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# National Housing & Homelessness Plan Submission

October 20<sup>th</sup>, 2023



**Queensland Youth** Housing Coalition Inc.

### About QYHC

The Queensland Youth Housing Coalition Inc. (QYHC) was established in 1984. We have evolved since that time to become a significant voice for the issues impacting marginalised young people with a focus on addressing homelessness and the underlying causes.

The vision of the Queensland Youth Housing Coalition is: All young people safely housed.

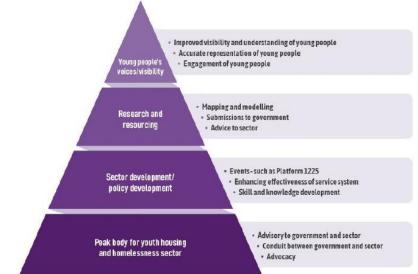
We note that various options for intervention exist when young people experience homelessness. Such interventions need to occur at the earliest possible point in time to minimise the impacts of homelessness on young people. We accept the plethora of life issues that lead young people to homelessness but reject any notion that such issues need negatively impact their life trajectory. The experience of homelessness for young people can be short lived and rapidly resolved. There is no reason for young people to experience chronic homelessness and the associated myriad of problematic life outcomes.

QYHC is committed to improving the life opportunities and wellbeing of young people impacted by homelessness by working collaboratively across government and non-government organisations to address youth homelessness, through the provision of housing and support aimed at addressing the multitude of associated issues that impact wellbeing such as: poverty, access to education, health services, income, safety, and social inclusion. QYHC acknowledges that connection and relationships are key for all young people and underpin our collective work. QYHC is a not-for-profit state-wide coalition of organisations and individuals engaged across projects and campaigns. QYHC is intent on conducting research projects, informing policy, and enhancing community education as well as working on workforce development activities to ensure a robust sector and community able to address homelessness and the associated issues that impact young people.

Individuals and organisations join the coalition due to their collective belief that all young people need a safe and secure home to be included in our society and experience holistic wellbeing. In doing so, they agree to participate in QYHC's policy and practice activities as well as its campaigns.

QYHC is a coalition of likeminded individuals and organisations who share social justice values, are intent on inclusion and use an evidence base to focus on strategies that ensure all young people have access to a safe and secure home. For more information go to:

https://www.qyhc.org.au/



# QYHC SPACE PLAN 2020-2024

· Sustaining a constructive · Working with young and respected profile in people to tell their the sector stories · Recognised and sought Engaging in diverse out for our expertise pathways to advocate · Positively influence and for young people and contribute to policies and the sector programs that impact upon the sector Leadership Advocacy · Promoting and leading sector development with courage & innovation Sustainability Partnership · Develop strong, Effective governance collegial, and Positive organisational strategic culture relationships with all · Maintain our strong stakeholders identity and reputation · Partnering with Financial security integrity

#### Introduction

The Queensland Youth Housing Coalition have identified several key priorities for federal policy action and funding to focus on the elimination of youth homelessness.

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- > Mandatory Allocation of Social and Affordable housing in all new developments
- > Alleviation of poverty barriers for young people
- > Equity measures to increase homeownership access for young people

#### A Strategic Vision to End Homelessness

The National Housing and Homelessness Plan must include a strategic vision to end homelessness in Australia.

In addressing attendees of the Queensland Youth Housing Coalition's Platform 1225 Forum **Constitution** spoke about homelessness as a 'poverty of ambition'. The reality that societies have not ended homelessness is confusing, especially given the fact that it costs financially more to persist with homelessness. **Constitution** asserts that one year living on the streets (living rough) costs society \$48,217 per person, yet one year living in permanent supportive housing (a tenancy, not as a client) costs \$35,117. A research brief on the cost of youth homelessness in Australia affirms this highlighting that compared to an unemployed young person the average annual health and justice costs due to homeless was an additional \$14,986, which amounted to an annual cost to the community of \$626m (McKenzie et al., 2016). Technical knowledge is not the problem. **We have the knowledge to prevent and end homelessness, yet it persists. Constitute the sole intention to house the homeless and move them off the streets" (Parsell, 2019). Dr Parsell goes on to add:** 

"From studies in Melbourne, Brisbane, and Sydney, we know we can end homelessness. When people get into housing, they speak of having a home – because now they have a space that is theirs, they are part of society and that increases their sense of self. Wellbeing and mental health improve."

