

# PRE-BUDGET SUBMISSION 2025/26



## Continuing Good Works

*Enhancing Services and Broadening Supports*



## RECOMMENDATION 1

1. Invest in collaborative efforts to break the cycle of repeat homelessness for people sleeping rough who have complex needs by:

a. funding a \$3.5 million brokerage fund [7] to support existing and new complex case management panels, including those operated by the Sydney and Northern Rivers Zero projects.

## RECOMMENDATION 2

2. Set tenants up for success by:

a. funding \$30 million per annum recurrent to provide a longer term, flexible, person centred, program or programs of tailored multi-disciplinary support that delivers wellbeing and tenancy success for people with housing vulnerability.

## RECOMMENDATION 3

3. Increase the capacity of Specialist Homelessness Services and its workforce to deliver best practice by:

a. Providing at least a 20% increase in SHS funding to support transition to a new commissioning and strategic pathway, including a dedicated workforce development package to build capacity to meet the needs of clients with complex needs.

b. \$3.15m for consultation and planning phase of Matthew Talbot/Woolloomooloo precinct best practice hub.

## RECOMMENDATION 4

4. Support people experiencing substance use issues by:

a. as a matter of urgency, providing additional funding to existing NSW NGO service providers offering residential rehabilitation and/or withdrawal management for any presently unfunded beds in their existing infrastructures, according to, at a minimum, the following benchmarks:

·\$110,000 per residential rehabilitation bed per annum

·\$11,300 per episode of care for residential withdrawal management.

b. expanding funding of existing and proven programs that focus on providing long-term, holistic before and aftercare supports for people with complex needs to address their broader health and social needs, including \$5 million over two years to expand capacity of CCCP.

## RECOMMENDATION 5

5. Remodel EAPA to allow it to meet its target to both alleviate energy cost crises and support energy cost resilience by:

a. completing and actioning the EAPA consultation process and proposed reforms; and

b. allow EAPA funding to be directed towards provider training and purchasing energy efficient appliances and appliance upgrades.

## ACKNOWLEDGEMENT OF COUNTRY

The St Vincent de Paul Society NSW acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the land on which we live and work, with deep respect. May Elders, past and present, be blessed and honoured. May we join together and build a future based on compassion, justice, hope, faith, and reconciliation.



St Vincent de Paul Society NSW (the Society NSW) welcomes the opportunity to make this pre-budget submission to the NSW Government outlining our suggested funding and policy priorities for the 2025-26 state budget and forward estimates. We do this because our vision is for a more just and compassionate society, a society that prioritises people who are vulnerable, marginalised and experiencing disadvantage.

The Society NSW and the NSW Government have a long history of collaborating to improve the lives of people in our communities who are doing it tough. For decades, we have worked together to provide on-the-ground assistance across NSW and implement structural reforms to:

- improve the rights of renters;
- support people at risk of or experiencing homelessness;
- support women and children experiencing domestic and family violence;
- provide financial support to people experiencing poverty or on low-incomes;
- support communities experiencing disadvantage including First Nations people and
- support those who need assistance and treatment for health, mental health and substance use issues.

This year we wish to acknowledge the major funding and structural reforms the NSW Government has achieved for the people we assist. The historic \$5.1bn investment in social housing and \$1bn in maintenance of social housing is very much welcomed. The substantial investment package for domestic and family violence services will make a difference to women and children leaving crisis situations. The increased funding for Aboriginal Community-Controlled Organisations delivering homelessness services will increase their capacity to support culturally safe responses to First Nations People experiencing or at risk of homelessness. The new role of NSW Rental Commissioner has facilitated, and will continue to facilitate, rental reform. A targeted housing government agency in Homes NSW will hopefully assist to alleviate the housing crisis in NSW. Finally, the NSW Consumer Energy Strategy with its aim of reducing energy bills and transitioning to a net zero economy with no-one left behind, is an important step to providing some relief for people experiencing poverty.

