



20 October 2023

National Housing and Homelessness Plan Consultation  
Department of Social Services  
GPO Box 9820  
Canberra, ACT 2601  
Email: [HousingandHomelessnessPlan@dss.gov.au](mailto:HousingandHomelessnessPlan@dss.gov.au)

Dear Secretary,

**RE: National Housing and Homelessness Plan Consultation**

The St Vincent de Paul Society National Council of Australia ('the Society') welcomes the opportunity to provide a submission to this Consultation. A dedicated national plan for housing and homelessness is well overdue. In preparing this submission, we have utilised our own policy and advocacy papers and previous parliamentary submissions. In addition, we have consulted with our state and territory Councils across the jurisdictions.

The Society is a lay Catholic charitable organisation comprising over 45,000 Members and Volunteers and 6,000 employees who provide on the ground assistance across Australia. Our Members and Volunteers provide over \$50 million each year in emergency relief assistance to cover people's basic needs. Our assistance makes a difference in the lives of those we help, but it will never be a long-term solution to housing, homelessness, or persistent poverty.

The Society is a member of National Shelter,<sup>1</sup> and collectively our state and territory Councils represent one of the largest providers of social housing in the country, offering emergency, short term, and longer-term options to clients. Of those people we assist:

- most are aged between 30 to 70 years (around 70 per cent);
- females are overrepresented (around 60 per cent);
- most are renters (around 70 per cent) and around one-fifth are homeless;
- around one-third are single parent families, but many also live alone (30-50 per cent);
- many are seeking our help multiple times a year, on top of seeking help from other charities;
- most are on income support (90 per cent); and
- around one-third live with a disability.

Due to various constraints, the Society does not have the capacity to help everyone experiencing homelessness. Other charitable organisations face the same dilemma.

It is estimated that over 122,000 people in Australia are currently experiencing homelessness. One in four people are aged between 12 and 24, and one in five are Aboriginal and/or Torres Strait Islander people. Most people who are homeless remain hidden from sight by a form of temporary accommodation, only around 6.2 per cent of people are sleeping rough.<sup>2</sup> In NSW, more than 35,000 people are homeless, while the numbers of people sleeping rough increased by 34 per cent over the last year.

## Needs-based Funding

More equitable economic and social policies are needed to lower poverty rates and decrease homelessness. Therefore, funding of housing and homelessness related programs needs to be flexible and directed to those locations where it is needed most.

Funding models that do not take a needs-based approach into consideration will continue to create disparities across different regions. It is important to recognise that needs based funding is based on targeting locations where the demand for support and services is high. For example, in the Northern Territory, the present approach results in disproportionate impacts on First Nations people. A needs-based funding model is not only more equitable, but also essential in addressing homelessness and housing stress. A fairer distribution of resources should ensure that every Australian, regardless of their location, has adequate access to necessary housing support services and accommodation.

## Costs

Australia does not have a shortage of residential housing. What we have is a shortage of affordable housing. In conjunction with a dire shortage of social housing, we also have a residential housing market of prohibitive cost. Economic planning and attitudes towards housing need to shift. Under international law, a safe and secure home is a basic human right.<sup>3</sup> It is also a sound economic investment for society. A stable, safe, and affordable home provides security for all (singles, couples, and families). Security and stability create happier and more prosperous communities.<sup>4</sup>

Soon there will be a generation of Australians who will rent for most, if not all, of their lives. They will pass on no housing assets to their children. Without an assets base, they will face financial challenges into retirement.

Working middle income households are now also facing increased financial stresses. With more middle-income earners forced to rent, lower income families face increased competition for properties. This should be of great concern. The Society holds that governments and private investors cannot continue to view housing only through the prism of investment, or profits, while ignoring ongoing social consequences.

The prohibitive costs now associated with housing (buying or renting) need urgent attention. It will be crucial that the National Housing and Homelessness Plan (NHHP) addresses (in both the shorter and the longer term):

- (i) the prohibitive costs associated with housing (renting or buying), and
- (ii) the shortage of safe, secure, and affordable social housing for those who are homeless, or at risk of homelessness.

