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**Submission to the
National Housing and
Homelessness Plan**

October 2023

www.anglicare.asn.au

About Anglicare Australia

Anglicare Australia is a network of independent local, state, national and international organisations that are linked to the Anglican Church and are joined by values of service, innovation, leadership and the Christian faith that every individual has intrinsic value. Our services are delivered in partnership with people, the communities in which they live, and other like-minded organisations in those areas. With a combined income of over \$1.94 billion, a workforce of over 11,000 staff and 6,000 volunteers, the Network delivers more than 50 service areas in the Australian community. Our services are delivered to over 474,00 people and reach close to 1.37 million Australians in total. In all, Anglicare services reach over 1 in every 19 Australians.

As part of its mission the Anglicare Australia Network partners with people, families and communities to provide services and advocacy and build resilience, inclusion and justice. Our first strategic goal charges us with reaching this by influencing social and economic policy across Australia with a strong prophetic voice; informed by research and the practical experience of the Network.

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Introduction

Anglicare Australia welcomes the opportunity to provide feedback and input to the National Housing and Homelessness Plan. Everyone needs a home. A home where they can feel safe, a home that's secure, and a home they can afford. Yet more and more people are missing out on the dream of home. We now face a housing market that has never been less affordable or more volatile. Australians are spending record amounts on housing, and people in every age group are living in rental stress.

Anglicare Australia has been working on the frontline of this crisis. We have seen pensioners competing for rooms in sharehouses, people in full-time work on the brink of homelessness, and young people with disabilities stuck in aged care because they can't find a home. Our services tell us of families living in tents and cars, and in many cases, our own workers are struggling to find homes in their communities.

To say that housing in Australia is broken is an understatement. It is in meltdown, and we won't be able to truly fix it until we redesign our housing policies so that they work for everyone.

We are hopeful that the National Housing and Homelessness Plan can serve as a foundational document in combating, and ultimately ending, the housing crisis in the years to come. By coordinating federal, state and territory, and local governments action, Australia can move towards a more integrated housing eco-system that ensures every Australian can find an affordable home where they want to live.

In this submission Anglicare Australia points to our Network's key insights and analysis and draws together current intelligence from network members working with people experiencing homelessness and housing insecurity. We make recommendations to make renting more secure and more affordable. We call for major reform of our tax and policy settings. Changes to homelessness service funding and system design. And most importantly, we outline strategies to end the undersupply of affordable housing. If we don't end this shortfall, we don't stand a chance of protecting people on the lowest incomes from homelessness.

The housing crisis: Analysis from the Anglicare Australia Rental Affordability Snapshot

Across Australia, people on low incomes are being left behind and forgotten in the housing market. The affordability crisis is often called a crash, but that crash has occurred in slow-motion. Australians have been watching it unfold for years. No corner of Australia has been spared the impacts. Demand for social and affordable housing in Aboriginal and Torres Strait Islander communities has surged as the effects of overcrowding worsen. Affordability has completely collapsed in regional areas, ending the myth that country areas offer an affordable reprieve from the city. When people flocked to regional areas during the recent pandemic lockdowns, the homes they left behind in urban areas were far too expensive for people on low and even middle incomes.

Anglicare Australia has been tracking these trends through our Rental Affordability Snapshot for fourteen editions since 2010, analysing tens of thousands of rental listings each year. For some households, this ten-year analysis shows a dramatic collapse in affordability. Others have been consistently navigating a grim market. People on income support, especially those who are out of work, have always faced dire odds. We found that that 0 percent of rentals were affordable for a person on the JobSeeker payment throughout the entire decade. This includes listings for sharehouses, and factors in the highest rate of Commonwealth Rent Assistance.

Families out of work have faced a similarly bleak situation. An out-of-work couple with two children has not been able to afford more than 0.7 percent of rentals at any time in the past ten years. Single parents out of work face even tougher odds, with affordability stuck at 0 percent over the decade. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.

