



National Housing and Homelessness Plan

A submission to: The Department of Social Services, Australian Government

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yourtown is a trusted provider of services for young people, with a focus on mental health and wellbeing, parenting and early childhood development, long-term unemployment, prevention of youth suicide, child protection, and support for those experiencing domestic and family violence. **yourtown** has evolved to helping hundreds of thousands of young people each year through a range of service offerings, supporting them through many difficult challenges.

Our services

For over 60 years, **yourtown** has been supporting children, young people, and families across Australia. Our track record includes:

- Employment, education, and social enterprise programs to help long term unemployed young people re-engage with education and/or employment
- Domestic and family violence refuge, accommodation, and therapeutic supports for women and their children, including post-refuge support
- Accommodation and therapeutic supports for young parents and their children at high risk
- Parentline, a telephone and online counselling and support service for parents and carers in the Northern Territory and Queensland
- Expressive Therapy interventions for young children and infants who have experienced trauma and abuse, or been exposed to violence
- Young Parents Program providing parenting support to help with child development, life skills and health and wellbeing activities in safe, supportive environments.
- Kids Helpline, providing professional counselling and support to 5–25-year-olds across Australia since 1991, and delivering mental health literacy programs in primary and secondary schools,
- My Circle, a confidential, private, online peer support network for 13–25-year-olds to share information and build coping skills, and
- Mental health service/s for 0-11 years olds and their families, with moderate mental health needs.

Kids Helpline

yourtown's Kids Helpline is Australia's only free and confidential 24/7 phone and online counselling service for any young person aged 5 to 25. It offers children and young people a range of care options that are right for their needs and circumstances. Our commitment to being there anytime, and for any reason, has meant that we have responded to more than 8.7 million contacts from children and young people nationally in the 32 years since our service was first established, whilst also providing tens of millions of self-help interactions via our website and social channels. In 2022-23, our Kids Helpline counsellors responded to nearly 140,000 contacts from children and young people across Australia, including 4,608 crisis responses for children and young people at imminent risk of harm.

Family and Domestic Violence Refuge and Transitional Housing

yourtown's refuge offers supported accommodation for up to 12 weeks. A specialised team provides women and children with a safe and welcoming environment and creates opportunities for mothers to re-build self-concept and experience control and empowerment over their lives. The wrap-around care also includes linking with transitional housing and community outreach programs for women and children exiting refuges. Transitional housing is a vital steppingstone for women and children moving towards long term, safe and sustainable independent living in the community. **yourtown**'s transitional housing offers a safe and supportive environment for 6 – 12 months, with support for legal and financial matters, accessing pre-employment support, and helping children into school. In 2022-23, we supported 73 mothers and their young children in our refuge and 14 families in our transitional housing.

Children and Families

yourtown provides accommodation and intensive individualised support to vulnerable young parents and their children through our San Miguel service. For over 40 years, San Miguel has provided a place to call home for vulnerable and at-risk families. In 2022-23, San Miguel supported 35 parents and 38 infants and young children.

yourtown welcomes the opportunity to respond to the Australian Government Department of Social Services' Issues Paper and consultation on the proposed National Housing and Homelessness Plan (The Plan). As a youth focused charity, please note that our responses are focused upon housing and homelessness issues faced by children and young people.

Access to housing is a basic human need, and a fundamental human right.¹ Yet in Australia, we remain gripped by a national housing affordability crisis that is rapidly worsening. There is still no cohesive national approach to addressing the problem and/or underpinning drivers of disadvantage that are barriers to accessing affordable housing.

Australia urgently needs a holistic national strategic response to address the crisis that we are facing in the housing sector. We need a national approach to: upgrading aging social housing stock; increasing availability for existing and new affordable housing; and building of more social housing for lower income families, and the homeless. However, without one central approach that leads the national agenda to strategically address the drivers of disadvantage that are barriers to affordable housing, Australia will remain in a national housing crisis in perpetuity.

Need for 'real' national reform

The need for true reform and a true national approach

yourtown supports the development of a National Plan if there is significant buy in and ownership by all federal, state and territory governments.