Addressing homelessness is possible through preventative measures that focus on what leads to disadvantage and marginalisation, which includes addressing childhood poverty and trauma. The best way to end homelessness is to prevent people becoming homeless by providing enough housing supply that is affordable and accessible (Spinney et al. 2020). Research supports that preventative measures that reduce poverty, increase income and improve access to affordable housing effectively reduces the risk factors associated with youth homelessness (Schwan et al, 2018a). As such, policy change holds the key to ending homelessness: "It isn't macro-economic changes, recession, or global financial crisis. It is policy. The economy has a small influence. Policies across sectors including youth justice, child protection, housing and welfare are what is needed," The Australian Homelessness Monitor (Pawson, et al., 2018) similarly

concludes that policy is both the cause of and solution to homelessness.

#### Investment in Housing First (especially for young people)

Housing First is an approach that has found traction as the basis for several countries homelessness strategies with positive results (Spinney et al. 2020). Housing First has as its foundation the belief that "people without a home are more successful recovering from homelessness if they are rapidly moved into permanent housing with appropriate supports" (Gaetz et al. 2021). Studies have shown that treatment first approaches are more costly and less effective than a Housing First approach (Ly & Latimer, 2015). A Housing First for Youth (HF4Y) model has been developed in Canada. The core principles of this approach include:

(1) Right to housing with no preconditions – right to access housing that is safe, affordable, and appropriate;

(2) Youth choice, youth voice and self-determination;

(3) Positive youth development and wellness orientation (i.e. to support recovery and wellness);

(4) Individualised, client-driven supports with no time limits (i.e. tailored to young people's expressed needs); and

(5) Social inclusion and community integration. (Gaetz et al. 2021)

A Housing First model appropriately acknowledges that a person experiencing homelessness is best placed to address the challenges they are experiencing in life once they have a safe and secure foundation - housing. Indeed, housing is acknowledged as the foundation from which other problems can be addressed (Y-Foundation, 2017). Dolbeare similarly asserts:

"The one thing all homeless people have in common is a lack of housing. Whatever other problems they face, adequate, stable, affordable housing is a prerequisite to solving them." (Dolbeare, 1996, p. 34)

Key to the success of a Housing First approach is the development of alliances between housing services and universal welfare services who operate on a 'duty to assist,' 'first to know – first to act' basis with people who access their services (Spinney et al. 2020). It is recognised that homelessness intersects with poverty, income support, housing, health and access to education, training, and employment and therefore agencies at that point of contact are duty bound to intervene to ensure families are captured and supported at an early stage (Spinney et al. 2020). Trials of the model in Canada revealed significant improvements in housing stability, engagement in education and employment, and quality of life particularly in the areas of psychological wellbeing and social relationships (Gaetz et al. 2021). Strong evidence of the success of Housing First has also been notable in Finland.

A coordinated response to homelessness in Finland was launched in 2008 with the adoption of the Housing First ideology. Since its implementation, Finland recorded a reduction over time in homelessness and long-term homelessness. The response was a value-based initiative born from a desire to "humanise the life of the homeless" (Y-Foundation, 2017, p10) and commitment to the implementation of this strategy was evident even through economic recession. To implement Housing First the Finnish government set a primary goal of the construction and purchase of new and affordable housing. As a reward for this investment, Finland witnessed more people maintaining long-term housing. This translated into significant economic benefit to the nation. In fact, Finland found that providing housing saves money (Y-Foundation, 2017). These findings are consistent with review of effective international models confirming countries that have the lowest rates of homelessness have invested heavily in affordable housing (O'Sullivan, 2017). Research confirms that: "lower rates of homelessness are correlated with increased investments in

affordable housing" (Fitzpatrick & Stephens, 2007; Pleace, Teller, & Quilgars, 2011 in Schwan et al, 2018a, p13).

The overwhelming social and economic benefits to society that could result from all Australians having access to safe, secure, and affordable housing necessitates adoption of a Housing First approach within a national plan. As the shared prosperity and wellbeing of our community is indelibly linked to housing it is also critical that the national plan embeds investment in affordable housing as priority infrastructure for the federal government.

