More and more young people are presenting to Family Access Network (FAN) who are experiencing long periods of homelessness. Homelessness is no longer a single, short-lived event, but has become a recurrent state of living for thousands of people in the eastern suburbs of Melbourne alone.

Factors contributing to this recurrent state of homelessness include family violence, inadequate financial support, insufficient and/or unsafe crisis accommodation, insufficient transitional accommodation, insufficient social housing, unaffordable and inaccessible private rentals, discrimination, and a lack of wrap-around support services to address people's complex and intersectional needs, particularly in these long periods of stress and instability.

LGBTIQ+ people also experience family conflict, violence and rejection as a result of their sexual or gender identity. This directly causes homelessness, particularly for LGBTIQ+ children and young people, who are more likely to become homeless before the age of 16 than their heterosexual peers¹. A recent snapshot undertaken at FAN showed that over 90% of our clients reported family violence as a contributing reason to their becoming homeless. Other primary reasons were a lack of affordable housing and inadequate financial support, such as Newstart payments which has now fallen to a rate that makes many private rental options unaffordable. LGBTIQ+ young people in particular have all presented at FAN as a result of family violence and discrimination, and the waitlist for LGBTIQ+ safe housing at FAN has more than doubled in the last 12 months. Yet while young LGBTIQ+ people wait for transitional housing, efforts to access alternative options such as private rental continue to be impacted by limited income and discrimination in the housing market making it more difficult to secure a tenancy or share accommodation. This cycle of limited housing options, entrenched financial stress and housing discrimination results in LGBTIQ+ people becoming trapped in homelessness.

Specialist Homelessness Services are extremely limited in what support they are able to offer due to a lack of accommodation and funding. For the LGBTIQ+ community this lack of services is compounded by a lack of *safe* services. LGBTIQ+ people seeking homelessness support continue to face discrimination, rejection and violence both from service workers, and from other service users in accommodation facilities. While more organisations are undertaking LGBTIQ+ inclusive practices, sometimes with the formal recognition of Rainbow Tick accreditation, the gap between community experiences and service provision is still far too wide. In 2017, 43% of transgender young people accessing crisis accommodation felt that their gender identity was not respected (*Trans Pathways: the mental health experiences and care pathways of trans young people,* Telethon Kids Institute, Australia). These experiences contribute to compound trauma, increasing the complexity of client needs and undermining service aims.

Lack of appropriate emergency accommodation

There is a severe lack of emergency accommodation services, as existing services are stretched thin, and the levels of suitable emergency accommodation drops. The number of emergency housing options available in the eastern metropolitan region has dropped severely as properties are bought-up for private property developments thereby reducing

¹ Gaetz et al, 2016 in McNair, R, Andrews, C, Parkinson, S, Dempsey, D, <u>LGBTQ Homelessness: Risks, Resilience, and Access to Services in Victoria</u>, GALFA, 2017

available affordable housing stock. This has resulted in more people experiencing rental stress and be less able to find housing that is available, affordable and fit for purpose.

While waiting for transitional housing, young people and children are often put up in low quality (and at times unsafe) motels and caravan parks due to lack of alternative options. Emergency accommodation is particularly unsafe for vulnerable minority groups such as the LGBTIQ+ community, who frequently experience violence in public spaces, and whose cultural safety cannot be assured by such facilities as motels, rooming houses, and caravan parks. There is currently no LGBTIQ-specific emergency accommodation in Australia, despite this community experiencing homelessness at much higher rates than their peers.

For all young people the exorbitant rental price of caravan parks and rooming houses makes saving near impossible, trapping these young people in long-term homelessness.

Funding available for emergency accommodation is also frequently expended 1-3 months before the end of the annual funding cycle meaning homelessness agencies must turn people away from services due to lack of availability. Where funding is available for emergency accommodation, securing motel accommodation can also result in discrimination from accommodation providers who are unwilling to work with homelessness agencies and who refuse bookings for people experiencing homelessness.

Lack of social housing

There is a severe lack of social housing to prevent those who cannot afford to enter the private rental market from entering homelessness. Waitlists for social housing are astronomical. FAN clients listed as Homeless with Support housing (a priority category for vacancies in social housing) still encounter long wait times to access housing, with most waiting at a minimum of 2 years, although frequently much longer, before being offered housing. With higher priority given to the victims of the recent natural disasters over the past 2 years and those escaping family violence, this causes further delays for clients awaiting social housing and further congests the THM system, leaving other vulnerable people sleeping rough and languishing in crisis.

Social housing is currently prioritised for children and families; with the current lack of social housing available it is unrealistic for a single person to expect to enter social housing at all. Single people make up over 50% of FAN's clients, and it is increasing unlikely they ever gain access to social housing. Rendering private rental as the only possible pathway to exit the homelessness system in an increasingly inadequate, expensive, and discriminatory housing market.

Lack of affordable private rentals

Homelessness has its root causes in Australia's housing market. The low supply of housing makes it difficult for people on low income to access long-term sustainable housing. Victoria has the lowest level of public housing stock in Australia. Between 1994-95 and 2017-18 the number of households experiencing rental stress doubled (Vulnerable private renters: evidence and options, Productivity Commission Research Paper, September 2019, Australian Government Productivity Commission).