The Society also recommends:

- a review of Commonwealth Rent Assistance (with a view to increase this by 25 per cent);
- implementing national rental standards, such as a well-being clause in standard tenancy agreements; <sup>(OBJ)</sup>
- implementation of the *National Low Income Energy Productivity Program*;
- a replacement for the National Rental Affordability Scheme;
- reducing the capital gains tax discount from 50 per cent to 37.5 per cent;
- reviewing the NHHA (National Housing and Homelessness Agreement), as recommended by the Productivity Commission);
- waiving outstanding housing-related debts held by states and territories to the Australian Government (\$2.5 billion at June 2020); and
- increasing working age income support payments.

### **What we are seeing on the ground in local communities**

Over the last 12 months, the Society has witnessed an overall increase in demand for emergency relief, particularly food, utilities, transport, and accommodation expenses. This is a direct result of the increases in the cost of living including increased rentals and increased mortgage payments.

We are witnessing a new working poor cohort that includes double income earners. This is far from any Australian dream.

In NSW, the demand for homelessness services has surged, with a 10 per cent increase in the provision of Specialist Homelessness Services since the beginning of 2023. The combination of higher costs of living, rents, housing, and debt is hitting people hard.

Case studies from the Society in Queensland highlight: families living in tents (Townsville), families negotiating with farmers to stay in sheds (Atherton Tablelands) and rent increases leading to eviction (Sunshine Coast). In Warwick, families with employed parents struggle to find suitable housing, while Individuals from diverse backgrounds, including an 18-year-old and a 92-year-old, have sought housing support.

Case studies from the Society in the ACT and south coast of NSW highlight the importance of mental health services and housing. Various programs in Canberra-Goulburn provide essential aid, housing assistance, emotional support, and improve the well-being of those they assist. These programs require secure funding, more specialist resources, and more crisis accommodation options.

For particularly vulnerable groups, specialist housing and homelessness services are crucial. For example, First Nations people and victims of Domestic and Family Violence (DFV) are overrepresented in the provision of homelessness services all over the country. In NSW, DFV is currently the primary reason people are contacting homelessness services for immediate assistance.

### **What we can do better?**

Better strategies must be adopted to combat housing and homelessness in Australia. This must include establishing more efficient intake and referral services, increasing crisis and transitional housing, and empowering Indigenous communities.

There is also a clear need to simplify the social housing application processes, reduce turnaround times, and create working partnerships between health, housing, and community services. There is an urgent need for priority investment in social housing, rental reforms, and offering more flexible funding for specialised services e.g., such as First Nations, victims of DFV, and people with disabilities.

**Social housing:** In terms of social housing, it is not only that more of it is urgently required, but reform of the system itself. We need a more simplified application process, and better engagement with the unique needs of clients. We also need decreased turnaround times for the application process. In the short and longer term, priority investment by government in the social housing sector is essential. Government can encourage private industries to build affordable social housing by providing economic incentives to reduce supply costs.

**Streamline support services:** Housing and homelessness services need to be more streamlined. This could be achieved by more centralised intake and referral services, by providing more crisis and transitional housing for pathways out of homelessness and involving Indigenous organisations directly in housing solutions for their own communities. A more efficient system will enable health, housing, and community services to work more closely together to provide wrap-around support to clients.

**Targeted Support:** Specific groups such as First Nations, DFV victims, people with disabilities, refugees and asylum seekers *etc.* require specialist services/support. All such groups require inclusive and accessible housing options compatible with trauma-informed support practices, flexible funding, and specialised support workers.

In NSW during 2023, 17 per cent of people assisted by homelessness services received the Disability Support Pension (DSP), and 26 per cent identified as having a disability. Approximately one-fifth of inner Sydney's rough-sleeping population consists of asylum seekers, temporary visa holders, undocumented individuals, or New Zealand citizens who arrived in Australia after 2001.

**Housing Design:** New houses must be safe, affordable, well built, sustainable and climate prepared. House designs must be energy efficient and climate resilient. Low-income earners must not be excluded from accessing upgraded design and energy options. If they are, they will end up accommodated in sub-standard, energy inefficient properties.

There must be a plan to make energy efficient, climate-resilient housing designs affordable to all low-income households. Suitable design, and appropriate upgrades, will also be important if older infrastructure is repurposed for use as crisis accommodation.

**Tackling Poverty:** We must address the key drivers of poverty by increasing income support payments to lift people out of poverty. Those most affected by housing stresses are people already living in poverty, for example, JobSeeker recipients, single parents, older people in the rental market, and people living with disabilities. A single person on JobSeeker cannot afford to rent anywhere in Australia, even with Commonwealth Rent Assistance (CRA), or other available assistance payments.

