

Submission to the Senate Community Affairs References Committee Inquiry into

the worsening rental crisis in Australia

"Housing is an important thing for a human being. If you don't have a house, you will feel unbalanced."

"Every human being, no matter race, colour, have a heart and soul. Every single person has a story. We don't become homeless because we want to. I had a house, car, and worked until my partner's suicide. Now nothing."

"Homelessness has been traumatic and turned my life upside down."

"Homelessness is something that nobody should experience and when it happens, it can be unexpected and there is not enough support for people in need. Housing is an entitlement, not a dream."

"When you are homeless you never feel safe, who will hit you or where you are. When you have a government house, you feel safe even if you have no food."

Prepared by the Western Homelessness Network

August 2023



Membership of the Western Homelessness Network





























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1. The Western Homelessness Network

This submission has been drafted by the Western Homelessness Network (WHN) to contribute to Senate Community Affairs References Committee's inquiry into the worsening rental crisis in Australia.

The Western Homelessness Network is the Network of the 24 Specialist Homelessness Services, managing 114 programs, in Melbourne's west. The members meet every six weeks with 10 allied services, to improve responses to people experiencing homelessness in Melbourne's West, through management of coordinated homelessness service system arrangements, consumer consultation, linkages with allied service sectors and shared professional development.

Melbourne's west incorporates the Local Government Areas of Melbourne, Moonee Valley, Maribyrnong, Wyndham, Hobsons Bay, Brimbank and Melton.

Every year the services of the Network assist approximately 15,000 individuals and households who are experiencing homelessness and/or family violence in these Local Government Areas.

2. Thank you

The Network would like to thank the Senate Community Affairs References Committee for undertaking this important inquiry into the worsening rental crisis in Australia.

If you would like any more information about this submission, please contact: Sarah Langmore, Western Homelessness Networker at sarah@wombat.org.au or on 0407 832 169.

3. Introduction

The focus of this submission is on the impacts of the rental crisis in Melbourne's west, drawing on the experiences of those most detrimentally impacted by the housing crisis: those who have lost, or at risk of losing, their homes.

There is no doubt that Melbourne's west is experiencing a significant rental housing crisis (see Section 4: Context, which provides background that informs the points below) and that this rental crisis (and the broader housing crisis) is one of the key drivers on homelessness. Homelessness services in Melbourne's west have seen a continual rise in the numbers of people who are experiencing homelessness, with a commensurate reduction in the number of affordable homes available for those people.

The Network would like to make the following assertions:

- Having a stable and affordable home is key to good health, mental health, stability and capacity to participate in society. It is not acceptable, in a country as wealthy as Australia, that so many Australians do not have a safe, stable home.
- The current rental affordability crisis forms just one component of a broader crisis in affordable housing and that the growing number of people experiencing homelessness in the West is a direct result of the housing crisis we are experiencing– both in terms of supply and affordability.
- More work is required to protect the rights of private rental tenants, but Australian Governments have overly
 relied on private rental accommodation as a housing option for those on low incomes. We would argue that the
 private rental market is a completely unreliable source of stable and appropriate housing for people on low
 incomes, for people in need of particular housing types (in the West there are specific shortages of one bedroom
 properties and properties suitable for large families) or for people challenged by ill health, trauma, violence,
 poor mental health or whose youth means that they do not have sufficient housing history or living skills.

• The key action that Governments can take to reduce the rental crisis is to construct social housing.

Private rental is just that, private. The focus of private rental provision is on profit for private landlords – not on provision of housing that offers stability, security or appropriate amenity for tenants.

For too long Australian policy has provided tax concessions to encourage housing investment, to fuel the private rental market. The Federal Government has then further subsidised private landlords by allocating Commonwealth Rent Assistance to tenants of this private rental on low income. The Government is therefore directing funding, at two levels, to support a private housing system. The funds allocated by Government to Commonwealth Rent Assistance (\$4.9B in 2021/22¹, combined with the tax concessions to landlords (funds lost to Government), are far in excess of the the funding allocated to construction of social housing, with none of tenant benefits.