The analysis shows how brutal the rental market is for young people. Affordability for a person on Youth Allowance looking for a sharehouse has been stubbornly stuck at 0 percent. Youth Allowance is the lowest of all government payments, and year after year, we have found that young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that advertised rentals don't meet their needs, and for many people, the Disability Support Pension is too low to allow them to rent a home that does. A person on the Disability Support Pension is able to afford just 0.1 percent of rentals, down from the already abysmal 0.8 percent in 2012.

The most generous of government payments is the Age Pension. Yet for a couple living on the Age Pension, only 2.6 percent of rentals were affordable in 2012. That number declined to 1.4 over the ten years we analysed. Single retirees have it even worse, with 0.7 percent of listings left to compete for.

The most drastic changes to affordability have affected working people, especially families. Of all of the households featured in this analysis, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find that they are locked out of all but 15.3 percent of rentals we surveyed. This has crashed dramatically, halving from 30.8 percent in 2012.

Of course, this analysis doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this analysis shows. Nor can it fully consider the competition for each of these properties. In an overheated market, an affordable property can attract many applications from people in much higher income brackets.

What these figures show is that finding an affordable home in the private rental market is complete fiction for people on low incomes. Looking back over the findings from the last decade of Snapshots, the message is clear: the private rental market has failed to provide affordable housing for Australians on low and middle incomes. Without action, there is no reason to think that this will change.

The implications of these results are extreme. The number of people experiencing homelessness is growing every year because of the shortage of affordable housing. Rates of homelessness are a direct consequence of declining access to affordable housing, growing poverty, and persistently high levels of domestic and family violence. On any given night more than 116,000 people are homeless across Australia.¹

In spite of this link, a narrative has persisted that homelessness is the result of other factors, particularly 'social problems.' Anglicare Australia disputes this in the strongest possible terms as a narrative fuelled by decision-makers who will not confront the implications of their own inaction on affordability. Our member agencies regularly report that families and couples with two incomes have turned to sleeping in cars because they simply cannot afford rent. Older people, especially women, are becoming homeless in growing numbers after being priced out of the rental market later in life. In fire and flood affected communities, shortages of affordable homes have pushed people into sleeping in tents as long-term accommodation.

Of course, Anglicare Australia Network members work with people facing major life challenges and complications. Yet even in these cases, it is deceptive to assign these challenges as the cause of homelessness. Without a stable home, people in these situations will not be able to overcome other life challenges, such as seeking treatment for a mental illness or escaping family violence. The cause of their homelessness is the failure of the Government to provide a stable home for its citizens.

The main driver of homelessness has been the lack of affordable homes. Until decision-makers confront this reality, we will never tackle the problem of homelessness.

Build more social housing

Given the abject failure of the private market to provide affordable housing, it is past time for governments to invest in the development of social housing. This is the only way that every Australian can have a safe and secure place to call home.

After the end of the Second World War, the Chifley government took the view that the government had a role to play in the provision of housing. Public housing became a key part of the country's housing stock, and it was made available for families of all socio-economic backgrounds. However, in the nearly 80 years since then, as governments of varying political stripes have shifted the priorities towards social housing, the stock has slowly declined. With homeownership and private rental investment heavily incentivised, the federal government has effectively divested interest in the provision of housing. As waiting lists have grown but dwellings declined, state governments have been forced to prioritise allocation to people with the most extreme or complex risks.

Social and affordable housing programs aren't just about bricks and mortar, or dry economic outcomes. Investment in affordable housing is an investment in social infrastructure. Its benefits include:

- Helping to end homelessness
- Helping people recover from mental ill health
- Alleviating overcrowding and improving family functioning, and
- Providing safe and secure homes for people escaping and domestic and family violence.

