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Response to the National Housing & Homelessness Plan Issues Paper

October 2023

Introduction

Mallee Family Care (MFC) welcomes the opportunity to respond to the Australian Government's *National Housing and Homelessness Plan – Issues Paper* , which will inform the development of a national plan to address the key short, medium and long term reforms needed to improve outcomes across the housing spectrum and address homelessness.

MFC is a place based, not-for-profit community service organisation that has been supporting the communities of northwest Victoria and far west New South Wales since 1979. With federal, state and philanthropic funding, Our organisation employs almost 300 staff to deliver in excess of 60 programs and services, with a commitment to achieving the best outcomes for vulnerable children, individuals, and families, who are facing disadvantage.

Among these programs is our Specialist Homelessness Service (SHS) which operates in the Southern Mallee. We believe that experiences of homelessness are affected by complex causes and effects, and we understand that homelessness can profoundly affect a person's mental and physical health, their education and employment opportunities and their ability to fully participate in the community.

It is with this understanding that we offer wrap-around services aimed at early intervention and prevention, and offer crisis and ongoing support for people at risk of, or experiencing homelessness, to address the root causes of their homelessness and ultimately ensure they are able to break the cycle and achieve sustained tenancy.

We believe it is important to support government policy that works to reduce barriers and expand choice and potential for all members of the community and as such, Mallee Family Care is a regional leader in advocacy, consultation and research. We know strong communities are those in which the disadvantaged are supported and where opportunities are available to everyone. We are working hard to make this the reality for the Mallee region.

Response to consultation questions

1. How can governments and community service providers reduce homelessness and/or support people who may be at risk of becoming homeless in Australia?

Background

Access to housing is a basic human right and a pre-requisite for participation in all other areas of society. MFC supports a social justice approach to homelessness which recognises that housing is a human rights issue.

Homelessness in Australia is influenced by a complex interplay of factors which can vary from region to region. Some of the most common drivers in regional and rural areas include:

- **Lack of Affordable Housing:** While housing costs are generally lower in regional areas, there may still be a shortage of affordable housing, particularly in areas with strong economic growth. Remote areas often have limited housing options, and many properties may be in poor condition, leading to overcrowding and substandard living conditions. Many factors militate against dynamic and competitive markets for the supply of new housing in rural areas, including limited demand, lack of available land supply, low achievable prices for finished housing products, and the cost of providing enabling infrastructure

- **Economic Factors:** Regional areas may have fewer job opportunities, and those that are available may be low-paying, seasonal, or unstable, making it challenging for residents to maintain stable housing. Remote regions often face high unemployment rates and limited access to job training and education, exacerbating economic challenges. In the last 6 months MFC has seen an increase in notices to vacate (NTV) being issued in our community. Rationales for the NTV's are the sale of the property and rental arears. As mortgage rates increase, rental providers are increasing rent charges. This is placing financial hardship on the tenants who are unable to pay the increase. This results in a notice to vacate being issued.

- **Family and Relationship Breakdowns:** Family conflict, domestic violence, and relationship breakdowns can lead to homelessness, with individuals and families forced to leave their homes to escape unsafe situations. In rural and regional areas the impact of these issues on homelessness may be exacerbated by limited access to support services. MFC is experiencing an increase in the prevalence of people separating under one roof due to the cost of living and the lack of available housing to move to when relationships break down. This increases the risk of family violence and can also result in higher rates of homelessness if one party is forced to leave without

secure housing options.

- **Mental Health and Substance Abuse Issues:** Mental health services are typically less accessible in non-urban areas, which can compound the challenges faced by individuals dealing with these issues. Place-based and supportive housing is vital for people experiencing mental health and substance abuse issues.

  MFC has a long term client who is a 54 year old male with a history of complex mental health issues.   He is the sole provider for his family and his mental health is significantly impacted by financial stressors and unsuitable/unsecure housing. Recently, MFC assisted him when he was being charged an excessive amount of rent per week and was receive rent assistance due to conflict with the landlord who refused to sign any documentation and to address the extensive repairs and maintenance that the property required. These living arrangements and financial hardship decreased Joseph's empowerment and were significantly contributing to his paranoia and periods of unwellness. MFC, Haven Home Safe and Clinical Mental Health Services have worked together to find a targeted mental health transitional property for this client and his family that provided a safe and secure home. This housing security has reduced the risk of relapse for Joseph and therefore the need for clinical admission. They are now on the priority housing waitlist with Department of Families, Fairness and Housing, for a long-term house.