" the money investors receive through negative gearing and the Capital Gains Tax (GCT) discount represents a loss in government revenue. <u>Landlord tax breaks are set to be the fastest-growing source of lost revenue,</u> with rental property deductions <u>estimated to have cost the Treasury \$18 billion in 2021-22</u>. If we had spent even half that on building social housing over the past decade, the current housing crisis would be nowhere near as bad.²

Commonwealth and State Governments allocate \$1.7B per year, through the National Housing and Homelessness Agreement (NHHA) to provision of homelessness assistance and construction and maintenance of social housing.



¹ Australian Institute of Health and Welfare, Housing Assistance in Australia

⁽Web report, updated July 2023: <u>Housing assistance in Australia, Financial assistance - Australian Institute of Health and Welfare</u> (aihw.gov.au)

² Matt Lloyd-Cape, Gas-lighting and Negative Gearing: Why Calls for the Irrelevance of Negative Gearing are Greatly Exaggerated (Centre for Equitable Housing at Per Capita, 25 May 2023, Melbourne)

3.1. The experience of renters

The West has historically been one of the most affordable areas of Melbourne. This is no longer the case. Private rental vacancy rates are low in Melbourne (1%); rents are high and have now returned to pre COVID levels, following a slight decrease during 2020 and 2021.

In the period since the pandemic lockdowns ended in Victoria, homelessness services in Melbourne's west have seen a continual increase in the number of households presenting for assistance because they can no longer afford their rental accommodation.

In March 2021 there were no private rental properties available in Melbourne's West that were affordable for an individual in receipt of Jobseeker or Youth Allowance⁸. Of equal concern is that the 2023 Anglicare Rental Report found that there were no rental properties in Melbourne affordable for a single parent or couple, in receipt of income security, with one or two children.

Throughout 2023 an increasing number of households are presenting for homelessness assistance because they can no longer afford the private rental they have been living in – or because they have been pushed out of private rental by landlords who:

- Are selling their properties because they can no longer sustain the mortgage increases; or
- Who push their tenants out in the hope of re-advertising the rental property with a higher rent.

Homelessness services have few options available to assist those individuals and households who have lost and/or can't access private rental accommodation.

Homelessness services have access to brokerage funding (Private Rental Access Program) funding, to assist people to access private rental accommodation. However, funds can only be allocated once someone has found a property and if the rent that they will pay for that property is less than 55% of their income. Increasingly services report that individuals and households are unable to find private rental accommodation that costs less than 55% of their income.

A tight rental market becomes a landlord's market. Landlords can prioritise tenants on higher incomes and tenants who can pay significant rent in advance. Those households on lower incomes cannot compete in such a competitive market. Those lucky enough to have private rental accommodation are often fearful of reporting tenancy issues, for fear of eviction.

3.2. What actions can Governments take to reduce the rental crisis?

A key determinant in the increasing rate of homelessness in Victoria is the severe undersupply of social and affordable housing. Nearly one fifth¹⁰ of those waiting for public housing in Victoria are awaiting housing in Melbourne's west.

An absence of safe, affordable housing is driving these marked increases in the numbers of households experiencing homelessness and the high numbers of people approved for priority access to social housing. Our supply of housing is insufficient to house our population. Plan Melbourne estimates that Melbourne will needan additional 1.6 million new homes by 2051 to meet this current and growing need³. Melton and Wyndham, in Melbourne's west, are growing faster than any other area of Melbourne⁴. The supply of housing has not kept up with population growth.

³ Victorian Government, Plan Melbourne, 2017 – 2050 (Melbourne, 2016 (?)

⁴ NorthWest Primary Health Network, North West Population Growth, (NWPHN, 2019)

Australia needs a targeted strategy, enshrined in legislation, committing both State and Federal Governments to construction of sufficient housing stock, available to those on low incomes, to ensure that they have ongoing stability.

The Network specifically advocates for a focus on development of housing first models to ensure that anyone who becomes homelessness can be quickly re-housed, in an area in which they wish to live, and provided with flexible support, to assist them to address any issues that will contribute to ongoing housing stability.

