funding base by 25 per cent
- Develop and fund policies and programs that improve energy efficiency in low-income households in the transition towards net zero emissions
- Implement more private market incentives such as a suitable replacement for the National Rental Affordability Scheme
- Implement the national minimum standards for renters (*A better deal for renters*)
- Reduce the capital gains tax discount from 50 per cent to 37.5 per cent
- Review the National Housing and Homelessness Agreement, as recommended by the Productivity Commission, and ensure it complements the new National Housing and Homelessness Plan
- Waive the outstanding housing-related debts held by states and territories to the Australian Government.

The Society's National Council has prepared numerous submissions on housing and homelessness. Please refer to:

- [Submission](#) to the *Inquiry into the worsening rental crisis in Australia (August 2023)*
- [Submission](#) on the *National Housing and Homelessness Plan (October 2023)*
- [Review](#) of the *National Housing and Homelessness Agreement (March 2022)*
- [Submission](#) to the *Inquiry into housing affordability and supply (September 2021)*
- [Submission](#) to the *Inquiry into Homelessness in Australia (June 2020)*

See also SVdP-NSW's various policy statements and submissions to NSW Government:

- NSW 2024-25 Pre-Budget Submission: *Rebuilding essential social infrastructure and programs*
- *2023-24 Pre-Budget Submission to NSW Government*
- Submission 2023 *NSW Department of Customer Service improving the NSW rental system*
- *2023 NSW Election Statement: Housing Justice* and briefing notes
 - *Invest in Social Housing – Briefing Note*
 - *Affordable Housing Targets – Briefing Note*
 - *Healthier Homes – Briefing Note*
 - *Accessible Homes – Briefing Note*

Q13: Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing

Please refer to the response provided in question 12.

The following list summarises feedback received in response to this survey, most of which is also reflected in our various submissions to the Federal Government.

Governments should:

- review the current range of income support benefits and allowances to ensure that these are sufficient for those who are vulnerable and, specifically, to avoid rental stress and address the cycle of disadvantage
- introduce minimum energy efficiency standards for rented homes
- invest in programs that keep people housed. The [WA Rent Relief Program](#) is a good example.
- resource and implement the national minimum standards for renters (*A better deal for renters*) to include no fault evictions and percentage caps on rental increases and prohibit the ban on pets
- continue to invest in the supply of social and affordable rentals and home-ownership opportunities and address construction pipeline issues that limit supply
- continue to explore innovative housing options (such as granny flats) and ways to make better use of land and existing infrastructure
- reduce the capital gains tax discount from 50 per cent to 37.5 per cent and review negative gearing
- increase funding of emergency relief and crisis services to manage the growing number of individuals and families experiencing homelessness, unable to re-enter the rental market and having to wait years to access social housing
- increase short-, medium- and long-term housing options
 - increase supported accommodation for those requiring assistance to transition into independent living
- incentivise investment owners to rent to low-income earners
- increase funding of homelessness services
- review short-stay accommodation levels that are impacting availability of stock that could otherwise be used in the rental market