Analysis from Swinburne University in Melbourne estimates that the current cost of the foregone wider social and economic benefits resulting from Australia's chronic undersupply of social and affordable rental housing is \$676.5 million per year, rising to nearly \$1.3 billion a year in 2036 if the situation continues to deteriorate at the same rate.ⁱⁱ

Social housing can and should be seen as a key part of ensuring that people are able to find affordable housing. With an estimated 640,000 people on waiting lists across the country, it is clear that we desperately need to increase supply.ⁱⁱⁱ As it currently stands, we build around 3,000 new social homes each year. We would need to start building closer to 15,000 just to maintain the current ratio of social homes in overall housing stock.^{iv}

The recently passed Housing Australia Future Fund commits to building at least 20,000 new social homes over the next five years, and was coupled with the \$2bn for the Social Housing Accelerator and an additional \$1bn of capital investment. Alone, the HAFF and \$3bn of spending cannot solve the massive shortfall in social housing. These policies must be the beginning of an ambitious social housing spend.

Solving the housing crisis and undersupply of social housing will not happen overnight, so governments must invest in short, medium and long term ways to add new social housing stock. One of the short-term options would be to follow the Victorian government's approach in its newly announced Housing Statement. One of the policies listed in the statement is buying stock off-the-plan. The statements notes that developers often require "a certain level of apartment pre-sales before a housing project can commence construction". This can often slow down the construction of private developments. The Victorian government states that it will explore options for buying stock off-the-plan in medium and high density developments, both to speed up the construction process and add dwellings to the state's housing stock.^v

When the settings are correct, governments should be able to harness the capital investment capabilities of the private sector to help deliver the necessary dwellings to increase the supply in social housing.

Anglicare Australia believes that the National Housing and Homelessness Plan should lay out an ambitious but achievable target of constructing at least 25,000 new social homes a year for the next 2 decades. This level of investment will rebuild Australia's social housing stock, dramatically reduce waiting lists, and make housing more affordable.

Recommendation:

Anglicare Australian recommends the National Housing and Homelessness Plan include an ambitious but achievable target of constructing 25,000 new social homes each year for the next two decades.

Create a fairer tax system

As Australia has moved towards a housing and rental market dependent on private landlords, it has built a complex and unwieldy tax regime that incentivises speculative investment in housing. This has created a housing market designed to maximise profit for investors, rather than providing homes to people who need them.

Through negative gearing and capital gains tax concessions, the federal government chooses to forgo \$28.8 billion in revenue every year according to Anglicare Australia's A Costly Choice report,^{vi} with nearly 60 percent of those benefits flowing to the top quintile of income earners. Data from the Parliamentary Budget Office shows a further \$10 billion was claimed by landlords in tax concessions in 2019-20.

All Governments make choices about spending, about saving, and about where we will get our revenue from. The Australian Government is choosing to put money back in the pockets of wealthy Australians, driving up rents and locking a generation of Australians out of home ownership. It is a choice not to direct that money to alleviating poverty or investing in social and affordable homes.

Anglicare Australia proposes a regime of tax reform to solve this issue. As part of these reforms, capital gains tax discounts would be reduced over the course of ten years, guarding against concerns from opponents about the impact on the market. Further, negative gearing should be reformed and properly utilised for their intended purpose when first introduced – encouraging affordable housing. Current negative gearing arrangements should be phased out for new investors into the private market.

Accompanying these tax reforms should be resetting of other policy settings that provide inequitable benefits to those with existing wealth and assets. For example, the downsizing incentives from the 2017 federal budget could be abolished. While in theory, this concept seems like a solid way to add more stock to the market, in practice it serves as a tax break for high income earners with high marginal tax rates earning income from property sales.

Strengthen protections for renters

In recent decades, renting has gone from being a largely temporary form of housing to a more permanent one. Record numbers of Australians will now rent for life, and that number is growing.^{vii} In spite of the growing prevalence of renting, laws and regulations across the country continue to treat renting as temporary, failing to reflect the fact that many people will now spend their entire working lives and their retirement in the private rental market.

Anglicare Australia's Ageing in Place report found that nearly 75% of older Australians who rent want to remain in their own home.^{viii} Similarly, a recent survey conducted by Everybody's Home found that many respondents were concerned about uncertainty in their future (81 percent), with particularly powerful stories being submitted by older renters concerned about the precarity of their tenure.^{ix} This reflects problems with the dominance of short-term leases in Australia. Organisations who responded to the survey were concerned about their clients being evicted (15 percent).^x The fear of eviction not only drives insecurity among renters about their future, but also makes it more difficult for tenants to ask for repairs or create accountability for rental protections that do exist.