- **Lack of safe and appropriate rental properties:** Many rental properties available in the Mallee region do not meet satisfactory standards of safety or quality. MFC is currently working with a family of four who live in a private rental. Unfortunately the bathroom is riddled with black mould. The family has approached the real estate about this on numerous occasions and the real estate has told them that there is not much they can do and would most likely end up homeless if they raise this any higher. The family has taken all measure to reduce this black mould including, moisture absorbers and have even resorted to showering with the lights off and window open to avoid condensation.

  Improving the standard of rental properties is important but this should be balanced with the need to maintain a supply of rental properties in the area. MFC is aware of several cases where rental providers have been breached for maintenance issues, and as a consequence are choosing to sell the property. The properties are older and require costly maintenance to ensure they are meeting the minimum standards. This further reduces the stock of available rental properties and creates additional demands for social housing.

It is important to note that these factors often intersect and can have a compounding effect on housing insecurity and homelessness. Addressing homelessness effectively requires a

comprehensive, place-based and region-specific approach that considers the unique challenges faced by individual communities.

Specific populations at risk

While housing insecurity and homelessness can affect people of all ages, income levels and abilities, there are some groups at increased risk which may require targeted strategies to ensure they can access safe and secure housing. These include:

- **People with disabilities:** People with disabilities already face a range of challenges. Lack of access to sufficient funding impacts on the ability to access secure and purpose-built accommodation. This often creates a risk of homelessness. As we know, a person's disability can impact on their functioning and ability to secure consistent income. This increases their risk of homelessness and as a result, NDIS in-home supports or capacity building services, cannot provide necessary assistance/ build capacity within.

- **Families involved with Child Protection Services:** Child protection policies and practices can have an impact on housing security by penalising parents for not being able to afford suitable housing and reducing parenting payments when children are removed, making it more difficult to find appropriate housing in order to get their children back.

  MFC has been providing support and services to a young mother of seven Aboriginal children who were all in out of home care (OoHC). Four of these children were reunified to her care in April this year, she was living in regional Victoria with her partner who had two children reunified to her care, in old weatherboard three bedroom home provided by the Department of Families, Fairness and Housing. After the relationship broke down in July, the mother became homeless, living in motels until she was able to get a crisis unit in a caravan park. This was a small two bedroom home, 40 minutes from where the children are enrolled at school. Her three older children were to be reunified in September to her care, but this did not occur as mother doesn't have capacity at the moment.

- **Young People Leaving Care:** the current Child Protection system requires most young people to leave care and become independent at the age of 18, despite the fact that most young people live with their parents well beyond this age. Due to the cost of living and housing affordability crisis, it is very difficult for young people to find stable housing, in particular for those leaving care who are likely to have higher levels of trauma and lower levels of family support than young people in the general population do.

- **People leaving prison:** current bail laws require that a person has access to an accommodate address before they will be bailed. In the absence of a safe address to exit to, people remain unnecessarily incarcerated. It is worth noting that many consumers have reported that gaol is better than homelessness – so some consumers commit further crimes post release in order to be re-incarcerated.

  One example of how the lack of appropriate housing creates barriers to accessing other services is a participant in a MFC program who had a disability and had experienced constant engagement with the justice system with multiple incarcerations.

  This participant had a significant plan budget that could not be implemented due to incarcerations and homelessness which meant that they did not have access to a safe environment for supports to occur. It was identified that this participant would breach safety orders leading to incarceration, because they were fearful to reside in the community without access to safe accommodation. The participant was supported to access transitional housing through MFC. Once transitional housing was secured, the participant was supported to address, mental health, alcohol and other drug use services and employment. The participant was supported to transition into permanent housing and has not been involved with the justice system for over 12-months. With secure housing, this participant has been supported to overcome each barrier as they present.

  This example demonstrates how people with a disability and access to NDIS funding can have great success in living a quality filled life when they have a safe environment in which their capacity can be built and maintained.

- **Single men:** Single men are a group at increased risk of homelessness whose needs are often not well catered for by housing and homelessness services.

Recommendations to consider

Governments and community service providers can reduce homelessness and/or support people who may be at risk of becoming homeless through a number of different approaches including strategies which directly target housing issues and also those which address the broader social and economic drivers of homelessness through coordinated and multi-sectoral action across jurisdictions.

Specific recommendations include:

- An overall increase in housing stock overall and specifically in areas close to services to address the significant waiting lists for public and community housing. This is the single most important strategy to reduce homelessness as unless there is sufficient

housing infrastructure no other homelessness reduction strategies will be effective.

- Reform of rent control policies, rental standards and tenancy rights to provide more security and stability for renters. This needs to be nationally consistent as differences in regulations across states causes administrative and practical barriers for service organisations such as MFC which work across multiple jurisdictions.

