

# UnitingSA 2023-24 Pre-Budget Submission to the Australian Department of Treasury

# Social Services Portfolio: Homelessness, Housing and Social Services

This submission outlines UnitingSA's request for the 2024-25 Federal Budget to allocate up to one per cent of the Housing Australia Future Fund (HAFF) to fund support services to set tenants up for success, help them maintain tenancies and stem the growing numbers falling into homelessness.

## About

<u>UnitingSA</u> is a not-for-profit organisation with a reputation for providing exceptional coordinated support for South Australians across the Community Services, Housing and Aged Care sectors.

Established in 1919, we have a proud history of building stronger communities and we help more than 12,000 people annually through our broad range of assistance offerings within Community Services, Housing and Aged Care.

UnitingSA's Community Services portfolio spans homelessness, emergency assistance, mental health, children and families, young people, supported employment, NDIS and disability support.

Our Housing portfolio includes community housing, affordable housing, specialist disability accommodation and retirement living. We are the lead agency of the South Australian Housing Authority funded <u>Adelaide North West Homelessness Alliance (ANWHA)</u>.

## The issues

Across South Australia, the housing and cost-of-living crisis continues to escalate. While the crisis is affecting everyone, our most vulnerable are being hit the hardest with increasing numbers of households and individuals struggling to cover the basics including housing costs and ability to maintain their housing. This sustained disruption is taking a toll on communities, forcing more people into housing insecurity and placing pressure on the service system intended to support them.

In addition, those with a history of substance abuse, experiencing domestic and family violence, mental health challenges, disability and inter-generational poverty face even greater barriers in securing and maintaining stable accommodation.

Urgent and meaningful action is needed to address immediate needs as well as safeguard our communities and ensure they can have successful long-term tenancies.

With thousands of new homes in the pipeline for Australians through the \$10 billion HAFF, now is the time to invest in support services for vulnerable communities to safeguard the tenancies of those who secure new homes arising from this transformational initiative.

Due to UnitingSA's extensive interactions with clients across the community, we are uniquely positioned to communicate the complexities across the key social issues which currently impact South Australians.



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## **Key Budget Priorities**

Safe and secure shelter is a fundamental human right. A home is an essential foundation to everything else we rely on, from health care and education, to safety, family stability and employment.

Up to 30,000 new HAFF homes across Australia will make significant and welcome inroads into the current housing crisis, but UnitingSA maintains that without intensive and coordinated support services, many people will continue to fail to maintain their tenancies due to complex issues such as mental ill-health, substance misuse, gambling and family violence.

A priority focus for UnitingSA has been the social and tenancy support services within its social, community and affordable housing portfolio and homelessness service, where we have seen a significant and concerning rise in presentations over the past financial year, including people sleeping rough and householders struggling to maintain tenancies.

UnitingSA has identified a significant need to address the increasing numbers of people who struggle to maintain safe and secure housing due to a lack of support, early intervention and wrap around services. We ask that consideration is given to the allocation of one percent of the HAFF to provide support and wraparound services to address this growing displacement cycle.

Services and support that effectively help maintain successful housing outcomes include eviction prevention, intensive case management, financial counselling and brokerage.

Further, a 2022 brief by the Australian Housing and Urban Research Institute (AHURI) (https://www.ahuri.edu.au/analysis/brief/how-supporting-people-risk-homelessness-helps-reduce-other-costs) quantifies some of the financial savings governments may make in health, justice and welfare costs when they fund support for people at risk of homelessness. It also highlights a range of better life outcomes vulnerable people may achieve through the use of support services.

AHURI research shows the average annual costs to government for health, justice, and 'child placed in out-of-home' care costs was \$25,343 per homeless person in the year before they accessed case managed support (in 2010 dollars). This is approximately 10 times that of the Australian population (\$2588 per person).

## **Supporting Evidence**

In 2022/23, UnitingSA recorded a 90 per cent increase in rough sleeper presentations, and a 98 per cent increase in presentations of families who were unable to pay their rent. Of those supported by UnitingSA, in the form of emergency accommodation, one in three cases were repeat presentations, meaning that they had not been able to find and maintain secure housing and were stuck in ongoing cyclical displacement. Our collaboration with other service providers across the state and the nation, affirms this trend.

We know that investment in wraparound support services – in conjunction with the provision of housing – significantly improves outcomes for Australians, reducing the likelihood of tenants returning to situations of displacement or homelessness. This model yields significantly higher retention rates when compared with the provision of housing without these services.



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Homelessness rates in South Australia are currently at an all-time high. Within the last 12 months, South Australian rental vacancy rates for both metropolitan and regional areas dropped below 0.7 per cent. (https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release#state-and-territories)

At UnitingSA, we see firsthand the benefits of an integrated approach to housing and wraparound support services in order to equip clients to start on the right footing and maintain their tenancies.

Since July 1, 2023, UnitingSA has supported 1075 individuals in the western metropolitan region with housing needs, compared to 845 for the same period in 2021 and 781 in 2020.

However, on average UnitingSA assists 20 clients each day who are either being evicted or in the process of being evited, with the main reasons being:

- Rental arrears due to rising costs of living
- Property damage and neighbourhood issues due to addiction and declining mental health
- Landlords terminating to renovate and sell
- Unaffordable rental increases pricing average tenants out of the rental market

Case studies:

- 75-year-old woman now living in her car after eviction from her 17-year public tenancy due to hoarding
- 30-year-old single mother of two spends 355 days in motel emergency accommodation before alternate accommodation can be sourced
- Palestinian refugee family of six, including a terminally ill daughter, live in a one-room shed when unable secure an affordable rental property.
- Six orphaned siblings, all aged under 20, must be separated to be accommodated when they can only afford a small property and maximum occupancy rulings prevail.

We know that individual advocacy, counselling, coaching and case management are effective in addressing the issues faced by people in these situations.

### In summary

Strengthening wraparound services to have a greater focus on and investment in early intervention, with particular regard to issues that threaten householders' ability to maintain secure housing will: set clients up for success, help them maintain new HAAF tenancies and stem the growing numbers of Australians falling into homelessness.

### **Funding Recommendations**

In addition to the allocation up to one per cent of the HAFF to provide comprehensive support services to help maintain new tenancies, UnitingSA recommends the Federal Government:

- Establish house share models that challenge the traditional 'one tenant one dwelling' model of housing, where suitable tenants are matched and provided with wrap-around support to create a pathway to sustainable housing.
- Repurpose government and public assets to offer temporary accommodation for people in crisis as HAFF properties come online. This provides a safer and more stable option for families who would otherwise be in motel accommodation.



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• Establish more head leasing models, whereby a lead agency providing specialist homelessness support, is able to take on a lease that provides stable accommodation for people who may find it difficult to secure their own tenancy.

Hall

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