#### Adoption of Housing as a Human Right

Core to a Housing First approach is the bedrock belief that people have a "right to housing" with no preconditions, "a right to access housing that is safe, affordable, and appropriate" (Gaetz et al. 2021). Indeed, there is international evidence that efforts to prevent homelessness can be "strengthened, supported, enforced, and defended through legislation and social policy" (Schwan et al, 2018a, p15). A 'duty to assist' requirement (i.e. whereby universal welfare services operate to support people to access housing support on a, 'first to know – first to act' basis with people who access their services) is a prime example of this trend. Legislative and policy development is recognised in numerous governmental initiatives including:

- Housing (Wales) Act (2014)
- England's Homelessness Reduction Act (2017)
- Ireland's National Homeless Prevention Strategy (2002) and
- Washington State's Homeless Youth Prevention and Protection Act (2015).

The introduction of the English and Welsh Acts mandated responsibility for local authorities to offer material assistance to all eligible candidates. An evaluation of the effectiveness of the Welsh legislation was very positive, while evidence from the implementation of the English legislation was also promising based on preliminary evaluation reports (Fitzpatrick, Mackie, & Wood, 2019).

Within Scotland, there has been a commitment by government to implement a Housing First approach. Graduated rollout of this initiative is detailed in Rapid Rehousing Transition Plans, reported annually (Scottish Government 2022). The Scottish Government Ending Homelessness Together Action Plan and the Scottish Government's Programme for Government 2020/21 outline objectives to scale up Housing First, encouraging local authorities to implement Housing First as the default approach for those with complex needs experiencing homelessness (Scottish Government, 2022).

Within this model local authorities have capacity to tailor their service for vulnerable groups. Housing First for young people projects have been developed at West Lothian, through The Rock Trust and Almond Housing Association, since 2017, and in Fife, HF4Y in partnership with The Rock Trust (Scottish Government, 2022). Other regional models include housing support for women experiencing domestic abuse and housing for prison leavers. Plans are in place to extend an option for care leavers. The Scottish model is a housing-led approach, supported by a legal right to housing for homeless households (Clarke, Watts & Parsell, 2020). While conditionality remains a feature of Scotland's approach, there have been concerted efforts to identify and minimise this conditionality. Key to this approach gaining traction in Scotland has been a national-level policy framework and adequate affordable housing supply (Clarke, Watts & Parsell, 2020).

It is imperative that housing as a right is adopted as a foundational principle within the national plan with the intent this right be embedded within legislation to ensure that all levels of

government recognise their need to work together towards ending homelessness. Adoption of a duty to assist requirement would also ensure that systems that engage with people experiencing homelessness are compelled to respond.

#### Standalone plan for young people within the National Housing and Homelessness Plan

It is crucial that any strategy to address youth homelessness acknowledge that adolescence is a crucial period of neurological development and social transition. Brain development continues well into early 20's and functioning for planning, assessing consequences and impulse control can be the last to mature (Luckett & Halligan 2018). The pathways into, and experiences of homelessness, also differ significantly to those of adults and therefore young people require specifically tailored, context appropriate, and equity-focussed interventions (Wang et al. 2019). One size does not fit all, and support must acknowledge the varied challenges associated with the transition to adulthood (Gaetz & Scott, 2012).

Given the developmental needs of young people at this crucial point in their life a service model that is supportive, fosters mutual responsibility, as well as being client-focussed and responsive is needed (Coats, 2021). Young people are at a stage of development where they are acquiring the life skills and emotional resilience, they need to negotiate the world and these challenges are especially difficult where young people find themselves disconnected from supportive networks (Vale & Liddy, 2021). As young people often cite family breakdown as a cause of homelessness any response must adopt a trauma-informed approach that seeks to acknowledge and address the potential developmental impacts of neglect and abuse (Vale & Liddy, 2021; Luckett & Halligan 2018; Karpathakis, 2021).

The need for a tailored response for each young person is evident in the feedback received from young people as service users. While many young people crave transitioning to independent living, Gaetz & Scott (2012) reported some young people found this housing to be isolating and an enabling environment for drug use. In these cases, young people preferred to address developmental / health issues first. MacKenzie et al. (2020) similarly highlight feedback from young people who believed they would struggle with fully independent living. Forchuk et al. (2013) emphasises the prevalence for those experiencing mental health and addiction issues that the choice and independence offered in one model was difficult to handle and could be experienced as a 'set up to fail'. For others, access to mediation services to support shared living was the best intervention to maintain stable housing (Spinney et al. 2020). Gaetz & Scott (2012) rightfully question whether the "main program goal [is] independence or [a] successful transition to adulthood?" They are not the same. The literature affirms the recognition of unique support considerations for particularly vulnerable cohorts of young people including: First Nation young people, young people exiting statutory systems, Young People from Culturally and Linguistically Diverse Backgrounds (CALD), LGBTIQAP+ Young People, Young people with disability, and young people under 16 years of age (U16).