## **Our submission outlines five recommendations. They focus on:**

1. Incentivising organisations to participate on complex case management panels to support people sleeping rough;
2. The provision of critical support for people to maintain tenancies through a transformational investment in tenancy supports;
3. Adequately funding existing services and increasing capacity of specialist homelessness services including creating a workforce development package to facilitate best practice and support. Providing support for the re-development of the Matthew Talbot Hostel to increase community engagement and maintain the Society NSW's multi-disciplinary best practice model of care to support the most vulnerable populations in inner-city Sydney;
4. Supporting people with a dependence on alcohol and other drugs by adequate funding of existing services and an expansion of treatment funding; and,
5. Responding to the continuing cost of living crisis by making the Energy Accounts Payment Assistance (EAPA) scheme more efficient and effective, reaching more people to provide some relief from poverty.



We all know that the cost of living crisis is not yet over.[1] In particular, and with recent government renting and housing investment and reforms yet to fully take effect, recent data shows that rental affordability is not abating and is getting worse with people paying more than 30% of their income, on average towards their rent.[2]

The Society NSW sees the reality of this crisis and the devastating impact it has on the lives of children, families and the individuals that we assist. As a 'first responder', we provided \$13.7 million of financial and material assistance through our members across NSW in the last financial year to approximately 100,000 people in need. This translates to an increase of 14% more people compared to the previous year.[3] We supported 11,800 people in need through our frontline services with increased services across Homelessness and Housing, Health and Disability and Inclusion.[4]

More people are coming to us for the first-time, rising to one in three of those we assist, including those who have employment. This increased need is across all of our metro, regional and rural footprints. Domestic and family violence remains the leading reason for people seeking support from our services (29%). Close to half the people we assist are experiencing housing stress.[5] Initial short-term crisis relief is extending to assistance over longer periods of time.

Again and again, we hear stories of people with jobs living in cars or tents with no-where to call home, families forgoing food or unable to buy essentials for their kids, older people who cannot pay their high electricity bills to keep cool in summer, and the impact of unavailable health and other services for people seeking treatment for substance abuse.

In some areas, the need is compounded by the devastating impacts and 'long tail' of natural disasters, such as the Lismore floods. People are presenting with more complex health and social issues – a food voucher is simply not enough anymore.[6]

The solutions we present in this submission are measures that focus on existing initiatives the State Government has supported which seek to assist the most vulnerable in our community. We believe that these existing measures in tenancy support, homelessness services, alcohol-and-other-drugs services and cost of living support for energy costs, need to be reinforced through this budget to ensure that they are effective in the ways envisaged by the intent of the policy. If implemented these recommendations will make a swift and tangible difference to the health, well-being and quality of life of those doing it tough in NSW.

**We urge the NSW Government to carefully consider our recommendations and those of our colleagues in the community sector. Partnering together we can transform lives to create a fairer, more resilient NSW.**



## RECOMMENDATION 1

1. Invest in collaborative efforts to break the cycle of repeat homelessness for people sleeping rough who have complex needs by:

a. funding a \$3.5 million brokerage fund [7] to support existing and new complex case management panels, including those operated by the Sydney and Northern Rivers Zero projects.

When someone's housing is at risk or they are in crisis, our social safety net should support them to firstly try and keep them housed and stop them from entering the homelessness system. If that is not possible, access to emergency accommodation and transition to the security of long-term housing when they need it. It should also ensure that people sleeping rough, who experience repeated homelessness, engage with flexible supports that are responsive to their specific, complex needs. To achieve this, organisations must be supported to participate in multi-disciplinary responses with all stakeholders collaborating, sharing best practice, data and specialised knowledge to ensure that people sleeping rough, who have become disengaged with systems will find pathways to secure a long-term home.