- Action to improve income insecurity for people in the community for whom this is a barrier to accessing stable housing. This includes raising the rate of income support payments and rent assistance to ensure they reflect increases in the cost of living as well as ensuring the real value of the minimum wage is maintained and providing targeted employment assistance for the long-term unemployed. MFC has found that the rise in rents, utilities, fuel, food and other basic living essentials over the past six months has led to increased financial hardship for tenants. The majority of Tenancy Assistance and Advocacy Program (TAAP) clients are on a Centrelink payment and therefore the fixed income is not able to meet the increase in rental charges.

- Ensure unintended consequences of broader housing and rental policy changes are considered and addressed, for example, increased requirements for rental houses have resulted in landlords selling properties, exacerbating existing shortages.

- Increased funding for tailored and flexible support provision by homelessness and allied service providers (i.e. mental health support, Alcohol and other drugs (AOD) support, family support services) to reduce the current siloed approach and support collaborative cross sector action.

- Strengthened support for the drivers of homelessness, including family violence, evictions, poverty and family breakdown.   This should include the provision of person-centred support services that identify current and potential risk factors for homelessness such as access to counselling, financial counselling, and case management as needed to assist individuals and families through various stages of housing stability.

- Adopt a Housing First approach, which prioritises providing stable housing to individuals who are unhoused before addressing underlying issues like addiction and mental health.

- Evaluate existing programs targeting homelessness to determine what has been effective.

- Increased support for long-term private rental support for example via private rental brokerage and head leasing to ensure they are funded adequately to provide ongoing

rental subsidies for the many consumers who do not have the financial resources to sustain long-term private rental.

- Removing restrictions for consumers on public housing waiting lists from exploring alternatives such as short-term private rental.

- The inclusion of a data-collection program in the National Housing and Homelessness Agreement (NHHA) to monitor housing policy against health and well-being parameters.

- Increased support for community-based mental health services to ensure people can access timely and preventive mental health care.

- Action to address recent trends in employment and industrial relations policies which have increased underemployment and casualisation of the workforce, making it more difficult for many people (in particular women and young people) to afford stable housing.

- Better coordination of the whole of the service systems, including between government departments, and the Victorian Homelessness register as well as the community sector. This includes providing support for coordination and liaison work on joint projects and activities.

- Increase support for training of workers in organisations targeting homelessness to ensure they have the required knowledge and skills.

- Develop strategies to prevent tenants from losing their tenancies due to an inability to meet housing requirements. This includes addressing issues like anti-social behaviours, property damage, hoarding, or squalid conditions. Explore models like the Sidney Myer Haven complex in Bendigo, which offers medium-term accommodation and support to prevent homelessness.

- Investigate best practice and successful strategies around Australia and internationally, including evidence based and evidence informed programs that are adaptable or developed within the context of place-based initiatives, and use this research to inform the development and implementation of programs.

2. How can governments, across all levels, best work with communities to support better housing outcomes for Aboriginal and Torres Strait Islander people?

Background

Aboriginal and Torres Strait Australians face significant disparities in housing compared to the general population, including lower rates of home ownership, higher rates of living in social housing, and higher levels of overcrowding. Indigenous Australians also face barriers in the housing market, including discrimination, cultural and historical pressures, and intergenerational trauma.

Inadequate housing and homelessness have severe health impacts on Indigenous individuals and families. Homelessness and precarious housing conditions are associated with higher rates of chronic illnesses, poor dental health, infectious diseases, a lack of preventive and routine healthcare, mental health issues and complex trauma. Overcrowded housing makes it extremely challenging to isolate or quarantine during infectious disease outbreaks, increasing the vulnerability of Indigenous communities to pandemics such as COVID-19.

Homelessness also has detrimental effects on the development and wellbeing of Indigenous children. It disrupts their education and increases the risk of homelessness in adulthood. This cycle of housing instability and its associated impacts can have intergenerational consequences for Indigenous families.

These challenges can lead to reduced life expectancy and poorer overall health outcomes for Aboriginal and Torres Strait Australians. Adequate housing is not only a matter of improving living conditions but also a critical component of improving the overall health and well-being of Indigenous communities.

Aboriginal and Torres Strait Islander people face obstacles when trying to access mainstream housing programs and homelessness services. These obstacles include racism, lack of cultural sensitivity, and lack of cultural safety.

Currently the administration and management of housing programs and initiatives targeting Indigenous Australians are fragmented across different government departments and agencies, leading to inefficiencies and complexities. There is some ambiguity regarding the roles and responsibilities of the different levels of government in improving housing and homelessness outcomes for Aboriginal and Torres Strait Islander people. This is reflected in the fact that the National Housing and Homelessness Agreement (NHHA) does not clearly specify the objectives and housing outcomes for Aboriginal and Torres Strait Islander communities and was exacerbated by the Commonwealth Government's decision in 2018 not to renew the National Partnership on Remote Indigenous Housing.

