



National Housing and Homelessness Plan

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Submitted to:

The Australian Government Department of Social Services

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Introduction

Lived Experience Australia Ltd (LEA) is a national representative organisation for Australian mental health consumers and carers, families and kin, formed in 2002 with a focus on the private sector. All members of our Board and staff have mental health lived experience as either a consumer, family carer or both. This is core to our advocacy, recognising that the impacts of policy and practice are felt not only by individuals, but also by families and whole communities.

Our core business is to advocate for effective policies and systemic change to improve mental health care, services and support (including support for people with psychosocial disability) across the whole Australian health and social care system, including within State and Territory jurisdictions. This includes advocating for empowerment of people with mental health lived experience (people with mental health conditions and their family, carers and kin) in the broad range of issues that impact their mental and physical health, and their lives more broadly. It includes empowering them in their own care and contact with health and social services, promoting their engagement and inclusion within policy and system design, planning and evaluation and most importantly, advocating for policies and systems that promote choice, inclusion, justice and fairness, and address abuse, violence, exploitation, neglect, stigma, discrimination and prejudice.

We welcome the opportunity to provide our feedback to this crucially important national issue. We welcome the opportunity to work with Department of Social Services Committee developing the National Housing and Homelessness Plan to ensure equity of housing access, tenure and rights for all people with disability, and particularly people with psychosocial disability.

Purpose of this Consultation

The Australian Government is developing a National Housing and Homelessness Plan (the Plan). It is doing this with state and territory governments to help more Australians get safe and affordable housing. The Plan will create a shared national vision to improve housing and outcomes and help address homelessness. It will set out important short, medium and longer-term changes to help people who are experiencing homelessness and improve housing.

The Plan will:

- set national goals and ways to achieve them
- give a better understanding of housing and homelessness in Australia and what causes housing insecurity
- identify ways to improve data collection and how it's used
- look at how governments and the private sector can work together for good housing outcomes.

The Plan will complement state and territory government housing and homelessness strategies.

The Australian Government wants to know what the community thinks the Plan should cover.

The consultation is informed by the National Housing and Homelessness Plan Issues Paper and Easy-Read Summary Paper: <https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/developing-the-national-housing-and-homelessness-plan-issues-paper/>

Our Response

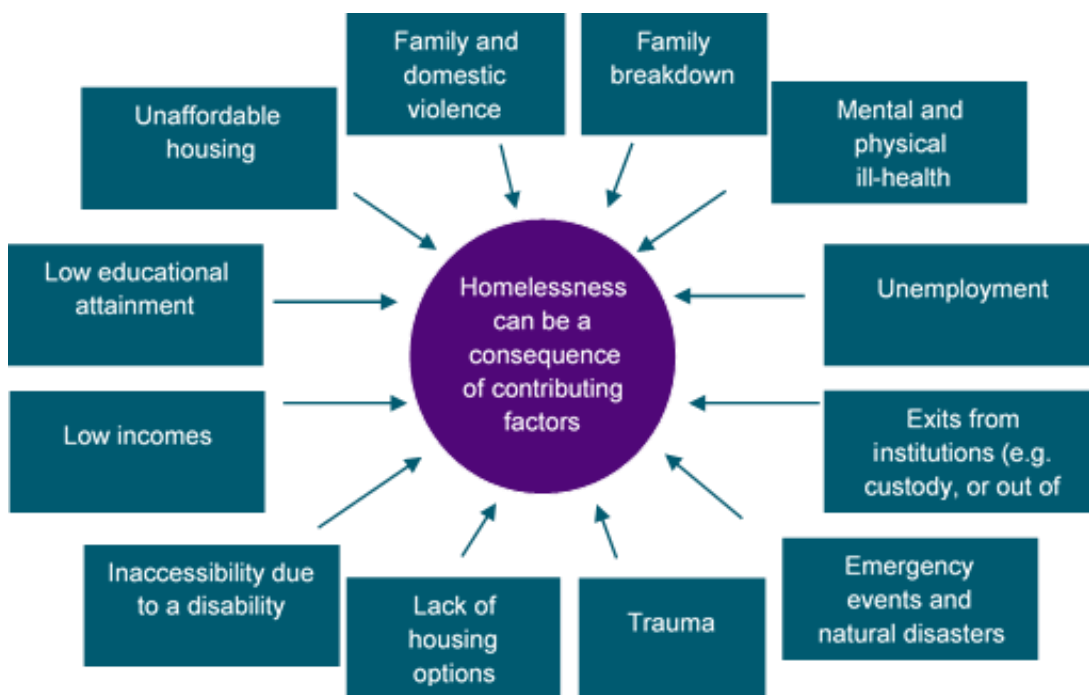
We wish to raise **4 specific points upfront** that we believe are missing from the Issues Paper.