Unfortunately, we know that the number of people sleeping rough in NSW is growing. In the 2024 annual Street Count, there was a 26% increase in the number of people sleeping rough, with regional areas seeing the most dramatic increases.[8] Daily, the Society NSW witnesses the surging demand for homelessness help. In the last financial year, we have seen a 25% increase in enquiries from people seeking support across our Homelessness and Housing services, amounting to some 5,400 people assisted.[9] We were unable to fulfill around 3,400 requests – a 9.5% increase from last year.[10]

In addition to growing demand, the complexity of people's needs is increasing as more people present with one or more of the following: a developmental disability, traumatic brain injury, history of abuse and/or trauma, health issues, mental illness, substance use issues and literacy problems.[11] When this cohort do not have access to appropriate supports and services, they are more likely to experience repeat periods of rough sleeping. In turn, due to increased exposure to violence, victimisation and disengagement with services, this can lead to a multitude of other physical and mental health issues as well as adverse social and economic outcomes.[12]

When organisations collaborate to address the complex needs of people sleeping rough, the likelihood of securing and maintaining long-term housing solutions for this vulnerable cohort increases. As support for this cohort requires longer-term, more resource intensive funding, the NSW Government can foster this collaboration by incentivising organisations through a brokerage fund to join these panels.[13]

With organisations already stretched to meet the growing need in crisis responses, organisations must be resourced to participate on complex case management panels to ensure that all voices can together respond to the specific, complex needs of people sleeping rough through best practice, specialised knowledge and data sharing. These responses must account for the specific support needs of people from priority populations, including First Nations people and communities,[14] women and children affected by domestic and family violence, youth, older people, people with disabilities and people who are non-residents.

We support empowering and bringing together organisations across multiple sectors to share in conversations around finding flexible, sustainable and effective solutions for people with complex needs who are sleeping rough. Representatives from specialist homelessness services (SHS), housing, justice, child protection and health services should all have active roles in panel discussion.

Aboriginal-Community Controlled Organisations should lead conversations to foster culturally safe responses for First Nations People who are sleeping rough. [10] Specialist domestic and family violence services provide insight into the multi-faceted needs of women and children fleeing domestic violence. Substance use treatment providers can provide specific insights into the needs of people engaging in the treatment process. This approach will foster empathetic and genuinely place-based responses that involve collaboration across service providers.

The work of complex case management panels is facilitated and sustained through the universal embedding of shared data systems, such as the By-Name List. Embedding the By-Name list in NSW and cooperating with interstate partners to share lists will ensure that people with complex needs are not re-traumatised in the process of sharing their story or in their attempts to engage or re-engage with new services.

At present, the Zero projects led by the End Street Sleeping Collaboration and local councils in Sydney and the Northern Rivers, provide the best practice model that could be rolled out in other regional centres.[15] The Sydney Zero Project's integrated collaboration with the City of Sydney and the Department of Communities and Justice's Homelessness Outreach Support Team provides a forum to share skills, resources and knowledge, coordinate assertive outreach and escalate cases to find solutions for people with complex needs, for whom the system is not working.

Further, developing complex case management panels reflects the draft Homelessness Strategy 2025-2035's focus on empowering a systems response and fostering flexible, local, joined-up services to ensure that homelessness is not repeated for people with complex needs.[16]



## RECOMMENDATION 2

### 2. Set tenants up for success by:

- a. funding \$30 million per annum recurrent to provide a longer term, flexible, person centred, program or programs of tailored multi-disciplinary support that delivers wellbeing and tenancy success for people with housing vulnerability.

The Society NSW works with thousands of people every year who, because of their complex needs, struggle to secure and maintain sustainable tenancies. The Society NSW aims to prioritise prevention, and so prioritise programs that work with individuals/families to sustain tenancies or reduce entries into homelessness. A transformational investment in tailored multi-disciplinary support services is now needed to ensure success for existing and potential tenants. The Society NSW believes such an investment represents an essential next step following the welcome increase and upgrade in social housing stock in NSW, and the recent rental reforms that will support private tenants to stay in their homes for longer. It will be good for tenants, good for their community, and provide value for money for the NSW taxpayer.

Whilst the stock of social housing remains relatively low and private rental prices remain prohibitively high, social housing access will be largely restricted to applicants with complex needs – that is, those on the priority list. Around three-quarters (73%) of newly housed tenants are now priority applicants.[17] Without better access to appropriately tailored supports these new tenants may be set up to fail.