Adding to this ambiguity is the lack of comprehensive data and information on Indigenous housing, making it difficult to assess the progress made by governments in improving housing and homelessness outcomes for Aboriginal and Torres Strait Islander people.

Recommendations to consider

- Specific attention should be given to meeting the needs of Aboriginal and Torres Strait Islander people living in cross-border communities, particularly when the main service hub lies in a different state from where communities are located.   This should include efforts to align relevant state government policies and programs and provide support for organisations servicing people across multiple jurisdictions.

- To avoid confusion and ensure accountability, Indigenous housing should become a national responsibility led by the Commonwealth.

- A separate long-term plan (or separate schedule to any new housing and homelessness agreement) should be developed to address the specific housing needs of Indigenous communities. This plan should be designed in partnership with Aboriginal and Torres Strait Islander Community Controlled Housing Organisations (ACCOs) to address the specific housing needs of Indigenous communities and align with the National Agreement on Closing the Gap.   This Plan should identify where dedicated services are needed and also recognise that some Aboriginal and Torres Strait Islander people may prefer to access mainstream services. Where there is no ACCO available within the community, consultation with First Nations Communities and local service providers should be preferred.

- An independent review and dedicated data-collection program should be included in the next National Housing and Homelessness Agreement (NHHA) to identify the number of houses required for Aboriginal and Torres Strait Islander people and their maintenance needs, with disaggregated data.

- Sustained government investment in the Housing Sector Strengthening Plan (HSSP) developed by the National Aboriginal and Torres Strait Islander Housing Authority (NATSIHA) and the Coalition of Peaks.

- The National Aboriginal and Torres Strait Islander Housing Association (NATSIHA), as the peak body representing Aboriginal Community Housing Providers (ACHPs), should be adequately resourced to implement the recommendations of the HSSP.

- Adequate funding should be provided to the Aboriginal Community Housing Provider (ACHP) sector to improve housing conditions, especially for those reliant on the

private rental market.

- A plan should be established to transfer ownership and management of a specified quantum of Aboriginal public housing to ACHPs in every jurisdiction by an agreed date.

- Racial discrimination in the private rental market should be addressed by prioritising and resourcing ACHPs to provide culturally safe and non-discriminatory housing.

- The quality and management of government-owned public housing should be improved to eliminate discrimination towards Indigenous Australians.

- A program to support healthy living environments in Aboriginal and Torres Strait Islander communities, similar to the Fixing Houses for Better Health (FHBH) program should be developed and funded.
- The ACHP sector should be funded to strengthen the provision of vocational education and training (VET), traineeships, and undergraduate degrees in environmental health for Aboriginal and Torres Strait Islander people.

3. **How can all levels of government, along with housing organisations, institutional investors, not-for-profits and private industry improve access to social housing, which includes public housing and community housing?**

Background

Social housing plays a crucial role in providing safe and stable housing solutions for individuals and families with barriers to accessing the private housing market.   This includes people on low incomes, people with disabilities and people experiencing mental illness. In addition, social housing fosters social inclusion, diminishing stigmatisation by integrating housing options into communities. This integration facilitates access to education, employment opportunities, and social services for residents, thus contributing to their overall well-being. Moreover, many social housing providers also offer invaluable support services such as counselling, drug and alcohol services, employment assistance, and financial counselling. These services assist tenants in addressing underlying issues that may have led to their housing instability. By addressing housing affordability, homelessness, social inclusion and the welfare of vulnerable populations social housing helps build more equitable and resilient communities.

Social housing is provided by a range of government and non-government organisations and includes State Owned and Managed Indigenous Housing (SOMIH), and community housing provided by non-government organisations. Community housing is another form of social housing, currently making up around 25% of all social housing. Eligibility for social housing

varies between states and is based on factors such as income, assets, and specific requirements. Social housing tenants are more likely to be female, Aboriginal and Torres Strait Islander peoples, from single-person households, have a disability, and be aged over 65 years.

The demand for social housing in Australia has increased over the past two decades, but supply has not kept pace with population growth. Longer tenures in social housing contribute to this issue. Challenges include underutilisation of some social housing, poor housing quality, and the need for different subsidy levels compared to the private rental market.