- review the proportion of vacant housing (illustrated by zero water usage), and impose taxation to incentivise release of these houses to the rental supply
- mandate affordable housing targets of at least 15 per cent in private residential development, and a minimum of 30 per cent affordable housing on surplus government land (SVdP-NSW)
- build new social homes and upgrade existing homes to comply with silver level design standards, in line with the National Construction Code to promote inclusive and accessible housing services for people with a disability and limited mobility (2023-24 NSW PBS, SVdP-NSW)
- improve the energy performance of social housing, including through energy audits, efficient electrical appliances, and thermal efficiency upgrades for homes
- build homes that take into account changing demographic characteristics and people's preferences
- incentivise private investors into the social and affordable housing market. We hope this will be delivered through the Treasurer's Investment Roundtable
 - cities can implement affordable housing programs that provide subsidies, incentives, or partnerships with developers to increase the availability of affordable housing units (SVdP-WA)
- review and increase Commonwealth Rent Assistance by 25 per cent
- reduce 'red tape' (for example, A local shelter recently built had been delayed in taking residents due to onerous requirements beyond those typically applied to other forms of residence, SVdP-Tas)
- fund schemes and support services for those who must overcome rental arrears
- increase broader wraparound support services for those who are homeless, in unstable accommodation or in social housing to improve their wellbeing and build their capabilities to sustain their tenancies (once obtained) so that homelessness is not repeated
- develop a long-term vision and strategy that adequately addresses both the current and future need for social and affordable housing options. We hope this will be delivered through the National Housing and Homelessness Plan (NHHP)
 - The NHHP must address the growing trend that more Australians will be 'renting for life' in private rental. Legislation, structures, policies and practices need to be adjusted accordingly. Reference should be made to policies adopted in Scandinavian countries.
- implement a streamlined procurement and approval process to fast-track social and affordable housing developments to meet immediate needs
- review and update zoning and land use policies to allow for higher-density development and inclusionary zoning, ensuring socioeconomic diversity in evolving communities. We hope that this will be addressed through the reforms proposed by the Planning Ministers' proposals to Cabinet
- adjust bond assistance amounts to reflect the rise in rental prices and revise qualification criteria accordingly (SVdP-WA), and
- follow the lead of the UK in legislating housing as a right, in line with the *Universal Declaration of Human Rights*, noting Australia stands alone as the only liberal democracy that does not have a

bill of rights; this ensures the appropriation of adequate funding to address and respond to the worsening housing crisis.

Q14: Is there anything else your organisation would like to share with the Commission?

The case studies illustrate the adverse impact the housing crisis is having on the lives of those we assist.

SVdP-NSW - SVdP National Housing tenant

“Before the [transitional accommodation] place I had moved about 10 times. I had a private rental back in February. I was working at the [business name], lost my job which means couldn't afford the rent with my car repayments on top let alone all the other bills that were coming in... Then ended up on the streets basically...I was sleeping in my car some nights. I was hitting her father up for his couch some nights but between that - yes. I couldn't stay there. It was just too much on me...” (SVdP National Housing tenant)

“So, every house inspection that I went to it was just loaded with people and I thought, I'm on Centrelink, single mum, they're not going to pick me over someone who is working or a couple both working.” (SVdP National Housing tenant)

SVdP-NSW - Sarah's story (name and personal details changed)

Sarah is a single mum of three young boys, including one child with special needs, who is desperately trying to break the cycle of poverty for her family. Sarah has been living in a stable private rental home for the last four years with her rent subsidised through a Community Housing Provider. However, she is to be evicted from her home in a few weeks because the owner wants to sell the property. Sarah has no idea where she will go.

Prior to moving into her current home, Sarah had long periods of homelessness after escaping domestic and family violence. Sarah was forced to leave her home and all of her possessions when she and her children fled from her violent ex-partner. They spent several years moving around, including couch surfing and living in caravan parks, before being assisted with subsidised private rental accommodation.

“We have had stability finally and family home for four years. It's been a lifeline for me and my children. I couldn't have imagined them having their own room having space, even having a kitchen having a proper bed and not sleeping on the floor, which we have done for years, but now when I look at the rental market I feel physically ill.

I really want to stay in this area but I just can't afford it, but then nowhere else is affordable either. For me, community is everything. I don't have family that can help me. Not having a home as the foundation is exhausting. Constantly moving is constant trauma. I lie awake every night, sometimes at 5am stressing about a home and everything over my children heads.”

SvdP-Tas - Kate and Mark's story (mortgage, marital stress, selling/relocating, interrupted study/education, change of employment, Mental health, financial strain)

Kelly (37) and her husband Mark (39) lived together with their 3 children (11, 13, 17) in the home they purchased a few years ago. Due to rising housing costs, Mark and Kelly began to struggle to afford their mortgage repayments, which have risen substantially. This is coupled with the increase in costs of living, particularly food, energy and fuel. The additional financial stress impacting Mark and Kelly resulted in them having to withdraw their children from their sporting and extra-curricular activities.

Mark and Kelly later made the difficult decision to sell their home and purchase one that would ideally be more affordable. This leads them to moving to a different part of the state. The children's education is impacted due to the change of location, time off needed, and re-starting in a new school. The impact is doubled due to change midway through the year. Mental wellbeing is also severely impacted by the stress of uncertainty, change, and needing to start again away from established friend groups.