Tenancy failure is a tragedy for the individuals involved but can also be disruptive to neighbours, drain housing management resources, and lead to higher costs as exited tenants are at risk of costly engagements with the health, homelessness, and justice systems. A recent evaluation of a supportive housing site in Brisbane found that avoiding these costs via tailored supports for tenants is associated with a \$13,000 per annum saving to the State per tenant.[18]

Conversely, there is strong evidence that when people have support to maintain their social housing tenancy for at least 12 months, then they will be significantly more likely to successfully sustain the tenancy long term.[19] Recent research about Social and Affordable Housing Fund (SAHF) tenants housed with St Vincent de Paul (Society) Housing Pty Ltd (formerly Amélie Housing) identified that the provision of tailored supports with quality housing correlated with housing stability and high levels of tenant wellbeing.[20] Other modelling suggests a three-fold social return on investment for safe and secure living combined with tailored multi-disciplinary tenant support services.[21]





The Society NSW is mindful of the ongoing work to develop a new NSW Homelessness Strategy. We note that in the consultation documents Homes NSW have published, there is a strong focus on the need for “longer term wrap around supports to sustain accommodation”.<sup>[22]</sup> And that an ambition of the draft NSW Homelessness Strategy Outcome 3 is that ‘people with complex needs can access comprehensive, longer term support’.<sup>[23]</sup>

The NSW Government can begin building comprehensive long term support services for tenants through funding commitments in the 2025-26 budget. These should be guided by ‘housing first’ principles to deliver support services that are person-centred, flexible in level of support, with no fixed end date, and which respond to place and culture.

The Society NSW therefore recommends that the NSW Government continues support for the kind of tenancy support modelled in the Social and Affordable Housing Fund that can be accessed by tenants in need irrespective of their housing type. Similarly, the success of the Sustaining Tenancies in Social Housing program (98% tenancy retention and 30% increase in mean wellbeing scores) points to the opportunity to develop these supportive housing programs to ensure the expansion of social housing in NSW is set up for success. A renewed commitment to supporting tenancies for people with complex needs, we believe, will complement this year’s historic investment in social housing and build towards success of the housing system more broadly through investing in people as well as homes.



## RECOMMENDATION 3

3. Increase the capacity of Specialist Homelessness Services and its workforce to deliver best practice by:
  - a. Providing at least a 20% increase in SHS funding to support transition to a new commissioning and strategic pathway, including a dedicated workforce development package to build capacity to meet the needs of clients with complex needs;
  - b. \$3.15m to fund consultation and planning phase of Matthew Talbot/ Woolloomooloo precinct best practice hub.

To achieve the vision outlined in the draft Homelessness Strategy 2025-2035, the current SHS system must be capable of meeting the current need and collaboratively shift from responding to crisis to finding sustainable solutions that make homelessness rare, brief and not repeated.

In the community sector, it is acknowledged that the success of both complex case management panels and tenancy support programs depends on the resourcing and skill of the SHS workforce. Accordingly, we reiterate our recommendation to the NSW Government to fund at least a 20% increase to SHS providers for at least the contract extension period, equivalent to \$50 million per annum, including a supplementary package of workforce support to allow organisations to invest in their human resources.

To successfully deliver an expanded program of tailored multidisciplinary support for tenants and collaborate on solutions for people sleeping rough who have complex needs, organisations will need to recruit more SHS staff with specialist skills in areas such as mental health care and supporting people dealing with substance use.

A workforce development package should therefore include provision for more clinical and cultural supervision of existing staff along with the delivery of more responsive, face-to-face specialist training to meet emerging challenges. This will mean SHS staff are better equipped and supported to respond to clients' complex needs as part of a serious commitment to achieving the aims of the coming NSW Homelessness Strategy.

In alignment with the principles guiding the draft Homelessness Strategy, the Society NSW is committed to best practice in all our services and good works across New South Wales [24]. We plan to progressively upgrade our assets across the state to facilitate this goal. Our current flagship proposal is to redevelop the Society NSW's Matthew Talbot Hostel Woolloomooloo site. We aim to provide best practice community engagement and our health, housing and homelessness, and inclusion services to assist people who are at their most vulnerable in this inner-city community.



By 2030, we envision the site as a state-of-the-art community asset offering an inclusive and safe place of connection and engagement that is integrated into the fabric of a sustainable and resilient community.