Over 60% of clients who seek services from FAN do so due to inadequate or inappropriate housing. These clients experience high levels of discrimination in trying to access private rentals, having either no source of income or being recipients of Centrelink payments – they are seen as being less-desirable tenants, even in shared accommodation.

Inadequate transitional housing system

Transitional housing systems provide time and resources for people experiencing homelessness to support them to get into sustainable long-term accommodation. Transitional housing is particularly important for families on the social housing waitlist as it prevents children and their parents from entering primary homelessness such as sleeping rough or sleeping in cars and tents. Unfortunately, the system is often at full capacity due to the lack of houses available, with clients often denied appropriate support. Council to Homelessness Persons reports that 99 people (1 in 6 clients) are turned away from homelessness services every day due to a lack of housing and resources (AIHW, Specialist Homelessness Services Collection, 2016-2017). Certainly, at FAN we often have to put clients on a waitlist, leaving them lingering in inappropriate, unsuitable, or even unsafe accommodation, and/or refer them on to other services in the hope that they might have the resources to help.

This overwhelmed system is further stressed by extended turnover times between tenancies – currently rooms are unavailable for lengthy periods waiting for routine maintenance between tenants. For example, FAN currently has a room that remained empty for a year because the property had not yet been serviced and returned by the Transitional Housing Manager, and several other rooms that have been empty for more than three months for the same reason. That there are rooms sitting empty while the waitlist of clients grows shows that this is a system in failure. Rooms may be vacant for extended periods of time even when the only maintenance required is a general clean to prepare the room for the next tenant. Transitional Housing agencies frequently report that this delay is due to lack of tradespeople who can complete the work.

The LGBTIQ+ community is particularly underserved by the transitional housing system. As a community who frequently experience rejection, bullying and violence from the public and peers, having LGBTIQ-exclusive accommodation is necessary and life-saving. FAN is the only service to offer LGBTIQ-exclusive transitional housing in Victoria, since 2006. FAN has just 10 beds exclusively for the use of young people from the LGBTIQ+ community, and a waitlist that's 42 people long. In 2019, VincentCare opened Ozanam House with some beds that are LGBTIQ-safe and inclusive, finally servicing a much needed gap in specialist services for LGBTIQ+ adults experiencing homelessness, but there are still many more beds needed, and much more work to address the root causes of homelessness (family violence, income poverty, lack of public housing stock and lack of affordable private rentals).

Inadequate income support

Newstart and Youth Allowance payments are far too low for young people to be able to afford to rent in the private rental market, especially alongside the increased cost of living, with spiking food and utility prices and increased education fees (such as textbooks and technology). Whilst rental prices increase every year, Newstart and Youth Allowance payments have long ago plateaued and despite recent increases to Youth Allowance, income support payments are still inadequate. These insufficient payments entrench young people in poverty, making access to education and employment difficult to impossible. This entrenched poverty is particularly felt by marginalised groups such as the LGBTIQ+ community, who further experience income poverty and discrimination in obtaining and sustaining employment.

Young people on welfare are also required to meet onerous conditions to sustain their payment. Young people are required to report their fortnightly income, even if homeless and

without access to public transport or phone and internet connections – failure to report may result in suspension or cancellation of payment. Inconsistent income reporting may result in young people mistakenly receiving incorrect debt notices. The design of the welfare system wards young people off Newstart and Youth Allowance, denying them any source of income and making it more difficult to transition out of homelessness.

Lack of opportunity to develop the necessary skills to transition out of homelessness

Current educational and social institutions are not always successful in equipping young people with the appropriate life skills to successfully transition into adulthood. Often, throughout young people's pathway into homelessness, they are not provided with the opportunity to develop the life skills required to cope with the demands of their situation. Young people at risk or experiencing homelessness are often without support and are having to manage their health, employment, transport, accommodation and personal finances.

Young people who've had traumatic and distressing experiences, such as family violence, are still expected to manage co-living relationships without having been taught and modelled the appropriate personal and social skills. Life skills need to be developed to ensure that they are able to set and enforce healthy boundaries, treat others respectfully, and productively manage hostility and conflict. Underdeveloped social skills may impede on the person's ability to live collaboratively with other people, and lack of life skills greatly affects the likelihood of a person to sustain tenancy in either transitional housing or private rental. As such these young people are at high risk of eviction, and often placed back into precarious living situations.

The age and circumstances in which clients of FAN are experiencing homelessness often mean they have not had the opportunity to obtain their driver's license and achieve sufficient practice hours to qualify to take a driving test. Obtaining a driver's license is an important step to becoming more self-sufficient, and having greater access to transport assists young people in managing the demands of adulthood such as employment, education and health needs. Transport and identification are also frequently a barrier to young people seeking to attend rental inspections and apply for housing. Rental inspections typically run for 10-15 minutes and may be scheduled in a short succession on evenings and Saturday mornings. This can limit people experiencing homelessness from being able to travel between inspections with sufficient time to inspect. Lack of identification can limit LGBTIQ+ people's ability to apply for private rental properties.