Please note, our comments include a detailed personal account of experiences of homeless by one of our friends who generously shared her experiences as an older homeless woman. These experiences appear in Box 1 and Box 2 below.

This is followed by brief responses to each of the questions posed within the Easy-Read Issues Paper that you have provided. Again, within our response, we have included first-hand comments from a small number of ‘friends’ of Lived Experience Australia who kindly shared their experiences of homelessness and housing insecurity. These appear within boxed sections following our initial responses to each of the consultation questions. We thank them for their generous contributions.

1. Failure to show complex intersectionality of contributing factors

We appreciate the Issues Paper detailing the below contributing factors to homelessness, particularly, its acknowledgment that homelessness can affect anyone and that, “Multiple and intersecting structural and systemic factors influence why people become homeless and certain groups are disproportionately more likely to experience homelessness” (p.24).



Source: National Housing and Homelessness Plan Issues Paper

We wish to emphasise that, for people with mental ill-health and/or mental distress, there are multiple intersections across several of these contributing factors, the complexity of which is difficult to capture in this type of pictorial representation which does not currently reflect how these factors relate to each other, compound each other, and are often cumulative over time in their impact on each other and on homelessness. We urge you to consider how you might include a clear statement of the importance of working across all policy and portfolio areas to address homelessness, due to this complex intersectionality of issues.

Box 1: Personal account of complex intersectionality and homelessness

With absolutely the greatest respect may I comment that my experiences over the past 10 years ... and in other homeless individuals I've observed, every single life, of those at risk of homelessness, or actually experiencing homelessness, there are always "multiple intersections across several of these contributing factors... which relate to each other, compound each other, and are often cumulative over time in their impact on each other and on homelessness."

For example, in WA, the Department of Housing and Communities is currently dedicated to "paperless post" even though (in my experience) many of its existing, previously homeless tenants firstly have no idea what that entails. Secondly, many homeless have no idea what the ramifications of "paperless post" might be for them, if they are lucky enough to be housing-assisted.

A more detailed example of this is how the cold decision to enforce "paperless post" on my current neighbour in assisted-housing, (who as I understand it, does have a long history of mental health conditions and clearly has very compromised physical health) means she has not received any of the Departments' regular 3-monthly statements, of the amounts she has been charged for (1) rental and (2) water usage for at least 2 years. For in my neighbours' case, her mail, but apparently only in this instance, has automatically been relegated to "paperless post" for those items, completely without her authority, or knowledge. Thus, those important documents which provide clear records of how monies are deducted by the Departments from her Centrelink pension payments all go to some online address she has no knowledge of. What's more, she is terrified of having to deal with anything online; she doesn't 'do' online.

The failure of these Departments to sufficiently direct their staff, to put in the time and effort here in order to understand their tenant, even a little. In that way it would be possible to avoid the many and "compounding" problems that result in their peculiar treatment of her records/mail, which then leaves my neighbour in confusion. These are examples ... which may well accumulate over time and contribute to her not understanding how or why funds from her pension are being used, and for what, and then she could easily lose her assisted housing and even become homeless.