Mark and Kelly begin to lose their support network of family and friends due to the geographical distance between them. The price of petrol is too expensive to visit regularly, leading to a further breakdown of wellbeing and connection. Mark now spends significantly less time at home as he has a long commute to and from work. Kelly had to leave her old job and accept a new position in a field she does not enjoy working in. This new employment context also offers less hours and money, leading to further financial stress on the family. Their eldest child now needs to re-evaluate their chosen career path, as the course they planned on attending is not offered in this part of the state, nor via distance education. Any prospect for that child to move away has become financially unviable to the family.

Mark and Kelly have been fighting more since they have been under additional stress and this also impacts their children's wellbeing. Kelly has been diagnosed with depression and is struggling with the mental load of supporting her family, and the dissatisfaction of her job. The youngest child has fallen behind their peers academically and has become disengaged in learning. The eldest child, who is beginning to realise the limitations of their future, has increasing issues with anxiety and has been withdrawing from their family. The school social worker has raised concerns about self-harm reported by the child. Mark develops physical health issues requiring multiple tests and time off work. Mark's doctor attributes the stress Mark has been under as a likely cause.

Kelly reaches out to SVdP-Tas for food relief and assistance with their energy account as it is now above \$2,000 - it had been forgotten amongst a pile of bills and ever-increasing debts. They are already heavily in debt as a consequence of paying for car registration, insurance, medical expenses and travel to from appointments.

SvdP-Tas – Fiona’s story (D.V., Substance abuse, hotel, homelessness, shelter, MH, loss of employment)

Fiona (23) was living with her partner until unfortunately needing to flee their home due to a domestic violence incident. Fiona was too afraid to go to the police immediately and stayed with a friend for a few nights before making a report. The home was owned by her ex-partner’s parents, but the police did walk her through the property, so she was safe while collecting a few bags of her belongings.

Due to poor performance at work because of the stress she was under at home, and then taking time off, Fiona was replaced at work as her position was only casual. Fiona applied for Centrelink, but there were a few weeks delay before she was able to receive her first payment. The cheapest local hotel charges \$350 per week. Fiona was able to stay in that accommodation for two weeks, drawing on the Escaping Violence Payment. As her ex was financially abusive, she had no savings to be able to pay for any more accommodation until her Centrelink payments started.

Fiona was unable to continue staying with friends and did not have a good relationship with any family. Fiona tried to check in to a local shelter but was turned away as they were full. While sleeping on the streets Fiona had her possessions stolen.

Fiona was put on the wait list for public housing and attempted to apply for rentals but was unable to due to lack of ID (stolen on the streets) and was unable to replace this due her financial situation. After some time, one of the shelters had a bed open which Fiona was able to accept. But unfortunately, this led to Fiona being surrounded by people participating in negative and triggering behaviours. This had a large impact on her mental wellbeing.

Fiona attended SVDP Tas for support and was assisted with food relief, while also being given advice and information on who to contact for support with her mental health, DV services available, and other shelter options.

Fiona was unable to get into any other accommodation options due to the lack of crisis, transitional and long-term housing available in the area.

Fiona returned to SVdP-Tas some months later and disclosed she now lived on the streets full time as she had developed an addiction. She noted that she felt some of the occupants of the shelter had a large negative impact on her mental health, particularly in relation to her capacity to get/stay sober.

SvdP-Tas - Rose's story (Family relationships, homelessness, loss of care)

Rose (25) is a single stay at home mum who lived with her two young children (aged 3 and 4) at her parent's (50, 55) home. As the children grew, finances became tighter due to rising rent costs and the general cost of living. This caused friction in the family, exacerbated by the space being too small with the three adults and two children living in the small two-bedroom unit. Rose applied for public housing.

As tensions in the home continued to escalate, Rose applied for many private rentals in an attempt to move out as quickly as possible. Due to the lack of affordable rentals available, Rose accepted a lease for a home that was more expensive than she could comfortably afford on her parenting payments.