The constant churn of short-term leases, the widespread legality of no-cause evictions across the country, and the scarcity of affordable homes have combined to create fierce competition for rentals. This is forcing people into properties that don't meet basic standards. It also leaves them vulnerable to unscrupulous behaviour by landlords. As more Australians are set to become lifelong renters, it is important to ensure protections so that everyone can obtain and maintain tenancies in the private rental market. Setting the balance in the market is critical to building a system that is stable, and affordable. Renters should be entitled to stronger protections, more security, and more choice.

Depending on which state or territory they live in, renters are afforded very different levels and types of protections. In some states, renters can be evicted for no reason at all, are disempowered in disputes with landlords, and vulnerable to poor housing conditions that make people sick or send energy bills sky-high. People cannot create a home if they can be evicted with little notice and no cause, if they can't ask for repairs, and if they don't have the flexibility to deal with changing life circumstances. They are also unlikely to be able to retrofit their homes and age in place as they get older. Even small changes are difficult to plan for if tenants are constantly worrying about the possibility of a rent increase.

The recently announced package of rental reforms from National Cabinet are a welcome step towards improving Australia's rental market for tenants. However, there is still more that can and should be done to recognise the power imbalance inherent in turning a basic necessity into a private, commercial product. With one third of Australian households renting, and renting likely to be a more long-term housing solution, it is important the rental market works to provide housing for tenants, not to create wealth for the landlord.

Landlords will continue to have all the power in a relationship with tenants, creating uncertainty and leaving tenants feeling unable to raise issues. Despite many positive reforms included in the package, the tenant will still be responsible for ensuring that landlords are maintaining their legal obligations under the relevant Residential Tenancies Act. There should be more proactive enforcement and regulation of the rental market to ensure that landlords meet their requirements, rather than forcing tenants to do so. Even with tightening of no-cause evictions and prevention of retaliatory eviction notices, in a tight rental market many renters will feel forced to choose between raising concerns or being evicted.

Cost of living pressures have seen rents across Australia increase in the last few years faster than they have at nearly any other time on record. With wages not keeping pace with inflation, rental increases are becoming increasingly unaffordable. The average asking rent for units across the country have risen from \$372 per week in March 2020, to \$500 per week in July 2023.^{xi} A 34% increase in rental costs has clearly outstripped wage growth in the same time frame.

National Cabinet announced a move towards uniform capping of the frequency of rental increases, but not the size of increases. Most jurisdictions already limit rental increases to once every 6 or once every 12 months, so this change from National Cabinet will be unlikely to see most states updating regulations. Only one jurisdiction currently has stringent regulations governing the size of rental increases. The ACT limits the size of rental increases to no more than 110 percent of the consumer price index.

Another aspect where the National Cabinet could and must go further, is ending no-cause evictions. In some states and territories landlords are able to evict tenants on periodic leases without cause. People cannot feel secure in their home, or plan for their future, if they can be evicted with little notice and no cause, or if they can't ask for repairs or modify their housing to make it more accessible. This can lead to negative health outcomes and leave a tenant trapped in an unsafe environment.

Anglicare Australia member agencies have seen devastating impacts on families when they are evicted without cause, putting children at risk, placing strain on family units, and causing untold damage to mental health.

The National Cabinet agreement plans to “develop a nationally consistent policy to implement a requirement for genuine reasonable grounds for eviction”. Victoria and the ACT have reformed their relevant residential tenancy legislation to heavily restrict no-cause evictions. The National Housing and Homelessness Plan can bring the remaining states and territories into alignment and provide renters security no matter where they live in Australia. Ending no-cause evictions will ensure that renters don't live with the constant possibility of being turned out with nowhere to go.