The Issues Paper notes that the purpose of the Plan is not to duplicate state or territory plans, but to address gaps, and set shared national policy objectives for the future. However, it is difficult to see how effective this proposed national plan will be when there is no clear or cohesive approach between states and territories; no agreed national commitment to deliver the Plan; and the Plan is 'self-admittedly' a gap filler, focused upon setting a 'national vision' for future objectives, rather than effecting national change.

In keeping with the Productivity Commission's recommendations – what is truly needed is a blueprint for reform.² A very real fear is that this Plan will fail dismally and be ineffective if there is no accountability either between or within governments to deliver the proposed Plan, and this is not clearly set out within the next National Housing and Homelessness Agreement.

To be effective, the Plan needs a clear plan of actions to be adopted by states and territories. It must have achievable and measurable outcomes and targets over the short, medium and long term for improving current housing stock; including plans to release land, build, and provide access to new housing; re-purpose and upgrade existing housing stock so that they are fit for purpose, and funding of support services to accompany housing for vulnerable and at-risk cohorts.

It is critical that the next National Housing and Homelessness Agreement (due in July 2024) between Federal and State/Territory governments drives a truly national approach for reform. State based plans should be required to align with the national approach, rather than the current proposal of having a national plan retrofit to fill in gaps in individual state/territory approaches.

¹ Universal Declaration of Human Rights, Article 25(1); International Covenant on Economic, Social and Cultural Rights, Article 11(1)

² Productivity Commission, *In need of repair: The National Housing and Homelessness Agreement Study Report*, August 2022

The need to align with all national plans

The Issues Paper notes how the Plan is intended to complement other national strategies and plans, such as Closing the Gap, National Plan to End Violence Against Women and Children 2022-2032, and the National Framework for Protecting Australia's Children 2021-2031 to name but a few.

However, there are other plans not mentioned such as the National Children's Mental Health and Wellbeing Strategy, and the National Mental Health and Suicide Prevention Agreement (NMHSPA) which include whole-of-government approaches to mental health in priority areas including homelessness, family and domestic violence, and child maltreatment. The NMHSPA acknowledges the complex relationships between homelessness and mental health and suicide prevention.³ It is recommended that the Plan include the development of referral pathways and integrated responses between mental health and suicide prevention supports and specialist homelessness services to reflect the complex issues influencing homelessness and housing instability. Consideration should also be given to housing issues raised in the pending National Suicide Prevention Strategy once released.

The Plan should also commit to a nationally consistent approach to the collection, linkage, and sharing of data. As well as giving an accurate understanding of homelessness in Australia, data sharing can be used to identify the drivers and issues leading to homelessness, and work to actively prevent homelessness, for example, sharing data on those released from hospitals, correction facilities or other institutional care settings into a situation of homelessness. However, without the adequate availability of accommodation these data sharing actions will only support the knowledge of homelessness, rather than acting to decrease instances of discharge into homelessness.

The need for a broad approach

More work needs to be done to drive a truly national approach, so that there is one single approach to addressing housing and homelessness nationally, while also enabling flexibility to address localised and state-based issues.

Given that this is only a 10-year plan, it is recommended that a central focus should be upon ensuring the greatest impact possible, while laying the foundations for learning, growth, and expansion of housing initiatives beyond the 10-year plan as the population continues to grow. Critical components of the Plan should include addressing the economic and social barriers to the areas of greatest need. While also addressing the need for greater housing stock that is affordable to either buy or rent; it should prioritise access to social housing, and crisis and transitional housing for cohorts at greatest risk of housing insecurity.

The Plan must take a holistic approach to the housing and homelessness system that ensures:

- a) updating and maintenance of current social housing stock,
- b) investment in and development of new housing stock for current unmet demand across the system, and
- c) planning for meeting future demand.