The site currently delivers excellence in social outcomes, carries on the historical significance of the site, and builds the Society NSW's legacy into the future by delivering innovative service models that result in sustained positive outcomes. Our collaborative, outcome-driven approach to service delivery contributes to leading practice and innovation in the community services sector. However, any proposal to move forward into the future is currently limited by the aging asset that comprises the site.

The Matthew Talbot Hostel and the surrounding precinct provides a built environment to develop coordinated, innovative, social and commercial models that will provide opportunities to prevent further episodes of homelessness. These include trialing social enterprise models to generate funds for the Society NSW, meeting gaps in current funding and continuing its investment in supporting communities experiencing disadvantage.

**The goals of the proposed works are to:**

- transform our existing Woolloomooloo footprint into a contemporary place of connection and engagement for the community, through which the Society can provide a collaborative, outcome-driven model of care;
- provide a contemporary housing response that supports the delivery of an outcome-driven service model;
- build on our existing partnerships and experience as a leader in the local community to provide a physical platform from which services can operate to deliver holistic support and care.

We propose to increase the current crisis capacity (55 men's beds) and add a mix of housing models from crisis/emergency to social and affordable housing for a variety of cohorts including women experiencing domestic and family violence. Dedicated health and allied health programs will also be offered on site, in partnership with other local community providers such as St Vincents Hospital, including a medical practice, mental health support, AOD counselling and dental health clinic. The precinct will include an expansion of the successful Ozanam Learning Centre which facilitates community engagement and connection by providing a mix of programs and services.

We have previously provided a submission to this government about funding requirements for the planning phase of this redevelopment project in our 2023-24 Pre-Budget Submission.



## RECOMMENDATION 4

4. Support people experiencing substance use issues by:

a. as a matter of urgency, providing additional funding to existing NSW NGO service providers offering residential rehabilitation and/or withdrawal management for any presently unfunded beds in their existing infrastructures, according to, at a minimum, the following benchmarks:

•\$110,000 per residential rehabilitation bed per annum;

•\$11,300 per episode of care for residential withdrawal management.[25]

b. expanding funding of existing and proven programs that focus on providing long-term, holistic before and aftercare supports for people with complex needs to address their broader health and social needs, including \$5 million over two years to expand capacity of CCCP.[26]

Compassionately meeting people where they are at, in all their diversity and without judgement, and ensuring they have access to appropriate supports, gives people a far better chance achieving good health and wellbeing when dealing with substance use. This will also reduce the long-term costs and demand for health and other social services. The Society NSW calls on the NSW Government to increase supports for people experiencing dependence on alcohol and/or other drugs (AOD) as outlined below.

In New South Wales, it is estimated that almost 165,000 people need support for their substance use.[27] Nationally, in 2022, there were 1,175 accidental deaths and 135,000 hospitalisations that resulted from alcohol and drug use.[28] The social cost of AOD use is extensive as it increases household expenditure, decreases productivity, and involves additional healthcare and law enforcement costs. In 2021, the total cost of AOD-related dependence in Australia was estimated to be \$71.3 billion.[29] In 2023-24 the Society NSW assisted over 1,300 people through our range of AOD services, from residential rehabilitation, withdrawal units, day programs, assertive outreach and complex case management.

However, many people in need of help are missing out in NSW. There are an estimated 101,773 people who are left untreated (approximately 62%), despite being eligible and wanting to address their substance use issues due to a lack of accessible treatment options.[30]

Meeting this need is critical as a person's substance use can be both a cause and consequence of other issues including homelessness, domestic and family violence, child protection, discrimination, social isolation, unemployment and other mental and physical health conditions.  
[31]



In NSW, 40% of AOD treatment is provided by non-government organisations (NGO) and for every dollar invested by the NSW Government in these services, the AOD NGO sector has contributed an additional dollar in return. The NSW NGO sector is leading in positive outcome measurement, ensuring that services do assist people engaged in treatment realise better health goals.[32] However, AOD NGO treatment providers are struggling with chronic underfunding, increasingly complex client presentations, structural vulnerability in contract arrangements and a lack of supports for the AOD workforce.[33] Many existing NGO providers offering residential rehabilitation and withdrawal management have available beds that are presently unfunded, including nine beds at our AOD facility in Armidale, Freeman House.[34]

Based on our delivery of AOD health services, people needing support for their substance use should have access to a breadth of person-centred, end-to-end services that meet their needs at different stages of their life. This varies from low to high density support, residential and non-residential programs, therapeutic and case management services, day programs, and clinical and community-based services. We support greater collaboration between AOD NGOs and government services to coordinate multi-disciplinary responses to address substance use and associated social, health, economic and cultural issues.