One example of the difficulties faced by people in accessing appropriate housing is a family comprising a dad and his two teenage children who received support from MFC. This family lived for over 12 months in a caravan at a caravan park 10km out of Mildura in a smaller town. The children attended school in Mildura. As there was no bathroom in their caravan the family had to share the public toilet facilities. There was also no laundry, so they had to go to the laundromat to wash clothes. The dad doesn't drive so the kids had to catch the bus to and from school and the tiny caravan kitchen made cooking difficult for the family. Many of the other permanent residents in the caravan part made lots of noise and had visitors coming and going at all times of the day and night which was very disruptive to the family. It took ten months to find this family appropriate housing.

Recommendations to consider

Improving the social housing system in Australia requires a comprehensive approach aimed at both enhancing tenant outcomes and increasing the efficiency and effectiveness of the sector. Some strategies that could be considered in the context of the NHHP are to:

- Increase overall investment in social housing construction, maintenance, and upgrades to expand the supply of affordable and quality housing for low-income individuals and families. This should include regular forecasting and projection of need for social housing as well as reviewing these projections annually.

- Provide incentives or regulatory changes to encourage property developers to include social housing in new major housing developments.

- Access to support services should not be limited by Key Performance Indicators (KPIs) or hours of operation. Vulnerable individuals may require ongoing support, especially in cases involving issues like intergenerational poverty, disability, and mental health.

- Ensure that affordable housing is safe, secure, and located in proximity to essential services such as public transport, schools, and health facilities. Consider the diversity of housing needs, from compact properties for singles and seniors to larger houses for families.

- Improve transparency through monthly reports that detail the number of vacant houses, timeframes for reallocation, exits from social housing, and the status of offline houses. Involve tenants in determining the metrics to promote ownership and transparency.

- Enhance the provision of support services for social housing tenants, including mental health services, addiction treatment, employment assistance, and financial counselling to address the underlying causes of housing instability.

- Allocate funds for regular maintenance and upkeep of social housing properties to ensure they meet quality standards and are safe and habitable.

- Promote mixed-income developments where social housing is integrated with market-rate housing. This can reduce stigma, encourage social inclusion, and create more sustainable communities.

- Develop strategies for community renewal and regeneration in areas with high concentrations of social housing to create vibrant, sustainable neighbourhoods.

- Collect additional data to showcase positive outcomes, such as long-term tenants' contributions and information on housing allocations. Enhanced information sharing and dialogue among agencies can help identify successful strategies and programs.

- Involve tenants in decision-making processes related to their housing. Establish tenant advisory boards or associations to provide input on policies and property management.

- Develop clear and mutually agreed-upon tenant standards to protect both tenants and landlords' rights and responsibilities. Co-design these standards to ensure they do not disadvantage either party.

- Offer less formal support through peer mentoring or support groups to help tenants acquire life skills necessary for independent living.

- Allow for-profit providers to register as social housing providers, but subject them to the same regulatory standards as not-for-profit providers.

- Ensure that public housing providers are subject to similar regulatory arrangements as community housing providers to maintain consistency and fairness.

- Offer tenant education programs that equip individuals with the necessary skills and knowledge to navigate the social housing system. Topics can include tenant and

landlord rights and responsibilities, budgeting, housekeeping, and dealing with maintenance issues.

MFC is currently running a TAAP program with local services and stakeholders, including local real estate agents. The TAAP worker reports that housing clients' knowledge of their rights and responsibilities are increasing due to the assistance provided. The main challenge is the reluctance of tenants to report maintenance issues for fear of reprisal. This requires the TAAP worker to cautiously negotiate with rental providers to ensure this does not occur.

- Ensure clients in the social housing sector have more opportunities to choose suitable properties. The policy of limiting clients to a specific number of refusals before removal from the public housing waiting list should be revised to improve tenant experiences and prevent discriminatory practices. This issue is particularly important for people who need to avoid living close to violent ex-partners for safety reasons.

- Simplify housing processes and language to make it easier for both tenants and service providers to understand their rights and responsibilities. This simplification can lead to better outcomes for tenants.

- Strengthen the role of frontline workers in the allocation of housing, given their local knowledge and ability to match tenants with appropriate locations and support services.

- Provide training for social housing workers, including on mental health and wellbeing issues as well as training on the complex drivers of poverty and disadvantage, such as via the Bridges out of Poverty workshop. Address staffing issues, caseloads, classifications, and salaries to make the sector attractive to new recruits.

Implementing these strategies can contribute to improved tenant outcomes and a more efficient and effective social housing sector in Australia. However, it is essential to consider the unique needs of different regions and communities and tailor approaches accordingly. Additionally, sustained political commitment and cross-sector collaboration are vital for achieving lasting improvements in the social housing system.

4. What should governments, private industries, the not-for-profit and community sectors focus on to help improve access to housing and housing affordability in the private marking?

Background

The private housing market in regional areas of Australia has faced a range of challenges, resulting in shortcomings in the provision of adequate housing solutions for many residents.