Rose's relationship with her parents did not recover, and they now have no contact.

Rose fell into rental arrears. As she had initially gained support from Anglicare to cover her bond, she was ineligible for further assistance. Rose took out a NILS loan to cover the arrears amount, but at the end of her 6-month lease, was not offered the opportunity to renew this.

Rose applied for many other rentals but did not find one in time due to her now negative rental history. She and her children became homeless. No housing or shelter options were available to Rose – these were at capacity. Her children were placed in state care.

Rose was able to board a room in a share house with some friends, but it was overcrowded and deemed not suitable for her children.

Rose is still awaiting housing so she can be reunited with her children. This situation has caused significant stress and trauma for herself and her children and permanent damage to her relationship with her parents.

SvdP-Tas – David's story (Long term homelessness – struggling to maintain rent and bills. Mental health challenges from homelessness)

David has been homeless for the last few years as after losing his home as a result of a breakup. He stayed with friends and family for some time, but this eventually caused strain on those relationships resulting in a breakdown of these supports. Due to his time without a home, David developed complex mental health issues and was not supported through this.

David mostly lived on the streets until being offered a unit with public housing.

David was unprepared for how to manage the cost of rent and bills. He did not work well with his housing officer and was unable to establish a positive connection with them. David fell into rent arrears and was unable to remedy the situation due to a sense of lack of support offered and lack of ability to reach out to find support.

David was evicted and is now back sleeping rough.

SVdP-NSW has also provided two examples of NSW-Government funded initiatives to help address the housing and homelessness crisis:

SVdP-NSW. Social housing with tailored support: NSW Social and Affordable Housing Fund

The Society built around 500 new social housing homes across 13 sites through the NSW Government Social and Affordable Housing Fund (SAHF). The SAHF funds both the development of new social and affordable homes along with tailored support coordination services that empower people to improve their lives and achieve greater security and independence.

SVdP Housing (formerly Amelie Housing), the Society's national community housing provider, undertakes the asset and tenancy management, while the Society in NSW provides wrap around support services to people living in social homes. Further, general support is made available to the tenants through the charitable works of the SVDP conference member and volunteer network.

"The security of it, having a 25-year lease and having support that I can turn to if I need to." (tenant)

Independent research into the wellbeing of SAHF tenants identified that SAHF tenants generally have higher satisfaction with their personal wellbeing compared with NSW Department of Communities and Justice or Aboriginal Housing Office social housing tenants. They scored particularly highly for safety, community inclusion, standard of living and future security.

"So, I was really unstable, and I was always – there is in my mind something like it's not [feared/fit] – but after I moved to Amélie Housing, I feel so stable, and I feel happy with my kids and so they are happy." (tenant)

SVdP-NSW. Housing First in action NSW Together Home Program

Together Home is a Housing First model that has demonstrated the positive impacts of unconditional housing complemented by individualised support. Housing First is a service system response to homelessness, in which access to secure housing and choice over one's housing and use of support services are a human right. In addition to this right, principles of the approach include the provision of housing with support, flexible, long-term support, choice, active engagement, inclusion, recovery-orientation and harm reduction.

The NSW Government initiated the \$177.5 million Together Home program in 2020 during the COVID 19 pandemic. It aims to support over 1,072 people sleeping in the streets across NSW into stable accommodation, linked to wraparound support. Via this program a small number of community housing providers had access to funding that could be used with flexibility and personalisation to house clients and commission support services.

Community Housing providers worked closely with diverse partners in areas such as homelessness, health, disability, mental health and family support. Joint decision making and coordination mechanisms brought together government and non-government stakeholders. A specific category of high-needs packages was available to intensively support people with the most complex, co-occurring issues.

As a Housing First, evidence-based model, Together Home has enormous potential for providing pathways out of homelessness for highly marginalised people. Early findings indicate positive impacts on housing, health and wellbeing outcomes for people with long-term experiences of rough sleeping associated with this combined investment in housing and individualised support.

This program illustrates the importance of the NHHP prioritising unconditional secure tenancy with individualised wraparound support; facilitated by cross-sector coordination and a skilled workforce to end homelessness.