³ The National Mental Health and Suicide Prevention Agreement (2022). 05/nmh_suicide_prevention_agreement.pdf

Recommendation 1:

That the National Housing and Homelessness Plan:

- sets a true agenda for national reform, that is mirrored in state and territory plans and the National Housing and Homelessness Agreement
- Considers and complements all relevant strategies with housing priorities
- Takes a broad holistic and national approach to address housing and homelessness, to address current housing stock; invest in and build new stock, and lay the foundation for future growth

Lived experience should drive the Plan's design

The Government has indicated that it is developing the Plan in 'collaboration' with a range of experts in government, the sector, and industry, yet only 'consulting' with people with lived experience and 'drawing insights' from them. It is critical that 'collaboration' include people with lived experience so that they are actively engaged in developing the plan, alongside of experts.

yourtown strongly recommends the Government use human-centred design⁴ and undertake co-design⁵ approaches in development of the Plan with people with lived experience. People, including young people, who are impacted by housing instability and homelessness or those who need homelessness services should be genuinely engaged in the design of a system and services so that it is designed to address the challenges they face and meets their needs. These processes should occur throughout the development and implementation of the Plan.

Many of the questions raised through the Issues Paper and solutions sought, will be best responded to *in collaboration with* people with lived experience being at the table and coming together with government and the sector to develop real solutions for real people.

Recommendation 2:

That the Australian government use human-centred design in developing the Plan, and also co-design approaches with people who have lived experience of housing instability, or homelessness.

The Gaps – children and young people

The Plan must address the needs of all children and young people

Young people are a particularly vulnerable cohort in relation to affordable housing and homelessness. It is a national disgrace that nearly 1/4 of all people estimated to be experiencing homelessness in the 2021 census were aged 12 to 24 years.⁶

As noted above, the Plan is not intended to consider the specific housing needs of key vulnerable groups, particularly where they are addressed in other strategies. One of the

⁴ A problem solving technique that places real people at the centre of the development process, enabling the creation of products and/or services that resonate and are tailored to the audience's need.

⁵ Design process that is participatory, in which community members are treated as equal collaborators in the design process

⁶ [Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](#) See also AIHW, Australia's youth: Homelessness and overcrowding 25 June 2021.

strategies referred to is the National Framework for Protecting Australia's Children. However, this Framework is focused upon reducing child abuse and neglect and its intergenerational impacts. This is only a small cohort of children and young people living in Australia. The National Framework does not adequately address issues of housing for children in out of home care (OOHC), and any child outside OOHC is beyond the scope of the National Framework. Further, there is no strategy (other than the Youth Engagement Strategy under development) that specifically addresses the discrete issues of young people and their needs. This is a significant gap that must be addressed under the Plan.

The Plan must also ensure that it is age appropriate in its approach, and broad enough to capture children and young people and the discrete housing issues that they face due to their age, experience and educational/employment status and capabilities.

Recommendation 3:

That the National Housing and Homelessness Plan:

- **address the needs of all children and young people facing housing insecurity, including children and young people in out of home care, and**
- **include an age-appropriate approach to addressing discrete housing and homelessness issues children and young people face.**

Issues Paper Questions & responses

What short, medium, and long-term actions can government take to prevent homelessness or to support people who may be at risk of becoming homeless?

Increase income support and allowances

One of the most significant barriers to affordable housing is cost. Government could take immediate action, by adjusting income support and allowances in line with inflation; and take medium term action by reviewing the fairness, and equity of current support, and determining whether current support enables people to an adequate standard of living, or whether further support is required.

This immediate action would go a long way to addressing the significant economic disadvantage and vulnerability currently experienced by Australia's youth.

The financial barriers that young people face are complex and varied, and differ from person to person. For example, young people are often on some of the lowest wages nationally due to age and lack of experience, or traineeships or as students, many with limited access to external or parental financial support. Some may be young carers or parents themselves, with limited access to support, finances or jobs. Tertiary students not living at their parents/carers home will often battle the choice between maintaining their studies, or leaving their studies to take up a job so they can afford to live. Alternatively, young people facing housing instability may find themselves living in unsafe or insecure multiple share housing arrangements, or couch surfing to stay off the streets.

Reliance upon private rental market subsidies to achieve housing outcomes is inadequate. Subsidies are problematic and insufficient, particularly given the increased tightening of rental markets and the reluctance of landlords to take on potentially financially insecure tenants. Rental assistance can only go so far and is insufficient to overcome barriers such as

affordable supply and competition from other perspective tenants. Young people or those at risk, often find themselves facing living in unsafe or sub-standard housing arrangements in risky or dangerous neighbourhoods because there is no alternative.