How services can be better coordinated to support people who are experiencing homelessness and more effectively respond to those at risk of homelessness:

- Homelessness Services need to have articulated anti-discrimination policies that are adhered to by staff and management. Policies should include mechanisms to submit feedback and complaints on LGBTIQ+ experiences.
- Frontline homelessness workers need to be trained on an ongoing basis in LGBTIQ+ inclusion with a particular focus on supporting trans and gender diverse people experiencing homelessness.

- Services must also support workers to be upskilled in understanding LGBTIQ+ cultural and interpersonal dynamics so LGBTIQ experiences of family and intimate partner violence can be recognised and responded to.
- Wholistic responses to homelessness should be developed to respond to the social determinants of health. E.g. Services need to be able to access pathways to support LGBTIQ+ people to receive trauma informed support for relevant alcohol and other drug use, mental health recovery and wellbeing, physical health needs, employment and education support, housing and case management support.

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

- Increase funding for emergency accommodation
- Protect people experiencing homelessness from discrimination by accommodation providers, for example including homelessness in anti-discrimination legislation
- Increase availability of tradespeople to complete maintenance work required to return THM stock to market in a more timely manner following previous tenant vacating.
- Develop LGBTIQ specific emergency accommodation services
- Expand LGBTIQ service navigation programs in Victoria and other states
- Promote, protect and uphold the rights of LGBTIQ+ people to live lives free from discrimination to challenge social discourse that drives familial rejection leading to LGBTIQ+ homelessness
- Increase availability of Transitional Housing stock to protect people from primary homelessness while on waiting lists for social housing
- Support programs and initiatives that advocate for the social inclusion and acceptance of LGBTIQ+ people and reduce homophobia and transphobia to change the narrative and Australian culture that tolerates family rejection. Better social acceptance and inclusion of LGBTIQ+ people helps to prevent homelessness by normalising and celebrating queer lives.

How can all levels of governments, along with housing organisations, institutional investors, not-for-profits, and private industry, improve access to social housing, which includes public housing and community housing? When answering this question, you might like to think about:

- What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?
- Better emergency accommodation options, particularly for highly vulnerable groups such as young people.
- LGBTIQ-exclusive options in all forms of accommodation, to assist in client safety and build peer support and connections, improving client wellbeing outcomes.
- Establish a state-wide LGBTIQ resource program (such as the Children's Resource Program) to support Specialist Homeless Services in upskilling their service inclusivity for LGBTIQ people.
- Additional social housing needs to be made available for people exiting transitional housing. The lack of availability in social housing is creating a backlog in transitional

housing and crisis accommodation for people who are unable to afford private rental. When people are required to exit transitional and crisis properties they may have no other choice than to go backward in their experience of homelessness due to lack of options and they become trapped within this cycle.

Actions that are needed now to ensure there is social housing available for people in need include:

- More housing needs to be built in accessible and well-serviced areas
- Social Housing developments need to include LGBTIQ youth specific options
- Social housing needs to include both public housing and community housing options
- "Affordable Housing" options need to be lower than 10% below market rate, 10% is an insufficient rebate for young people experiencing homelessness

Longer term policies that need to be considered to support social housing over the next 10 years include:

- Increase income support to an amount which allows people to live above the poverty line and achieve the steps needed to exit homelessness
- Transitional Housing accommodation to be provided free of charge or at a lower rate for young people experiencing homelessness
- Provide more affordable housing options for young people and young families.
- Continue to fund and expand programs that have proven to work to reduce homelessness, such as early intervention programs for young people, LGBTIQ-specific family violence support, and Private Rental Assistance Program (PRAP).
- Increased funding for community programs which focus on the development of personal living skills and social skills and encourages community and social connectedness. Living skills training should include free of charge options that teach basis of looking for work, cooking, budgeting, searching and applying for housing and support to obtain relevant ID.
- Paper forms and face to face contact options need to be retained for services for people experiencing homelessness who do not technology devices or internet. Eg
 - 1. Births, Deaths and Marriages services need to allow people to apply via paper forms when they do not have sufficient ID to apply online for identity documents.
 - 2. Services Australia need to retain face to face services for people who are unable to lodge claims online
 - Limits on rent increases need to be in place to prevent exorbitant price hikes for people in the private rental market
 - Rent for private rentals need to be kept in line with income support rates to ensure people are not priced out of the market
 - Landlords of private rentals could be incentivised or rewarded for offering properties below market rate
 - Rental bidding needs to be discontinued to allow equal access for all people who are applying for private rentals not just those who can offer and pay more money

Governments can ensure social housing is built in the right locations (considering environmental, socio economic and cultural factors) that will meet current and future needs of social housing tenants and the broader community by:

- Youth specific housing needs to be located within 1km of public transport. Housing for people with disabilities needs to be within 500m or less of public transport where possible.
- Housing needs to be located areas that are serviced by public transport that connects to local shops, services and business to increase accessibility to employment and health supports.

Supply, demand and affordability challenges need to be addressed in regional, rural and remote areas include:

 Additional affordable and social housing construction needs to be prioritised for regional, rural and remote areas.