The NSW Drug Summit presents an opportunity for the NSW Government and stakeholders to collectively develop sustainable solutions to improve the health and wellbeing of people on their treatment journey and we welcome the government's proposal to develop a comprehensive strategy. To achieve these solutions, AOD NGO treatment providers must be adequately and sustainably funded to meet the current and growing need according to evidence-based costings. Costings must be indexed and account for, among others, wage increases, CPI, increasing operating expenses, compliance and insurance costs, and integrate professional development training for staff.

This includes funding of programs that specifically assist people with complex needs, who experience repeated cycles of intersectional disadvantage. To realise better health and wellbeing outcomes for this cohort, programs must holistically address a person's substance use and other life goals. People with a substance use issue who also have other complex needs must be supported throughout their journey with additional supports before and after engaging in treatment programs.

A unique example of a complex needs AOD program is the NSW Government's Continuing Coordinated Care Program (CCCP). As the largest provider of CCCP, the Society NSW provides individualised case management, outreach and aftercare supports for people whose AOD use issues cannot be addressed through AOD treatment alone.[35]

Care Coordinators work in partnership with CCCP participants to set goals related to their substance use as well as education and employment, physical and mental health, housing, income, social and peer relationships, family and cultural connections. The program provides long-term holistic care that focuses on continuity of care for people with complex needs, providing and connecting them to before and after-care supports throughout their treatment journey.



In its interim program evaluation, the NSW Government found preliminary evidence that CCCP clients experienced improvement in quality of life, reduced severity of dependence, reduced rates of homelessness/risk of homelessness and reduced rates of domestic violence.[36]

CCCP coverage across NSW is vast, however as with all AOD services, waitlists are increasing. [37] Additionally, many sites are run with a single Care Coordinator, which raises additional safety and continuity of care concerns.

With additional funding, programs like the CCCP could increase its capacity by increasing staff numbers with relevant expertise, supporting service development to reach more people with complex needs.



## RECOMMENDATION 5

5. Remodel EAPA to allow it to meet its target to both alleviate energy cost crises and support energy cost resilience by:

- a. completing and actioning the EAPA consultation process and proposed reforms; and
- b. allow EAPA funding to be directed towards provider training and purchasing energy efficient appliances and appliance upgrades.

The NSW Government has an immediate opportunity to deliver targeted cost of living relief with reforms to make the Energy Accounts Payment Assistance (EAPA) scheme more efficient and effective and to reduce energy bills. The Society NSW is grateful for the opportunity to provide comments to the EAPA consultative process over the past 2 years and welcomes most of the proposed consultation reforms.[38] Providing effective cost of living relief by reforming EAPA (in addition to NSW energy rebates and concessions)[39] will make a significant difference to many people the Society NSW assists who struggle to make ends meet.

Australia continues to be gripped by a cost-of-living crisis, and energy bills are amongst the highest expenses that a household must pay. Energy bills are a 'hidden hardship'. Many people we assist cut down on their energy use by not using lights at night or heating or cooling appliances, which can have serious health implications in extreme weather. In the past year, the Energy & Water Ombudsman of NSW has seen a 57% increase in overall complaints, with high electricity bills making up 81% of all complaints.[40] Our members daily see the impact of high energy bills on people's ability to pay for essentials such as food or important medications.[41] Too many of the people we assist are trapped in a poverty cycle, the effects of which are particularly damaging for children.[42]

The Society NSW reiterates its calls in our previous budget submission [43] and our 2023 EAPA Submission [44] and calls from the wider sector [45] to reform energy support to be more equitable, accessible and adequate. Acknowledging current budgetary constraints, we believe more targeted reforms can maximise the effectiveness of the existing EAPA program and set up recipients for long-term success. Noting that the Minister is still to make a decision on these reforms, we identify below key priorities for consideration.