In 2023 young people told **yourtown**^{7 8} that the cost of living and housing were top issues for them, and they wanted the Government to hear from them and address their concerns. They also said that they had repeatedly seen these issues raised before the Government over the last few years, yet still no action was taken.

In 2021 **yourtown** surveyed over 3,500 young people living around Australia about what mattered to them. 66% said cost of living was an issue for them. 44% had experienced housing concerns. They told us that a lack of affordable housing meant many were couch surfing, rough sleeping, and experiencing unsafe housing situations.⁹

"I can't afford to pay rent, buy food or pay for transport. I have to keep asking people for money. If I didn't have those people in my life, I'd already be homeless...This is all very stressful."

(Your Voice participant, 2021).

"Housing for young people the pricing of rent isn't fair, a lot of you people don't have that kind of money and end up living on the streets or couch surfing."

(Your Voice participant, 2021).

Young people need support to meet the cost of living if they are to be able to afford housing. Income supports and allowances should be increased as a matter of priority, to keep pace with inflation and the cost of living.

Recommendation 4:

That the Government:

- **prioritise immediate raising of income support and allowances to keep pace with inflation and cost of living, and**
- **Commit to a more extensive review of income support and its adequacy**

Trial innovative housing investment and financial schemes

One longer term action that the Government could explore is using the significant policy lever of its taxation power. The taxation power could be used to provide tax benefits to individuals and/or companies to invest in supplying land and building quality, purpose-built (safe and secure, family and pet friendly) early intervention, crisis and affordable housing accommodation in collaboration with local community organisations or not-for-profits. By placing a time limitation on the investment (first five years of the Plan), it could encourage an immediate surge in investment by those wishing to take advantage of the tax break and would deliver critically needed housing stock. Further, ongoing tax benefits could be considered for identified areas of greatest disadvantage, for example in rural and remote settings.

⁷ **yourtown** (2023). Measuring What Matters (second consultation process).

<https://www.yourtown.com.au/insights/advocacy>

⁸ **yourtown** (2023). Australia's Youth Engagement Strategy. <https://www.yourtown.com.au/insights/advocacy>

⁹ **yourtown** (2021). Your Voice Recommendations Report, October 2021

(<https://www.yourtown.com.au/sites/default/files/document/yourvoice-Recommendations-Report-Oct2021-WEB.pdf>).

Recommendation 5:

The Australian Government could explore the use of innovative, time-limited tax breaks to encourage investment and building of quality housing stock.

The National Plan could also commit to facilitating and working with financial service providers, banks and businesses, to provide innovative financial solutions to empower people to address their housing insecurity and inequity. The USA has several innovative collaborative and co-investment financial options to enable disadvantaged people to get onto their feet and buy their own homes. For example, 'HomeFundIt' in Baltimore, USA is an online crowdfunding platform that allows home buyers to use gifts from family and friends for the down payment on a home.¹⁰ Community businesses also participate, and extra pledges can be received when the participant or their donors shop at participating retailers who pledge anywhere between 1% and 50% back on the person's purchase.

Another innovative alternative that could be explored is the real estate project such as 'Small Change' in Pittsburgh, USA that pro-actively connects investors with developers to build better cities. On the Small Change crowdfunding platform, anyone over the age of 18 can invest in affordable housing projects, or community-centric projects.¹¹

Recommendation 6:

That the Government empower local communities, businesses and financial institutions to provide innovative financial solutions to help people buy their own homes, or invest in the development of social housing projects.

Building housing to foster employment and skills development

Greater investment in building social housing also offers an opportunity to foster employment and skills. Employment is a known pathway to social and economic participation and positive health and wellbeing outcomes. The need for more social housing represents a unique opportunity to deliver outcomes for young people experiencing unemployment.

One such means can be through the engagement of social enterprises to help build new houses. **yourtown**'s Social Enterprises are specifically designed to break the cycle of youth unemployment by providing long-term unemployed young people with paid work experience and training as a 'steppingstone' to sustainable employment. Social Enterprises can deliver positive outcomes for the Government and community by employing and training young people to build houses, thereby creating jobs and apprenticeship opportunities for young people experiencing unemployment.

Recommendation 7:

The Government could address social housing needs and unemployment, through using social enterprises to build social housing, while helping long term unemployed obtain employment and skills.