The Network recommends a move away from the reliance of private rental to a focus on construction of public housing as the most cost effective and stable form of housing for those on low incomes and those facing a range of physical and mental health issues, that limit full participation in the workforce.

It is clear from the numbers of people living in rental stress in Melbourne's west, that reliance on private rental as a stable housing option for those in the lower income quintiles, leads to enormous housing precarity.

Robert Pradolin, Housing All Australians, beautifully sums up the current state of the housing crisis and the need for Governments to recognise provision of housing as key infrastructure⁵:

"Housing for all is the key to Australia's long term economic prosperity – we need a paradigm shift in thinking and in doing so, recognise affordable, social and public housing for what it is: key public infrastructure.

We cannot solve today's problems with yesterday's solutions. We need to think differently...

Australia is in the midst of a housing crisis. Firstly in terms of its general affordability and secondly in terms of the availability of homes for key workers such as police, firefighters, nurses, teachers (affordable or workforce housing) and for the socially disadvantaged (social or public housing).

It makes good economic sense to locate these people in housing that maximises the value to the community and therefore minimises our long-term costs as taxpayers. If we do not acknowledge and address this issue now, it will only get worse and the longer-term cost to our community will only exacerbate the financial pressure to future federal and state budgets.

The lack of an investment in affordable/social/public housing by successive governments has resulted in what we see today in respect the level of homelessness on our streets. It is a direct result of market failure and decades of neglect in addressing this issue with a long-term perspective in mind. Homelessness is the canary in the coalmine of a much larger issue.

The economic impact and productivity of this country is inextricably linked to the fundamental need of a stable form of shelter to all its residents, rich or poor, so they can properly contribute to the economic prosperity of Australia."

The report, <u>Give Me Shelter</u>⁶, launched by Housing All Australians, clearly demonstrates the underlying business case for greater investment in affordable, public and social housing. The Report, written by SGS Economics and Planning found:

⁵ Pradolin, R, Homelessness is the Canary in the Coalmine

⁽Australia, Pro Bono, 2nd August, 2016)

⁶ SGS Economics and Planning, for Housing All Australians, Give Me Shelter (Melbourne, June 2022)

- Every \$1 the Australian community invests in social and affordable housing will deliver \$2 in benefits. This rate of return is comparable to, or better than, those achieved in many other Australian infrastructure investments.
- Failure to act on shelter needs will be costing the community \$25b per year by 2051.
- The benefits of providing adequate housing are estimated at almost \$110b.

4. Recommendations

- That State and Federal Government move away from a reliance on the private rental market as the source of housing for people on low incomes and seize the opportunity provided by re-negotiation of the National Housing and Homelessness Agreement to enshrine a National Housing and Homelessness Plan in legislation, identifying housing as a human right and part of the Country's key economic infrastructure.
- 2. That this Plan include a commitment to ongoing creation of social housing, with tangible targets. Research shows that public housing and direct government investment is the most cost-effective method of supplying affordable housing. Recent analysis of the Big Housing Build plans, by academics from RMIT, found that if the record investment of \$5.3 billion dollars had been solely focused on public housing provision, 20,000 properties could have been created instead of the scheduled 12,000⁷. Public housing also has advantages for tenants, with a lower percentage of income proscribed for rent, more tenancy security and less restrictive intake of tenants with complex needs or from overrepresented demographics such as young people⁸.
- 3. That State and Federal Governments construct sufficient social housing to enable rapid access to a 'Housing First' model of housing and support that eliminates reliance on private motels and rooming houses for emergency accommodation.
- 4. That a new National Housing and Homelessness Agreement encompasses consideration of policy drivers that lead to homelessness and the broad range of levers available to all levels of Government to address the housing crisis (i.e. planning laws, inclusionary zoning, levels of income security, tenancy laws etc.)
- 5. That State and Federal Governments, in partnership, construct a variety of secure, self- contained, temporary accommodation options for individuals and families as a safe alternative to existing emergency accommodation options, whilst they await permanent housing.
- 6. That State and Federal Governments investigate and implement innovative models that can be implemented in a timely manner, to provide self contained short and medium term housing for those awaiting social housing.