Meanwhile, in roughly the same time period in the same assisted housing, I personally have been substantially overcharged for the prior tenant's last large, unpaid bill for power by the power company when I first arrived. In addition, I have been regularly overcharged for water by the Departments. In both cases, I had first to pay the amounts demanded (which I did not have), though was lucky enough to be able to borrow from my family to do so. Then it was a long, depressing, and hard fight to have those amounts credited back to me - including many visits in person. And in all cases I received only suspicion from the Departments - aka, I was the problem, always. Some minor amounts which I personally paid at the beginning of my tenure using the Department's option of Post Office payment have never appeared on my statements of costs from the Departments at all.

Meanwhile, during the several years I have now been her neighbour, Housing/Communities constantly threaten this lady with eviction (letters and visits) based upon her inability to fully clean her flat. This is even though she has been in residence for over 10 years (as I understand it) and from the start those Departments knew of her mental and physical condition. They also, as I understand it, knew she was estranged from any member of her family. Yet staff from those Departments still constantly keep her in a state of fevered and miserable anticipation that she will soon be evicted by them, and with absolutely nowhere to go and no one to assist her.

2. Drug and Alcohol Dependence and Homelessness is not addressed

We also note that the Issues paper provides no evidence for the impact of drug and alcohol dependence on homelessness, with only brief reference to this issue within one consultation question. We know that homelessness and addiction often go hand in hand, with causality being bi-directional, and addiction creating significant difficulty for people attempting to move out of homelessness. The AIHW provides important evidence – “Research from homelessness services in Melbourne showed that 43% of the homeless population reported that they had alcohol and other drug use problems. Of these, one-third reported that they had these problems prior to becoming homeless, with the remaining two-thirds reporting that they developed problems with alcohol and other drugs following homelessness.”¹ In the US, the National Coalition for the Homeless has found that 38% of homeless people were alcohol dependent, and 26% were dependent on other harmful drugs.²

Box 2: Personal account of addiction impacting homelessness

My own life experiences, and those of others, such as those of my current neighbour, have led me to fully agree with your statement: "homelessness and addiction go hand in hand, with causality being bi-directional, and addiction creating significant difficulty for people attempting to move out of homelessness"

My lived experiences also include being coercively controlled and dominated by my life-partner/husband for around 40 years, who destroyed my successful prior life and in that process took away any chance of retaining any chance of personal empowerment. This man was a seriously addicted gambler who destroyed my prior life to the point where I became homeless for 10 years. Only with the absolutely essential help of members of my close family could I first survive, and then manage to drag myself together to persevere through the absolutely flawed and uncaring system in order to be allowed to enter into assisted housing - after around 12 years of being struck off the various registers of homeless and those urgently needing housing. That host of negatives added to considerable periods of time spent plunged into my personal suicidal thoughts and actions, with which I burdened my loving children for decades.

His gambling was constant and at a very high level, so his gambling addiction led directly to extreme behaviours by him, such as forging my signature totally without my knowledge. He forged documents such as personal guarantees for extraordinary sums of money, and signed transfer forms, so he could sell and then transfer my assets to others, I assume to pay his gambling debts. All of these assets, which were considerable, I never saw again...Thus, in effect, his addiction directly caused me inability to continue to enter into contracts such as rent, as I will not go into debt that I cannot see how I can cover.

His addictive actions also meant that, as I no longer had my vehicle and by then could not afford to buy or hire a vehicle, it was much harder for me to find paid work in the bush and wider areas. His addiction directly caused me to encounter a total lack of liquidity quite quickly and without notice. So soon after, I became homeless and luckily my family members gave me a room.

During this time, and without asking me, he "gave away" the possessions we jointly held which were in storage. When I asked where they were, he told me his family members and others had them, and said I no longer needed them as I was by then homeless, and so would no longer need any of those items. Amongst the stored items he then gave to others were numerous

¹ AIHW (2023 Alcohol, tobacco and other drugs in Australia: people experiencing homelessness.

