

# Submission: National Housing and Homelessness Bill 2024 (No.2)

August 2024

# **Executive Summary**

Mallee Family Care (MFC) welcomes the opportunity to provide feedback on the *National Housing and Homelessness Plan Bill 2024 (No. 2)* (the Bill). This submission follows on from <u>our submission</u> on the related *Issues Paper* in October 2023.

MFC is a place based, not-for-profit community service organisation that has been supporting the communities of northwest Victoria and far west New South Wales since 1979. With federal, state and philanthropic funding, our organisation employs almost 300 staff to deliver in excess of 70 programs and services, with a commitment to achieving the best outcomes for vulnerable children, individuals, and families, who are facing disadvantage.

MFC believes it is important to support government policy that works to reduce barriers and expand choice and potential for all members of the community and as such, MFC is a regional leader in advocacy, consultation and research. We know strong communities are those in which people who are underserved and in need are supported, and where opportunities are available to everyone. We are working hard to make this the reality for the Mallee region.

Among our programs is the Specialist Homelessness Service (SHS) which operates in the Southern Mallee. We believe that experiences of homelessness are affected by complex causes and effects, and we understand that homelessness can profoundly affect a person's mental and physical health, their education and employment opportunities and their ability to fully participate in the community. MFC thus endorses the view that housing is a basic human right and a pre-requisite for participation in all other areas of society.

On this basis we are pleased to support the passing of the National Housing and Homelessness Plan Bill 2024 (No. 2) but also recommend the following amendments to the bill in order to strengthen its proposed impact:

- Broaden the scope of National Housing and Homeless Plan (the Plan) to recognise the need to address housing and homelessness inequities between urban and non-urban Australia.
- 2. Broaden the scope of the Plan to recognise other populations identified as being at risk and who might benefit from specific strategies.
- 3. Provide funding to housing and homelessness organisations to provide input to the Plan and contribute to ongoing policy development.
- 4. Create guaranteed provision within the National Housing Consumer Council for rural and regional consumer representation alongside other identified groups.
- 5. Expand the remit of the National Housing and Homelessness Advocate to include facilitation of information sharing between states and territories to help minimise the jurisdictional barriers affecting border communities.

MFC looks forward to working with the government and like-minded stakeholders to advance this important legislation in a timely and inclusive manner.

# Detailed response to the Bill

## 1. National Housing and Homelessness Plan

1.1. MFC supports a social justice approach to homelessness which recognises that housing is a human right. We nonetheless recognise that the factors impacting housing and homelessness in Australia are complex and many. Therefore a dedicated Plan is most welcome and long overdue.

# 2. Geographic considerations

- 2.1. While the Plan has a comprehensive scope, we believe that is important that the Plan makes explicit mention of addressing the housing and homelessness inequities between urban and non-urban Australia. These have been summarised from our previous submission and are as follows:
  - 2.1.1. Lack of Affordable Housing: While housing costs are generally lower in regional areas, there may still be a shortage of affordable housing, particularly in areas with strong economic growth. Remote areas often have limited housing options, and many properties may be in poor condition, leading to overcrowding and substandard living conditions.
  - 2.1.2. **Economic Disparities:** Regional areas may have fewer job opportunities, and those that are available may be low-paying, seasonal, or unstable, making it challenging for residents to maintain stable housing. Remote regions often face high unemployment rates and limited access to job training and education, exacerbating economic challenges.
  - 2.1.3. Family and Relationship Breakdowns: Family conflict, domestic violence, and relationship breakdowns can lead to homelessness, with individuals and families forced to leave their homes to escape unsafe situations. In rural and regional areas the impact of these issues on homelessness may be exacerbated by limited access to support services. This increases the risk of family violence and can also result in higher rates of homelessness if one party is forced to leave without secure housing options.
  - 2.1.4. **Mental Health and Substance Abuse Issues:** Mental health services are typically less accessible in non-urban areas, which can compound the challenges faced by individuals dealing with these issues. Place-based and supportive housing is vital for people experiencing mental health and substance abuse issues.

#### 2.2. Recommendation

2.2.1. Broaden the scope of National Housing and Homeless Plan to recognise the need to address housing and homelessness inequities between urban and non-urban Australia.