For these reasons, it is imperative that the Australian National Housing and Homelessness Plan contains a standalone strategy/response to address homelessness for young people. Any strategy that neglects to tailor a response to young people risks further entrenchment of chronic and intergenerational homelessness, and burdens communities with the detrimental social and economic consequences of these failings.

#### Focus on Early Intervention & Prevention

Gaetz & Dej (2017) contend that countries largely attempt to manage homelessness rather than eliminate it. Genuine attempts to reduce homelessness ultimately must focus on prevention. The current governmental approach to addressing the significant challenge of homelessness in Australia is one primarily focussed on a crisis response and does little to invest in prevention and early intervention (Spinney et al. 2020). This is despite numerous historical homelessness reports and inquiries recommending the adoption of greater prevention and early intervention strategies (MacKenzie et al, 2020). While state and federal levels of government have, at times, introduced initiatives aimed at strengthening the early capture of young people and families at risk of homelessness, these strategies have largely phased out over the longer-term (MacKenzie et al, 2020).

Studies continue to affirm that early childhood and primary-age interventions reduce homelessness (Spinney et al. 2020). What is evident is that all effective prevention strategies recognise the varied systems and structures that contribute to the perpetuation of youth homelessness within society. Gaetz and Dej, propose a prevention framework focusing on the following domains:

- 1. **Structural Prevention** addresses structural and systemic factors that contribute to housing insecurity. Enhances housing stability through legislation, policy and investment.
- 2. Systems Prevention addresses institutional and systems failures that contribute to homelessness. Enhances access to supports that stabilise housing and improves lack of planning and support for young people transitioning from public institutions.
- Early Intervention includes policies, practices, and interventions to those at risk, or who have experienced homelessness, to access supports needed to retain housing or rapidly access appropriate housing. Includes effective identification and assessment mechanisms, support to navigate systems, case management and integrated systems responses.
- 4. **Eviction Prevention** includes interventions designed to support individuals and families at risk of eviction. Focusses on housing support, landlord/tenant legislation and policy, rent controls, brokerage, and housing education.
- 5. Housing Stability involves supports for people who have experienced homelessness so that they exit in a timely manner and eliminate instances of continued or reoccurring homelessness.

This typology necessitates immediate access and provision of housing to young people experiencing homelessness, or, for young people at risk, immediate protection of current housing (Gaetz & Dej, 2017). To ensure the trauma impact of homelessness is as minimal as possible early intervention and support must work together to ensure that a person's experience of homelessness is rare, brief, and non-recurring (Homelessness NSW, 2023).

Ideally, governments need to adopt a long-term strategy to end homelessness for young people. It can be eliminated by shifting "from providing homeless youth with bare bone emergency services to a broader and more strategic emphasis on prevention, and models of accommodation that lead to a life of independence and fulfilment" (Gaetz & Scott, 2012).

Early intervention and prevention initiatives for young people and their families must be a priority for the national plan and need to encompass a range of supports in the broad domains of a person's life. Mediation and family support, advocacy support to navigate complex government and community systems, assertive outreach, mobile outreach, education-based screening and support, and access to intensive long-term holistic care all contribute to keep people out of

## homelessness service systems and prevents vulnerable Australians falling into further crisis necessitating higher cost care.

#### **Increased Support for Specialist Youth Homelessness Services**

Young people are locked out of housing across all options. The situation for young people with the support of family and economic security is difficult at present. For young people who rely on themselves and don't yet have the social and economic participation they aim for, the situation is dire. Young people's vulnerabilities and safety are being consistently undermined by housing insecurity and homelessness.