<https://www.aihw.gov.au/reports/alcohol/alcohol-tobacco-other-drugs-australia/contents/population-groups-of-interest/people-experiencing-homelessness>

² US Addiction Centre (2023) <https://www.addictioncenter.com/addiction/homelessness/>

items I personally owned, including many valuable items left to me by my own family. In addition, when he regularly then gaslighted me ... he used my homeless state as "proof" I had in effect "lost the plot" and was not to be trusted ...So, there was no pathways left for me to recover my liquidity.

I know here, once again, I am not alone here - I am simply one of those at least 1 million women who now face homelessness very soon, and of all other Australians who, for so many, many and diverse, intersecting reasons, so desperately need Federal Government assistance to live securely in their own 'home', and from there have the chance to perhaps also then be productive for themselves - if Finland can do it, so too can we, Australia.

3. Homelessness and Gambling is not mentioned

Also, gambling addiction is not mentioned at all throughout the document, despite available evidence for its contribution to homelessness, as the above lived experience example demonstrates, particularly for older people, and increasingly for younger people.^{3,4}

There is increasing recognition of the impacts of gambling harm for the person, their family and kin, and for the community.⁵ Several of the factors contributing to homelessness intersect with these gambling harms; they not only increase the person's risk of homelessness, but can also impact the whole family living within the home (e.g., where rent or mortgage payments or lifesavings have been lost to gambling addiction).

4. The importance of 'Home' is not embedded in the Plan

Before responding to the specific Consultation questions, we also wish to emphasise that there is only one place within the Issues Paper where reference is made directly to the importance of people having a 'Home'. That reference is made by the Hon Julie Collins MP, Minister for Housing/Minister for Homelessness in the 'Minister's Forward' to the document where they state, "In working together, governments, communities and the private and not for profit sectors can help ensure more Australians have access to the security and dignity a home brings" (p.5).

We urge that the importance of a home is made more explicit. We worry that a plan that pulls apart the various elements of housing and homelessness responses, regulations and services is in danger of losing focus. We know from our own experiences, and that of Lived Experience Australia's many mental health consumer and family/carer 'friends' across Australia, that a roof over one's head is fundamental to building good mental health and wellbeing, but it needs to be more than this – it needs to be a 'home' that is secure, safe and in which a person can heal from trauma, and build lasting and meaningful relationships and connections over time with others in their community in order for personally meaningful recovery to be a reality.

Homelessness and insecure housing impacts and is impacted by so many other of the contributing factors that the Issues paper mentions. For example, insecure short-term housing cannot provide the conditions for developing important trusted relationships and attachments with others in the community, maintaining cultural ties to one's heritage and community, and with health and social care service providers, particularly given the significant higher rates of co-occurring physical health conditions for people with mental health conditions. It disrupts schooling and ability to maintain

³ Gambling and Homelessness a growing problem amongst older Australians, 2022.

<https://www.monash.edu/medicine/news/latest/2022-articles/gambling-and-homelessness-a-growing-problem-amongst-older-australians>

⁴ GREO: Homelessness (2023) <https://www.greo.ca/en/topics/homelessness.aspx>

⁵ Gambling Help Online (2023) https://www.gamblinghelponline.org.au/support-yourself-or-others/understanding-gambling/harms-family-members-and-friends?language_content_entity=en

employment. Many people with mental ill-health have experienced the cumulative impacts of disruption to education and employment. Many have experienced removal of their children, and many have experienced trauma, family conflict or interpersonal violence and abuse. For many people striving to manage their mental health, when the basic conditions of having a 'home of one's own' are not present, it makes recovery doubly harder. A home is a basic human right.

Responses to the Consultation Questions: (Easy-Read Issues Paper)

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

They must listen to and recognise fully the cumulative issues that push people towards homelessness and implement more prevention and earlier supports to address the many contributing factors. Failing to act and support early robs people of their agency and capacity; waiting until there are multiple pressures makes no sense. And, often by then, people experience stigma from the very services that are established to provide support; they are treated within a deficits-driven assessment system where they are even more disempowered and labelled. Band-aid solutions predominate, dependence and loss of autonomy is common (doing for rather than doing with), and shared and supported decision-making with the person on their term is not routinely visible among service providers. Service cultures seems to be more about rigid eligibility criteria and silos than about holistic support.