The Society NSW broadly supports the proposed reforms flagged in the EAPA public consultation paper,[46] including importantly ensuring that the EAPA relief is "fuel neutral", available for bottled gas (to assist regional areas that only use bottled gas) and removing the \$50 voucher system which was inflexible and unhelpful for those with high energy bills.



The Society NSW welcomes the government's recent marketing and advertising program to increase awareness about EAPA through newspaper and radio advertising. We continue to recommend that a broad range of culturally and linguistically appropriate communication methods are necessary to increase awareness and uptake.

We highlight the need to invest in localised face to face community energy hubs. These are key to people receiving energy information and assistance from trusted local advisers about their bills and reducing energy use. Reducing complexity in the application system and making it customer-centric will streamline the process for service providers, like the Society NSW members' who currently volunteer their time to process EAPA applications. Funding for training, administration and overheads of the EAPA scheme, including the proposed assisted channel model, would enable the Society NSW to expand its ability to provide EAPA to rural and remote regions. Due to resource limitations, our conferences in Wilcannia, Forbes, Newcastle, Maitland, and Lismore are not serviced at all.

Finally, EAPA needs to be regularly evaluated with feedback from customers and the community organisations that assist them.[47] The lack of evaluation significantly hinders the ambition of EAPA, which is to support some of our most vulnerable with their energy bills. One measure of success could include tracking the reduction in number of people applying for EAPA as a crisis support on a yearly basis. We welcome further opportunities to work collaboratively with government to make EAPA more effective and efficient to ensure that it fulfils its purpose, giving people in crisis a "hand-up" not a "hand-out".

### **Applying EAPA to Energy Efficient Appliances**

Another way to provide cost of living relief and reduce energy bills, is to broaden the scope of EAPA so that it can be used to upgrade existing home appliances to energy efficient ones. The availability of capital is the greatest barrier to accessing such appliances.[48] While EAPA assists people in crisis, for many recipients, it exposes underlying energy affordability issues.[49] One of the most significant contributors to energy unaffordability is poor energy efficiency of housing, particularly for those on low incomes who cannot afford to upgrade their homes.

Currently, New South Wales offers the Energy Savings Scheme (ESS), which is limited in its application for low-income households and renters.[50] Previous NSW Government programs have enabled other rebates to be 'swapped' for energy efficient appliances.[51]

There is peak body support for ensuring that all EAPA applications result in the provision of information or access to programs or other assistance to electrify or improve the energy efficiency of homes.[52] By bridging the capital gap and broadening the application of EAPA, an existing scheme, to energy efficient appliances, people in crisis can be immediately assisted and the underlying causes of energy affordability addressed, reducing energy use and supporting the transition to lower energy emissions and net zero by 2050.



The Society NSW urges the NSW Government to invest in our social safety net to deliver efficient and effective reforms, complementing the major social housing and other investments and rental reforms the government has achieved this year. This investment can help people in our community most impacted by the rental affordability and persistent cost of living crises.

Acknowledging careful management of the State's finances is needed, we cannot ignore that we continue to live in unprecedented economic, environmental and societal conditions that threaten the dignity of the lives of NSW residents and so demand a compassionate response.

The Society NSW's recommendations build on existing and proven NSW Government essential social services and programs that families and households rely on. Prudent investment and reforms can make these services and programs more efficient and effective. They can make a real difference by targeting those in our community struggling to find or maintain a home, to address substance use or to pay an electricity bill – giving a “hand-up” not a “hand-out”. Improving people's quality of life, health and well-being will also have important economic benefits for our State. It can have the effect of reducing the need for and costs of health and related services, improve productivity, and increase rates of workforce participation and incomes.

**Working together we can deliver a more just and inclusive NSW.  
Everyone matters - every day.**

## About the St Vincent de Paul Society

In 1833 in Paris, 20-year-old student Frederic Ozanam resolved to do what he could to bear witness to his Christian upbringing by assisting those less fortunate in the community. Together with a group of friends, he sought the advice of Sr Rosalie Rendu, who guided their approach towards one that affirms the dignity of each human being and invites a deep relationship of solidarity. Declaring that no form of charity would be foreign to their work, the first 'Conference of Charity' has since grown into a worldwide movement that continues to seek out and address poverty in all its forms.