Models could include the use of modular, transportable and demountable dwellings, and investigate partnership models with local levels of government, community housing organisations and the private sector for funding such programs.

There are currently 80,000 people on the VHR public and social housing waiting list, which is expected to grow⁹. **Fully meeting the demand for social and affordable properties will take decades of continuous growth cycles to bring the social housing stock to national average and hopefully beyond.**

⁸ WHN 2021, p. 28.

⁹ WHN 2021, p. 9.

⁷ Porter, L & Kelly, D 2020, 'Does the Big Housing Build address the housing crisis in Victoria', RMIT University, < https://cur.org.au/cms/wp-content/uploads/2020/11/big-housing-build-report-final.pdf>.

5. Context

This section provides the background to support the key Network statements above.

5.1. The housing crisis in Melbourne's west

There are two key components to the housing crisis in Melbourne's west:

- The lack of supply of social, both public and community housing, and affordable housing in Melbourne's West.
- Decreasing housing affordability in the private housing market making it increasingly difficult for lowincome individuals and people on welfare to secure stable housing.

Melbourne's west was previously one of the last bastions of affordable housing in Melbourne. This is no longer the case. A recent report by the Community Housing Industry Australia¹⁰ found that 1 in 15 low-income households in Victoria are not in appropriate housing and that the **area worse affected is Melbourne's west**, where 6.9% (or more than 20,000 households) are not appropriately housed (57% of whom are families).

The table below shows that between 26% and 64% of all residents in Melbourne's west in the bottom two income quintiles are living in rental or mortgage stress¹¹. This is a phenomenal proportion of the population living in precarious housing situations.

Rent and Mortgage-related Financial Stress: 2021											
	Мо	rtgage stres	55	F	Rental stress		Financial	stress from r rent	nortgage or		
	2021			2021			2021				
	Low income households (households in bottom 40% of income distribution) with mortgage stress	Mortgaged private dwellings	% in mortgage stress	Low income households (households in bottom 40% of income distribution) with rental stress	Rented private dwellings	% in rental stress	Low income households (households in bottom 40% of income distribution under financial stress from mortgage or rent	Total low income households	% Low income households under financial stress from mortgage or rent		
Brimbank	2,833	21,252	13.3	5,112	17,067	30.0	7,945	30,409	26.1		
Hobsons Bay	722	11,849	6.1	2,249	10,164	22.1	2,971	11,445	26.0		
Maribyrnong	692	11,243	6.2	2,986	14,440	20.7	3,678	10,093	36.4		
Melbourne	1,011	11,360	8.9	12,790	47,582	26.9	13,801	21,728	63.5		
Melton Moonee	3,403	28,982	11.7	3,747	12,424	30.2	7,150	21,275	33.6		
Valley Wyndham	800 4,772	14,800 43,354	5.4 11.0	3,040 6,670	15,408 27,648	19.7 24.1	3,840 11,442	14,514 31,566	26.5 36.2		

The Anglicare Rental Report 2023 identified that there was not a single affordable property available for rent in Melbourne, in March 2023, for anyone on Jobseeker or Youth Allowance or for a couple or single parent with two children, in receipt of Jobseeker. As a consequence, between 53% and 77% of all those in the lowest income quintile, who are renting privately in Melbourne's west, are experiencing financial stress.

Lack of supply has resulted in an all-time low in private rental affordability. Whilst Melton and Brimbank still rate in the top 10 most affordable local government areas (LGAs) for people earning a minimum wage, none of the LGAs

¹⁰ Van den Nouwelant, R., Quantifying Australia's unmet housing need A national snapshot

⁽Community Housing Industry Association, Australia, November 2022)

¹¹ PHIDU, Torrens University, Social Health Atlas

⁽Australia, June 2023), at: http://phidu.torrens.edu.au/current/data/sha-aust/lga/phidu_data_lga_vic.xls

in the West are represented in the top 10 most affordable Victorian LGAs for people who are receiving Centrelink payments.

Homelessness services are already reporting more and more households in rental and mortgage stress who are no longer able their housing and who become homeless. In addition, an increasing number of individuals and households report facing eviction because landlords can no longer afford to maintain investment properties.