Many of the people impacted by mental health conditions who we represent recount extensive and multiple experiences of siloed support systems, over many years, where they or their loved ones literally have fallen through the gaps in systems. They routinely experience service systems where there is a lack of coordination or collaboration; where no-one seems to be 'responsible' which then places often insurmountable pressures on individuals and/or their family/carers to be the navigators seeking support. Within mental health inpatient services, people continue to be discharged to homelessness (the street) or temporary/insecure housing options or are given little choice but to return to unsafe housing where family/interpersonal violence is present. We urge you to review the findings of our 'Missing Middle' lived experience study on why people disengage from services and what it would take for them to re-engage.⁶

2. How can governments, across all levels, best work with communities to support better housing outcomes for Aboriginal and Torres Strait Islander peoples?

Listen to Aboriginal and Torres Strait Islander people on their terms and seeking invitation to go to where they are to hear about their voices on solutions, rather than impose top-down approaches. Work with communities respectfully and with accountability.

3. How can all levels of government, along with housing organisations, institutional investors, not-for-profits, and private industry, improve access to social housing, which includes public housing and community housing?

We believe that governments should develop stronger regulations, in collaboration with the housing sector stakeholders, so that a more equitable percentage of new housing developments are dedicated to social housing and low-income groups. Equity is central to many housing issues,

⁶ Kaine, C. & Lawn, S. (2021) The 'Missing Middle' Lived Experience Perspectives Lived Experience Australia Ltd: Marden, South Australia, Australia. <https://www.livedexperienceaustralia.com.au/research-missingmiddle>

with many people who find themselves in lower socio-economic circumstances pushed to only being able to afford housing in regions where infrastructure is poor and access to basic services across multiple needs is also inequitable. This perpetuates disadvantage and the many contributing factors noted in the Issues Paper.

We also wish to stress the importance of not only providing a roof over one's head but also adequate long-term support for people to maintain their housing tenure. There are now many past examples where failure to provide support undermined the person's ability to thrive in provided community housing, and also clear concerns that people become 'captured by services' and do not develop more authentic community connections.

We are also aware that many providers of the supports that are essential to people in social housing experience short-term funding contracts. This undermines their ability to retain quality, skilled workforce which can result in people receiving poorer quality and inconsistent support. Trust and relationship building that is so important for people who have experienced trauma and mental ill-health is undermined when support provision is tenuous and ever-changing.

Australian Federal Government to ensure there is never any creation of any form of ghetto.

Australian Federal Government to mandate all new housing developments incorporate 25% of social housing of similar level to proposed development - and with no exceptions (refer to working details of the successful Finland model)

4. What should governments, private industries, the not-for-profit and community sectors focus on to help improve access to housing and housing affordability in the private market?

Similar to the above response, reaching agreement on regulatory processes, to improve access is crucial.

The Australian Federal Government, by adopting a clear firm stance and straightforward avenues through which to direct all these parties to comply with the policy decisions the Federal Government now makes, and to clearly convey and carry out the immediate imposition of clearly spelled-out, severe penalties for any failure to do so.

5. How could governments work better with industry, community services and other organisations to improve housing outcomes for all Australians?

As stated in our response to Q3 above, greater security of funding to community services providing support will have a positive flow-on impact for people who are experiencing homelessness or who are in insecure housing.

More co-investment options to increase public housing stock is also important.

Improved accountability for measuring outcomes of housing support is likely needed; beyond a focus on measuring throughput and output. Programs with more rigorous evidence of improved outcomes need to be supported.

Australian Federal Government to stop abrogating its clear responsibilities to ensure this country provides all individuals, whether incoming or existing, the ability to have an affordable appropriate and functioning home.

6. How can governments and the private and community sectors, help to improve sustainable housing and better prepare housing for the effects of climate change?