One significant issue is the limited housing supply available in these regions, in particular a shortage of affordable and rental housing options. This scarcity exacerbates affordability issues as housing prices rise, making it increasingly challenging for lower-income individuals and families to afford homeownership or rental properties, especially when regional wages often lag behind those in urban centres.

In addition, the housing market in regional areas is often characterised by limited housing choice, influenced by a lack of diversity in housing stock. This means that people living in these areas can find themselves with restricted options, unable to locate housing that meets their specific needs. High demand from property investors, seeking rental income or capital gains, can drive up property prices in some areas, though it may not necessarily result in more available rental housing or affordable options for local residents. Housing displacement can also occur due to industries like tourism, leading to an influx of newcomers to the short-term rental market and pricing out existing residents. In remote and isolated regional areas, these challenges can be exacerbated by smaller populations and lower levels of access to essential services and infrastructure. This, in turn, affects the overall liveability of these areas, making them less attractive for potential residents.

Addressing these multifaceted housing challenges in regional Australia will require targeted and comprehensive strategies involving cooperation among governments, private industries, non-profit organisations, and community sectors.

Recommendations to consider

Some specific strategies that can be considered in the context of the new NHHP are to:

- Expand rental assistance programs to help low-income individuals and families afford housing in the private market. This could include requiring financial institutions to take tenants record of rental payments into account when issuing loans.

- Introduce stronger renter protections to ensure fair and stable tenancies, including the prevention of unfair evictions and rental price gouging.

- Support private developers to partner with governments and non-profit organisations to leverage resources and expertise for affordable housing initiatives.

- Collaborate on data sharing and analysis to identify housing affordability trends and target interventions effectively.

- Encourage public-private partnerships in the development and management of affordable housing projects.

- Provide tenant education and support programs to help individuals and families navigate the housing market, understand their rights, and access available resources.

- Explore and promote innovative financing models, such as community land trusts and shared equity schemes, to make homeownership more attainable.

- Resource organisations to advocate for clients struggling to pay rent and mortgages to landlords, banks and other financial institutions to find mutually agreeable solutions which enable people to remain in their homes. This should include funding for organisations to employ financial counsellors to take on this advocacy role.

- Ensure investors and developers work closely with governments, councils and services providing housing support to ensure appropriate social housing in incorporated into all new developments, including setting minimum targets.

5. How could governments work better with industry, community services and other organisations to improve housing outcomes for all Australians?

Background

Australia's community service organisations operate both independently and in collaboration with government, other organisations, and businesses, to provide a wide range of social, cultural, and economic benefits for diverse populations and communities. Therefore, the relationships between community sector organisations and the government, particularly in terms of funding and contracting, play a pivotal role in Australia's ability to address housing insecurity, homelessness and other social determinants such as poverty, disadvantage, and inequality.

Strong partnerships between the community sector, government and business can help address the increasing levels of community need and the growing complexity of these needs for housing and other social services. However, this requires funding relationships that offer stability and the ability to plan for the future. For decades, Australia's community sector has been undervalued and underfunded by governments and had dealt with funding and contracting arrangements that hinder stability, collaboration, and overall impact. Government funding levels have consistently fallen short of meeting the needs of the community and have not adequately accounted for the essential overhead costs required to deliver services. Staff within the community sector are impacted by underfunding and undervaluation through lower classification relative to their skills, limited opportunities for professional development, and truncated career progression paths. This restricts the sector's ability to meet growing demand, maximise its contribution to communities, innovate, respond to unforeseen circumstances, attract and retain staff, and engage in effective long-term planning.

In addition, community sector organisations often face the twin challenges of managing the complexities of supporting individuals and communities with multifaceted needs while also navigating multiple contracts across fragmented funding programs. Some organisations have had to contend with insecure, short-term funding commitments from the government, which has a cascading effect on their ability to provide job security to their staff and make informed plans for the future.

Currently, MFC have a funded program in response to flood recovery. This is a short term (12 month) contract despite the fact that recovery from disaster is not time limited and definitely last longer than 12 months. One staff member has worked diligently to create pathways into other organisations and promote the program, leading to an increase in referrals. However, due to the short term contract she has now resigned and moved into a position that offers more stability. She did not want to leave the program as she has created an effective program and worked hard to build it in the community but funding for the program was not extended in time for this employee to feel secure in her employment.

Examples such as this reflect a broader approach to funding and contracting arrangements which often seems to reflect the administrative priorities of the funder rather than the actual needs of the people and communities intended to benefit from the funding. This has been compounded by the experience of many community sector organisations that their skills and expertise are not being recognised as co-design partners capable of contributing to the development of more effective and sustainable tendering and procurement processes. This is compounded by the lower rates of pay available in the community sector compared with the public service.