The Specialist Youth Homelessness Sector is at capacity with unprecedented waiting lists. Anecdotally some organisations are noting 3-fold increases in the numbers of young people unable to access their services when compared to 2020. There is not enough housing young people can access in any market. As such young people need to be able to access housing and support through specialist youth homelessness services. These homes are needed in every region of Queensland. It has been decades since additional housing and support funding was increased in the youth housing and homelessness sector. Investment now will prevent long-term homelessness for young people and ensure they can participate in all aspects of community.

Varied models of accommodation and support for young people are required to offer options to young people. Specialist Youth Homelessness Services need appropriate funding for staffing numbers and to ensure a workforce with the skills and capacity to respond to the diversity of young people's needs.

Below are various youth housing and support models identified by the Queensland youth homelessness sector and young people with lived expertise to respond to the needs of young people:



#### Support components

Young people are clear that they want to stay in place and stop having to move around from service to service or region to region for housing. They also focus their feedback on having choice. Most overwhelmingly they speak to the importance of quality staff. Young people noted that workers with lived expertise were usually better at connecting and working with them as they understood where young people were coming from.

All models must incorporate trauma informed care. The more intensive support models need therapeutic support. Skilled staff supported through learning and development including external supervision need to be prioritised. Safety factors of the supported communal model (24/7 crisis response) need to be addressed. This includes safety for young women and LGBTIQAP+ young people. A 2-worker model is essential for this model if young people with diverse and complex needs are to be part of the client group.

The proposed models can include pets (e.g., the unit options) and options for families as well as couples without children. Young families are a growing cohort of homeless young people and particularly vulnerable. These models (most are aspirational and option 1, 4 and 6 are in existence in some form in some regions) mean services will be able to provide service and support continuity as needed. Young people will not need to move across the sector to access crisis/transitional/independent housing but can have access under one service or in one region. A young person can stay with the service for duration of need and move from crisis to longer term housing or begin their journey with the service in the longer-term housing if they do not require the level of supervision and support offered by the 24/7 communal model. Young people will be able to build connections in their local community without bouncing from service to service to obtain housing.

The multiple options for young people allow for responses appropriate for where they are at in their journey.

We need more of all these models across the state. Specific cohorts of young people noted preference for certain models. For example, LGBTIQ+ young people preferred the supported unit model particularly because they often feel unsafe in communal housing.

Specialist Youth Homelessness Services need substantially more housing and increased staffing to support young people across these models. Allocation of youth specific housing infrastructure is also needed to alleviate bottlenecks.

## Funding needs to recognise the unique and diverse Queensland geography and the added complexities of service delivery to young people in rural and remote regions of our state.

Workforce development for specialist youth homelessness workers across the sector is key to the success of housing and support models for young people. Workforce development was acknowledged as a key requirement for the homelessness sector within The Road Home: A National Approach to Reducing Homelessness White Paper (Australia, 2008). Increased safety and remuneration for workers is necessary as are minimum safety and privacy standards.

The need for Specialist Support in arenas such as domestic and family violence and trauma informed responses, is regularly stated by both staff and research. There is a keen interest in upskilling current SYHS workers to be able to respond to the specialist needs of young people. The more diverse the skill base of our workforce the more likely they are to remain within the community sector and value add across diverse organisations.

We need greater engagement of young people with lived experience. Particularly with regard to attraction to the workforce. Workforce development and professional supervision for workers within the youth homelessness sector is essential.

#### **National Data Collection**

Effective data collection and analysis plays and important role in measuring the problem of homelessness and the impact of the collective response to homelessness. Drivers and solutions to homelessness in Australia are affected by all levels of Government, business, community, and support sectors. Factors, such as policy settings, economic conditions, climate impacts, attitudes, power dynamics and resource flows contribute to rates and incidences of homelessness (Homelessness NSW, 2023). While homelessness data is collected at a state and territory level current collection does not afford the opportunity to compare flow of interstate homelessness or an accurate level of unmet need. Coordinated collection of national data would allow greater accuracy of need and better analysis of response.

Within the establishment of national data collection there would also be opportunity to ensure consistency of definition where this has tended to differ from state to state and by region. By example, there is a need for an agreed definition of affordable housing e.g. while the White Paper (Australia, 2008) put forward a definition of affordable housing as "Housing that is affordable for low- to moderate-income households, when housing costs are low enough to enable the household to meet other basic, long term living costs. For example, housing costs should be less than 30 per cent of household income for occupants in the bottom 40 per cent of household incomes" a shared definition of affordable housing is not currently maintained.