Housing need and affordability across the West



5.2. Social Housing in Melbourne's West

Social housing provides not only an affordable housing option for the many Victorians on low incomes but provides a level of stability that is not offered by the private rental market. Stable housing is a necessary precursor for health and wellbeing and for capacity to effectively participate in employment, training and other forms of community activity.

The inadequate supply of social housing is a primary driver of homelessness in Melbourne's West. A recent report by the Productivity Commission found that Victoria has significantly underspent on social housing in recent years, spending less than any other state in Australia¹². Prior to the State Government's investment through the Big Housing Build, social housing as a percentage of all housing stock being 3.4 per cent, significantly below the national average of 4.5 per cent.

In Melbourne's West there are 13,853 social housing properties¹³. However, there are 30,372 households on the Victorian Housing Register (VHR) waiting list¹⁴.

Service providers report extremely low allocation rates into social housing.

¹² Western Homelessness Network 2021, 'Social and Affordable Housing Creation in Victoria', Western Homelessness Network, (Yet to be published).

¹³ WHN 2019b.

¹⁴ Homes Victoria, VHR locational preferences with social housing stock count at 31 December 2022



The graph below shows the number of social housing properties across Melbourne's west, compared with the number of people in receipt of Commonwealth Rent Assistance (CRA). The current increases in private rental affordability, compared with record low vacancy rates, are pushing more and more households, who are reliant on CRA, into homelessness.



The Victorian Government's Big Housing Build will increase the supply of social and affordable housing in Victoria, which will assist in moving people off the Victorian Housing Register (VHR) waiting list and reduce the number of people experiencing homelessness due to the housing shortage. However, the proportion of housing stock which is social housing is still minute, compared with many other OECD countries. For instance, in Austria, 20% of housing stock is social housing.



Social housing: Social rental housing stock (OECD)

Social rental dwellings as a proportion of total housing stock (%), by country, 2020 or latest year available Australia and other countries



5.3. Homelessness in Melbourne's west

Robert Pradolin, Housing All Australians, has referred to homelessness as the canary in the coalmine for the housing crisis.

The increasing numbers of people experiencing homelessness in Melbourne's west is testament to the growing impact of the crisis. The 2021 census showed that there was a 40% increase in the number of people experiencing homelessness in Melbourne's West over a ten year period.

Census 2021 identified that nearly 20 % of all the people experiencing homelessness in Victoria identify as being in Melbourne's west.

Homelessness data shows that the two key reasons people become homeless and require the assistance of the homelessness system are: financial difficulty and family violence. Financial difficulty, as a prime cause of homelessness, indicates a direct link between housing affordability and homelessness. Conversely, we know that lack of affordable housing is one key factors impacting on the capacity for victim survivors to escape situations of family violence.



The nature of homelessness in Melbourne's West has been changing significantly in recent years. The housing affordability issues that have affected the west have led to a surge in overcrowding¹⁵, with an increase of 62% between the 2011 and 2021 censuses¹⁶. The was over a 50 percent increase in people living in boarding houses and nearly a 2,000% increase in the numbers of people living in other temporary lodgings.

Census year	People living in improvised dwellings, tents, or sleeping out	People in supported accommodation for the homeless	People staying temporarily with other households(e)	People living in boarding houses(f)	People in other temporary lodgings(f)	People living in 'severely' crowded dwellings(g)	All homeless persons
2011	183	1217	509	597	25	1522	4070
2021	191	1298	344	915	519	2459	5718
# difference	8	81	-165	318	494	937	1648
% difference	4	7	-32	53	1976	62	40



5.4. People seeking homelessness assistance

When people have nowhere safe to live, they seek assistance from homelessness services. Homelessness services work to assist people to find appropriate long term housing, to address any issues that have contributed to an individual or household becoming homeless or that will impact future housing stability.

Homelessness services in Melbourne's west generally have capacity to assist 15,000 individuals (11,000 households) each year. Services report an increasing number of people presenting for assistance, who the service system has no capacity to assist. In 2021/22, one of our two access/front end services was forced to turn away 8,000 people without even an appointment.