Recommendations to consider

Some specific strategies that can be considered in the context of the new NHHP are to:

- Develop agreed principles and guidelines for government funding of the community sector, including: minimum grant periods of five years; notice periods for renewal or cessation; funding for service transition when contracts are not renewed; increased transparency in cases where funding is transferred from one provider to another to facilitate the referral of service users; recognition of the need to fully fund service delivery costs, including indexation; provisions for services to redirect surpluses towards service delivery; provision for organisations to redirect funding when significantly impacted by natural disasters; and funding to support retraining, redeployment, and other assistance for workers affected by major reform programs. This should not include open tendering procurement processes as this model undermines the ability of the social services sector to provide localised and place-based supports to vulnerable people, as well as eroding consistency, investment in service provision and dissolving existing partnerships between organisations.

- Prioritise the involvement of individuals and communities who use services in the planning, design, procurement, management, and governance of all services procured

through a commissioning approach, recognising that effective co-design takes time and expertise.

- Develop an integrated service system that assesses risk factors, tenancy history, and support needs early to improve outcomes and stabilize tenancies.

- Consider and address the specific needs of border towns in working across jurisdictional boundaries. Mallee Family Care works across three state jurisdictions, Victoria, South Australia and New South Wales, with main offices in Mildura and Swan Hill. Funding, legislative and administrative processes which are not aligned can create additional burdens and barriers to access for cross border organisations and can make advocating for clients on housing issues much more difficult.

- Consider options for national frameworks and cross-jurisdictional agreements on housing and homelessness which would reduce regulatory burdens and costs.

- Ensure government subsidies and operating rules provide certainty and predictability as these are vital for long term strategising and planning within service organisations. The sector will not attract growth or private investment if they are unclear on what the rules and regulations are.

- Eliminate restrictions on using government funds for advocacy or law reform in funding contracts.

- Fully fund national peak bodies for housing and homelessness to provide significant input of people with lived experience, services, and the community in the development of the National Housing and Homelessness Plan representing the interests of their members and constituents, as well as contribute to ongoing policy development and engagement.

6. How can governments, the private and community sectors help to improve sustainable housing and better prepare housing for the effects of climate change?

Background

Climate change has far-reaching and often disproportionate impacts on vulnerable populations, including those with insecure housing. People with insecure housing, including people experiencing homelessness, and those living in substandard or overcrowded conditions, are particularly susceptible to the adverse effects of climate change. This is for a range of reasons including the following:

- The Mallee region has extreme weather conditions for much of the year with very hot Summers and Winter frosts. Our clients experiencing homelessness or insecure housing are highly exposed to this extreme weather and events like heatwaves, cold snaps, hurricanes, and floods because they lack stable shelter. Research conducted by MFC in conjunction with the University of Sydney found that extreme heat was having a detrimental impact on the mental and physical health and well-being of our clients. We have successfully advocated for air conditioning to be included in public housing in the region but more needs to be done to reduce the impact of extreme weather on people in our community experiencing homelessness and housing insecurity.

- Climate change can exacerbate health problems among people with insecure housing for example . heat-related illnesses and the spread of vector-borne diseases. This can be exacerbated by barriers to accessing healthcare services.

- Increased frequency and severity of climate disasters, such as flooding or wildfires, can destroy temporary shelters and lead to the displacement of homeless populations. These situations require immediate and coordinated responses across government programs and agencies. Currently disaster responses, such as that provided by the NDIS in relation to the recent flooding, are often too slow and not responsive to participants' needs.

- People with insecure housing often face economic instability and have limited resources to cope with the financial burdens imposed by climate change, such as repairing or replacing damaged belongings or finding alternative shelter during disasters.

- During climate-related emergencies, access to emergency shelters, food, and clean water may be limited for those with insecure housing and people experiencing homelessness. Outreach efforts and emergency response systems may not effectively reach these populations, leaving them without essential support.

- The stress and trauma associated with experiencing the impacts of climate change, especially when coupled with insecure housing, can have severe mental health consequences. Anxiety, depression, and post-traumatic stress disorder (PTSD) can be exacerbated in these populations.

Climate change increases the risk of extreme climate events and in Australia, as elsewhere in the world, this has resulted in recent disasters such as the 2019 bushfires and 2022 floods. These catastrophes have left thousands of individuals and families in need of temporary and permanent housing solutions and increased demand for housing and homelessness support services in both cities and regional areas. MFC has found that the increasing cost of living

combined with the high power needs of an extreme climate means that some people are forced to choose between affording to eat or affording their power bills.