¹⁰ [Down Payment Gifting - Raise Funds With Crowdfunding | HomeFundIt](https://www.homefundit.com/en) at <https://www.homefundit.com/en>

¹¹ Abby Ivory and Kent Colton 'Innovative Solutions for the Housing Crisis' *Stanford Social Innovation Review*, Dec. 1, 2020 available at <https://protect-au.mimecast.com/s/0KD8CMwGLkHxxOLhwGop7?domain=ssir.org>

How can the homelessness system more effectively respond to those at risk of, or already experiencing homelessness?

Design a system built on lived experience learnings, and adaptable to need. The homelessness system first needs to listen to those with lived experience, hear what they have to say and let that inform policies and program design and delivery. Secondly, it must have sufficient flexibility built into the system to be able to adapt and respond to individualised need.

Every homelessness service needs to ensure it takes a human rights, and person-centred approach. Having this foundation aids understanding and recognition of the complexity of issues leading to homelessness. It can also enable the focus of prevention and early intervention strategies and helps to understand the drivers of homelessness.

*"I suffered judgement and I was turned away. "You don't look homeless", "how can you be homeless?" People need to realise ... homelessness doesn't have a look."
(Your Voice participant, 2021).*

Where young people are impacted by a policy change, they have the right to be heard and listened to, and directly shape the programs intended to support them. By working in consultation with young people, as well as the Office for Youth, homelessness services, housing and policies can be tailored to meet the needs of specific young people. This is in keeping with the Government's commitment to: "...provide young Australians with strong and formalised engagement in government and policy making" recognising that "young people need and deserve a say on the issues that impact them."¹²

Young people need housing policies and programs tailored to their situations. They often have different pathways into and experiences of housing instability and homelessness that require a different set of systems and services to adults. Children and young people in out of home care (OOHC) are particularly vulnerable in this respect. For example, despite the presence of national and jurisdictional standards requiring transitional planning for children in OOHC to commence at the age of 15, there is minimal or no monitoring of this practice. Young people leaving OOHC therefore remain at high risk of, and/or experience homelessness for several years after leaving care.¹³

Young people may also have increased difficulty in navigating the ecosystem of support. In addition, young people experiencing complex issues are often left to navigate multiple ecosystems (e.g. housing and mental health) to find appropriate and timely support. Support for young people needs to be holistic to help them receive multi-faceted support, with strong links and association to other required services.

Recommendation 8:

To more effectively respond to those at risk of homelessness, the Government should:

- Listen to people with lived experience, particularly children and young people, and let their experiences inform policy and program development, and
- Build sufficient flexibility into the system, to enable adaptation/response to individualised need

¹² See Labor's new youth engagement model which is under development [ParlInfo - Labor's new youth engagement model \(aph.gov.au\)](#)

¹³ Australian Housing and Urban Research Institute Limited, *Accommodating transition: improving housing outcomes for young people leaving OHC*, 2021 [Accommodating transition: improving housing outcomes for young people leaving OHC | AHURI](#)

Design services that people want to use and that meet them ‘where they are at’

An effective service delivery system should consider the rights, needs and drivers of homelessness for all young Australians, regardless of where they live, their context, background, culture, or employment status. Given that nearly a quarter of the homeless population is comprised of young people under the age of 25, homelessness services need to be places where children and young people both feel safe and are safe. They should be youth friendly, with age and developmentally appropriate support to develop independent living skills, address mental health concerns, engage with education and training, participate in work experience and transition to employment.

In 2021 young people accessing homelessness services and support told us that they found the services did not often have the skills to support their mental health.¹⁴ Those experiencing housing instability and/or homelessness need housing solutions and supports that are holistic and meet their preferences and needs.

The service system should also meet them ‘where they are at’ and prepare them for transitioning to adulthood. This includes:

- allowing ongoing connectivity and availability of the service
- ‘don’t feel like services’, offering peer-to-peer support or similar mechanisms
- provide reassurance of trust between the service provider and young people
- enable young people to tentatively reach out and ‘try before they buy’
- enable privacy,
- are safe places, and provide
- equitable and fair access to services, for example, for early intervention and prevention of mental health issues, and ongoing wellbeing.