# 3. Community considerations

- 3.1. MFC believes that addressing homelessness effectively requires a comprehensive, place-based and region-specific approach that considers the unique challenges faced by individual communities. We commend the Bill for including specific mention of people with disabilities and Aboriginal and Torres Strait Islanders Peoples.
- 3.2. MFC notes that a number of other community organisations have drawn attention to the need for the Plan to include specific reference to the needs of young people and families experiencing domestic violence. We support these inclusions as well.
- 3.3. We also believe the Plan should draw attention to other specific populations who are at risk and have been mentioned in our previous submission. These include:
  - 3.3.1. Families involved with Child Protection Services: Child protection policies and practices can have an impact on housing security by penalising parents for not being able to afford suitable housing and reducing parenting payments when children are removed, making it more difficult to find appropriate housing in order to get their children back.
  - 3.3.2. Young People Leaving Care: The current Child Protection system requires most young people to leave care and become independent at the age of 18, despite the fact that most young people live with their parents well beyond this age. Due to the cost of living and housing affordability crisis it is very difficult for young people to find stable housing, in particular for those leaving care who are likely to have higher levels of trauma and lower levels of family support than young people in the general population.
  - 3.3.3. People leaving prison: Current bail laws require that a person has access to an accommodation address before they will be bailed. In the absence of a safe address to exit to, people remain unnecessarily incarcerated. It is worth noting that many consumers have reported that gaol is better than homelessness so some people commit further crimes post release in order to be re-incarcerated.
  - 3.3.4. **Single men:** Single men are a group at increased risk of homelessness whose needs are often not well catered for by housing and homelessness services.

#### 3.4. Recommendation

3.4.1. Broaden the scope of the National Housing and Homeless Plan to recognise other populations identified as being at risk and who might benefit from specific strategies.

#### 4. Sector considerations

- 4.1. We commend the Bill for committing the Minister to engage with civil society organisations, such as community service organisations, and other stakeholders in the development of the Plan.
- 4.2. Australia's community service organisations have a long history of operating both independently and in collaboration with government, other organisations, and businesses, to provide a wide range of social, cultural, and economic benefits for diverse populations and communities.
- 4.3. However, we would stress that for decades, Australia's community sector has been undervalued and underfunded by governments. This restricts the sector's ability to meet growing demand, including in engaging in effective long-term planning. Only targeted funding reform will fix this problem and allow organisations like MFC to contribute towards efforts addressing housing insecurity and homelessness.

#### 4.4. Recommendation

4.4.1. Provide adequate funding to housing and homelessness organisations to provide input to the Plan and contribute to ongoing policy development.

### 5. National Housing Consumer Council

- 5.1. MFC supports the creation of a National Housing Consumer Council that is reflective of a diverse group of participants, including voices from rural and remote communities and other specified communities.
- 5.2. To this end MFC believes that the membership of the Council requires more detailed requirements, in particular the mandated inclusion of rural and regional representatives.
- 5.3. MFC also believes that the Bill should include provision for other groups to be guaranteed representation. Consideration should include, but is not restricted to, addressing the following areas:
  - Gender parity
  - Age diversity
  - Lived experience of domestic violence
  - Lived experience of disability
  - Indigenous persons.

#### 5.4. Recommendation

5.4.1. Create guaranteed provision within the National Housing Consumer Council for rural and regional consumer representation alongside other identified groups.

## 6. National Housing and Homelessness Advocate

- 6.1. MFC supports the creation of a National Housing and Homeless Advocate (the Advocate) as stipulated by the bill. However, we feel that there is also a role for the Advocate to proactively facilitate information sharing between states and territories in order to help minimise the jurisdictional barriers affecting border communities.
- 6.2. In the past MFC has stressed the specific needs of border towns in working across jurisdictional boundaries. This creates a number of regulatory and logistical challenges which place an additional burden on organisations and consumers and create barriers to efficient and effective service provision.
- 6.3. MFC suggests that the Advocate should seek as far as possible to align policy, funding and regulatory approaches to housing and homelessness strategies across jurisdictions and/or provide additional support to organisations servicing communities across jurisdictional boundaries.

#### 6.4. Recommendation

6.4.1. Expand the remit of the National Housing and Homelessness Advocate to include facilitation of information sharing between states and territories to help minimise the jurisdictional barriers affecting border communities.

#### 7. Conclusion

- 7.1. MFC would like to thank the Senate Standing Committee on Economics for facilitating the submission process and stand ready to assist in progressing the Bill.
- 7.2. For additional information or clarification on the material discussed, please direct enquiries to:

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