MFC currently runs a financial counselling program funded by federal and state governments. The rising costs of living have impacted the program extensively. This is evident when completing budgets with clients. Previously, we have worked with clients to identify non-essentials in their budget that could be sacrificed, ensuring that living costs are maintained. However, now clients are having to choose which essential living cost to cut back on. Unfortunately, this often includes medications, food, utilities and rent. Many clients report that they do not heat their home due to the high cost of gas or electricity or are missing meals to decrease their grocery costs. The increase in daily living costs have resulted in a dramatic increase in referrals and direct contact during the reporting period. Intakes for this half year were 626 and in the previous six months were 453. This is a substantial increase in the second half of the year showing that people are struggling more financially now than in the past. Despite triage and prioritisation of clients at intake, the program has had to implement a waitlist. Currently, the wait time for an appointment is 6 weeks. Clients are presenting in distressed and heightened states and it has been difficult to respond to all demands in a timely manner. For this reason, we provide the National Debt Helpline so that they can speak to someone immediately while waiting for an appointment.

Recommendations to consider

The NHHP should include a specific strategy to address the housing impacts of climate change, including recommendation for actions to increase the climate-resilience of social and public housing stock and to protect residents from the adverse impacts of climate change, such as:

- Reinstate funding for energy audits of existing social housing units to identify areas where energy efficiency can be improved, supported by funding to make recommended improvements.

- Implement energy-efficient upgrades, including insulation, sealing gaps and cracks, installing energy-efficient windows and doors, and upgrading heating, ventilation, and air conditioning (HVAC) systems.

- Utilise renewable energy sources, such as solar panels or wind turbines, to generate clean energy for social housing units.

- Design and construct new social housing units with climate resilience in mind, considering factors such as flood resistance, elevated foundations, and durable building materials.

- Implement green infrastructure, such as rain gardens and permeable pavement, to manage stormwater and reduce flooding risks.

- Incorporate passive cooling and heating techniques to reduce the need for energy-intensive climate control systems.

- Establish community gardens and green spaces within social housing complexes to promote sustainable urban living and enhance residents' quality of life. These green spaces can also help mitigate the urban heat island effect and improve air quality.

- Install water-saving fixtures, such as low-flow toilets and faucets, in social housing units to reduce water consumption.

- Implement rainwater harvesting systems for landscape irrigation or non-potable water use.

- Select climate-resilient plants and trees for landscaping that can thrive in changing environmental conditions.

- Create shaded areas to reduce heat exposure for residents.

- Ensure that social housing developments are located near public transportation options to reduce residents' reliance on personal vehicles, which contribute to greenhouse gas emissions.

- Involve residents in the decision-making process for climate resilience improvements to ensure their needs and preferences are considered.

- Offer training and education programs on sustainable living practices to empower residents to reduce their environmental impact.

- Develop and communicate emergency preparedness plans specific to climate-related disasters, such as flooding or extreme heatwaves.

- Ensure that social housing units have emergency power sources, such as backup generators, to maintain essential services during power outages.

- Implement monitoring systems to assess the performance of climate resilience measures in social housing developments.

- Collaborate with government agencies, non-profit organisations, and private-sector partners to secure funding and technical expertise for climate resilience initiatives.

- Develop a specific strategy for climate related disasters including consideration of the housing impacts of these events on people with insecure housing and people experiencing homelessness and their needs for stable housing, access to healthcare in disaster situations.

- Fund energy efficiency workers to do assessments on homes with financial counsellors to help people reduce the cost of power bills.

7. Is there anything else you would like to tell us?

The Mallee region, like many rural and regional communities, is currently experiencing a shortage of safe, affordable housing. There are many factors contributing to this shortage, including population increases during the COVID-19 pandemic, low vacancy rates for rental properties, supply chain shortages and increased construction costs and planning backlogs.

MFC believes that these issues need to be addressed through systems and structural changes, rather than isolated and piecemeal strategies. One fundamental issue driving the current housing crisis is unacceptably high rate of poverty in our community and in broader Australian society. Without action to reduce the rates of poverty, homelessness and housing insecurity will be difficult to address.

MFC would also like to stress the specific needs of border towns in working across jurisdictional boundaries. This creates a number of regulatory and logistical challenges which place an additional burden on organisations like MFC and create barriers to efficient and effective service provision. MFC suggests that a national plan should seek as far as possible to align policy, funding and regulatory approaches to housing and homelessness strategies across jurisdictions and/or provide additional support to organisations servicing communities across jurisdictional boundaries.

Key contact:
Melissa Amos
Director Corporate Services, Mallee Family Care
PO Box 1870, Mildura VIC 3502
Phone: (03) 5023 5966
Email: MAmos@malleefamilycare.com.au