The housing crisis is so severe now that services are frequently unable to assist those individuals and households, not turned away, to source appropriate housing. The graph below shows the limited movement in tenure amongst those people assisted by homelessness services.

¹⁵ Defined by the ABS as dwellings that are four or more bedrooms short, allowing for gender and age.

¹⁶ ABS Homelessness Enumeration, Census 2021.

In 2021/22 24% of consumers exited homelessness support still experiencing homelessness and 40% exited still at risk of homelessness.

Services in the Western Homelessness Network reported specific changes in the cohorts presenting for homelessness assistance in the last five to ten years:

- An increase in the complexity of issues experienced by those who are presenting for assistance this is largely the result of longer periods of homelessness, which impacts on the level of trauma experienced by consumers. As the housing market worsens and there are fewer options available to people the experiences of those presenting is deteriorating. The service system is increasingly reliant on vastly inadequate short-term emergency accommodation responses, which further impact negatively on consumers' health, mental health and wellbeing. Services are also experiencing an increase in the numbers of people who exhibit aggression as a direct consequence of their level of trauma and distress.
- An increase in the numbers of people over 60 who are presenting experiencing homelessness, with a noticeable increase in the numbers of older women presenting for assistance.
- An increase in the numbers of large families presenting for assistance.
- An increase in the numbers of people from CALD communities presenting for assistance.
- An increase in the numbers of women and children experiencing family violence. The Family Violence Specialist Services are as overwhelmed by the numbers of women and children presenting as the generalist homelessness services.
- An increase in the numbers of young people presenting for assistance, particularly older young people.
- More veterans are presenting for assistance.
- More middle class people are now presenting for assistance as a result in the decline in affordable housing available.
- More people are presenting to the service system who are sleeping rough or who are living in severely overcrowded situations.
- Increasingly consumers are 'couchsurfing' staying in in secure situations with family and friends for longer periods¹⁷.

¹⁷ Western Homelessness Network 2019b, 'Western Homelessness Network submission to Parliamentary Inquiry into Homelessness', WHN,

< https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S103_-_Western_Homelessness_Network_Redacted.pdf>.

5.5. Reliance on purchased emergency accommodation

In previous years, when it has not been possible to source housing for those presenting for assistance, the Homelessness Sector has utilised Housing Establishment Funds (HEF) to purchase temporary accommodation for those with nowhere to live.

The report, 'A Crisis in Crisis'¹⁸ highlighted the significant short comings of the current system. Victoria only has 423 publicly funded crisis beds. In one year alone the WHN had to source nearly 4,000 crisis beds, because of a lack of appropriate housing options.

The current system of crisis accommodation is both financially and operationally ineffective. Homelessness service providers in Melbourne's West spent \$11.2 million of Housing Establishment Funds (HEF) to obtain crisis accommodation from the private market during the COVID-19 crisis¹⁹. Even this level of expenditure was not sufficient to purchase the amount of accommodation for as many people as needed it, for as long as they needed it. Nor was it sufficient to purchase accommodation of an acceptable standard for vulnerable people.

The Sector is now unable to provide even this inadequate emergency housing response for single people who have nowhere to live.

5.6. Private rooming house accommodation

In this environment of high need for affordable housing and low supply private rooming houses have thrived.

When people are unable to source social housing or private rental accommodation, the remaining accommodation option available to them is private rooming house accommodation.

Services in the Northern and Western Homelessness Networks derived a rating scale (1 - Does not meet expectations-3 = Meets expectations) to identify how different accommodation sources measure up in comparison with facilities, identified by consumers, as key.

Across the top 20 most used private rooming houses during 2018-19 (by funds allocated to assist consumers to access rooming houses), 70% of all funds went to providers rated at 1.0 overall, accounting for over threequarters of all assists. In terms of safety, 90% of assists were to providers rated at 1.0²⁰.