National Cabinet also agreed to ensure minimum rental standards for rental properties. This is a welcome step, and the National Housing and Homelessness Plan can set out exactly what minimum standards should be expected and required from landlords putting rental properties onto the market.

The Plan should include action on energy efficiency standards. Around 9.5 million homes in Australia were built before the introduction of national energy efficiency standards, as a result, hundreds of thousands of rental homes across Australia don't stay warm during winter and are hard to cool during summer. A Swinburne University study suggests that we could reduce heat-related deaths by up to 90 percent simply by upgrading housing stock to a 5.4-star energy rating alone.^{xii} Energy inefficient homes pose a health risk, with renters trapped with little ability to make efficiency upgrades themselves. It is unfair to expect renters to front the cost for upgrades to a property they don't own. It is therefore critical that landlords abide by minimum energy standards for rental properties.

Recommendations

Anglicare Australia recommends:

- The National Housing and Homelessness Plan coordinate with federal, state and territory governments to introduce nationally consistent minimum standards for rental properties. These should include a minimum energy efficiency rating of 5 stars and accessibility standards to support older renters and those with disabilities.
- Adopt a nationally consistent approach to ending no-case evictions.

Reform Commonwealth Rent Assistance

One of the main ways that governments of the past 40 years have sought to address rental affordability has been through the Commonwealth Rent Assistance payment. However, despite the payment becoming the largest ongoing item of federal housing expenditure, it's clear that CRA is not improving affordability for those who are able to receive it.

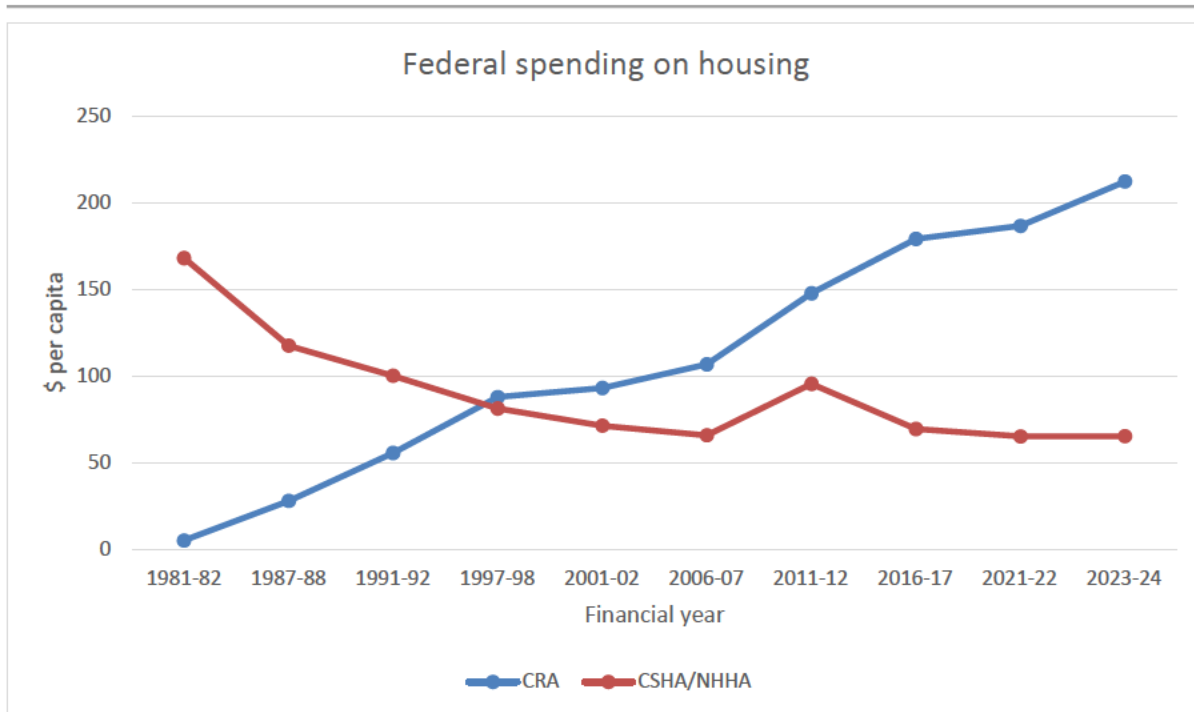
The CRA is in clear need of reform. Only one in four people on working age payments, like JobSeeker and the Disability Support Pension, are eligible to receive it. Due to its structure, people on lower payments, like Youth Allowance, are barely able to receive support despite often facing more dire affordability. As a result, nearly half of all people receiving CRA are still in rental stress.^{xiii}