To ensure the national plan is effective and achieving specified goals there is a need for uniform data collection parameters to be established and regularly reported on. Regular reporting/disclosure of agreed measureable outcomes ensures transparency and enables real time calibration of what is working and what is not. The national plan must seek to establish shared definitions that provides consistency across all relevant jurisdictions.

#### Alleviation of poverty barriers for young people

Core to addressing homelessness in Australia is an acknowledgement of, and targeted response to, the issue of poverty and social disadvantage. The Anglicare Rental Affordability Snapshot (Anglicare Australia, 2022) surveyed over 45,000 rental listings across the country and found affordability is at an all-time low. Of extreme significance is that young people on youth allowance payments are being left behind and face being permanently locked out of the private rental market. Data analysis highlights how fierce the private rental market is for young people on Centrelink payments. The results show that a young person on youth allowance in Brisbane, accessing a share house for a single room, would outlay 67% of their income in rent (Anglicare Southern Queensland, 2022). This places young people at the bottom of a competitive and brutal market.

Given the significant challenges in accessing the private rental market, it stands to reason that young people should feature prominently as tenants of social and community housing. Yet despite being an over-represented cohort in the homeless population young people "are not accessing social and community housing in a proportion anywhere close to commensurate with their level of expressed need" (Hand & MacKenzie, 2021). Research reveals that young people are "nearly twice as likely to experience homelessness as anyone else" (Antoine & Horley, 2021). Yet, young people

aged 15-24 years constitute only 2.9 per cent of main tenants for social housing, and 4.9 per cent of main tenants for community housing (Hand & MacKenzie, 2021). The ability of young people to access social housing remains "highly problematic" and "the very idea of youth-specific and youth-appropriate housing is not well developed at a policy level" (MacKenzie et al. 2020). The challenges surrounding this issue are multifaceted.

It is evident that there can be reluctance from social housing providers to accept young people due to their low and insecure incomes (The Salvation Army, 2021). In fact, the low rate of youth allowance indirectly leads to discrimination because young people are "less financially lucrative for community housing providers than older tenants" (Antoine & Horley, 2021). These barriers reduce rapid rehousing, lead to further disadvantage, and increase a young person's experience of homelessness (The Salvation Army, 2021). Needless to say, there is a strong and growing call in the homelessness sector for youth-specific social housing (MacKenzie et al. 2020; Antoine & Horley, 2021; Hand & MacKenzie, 2021). Further to these endeavours studies also highlight that targeted housing subsidies can dramatically reduce the prevalence of homelessness (Culhane et al, 2011; Quigley & Raphael, 2002).

The national plan must acknowledge the disadvantage young people face as a result of poverty and discrimination and seek to address these inequities in development of policy. Access to the private rental market, as well as social and community housing, are impacted by the unjust low rate of Youth allowance, which is the direct responsibility of the federal government. Unless the federal government can increase Youth Allowance to an affordable rate additional investment in youth-specific housing or a targeted rental subsidy need to be implemented to counter this disparity.

#### Equity measures to increase homeownership access for young people

Currently most young people are priced out of private rental systems (Anglicare Southern Queensland, 2022), let alone having access to homeownership. Due to down payment and repayment constraints, "only one in 10 potential first home buyers could achieve home ownership after decades of soaring property prices locked most young Australians out of the housing market" (Razaghi, 2023). Forty years ago, 57% of young Australians on low incomes (40% of the poorest) owned their own home, however today that figure stands at just 28% (Coates, 2022). Research by the Australian Housing and Urban Research Institute (AHURI) has highlighted that government initiatives to increase homeownership in Australia e.g. First Home Buyers Grants, have exacerbated the challenge of financing first home ownership, rather than alleviate it (Whelan et al. 2023).

While the federal government has implemented a shared equity scheme as a temporary measure to increase first home ownership this is a temporary initiative (Hamilton-Smith, 2023), and doesn't look to address entrenched taxation benefits that favour older Australians who already have an investment in property. Taxation reform that limits the unfair advantage investors receive from negative gearing and capital gain tax concessions must be considered to level the playing field (Daley et al. 2018); (Ong ViforJ et al. 2023).

The national plan must include initiatives to increase young people's access to home ownership and include a whole of economic systems approach that extends beyond piecemeal first homebuyer incentives that maintain structural injustice.

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