We are committed to those people who live on the margins of our community regardless of their religious affiliation or otherwise and are guided by Catholic social principles of dignity of the human person and solidarity. We work to shape a more just and compassionate society and have been a pillar of support for NSW people for over 140 years.

The Society now has over 4000 members in 358 local conferences across NSW who offer food, material and financial assistance to people in their communities as well as companionship and social support. Members of the Society who visit people who need help in their homes, refer those at risk to our services, where we offer case management, support services, and referral to other agencies to help keep people at home. Specialist responses are provided for women and children wishing to leave family and domestic violence while retaining existing housing.

Our Vinnies Vans provided over 102,000 instances of assistance and are supported by members and volunteers including wrap-around supports, referrals and companionship.

Professional services have been established in response to the needs of people at risk of or experiencing homelessness, people with disability, people seeking support in relation to alcohol and other drug use, and people experiencing other forms of exclusion. Our 26 support centres provide financial crisis and material aid to those in need across metropolitan, regional and rural areas.

Through our community housing provider, St Vincent de Paul (Society) Housing Pty Ltd (formerly Amelie Housing), we provide social and affordable housing with tailored support to meet the needs of the growing number of people locked out of the private rental market. This CHP manages approximately 1,400 dwellings in NSW. We are inspired to create a more just and compassionate society and to offer a 'hand-up' to people experiencing the most disadvantage. We respect their dignity and encourage them to take control of their own destiny and aspire to shape a more just and compassionate society for all.

To this end, it is vital that the Society raises its voice to advocate for action from government, business and the broader community to address the causes and impact of hardship and poverty particularly during this persistent cost of living crisis.

# References



- [1] One in five Australian renters are living without essential items and in poverty, peak body study finds – ABC News. Of those Australians renting, 22% were found to be living below the poverty line – see Naidoo, Y., Wong, M., Smyth, C. and Davidson, Material Deprivation in Australia: The Essentials of Life A Poverty and Inequality Report : Australian Council of Social Services and UNSW Sydney (2024).
- [2] Witte, E. and K. Ratnam, 10th Annual SGS Economics Rental Affordability Index. (2024) <https://sgsep.com.au/publications/insights/rental-affordability-index-2024>.
- [3] St Vincent de Paul Society NSW, Annual Report 2023–2024 (2024) p. 4.
- [4] There was a 14% increase from last year, see St Vincent de Paul Society NSW, Annual Report 2023–2024 (2024) p. 17.
- [5] Ibid, p. 18. This reflects commentary that even the average income household would be in a situation of housing stress ABC Report, Rental affordability worst on record, costing more than 30pc of incomes in Sydney and Perth, report finds – ABC News (22 November 2024).
- [6] Ibid, p.24. Our Homelessness and Housing Services saw a 32% increase in the length of time taken to support people. There was a 9.5% increase in requests for these services that we were unable to fill, mainly due to lack of available accommodation.
- [7] This figure is based on 40 packages costing at \$87,500. However, in delivering person-centred care it is crucial to recognise that people with complex needs will require various supports at different times, and brokerage funding must be flexible and responsive to individual need.
- [8] NSW Government, 2024 NSW Statewide Street Count (2024) [https://www.facs.nsw.gov.au/\\_data/assets/pdf\\_file/0003/856614/2024-nsw-street-count-technical-paper.pdf](https://www.facs.nsw.gov.au/_data/assets/pdf_file/0003/856614/2024-nsw-street-count-technical-paper.pdf).
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- [10] Ibid, p. 24.
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- The report found that capital posed the greatest barrier to access. In their more recent Heat Survey Report, ACOSS found that the rising cost of energy and the cost-of-living crisis are placing additional financial pressures on those surveyed <https://www.acoss.org.au/wp-content/uploads/2024/03/ACOSSHeatSurveyReport2024.pdf> p. 26.
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# PRE-BUDGET SUBMISSION 2025/26



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