The cut-in and cut-out rates of the payment entrench inequity between different income support recipients. For example, a single person on Youth Allowance must spend a third of their income on rent before they can even receive assistance, pushing them into rental stress. By contrast, a single person receiving the Age Pension need only spend 14 percent of their income on rent before assistance kicks in.^{xiv}

By removing the cut-in rate of the payment, access could be greatly expanded. It would ensure that households on the lowest incomes wouldn't need to find themselves in rental stress before they could start receiving the payment.

The Harmer Review found that bi-annual increases to Commonwealth Rent Assistance had not kept pace with price growth in the rental market.^{xv} Because rental prices have been growing faster than the consumer price index, assistance payments are falling far behind the actual rental costs facing low-income Australians. Productivity Commission data suggests that between 1995 and 2019, rents grew at more than twice that of the CPI.^{xvi} Payments should be indexed to rental prices and be flexible based on location, rather than the overall rate of inflation.

Anglicare Australia's own research shows that 40 years ago, the federal government was spending just \$5 per capita on rent assistance payments. This has since ballooned to \$212 per capita, while expenditure on social housing through housing agreements with the states, has gone from \$168 to \$65 in the same time frame. The 2023-24 federal budget projects that spending on CRA will reach a new record of \$5.53 billion, up from \$4.86bn in 2021-22. However, without reform of the cut-in and cut-out rates, the government will simply keep throwing billions of dollars at a policy that isn't making things better.



Recommendations

Anglicare Australia recommends the National Housing and Homelessness Plan commit to:

- Indexing Commonwealth Rent Assistance to rental price growth, not overall inflation
- Reforming cut-out rate of Commonwealth Rent Assistance and removing the cut-in rate
- Removing the requirement that renters have a lease agreement, allowing those who have found informal solutions to the rental crisis to gain some relief.

Planning for where people live and work

The Intergenerational Report estimates that Australia's population will grow to 40 million over the next 40 years. The favoured solution to the housing crisis that is often cited by developers, real estate lobbyists and many government representatives is purely to add supply. And while this is part of the problem and part of the solution, it is important to put this discussion in context.

Between 165,000 and 240,000 new dwellings are built each year according to ABS building statistics. Yet, housing affordability is not continuing to improve. When new homes are built, there is not enough consideration for ensuring these homes will be affordable. If supply is the solution, we must ensure social housing supply is being added to meet the needs of those for whom the private market is simply unaffordable. We cannot rely on trickle-down housing to solve the problem.

A report from the Business Council of Australia suggested that unless governments reform planning and zoning laws, then housing will continue to be strained in the places that people want to live, driving unaffordability in these places. Their perspective is that productivity and innovation will be constricted if people are unable to live where they work and vice versa.^{xvii}

Anglicare Australia's Rental Affordability Snapshot: Essential Workers report revealed the extent to which this crisis is impacting professions we see a critical to the economy. The report found that for cleaners, aged care workers and delivery drivers, only 1.1 percent of rental properties nationally would be affordable. Firefighters and teachers were the most likely to be able to find affordable rentals, at just 3.2 percent and 3.3 percent, respectively. In Queensland, for example, only one percent of properties were affordable for an aged care worker in Toowoomba, Mackay, Ipswich, Cairns and the Gold Coast. And while that marked a slight improvement on Brisbane, we saw that only in outback and rural towns were there significantly higher numbers of affordable properties. Except there aren't a lot of jobs in those areas.^{xviii}