¹⁸ Northern and Western Homelessness Networks, 'A Crisis in Crisis: The Appalling State of Emergency Accommodation in Melbourne's North and West', (February 2019),

 $< http://www.nwhn.net.au/admin/file/content2/c7/A\% 20 crisis\% 20 in\% 20 crisis\% 20 doc\% 20 final\% 20040219_1550142202053.pdf >.$

¹⁹ Northern and Western Homelessness Networks (NWHN) 2020, 'Crisis Accommodation Options Reports', NWHN.

²⁰ HEF Spend on Rooming Houses by Overall Provider Rating, NWLASNs 2018/19, NWHNs 2020



Feedback from consumers about private rooming houses to Network sources is so poor that Network agencies only utilise private rooming houses in the absence of any other accommodation sources. Issues such as lack of safety and security, poor cleanliness and amenity, unaffordability, and lack of adherence to regulatory requirements are widespread.

The Crisis in Crisis II report²¹ stated that:

"In 2017, a Launch Housing report on the experiences of clients supported by Launch Housing's Rough Sleepers Initiative (RSI) program found that households sleeping rough had commonly refused rooming house options in the past. Many clients declined these options due to prior negative experiences, concerns around safety, and wanting to avoid being around drug-use (Kolar, 2017). It was found that clients were also reluctant to explore rooming house options for fear of exacerbating their own mental health issues. The Council to Homeless Person's 2014 rooming house report recorded similar feedback from its consultation, finding that 'the environment in rooming houses can be one which makes people feel incredibly unsafe', and that'some individuals would rather sleep rough than stay in a rooming house' (CHP, 2014: 18)."

Unfortunately, private rooming house accommodation is most frequently utilised by single people who are unable to source appropriate accommodation. The experience of homelessness and inappropriate housing options leads to further trauma for many of these individuals. This level of trauma can lead to reduced mental and physical health and a reliance on substance abuse.

The longer people experience this level of trauma, the more complex the extent of issues they are experiencing can become. For some, this can manifest in challenging behaviours that present a risk to themselves or others, leading to evictions or barring from accommodation options, and services have traditionally had great difficulty finding appropriate options for this highly vulnerable group of people who need stable accommodation with linked support to assist them to counteract the years of trauma that they have experienced.

²¹ Northern and Western Homelessness Networks 2020, 'Crisis Accommodation Options Reports', NWHN.

6. What do people with lived experience of homelessness say?

6.1. Quotes about the impact of being without a suitable and affordable home

- Constant worry, losing time chasing options, stress, sleeping problems, nightmares, financial stress, depression, panic attacks
- It was just really bad and you pretty much feel lost like as if you don't belong anywhere or that no-one cares. As I used to have all doors shut on me which left me with no choices. There should be more and more accommodation out there for people, especially the ones with kids. Or kids that have special needs.
- Rape, financial hardship, scared, feared, syringes everywhere, seeing people die
- It's a feeling of hopelessness and despair which led to depression in all of us that one of us suicide if we were not reunited.
- Huge I got caught up with the wrong people and became involved in drugs being homeless has ruined my life.
- Loss of employment. No money. Without food.
- Safety. Mental Health. No stability. Poor lifestyle.
- Anger/depressions/resentment. Constantly feeling unsettled. This has affected my ability to be in the present moment with my children. Feelings of worry and anxiety about where we will live. Feeling outside of the rest of the world who have secure housing. Not being able to give my children things because I can't afford to.
- Moving away from our family and friends. Not feeling safe where we were staying.
- Made me reliant on Drugs (ICE) to stay awake cause I've been taken advantage of and sexually abused touched while I have been asleep I haven't been able to be a mother to my kids/ can't see them and made me suicidal
- My health has declined. Mental health decline trust stability.
- It's unhealthy. You worry every night while you are going to do tomorrow
- It impacted on everything.
- My mental health and wellbeing has been impacted a lot. I am unwell and feel disorganised, not confident and alone.
- I lost my children, had to put them in care with my mother and ex mother in law
- Stress, being ill most of the time, tiredness
- failing year 12 due to homelessness no privacy depression anxiety centrelink pressure
- I had to drop out of school Loss my job
- - fearful and scared not knowing where I am going next no safety net
- - physical illness family breakdown always feel depressed
- A massive impact you want the best for your kids and when you can't provide a safe and affordable home for them you start judging yourself and making yourself feel smaller then you already did. It takes a toll mentally, emotionally and physically. Knowing you can't provide a roof over their heads and make them feel safe as you can't afford to give them the basics.
- The impact of not being able to join in society in any meaningful, productive way. Depression. Cynicism towards society. Hopelessness.
- Anxiety, depression, family breakdown, distress, unsure what happen in future.
- I was so stressed I couldn't eat and then I was sick and couldn't take care of my children properly. We couldn't cook and we couldn't enrol in school.
- Attempted suicide, drinking heavily, unable to work, ashamed