Research commissioned by the Society from the Australian National University, published as *A Fairer Tax and Welfare System for Australia*<sup>5</sup>, demonstrates that we could increase working age payments and lower poverty rates for those in receipt of support payments. A combination of modest tax, superannuation and welfare reform would enable a significant increase in income support payments. The maximum option outlined by the ANU research paper could lift 834,000 Australians out of poverty.

**Targeted Support:** Specific groups such as First Nations, DFV victims, people with disabilities, refugees and asylum seekers etc. require specialist services/support. All such groups require inclusive and accessible housing options compatible with trauma-informed support practices, flexible funding, and specialised support workers.

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#### *Key Points*

- Increase the supply of safe and affordable homes;
- Increase funding and streamline the system for housing and homelessness services;
- Introduce specialist housing and homelessness supports for specific groups;
- Increase Government-Industry-Community collaboration;
- Introduce taxation incentives for the property development sector to reduce supply costs;
- Ensure green-friendly construction practices for new housing;
- Re-purpose existing facilities into crisis accommodation; and
- Enhance protections for renters.

#### **Conclusions**

The Society welcomed the passage of the HAFF (Housing Australia Future Fund) Bill in the Senate, and various commitments made by federal and state governments to address the current shortage of social housing.<sup>6</sup> The HAFF is a good first step. However, it has taken years for government to acknowledge the seriousness of the housing and homelessness situation. The best short- and long-term strategy to prevent homelessness is to increase the supply of social housing, offset the prohibitive costs and expenses currently associated with renting or buying, introduce rental reforms and increase income support payments.

Poverty condemns individuals and whole families to a life full of missed opportunities. The negative impacts are not only limited to adverse health, educational, and social outcomes. They also affect a country's productivity. Housing and homelessness cannot be detached from the current inflated costs of living, prohibitive housing costs, the shortage of social housing, and household debt. Whether it be food, utilities or rent, low-income households struggle to make ends meet, let alone to attempt to get ahead.

The Society, and other charities involved in emergency relief and accommodation, are confronting a notable increase in requests for help. The serious human costs within the current housing and homelessness statistics cannot be ignored.

The NHHP must consider carefully how it will respond to the growing challenges of living costs, poverty, housing, rents, and homelessness. Urgent action is required right now to prevent even more Australians from enduring serious hardships. The NHHP must therefore aim high to achieve a more holistic and equitable housing landscape for all Australians.

Yours sincerely



Mr P. Toby O'Connor  
Chief Executive Officer

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<sup>1</sup> National Shelter, accessed at: <https://shelter.org.au/about/national-council/>.

The CEO of SVdP (National Council) Mr. Toby O'Connor is a member of National Shelter's executive committee.

<sup>2</sup> Homelessness Australia, accessed

at: <https://homelessnessaustralia.org.au/wpcontent/uploads/2023/07/Homelessness-fact-sheet-2023-1.pdf>

<sup>3</sup> See article 25 of the 1948 Universal Declaration of Human Rights and in article 11.1 of the 1966 International Covenant on Economic, Social and Cultural Rights, accessed at: <https://www.ohchr.org/>

<sup>4</sup> International Labour Organisation, *Economic security strengthens tolerance and happiness as well as growth and development*, accessed at: [https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\\_005218/lang-en/index.htm](https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_005218/lang-en/index.htm).

<sup>5</sup> *Let's Build a Fairer Australia*, accessed at: <https://cms.vinnies.org.au/media/mjrm1mgd/fairer-tax-and-welfare-overview.pdf?path=mjrm1mgd%2Ffairer-tax-and-welfare-overview.pdf>

See also *A Fairer Tax and Welfare System for Australia*, <https://cms.vinnies.org.au/media/tuzf4pxb/fairer-tax-and-welfare-anu-research-paper.pdf?path=tuzf4pxb%2Ffairer-tax-and-welfare-anu-research-paper.pdf>

<sup>6</sup> Media Release, *\$1.0bn housing boost overdue but welcome*, accessed at: <https://www.vinnies.org.au/national-council/news-and-stories/media-releases/10bn-housing-boost-overdue-but-welcome>