However, contrary to popular perception, recent research has shown that planning authorities have gone to great lengths to ensure there is enough zoned capacity to cater for projected growth.^{xix} Yet there has been no rush to take up the increase in capacity. Developers instead hold off until prices are right. The vast majority of sites in the study (94 percent) were not developed within five years of the zoning changes. 71 percent of the extra capacity still remained unexploited twenty years after it became available for development.^{xx}

The research suggests that planning regulations permit development, but it is the market price that determines if and where development occurs. Higher sales prices make development more desirable. Developers select their sites, build, and sell in strong markets and wait or avoid selling when markets are weak. It is the locations with the highest initial property prices that are the most likely to be developed. This fuels the market and makes housing less affordable, not more affordable.

For the most part, the debate on planning and zoning has been a distraction. The most powerful role that state and local governments can play is in the funding, building, and support of social and affordable homes, where the real shortfall lies. The scale of work required to maintain the current shortfall, much less reduce it, will never be met by adjusting eligibility criteria, or by selling housing through asset recycling. The only real answer to the shortfall is for federal, state and local governments to work together to prioritise spending on social and affordable housing. Federal government incentives should be directed away from unhelpful band-aid solutions and towards a long-term, properly funded capital investment program in social housing in conjunction with their state and territory counterparts.

Planning regulations can still play an important, albeit limited role in promoting affordability. Moves to encourage medium density development and infill should continue. Local governments can require that a portion of new developments include allocations for affordable and low-cost housing. Levers such as concessions and rate caps can also be leveraged to promote the supply of affordable and low-cost housing.

For example, the City of Auckland decided to tackle the issue of housing affordability from a different angle, and radically reformed their zoning policies. In 2016, Auckland rezoned nearly 75 percent of its residential land to allow for densification. In the years since, median rents in Auckland have risen at a rate much slower compared to New Zealand’s national average.^{xxi} Despite seemingly having political support, the ACT government’s latest Territory Plan did not include upzoning to allow for “soft density” in established suburbs. The Victorian government’s Housing Statement indicates plans for faster planning approvals for developments with at least 10 percent affordable housing.

Recommendation:

Anglicare Australia recommends that state, territory and local Governments introduce incentives and requirements for new developments to include affordable and low-cost housing. Levers such as concessions and rate caps can also be leveraged to promote the supply of affordable and low-cost housing.

Addressing homelessness

Homelessness almost always involves poverty. It will not be possible to stem the number of people who are find themselves homeless without addressing the root causes of poverty and a lack of affordable social housing. Improved income support and a national investment in affordable and appropriate housing are the basic ingredients to ending the homelessness.

At the same time a range of other services and responses are needed. This is because homelessness can also involve ill health, trauma, violence and fear of violence, isolation and loneliness, shame and vulnerability, disability, interactions with the criminal justice system, stigma, language, culture and identity.

Two editions of Anglicare Australia's *State of the Family Report* provide a further insight into addressing homelessness, connection and belonging. [The Meaning of Home](#) features articles from Anglicare Australia Network members that explore the significance of *home*, and the mental and physical well-being that that promotes, in the nature and design of a range of services – from aged care to community mental health – from across the country, and for people of different ages and backgrounds. [Our Better Selves](#) (2019) is the combined work of five appreciative inquiries from Anglicare Network services. Two of these services are specifically concerned with housing and homelessness, while the three others also directly address the notions of connection, belonging and capability – which ending homelessness demands. Each of these reports offers insights into the importance of relational care, which is critical to the design of housing and homelessness services.

We asked homeless and housing services across the Anglicare Australia Network about the current situation and the most positive and collaborative ways they have found to address homelessness in its different manifestations. Their feedback illustrated the importance of transition housing and pathways from it into secure affordable housing, and the critical importance of relational care for people who are homeless, to ensure they receive other services that will assist them to secure a permanent housing solution.