- It made it pretty well impossible to find paid employment, but I was able to manage 2 days of volunteer work a week while homeless and living in my van. It also added much stress on a day to day basis because of the instability and uncertainty of where I sleep.
- My health has deteriorated also very mental health has been impacted and confidence completely shot.
- I am always dirty, crying & upset.
- It has impacted my mental and physical wellbeing and has made me resort to using drugs to cope with my situation.
- I haven't had a secure home for 3 years my children have been to 4 different schools. Ii am fed up with moving and now i need my own house and I can't get one

Quotes about the experience of staying in a rooming house:

- Dreadful. Intimidating. Racist.
- Unhygienic and hard to share with someone who was not clean and respectful (poo on the doorhandles)
- This was difficult. Kitchens and bathrooms were unclean. Cigarette smoke and drugs cause manyproblems. People were not being responsible for their mess.
- People are untidy and don't really respect the next person so things can be untidy and unclean.
- Yes, Scary, other tenants were abusive.
- Difficult a little Kitchen stuff/food went missing.
- terrible, not suitable for kids
- It was difficult because lots of people don't respect share facilities.
- Horrible. Lots of trouble with other residents getting drunk. Lack of amenities and very dirty ie. Fridge
- terrible/ too many people, dirty, expensive, bad landlord
- Scary
- no one cleans places are dirty & smell too many people in one room. prison is better.

What would you change about rooming house accommodation?

- less rats in the walls; cleaner
- Make it safer.
- Everything' needs cleaning and products provided.
- Security should be looked at and advise ahead of the drug issues and risk incurred.
- make it clean, private, cheaper.
- Better facilities, there was broken furniture and the house was run down.
- I would make it more affordable.
- Get rid of rooming houses- not a productive environment.
- Matching people on suitability, e.g. drug pushers vs non-users/recovering. More security
- More cleanliness, protection from bed bugs.
- cheaper, get rid of junkies. clean them up.
- Greater security for women

- not to have kids in a rooming house
- It was difficult sharing facilities with people that had complex mental health and addiction problems.
- Not run properly by the owners. Tenants are running wild.
- Cleanliness, no bed bugs, safety, female only sections
- more facilities; improved cleanliness
- Cleanliness and help

What might help?

People accessing homelessness services identified the following things that would assist them:



6.2. What should housing be?

The Network would like to finish with comments from tenants about what their ideal accommodation would be like. As can be seen from the responses below, expectations of ideal accommodation are not high, nor are they any greater than the expectations that most Australians would (or should) have of their home:

- Rooms that lock. Clean, mutual amenities.
- Clean. Decent to live with.
- A home.
- Clean and safe.
- Nice and safe.
- Respectful staff and clean safe environment.
- Social workers available. 24 hour surveillance Manager on property daily Better cleaners.
- Comfortable and safe.
- Safe, drug free and suitable facilities and clean, monitored by security.
- Safe and secure environment.
- Just to feel safe and comfortable.
- somewhere clean, where you can feel safe.
- Clean, private and safe.
- A nice, accommodating place to be and no-one to bother you. That would be the nicest thing.
- I don't really know. Perhaps by yourself, safe and staff on board.

- Self-contained unit
- safe and secure affordable and clean
- ACCORDING TO ME IT SHOULD BE SUPPORTIVE, SAFE, CLEAN, AND REASONABLE IN RENT
- Private space.
- A place that feels like you are at home and where you have freedom to come and go as you like and not too crowded. And you have your own place.