Introducing planning and building regulations and requirement for new housing, based on best available evidence for what is more protective against the impacts of climate change. Coupled with this will be the need to ensure accountability monitoring so that the potential for financial rorts (such as was apparent with insulation and solar panel schemes) is avoided. Consequences for unscrupulous practices need to be in place.

Many of my generation strongly believe the only way this situation will change in any meaningful way is by immediate Australian Federal Government mandate.

The Australian Federal Government to direct all the above parties to comply - and if not to severely penalise them and insist they all comply in every way known and to commence immediately - and no greenwashing, whatsoever, allowed, empowered by serious default penalties clearly written into all the legislation.

7. Is there anything else you would like to tell us?

Some of our Lived Experience Australia friends have provided the following further comments for this submission:

There was a time on my journey when I would have been very happy to own a decent shack of my own somewhere with enough room to grow veggies/flowers and have solar panels. And pay a very small mortgage rather than rent. Somewhere close enough to still catch a bus to town for services (eg doctor, bank, library), and grocery deliveries, and internet access....I don't want to just see unwell folk forced into shacks though, in rural neighbourhoods that don't welcome them, and if it's not what they really want.

There has been an increase in "private Facebook listings" for private rental ... This narrows the availability of rental listings, and who gets access to what. Some could be effectively shut out of rental market if this trend continues and escalates.

If the government is giving a tax break to the owner, should they require it to be a publicly listed rental ad?

The issue of community languages used in rental ads needs careful thought.

The rent-to-buy scheme in my area is still more than I can afford on my income. So is most of the "affordable housing" rents.

I worry that we are creating more and more single person households because of cultural factors.

My bush-grown-up family members envisage a new app in concept with drones to provide immediate, real and true, current, available information about what to take into account relative to ANY development or re-development of any Australian site given the soon-coming climate

changes. As with AI, there seems to be NO cohesion whatsoever in how "climate change" factors are provided, nor considered, nor identified.

Consider this proposal as a useful example of how ordinary, everyday, aged, penniless, and homeless individual Australian individuals can still - think, design, dream, be effective at high levels, perhaps?

The cost of anything at all is now far too high. That is a great barrier to positivity, let alone leading any type of an unwarped life.

If you securely 'home' the Homeless, Carers and NDIS individuals many then will be enabled to work and assist themselves, either for pay or as volunteers. So you will automatically reduce the size of the Australian "\$burden" you describe such individuals as currently imposing on their country.

Many needy people will be personally effective once you take away they current fear, insecurity and hopelessness; once people see they can act responsibly and are expected to assist themselves out of their plight, even a little.

Currently many Government departments on all levels do not effectively interact relative to these matters and have absolutely no interest in, perhaps are unable to, change.

Once in homelessness you can't keep control of possessions and assets. Keeping paperwork safe is critical. Access to official document to everything.

It is too simplistic to talk about it as family violence. There is a fundamental lack of sympathy about women and their usefulness once they enter older age. Australian women are independent and taught to be so when they are young, but then treated like they don't matter when they are older.

There is a pervasive view of women in domestic violence situations of 'Why don't you just leave?' but the moment you take those steps, the pervasive attitude in society is one of terrible stigma.

Most women would feel not being believed, lack of structure, cut off from supports. Have to reinvent yourself against all odds. Claims of being made.

As a consequence of financial coercion, many women walk away with nothing.

People in difficult circumstances and who are homeless are dealing with so many pressures, for example, finding a job and keeping it is a significant challenge.

Letters going to wrong addresses, people dropping off the list once in housing wait lists literally because of insecure housing and constant moves, so they never got that important mail.

The system geared to thinking people aren't capable and that they have somehow contributed to their circumstances and that others in official roles have the answers and skills. This disempowers people even further.

Contact

We thank the Department of Social Services for the opportunity to put our views forward, and we also thank our 'friends' who contributed their lived experiences to this submission. We wish you well with the next steps and would be keen to contribute our lived experience perspectives to any future discussions about this important topic.

Your sincerely

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