“Housing is challenging because we are young, don’t have references and don’t know how to do the things older people do, we cannot easily negotiate the systems. Landlords are more likely to rent to couples than to help young people set up a share house”.
(yourtown Youth Advisory Group Member, 2023)

Recommendation 9:

To more effectively respond to those at risk of homelessness, the Government should design services that people want to use and meet them ‘where they are at’.

With respect to young people this includes:

- **considering the rights, needs and drivers of homelessness for all young Australians, regardless of where they live, their context, background, culture, or employment status**
- **developing homelessness services that support and prepare them for transitioning to adulthood and independence**

¹⁴ **yourtown** (2021). Your Voice Recommendations Report, October 2021 (<https://www.yourtown.com.au/sites/default/files/document/yourvoice-Recommendations-Report-Oct2021-WEB.pdf>).

What actions can governments take to facilitate early intervention and preventative responses?

Effective early intervention and preventative responses will only become a reality if there is a clear national economic strategy to invest in and build affordable housing that is fit for the purpose required.

Early intervention accommodation, with supports

Build early intervention accommodation options with access to support services, as a 'Step Up' accommodation which is available in the community before a crisis occurs.

Investment is often made in transitional housing as a 'step down' from crisis accommodation to facilitate re-entering the community. However, little investment is made in the front end by providing 'step up' transitional housing before a crisis has been reached. Investment could be made in 'step up' early intervention accommodation options when issues of concern or risk are first identified in local communities. The aim of this type of accommodation could be to provide safe and secure, home-like, short term (up to 13 days) family/pet-friendly accommodation to women and children at high risk. During the stay, services could offer to work in a strengths-based, trauma informed way with families to address any emerging domestic violence concerns.

Most early interventions focus on programs, and services that can intervene early, but there is little focus upon providing purpose-built accommodation that enables women and children to 'take a break' at the early signs of domestic violence before matters escalate to a crisis. Investing in family, and pet friendly 'take a break' home style accommodation for women, and children who need early intervention support could help address problematic behaviour when it first emerges and enable services to have early opportunities to connect with and work with families in a de-escalated home-style environment. This short-term accommodation option for women and children to get away, 'take a break' and de-escalate, could also provide the opportunity for services to connect with the person demonstrating early signs of abusive behaviour, and work with the family to stop the behaviour before it escalates.

This format could also be used as a model for other forms of transitional accommodation to support people transitioning from care or institutional arrangements. While the intention is that it is only temporary and not crisis accommodation, this type of transitional housing could act as a safety net while people are learning life-skills, being supported to return to living in the community, or facing temporary housing instability.

Recommendation 10:

Invest in 'Step Up' early intervention accommodation to provide purpose-built accommodation and support when issues are first identified and reduce the load on crisis support and accommodation.

Increase availability of crisis accommodation with professional supports

In 2021-22 14% of all clients presenting to specialist homelessness services (SHS) were young people presenting alone, with 7,900 children on care and protection orders receiving support from these services, of whom approximately 1/3 identified as Aboriginal and/or Torres Strait

Islander.¹⁵ Further, 42% of people accessing SHS had experienced domestic or family violence (DFV).¹⁶

Housing solutions alone will not solve housing instability and homelessness. However, there needs to be broad access available to crisis accommodation which provides holistic support to address specific circumstances (eg., DFV, young people transitioning from OOH or other institutions) and meet the individual preferences and needs of those accessing the crisis accommodation.

They should be culturally safe, trauma informed, and accompanied by responsive therapeutic support that creates a sense of safety and stability to empower people to progress to living independently in the community.

Recommendation 11:

Increased investment in more crisis accommodation that is accompanied by professional supports, available to a broader cohort than people escaping domestic and family violence.

We would welcome the opportunity to explore these issues with you in further detail. Should you require further information about any issues raised in the submission, please do not hesitate to contact Dr Marion Byrne, Head of Strategic Partnerships and Advocacy at **yourtown** via email at mbyrne@yourtown.com.au.

¹⁵ AIHW, Specialist homelessness services annual report 2021-22

¹⁶ AIHW (2022). Specialist homelessness services annual report 2020-21.

(<https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annualreport/contents/clients-who-have-experienced-family-and-domestic-violence>)