For people carrying the heaviest load of trauma, exclusion and ill health, time to build strong relationships is needed as well as access to safe housing and services. For example, Anglicare Southern Queensland's small multi-disciplinary Managing Public Intoxication team in Townsville largely works with Aboriginal and Torres Strait Islander people. Three of the four team members are Aboriginal themselves, and they bring a culturally competent, trauma informed and health-based approach to their work. In one case example, supporting a couple through several health events over time has led to their being safely housed and accepting mental health support. Anglicare Southern Queensland's experience is echoed by other Network members such as ac.care, who have found from working with rough sleepers in regional South Australia that forming relationships is paramount. This is because "in many country areas rough sleepers are a tight knit community. This means they will access services via 'word of mouth' promotion – almost a 'vouching' system."

Network members said that they often have neither the capacity nor funding to provide ongoing support to people, and too often the focus is not on “housing first” but on “housing only”. For many services, once they have supported people into accommodation, they are unable to continue supporting them with other services they may need, such as mental health or drug and alcohol support. Anglicare Victoria’s “Homes for Families” program assists families at risk of homelessness into housing, and then provides ongoing, wrap-around support for up to 24 months post-placement to ensure they are able to embed their tenancy and re-establish their lives. Greater support for trauma-informed, housing first models, with ability to provide support over the longer term would help people assisted into housing to embed their tenancy, and access the services they need to re-engage with society.

The crisis of youth homelessness is apparent to all Anglicare Australia members. Anglicare WA, Central Queensland and North Queensland all point to youth homelessness, and the concomitant shortage of suitable housing for people under 25 as a growing problem. They note that many new cohorts, such as students, are now seeking support. There remains a strong link between out-of-home care and homelessness, with 63 percent of homeless youth coming from the out-of-home care system.^{xxii}

The successful Foyer model is one strategy to address youth homelessness. This model links education and training with congregate living. Examples from the Anglicare Australia Network include St John’s Youth Services *Foyer Port Adelaide*, Anglicare WA’s *Foyer Oxford* and the Brotherhood of St Laurence’s *Education First Youth Foyers* at Broadmeadows and Shepparton.

The Foyer model offers a respectful housing support linked to the education and training outcomes so crucial to young people, especially those who have been struggling with social participation. However, its foundation is the immediate provision of secure housing, with a clear pathway to transition people into their own secure rental accommodation. There are similar services and ambitions across Australia, although always there are placed based adaptations to maximise success. Anglicare North Queensland for example, argues for a more disbursed approach to Foyer housing, for example, given its less metropolitan and tropical setting.

There are successful models of transition housing that combine the importance of providing a house first with access to services a person may require to then successfully move into a permanent housing solution. The Foyer model is one of the most notable of these, and offer resounding success rates. While originally aimed at youth, there is no reason the Foyer model could not be used successfully with other cohorts, such as older women.

Recommendation

Anglicare Australia recommends funding for homelessness services that allows for long-term support and engagement and recognises the value of relational care in providing support to people experiencing homelessness.

Conclusion

Australia's National Housing and Homelessness Plan is an opportunity to recognise the importance of housing as a basic human right and lay out a genuine roadmap for affordable housing for all Australians. By coordinating federal, state and territory, and local governments, Australia can move towards a more integrated housing eco-system that ensures every Australian can find an affordable home where they want to live. But this can only happen by recognising where the systemic challenges to unlocking housing for all lays.

Australian governments must take social housing seriously and be prepared to invest large sums of capital into ongoing construction of the stock we will need. Further, governments must combat the inequities in the private rental market and make it work for tenants, rather than let it continue to be a method for wealth-acquiring for landlords. This can be done through a regime of tax reforms and rental market protections.

Finally, if we are going to truly combat and end homelessness in Australia, then governments must recognise that current service models aren't helping close the long-term issues that lead to persistent homelessness. Reform of the homelessness services model to allow for genuine housing-first practice will take us closer to this goal.

Anglicare Australia is hopeful that the National Housing and Homelessness Plan can serve as a foundational document in combating, and ultimately ending, the housing crisis in the years to come.

- ⁱ Australian Institute of Health and Welfare (2021) [Homelessness and homelessness services](#).
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