

16 July 2019

The Secretary
Committee on Housing Affordability
Parliament of Tasmania
Parliament House
Hobart 7000

Email: housing@parliament.tas.gov.au

Attention: Secretary

The Salvation Army Hobart Doorways Centre welcomes your invitation to provide informative material for the purposes of bringing to the committee on housing affordability, lived experience's from persons in the Tasmanian community relevant to the terms and references being addressed by the house of assembly select committee on housing affordability.

The submission was brought to the attention of the Hobart Doorways Centre and after lengthy contemplation, it was proposed the Hobart Doorways facilitator would include as part of a wider representation to include terms of references particular to: -

- (a) the experiences of Tasmanians in housing stress or homelessness;
- (c) the impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community.

In addressing the terms of references it is significantly noteworthy for the committee to consider the surmountable exposure Hobart Doorways has to persons identifying with lived experiences of homelessness and the impact of housing stress on persons social wellbeing. It is the objective of Hobart Doorways to make clear persons factual narratives as there is an ethical duty to participate as an advocate for these persons making their way into Hobart Doorways almost on a daily basis. The committee must note collection of evidences has occurred cumulatively throughout the 2018/2019 financial year plus persons have been de-identified for reporting purposes to protect their wellbeing alongside vulnerability whilst experiencing homelessness. In addition persons have been notified and have consented to the use of their experiences for the purpose of providing informative material to the committee on housing affordability.

(a) the experiences of Tasmanians in housing stress or homelessness

(a.1). There are often times where Hobart Doorways is presented with the need to advocate. This case demonstrates the importance of and just how vital face to face interactions can be for those whom struggle to find their way through the at times obstructive landscape the housing system produces. Meet Mrs A and her son, Mrs A is 72 and her son 49 living in a rented unit in Hobart, whom telephoned Doorways because they are beside themselves with worry and anxiety at the news of a looming increase in their cost of rent by a massive \$90 per fortnight bringing the total fortnights rental costs to \$900 per fortnight. Keep in mind Mrs A and her son have been model tenants in the property for a period of 10 years, are both on Commonwealth Income Support Pensions, both identify with having diagnosed physical disabilities, plus there are very little extended family networks whom can be called upon for emotional or financial assistance.

Mrs A produced a contract for lease renewal which clearly indicated an increase in accommodation costs of \$90 per fortnight raising her accommodation costs to \$900 per fortnight. It should be noted this is Mrs A's entire income! Mrs A and her son are currently entirely reliant upon the son's income support payment of Newstart to manage all other everyday living expenses to include; Groceries,

medical /medicine's, transport, telephone, clothing, electricity, insurance and entertainment per fortnight. Mrs A expressed "today we are at the very tipping point, I'm kept awake at night worrying about going bust and just what on earth I can do".

Mrs A and her son identified with being in the midst of a dire housing crisis and being at risk of homelessness. Mrs A and her son would have had no other alternative than to be left to 'walk the plank' within Tasmania's only accessible housing entity – Housing Connect. Here is just one of a number of compelling case studies just like that of Mrs A and her son whom are readily becoming the faces of our most vulnerable at risk of homelessness persons across the state of Tasmania for the most part due to the unsustainable, unprecedented increases in accommodation/rental/property prices.

(c). the impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community

(c.1). Miss R was referred to Hobart Doorways via Hobart Women's shelter, Miss R expressed she has experienced a relationship breakdown which resulted in a loss of accommodation from her private rental. Miss R expressed her and her 3 children are now accommodated at Hobart Women's shelter. Initially Miss R attended Doorways for financial assistance Miss R went on to express she has a Tas Housing Debt of \$1206.39, however Miss R has been informed by Tas Housing they would require 80% \$965.00 of the total outstanding debt to be paid before considering reapplication. Miss R expressed she is not opposed to private rental, however her previous landlord is contesting her bond of \$1200, Miss R expressed the entire \$1200 is her own monies and not borrowed. Miss R expressed she has been made eligible for a bond and rent assessment which is available via Colony 47 plus a Tenancy Support person has been allocated. 8 weeks has passed in shelter accommodation, Miss R has achieved transitional housing at this stage and has worked very closely with Tas Housing, has documents as evidence for payment plans to Tas Housing, this is all in the attempt to finalise a Tas Housing debt. Negotiations have occurred and a payment of \$500 has been directed to the Tas Housing debt which leaves Miss R the remaining \$465.00 of which Miss R has committed to financing via her payment plan and before the 12 week term of her transitional accommodation ends.

(a) the experiences of Tasmanians in housing stress or homelessness

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(a. & c. 2). Doorways became aware of a young family in need after acquiring debt in the form of rental arrears to the sum of \$937.09. In light of these circumstances under lying elements such as loss of income attributed to the debt. This is how their narrative goes; A young couple declare themselves as a de-facto relationship to social services (Centrelink), he earns an income by receiving wages, she earns income when shifts are available, between them they have 3 children, having 100% care of 1 child, 50% care of 1 child and the 3rd child is cared for by its biological mother. Due to the sum of combined wages earned \$70,000 neither are eligible for a parenting payment nor are either eligible for maximum family tax A or B. Ms H has informed Doorways she has had a reduction in fortnightly income by \$700 plus has now received a notice to vacate. Ms H brought with her evidence of a notice to vacate her Housing Choices property due to rental arrears \$ 937.09. Ms H stated "It has been an enormous struggle since we declared being de-facto in December 2018".

Information was gathered in regards to negotiating the retraction of the notice to vacate plus ensure Ms H if she is to remain in her property that it is sustainable for her to do so, Ms H stated "I have been there now for 4 years never has something like this been an issue". Ms H committing to making a payment of \$442.50, Doorways made a commitment to the remaining \$500.00 and therefore bringing an end to the total outstanding rental arrears. Ms H has now received a new rental lease agreement to sign allowing a further 12 months on her lease until 22nd April 2020. As Ms H situation is still of a very precarious nature, Ms H stated "I feel we can just get by now until tax time and our taxes should then

give us a financial break enough so to get debt out of the way, then any money we have freed up we can put toward rental costs”.

(c). the impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community

(c.3). Interim accommodation issues continue to be reported as the main presenting cause, over representing persons in need of financial assistance during the month of May at Hobart Doorways. Accommodation ended in addition is reported equally as a main presenting cause for persons in need of advocacy, referral and information. Just one of the many narratives reported to Hobart Doorways during the month of May - “I have an extension on my share house lease until the 12th of August 2019, knowing this is my final extension I investigated Colony 47’s bond and rent scheme only to be informed that as a result of being a recipient of a Newstart allowance combined with my everyday living expenses I am eligible to secure funding through Colony 47, with my financial eligibility being deemed by Colony 47 at \$110 per week, you tell me where I’m going to find any form of accommodation for \$110 per week to secure their funding, I’ll be downsizing my belongings then couch surfing until I have my bond returned, these people can’t be serious surely”.

(c). the impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community

(c.4). “Let me cut straight to the chase – I have been fortunate enough to have retained employment over the duration of 50 years which enabled me to pay taxes and bring up a family, but never not even in my wildest dreams until now, have I been in such a vulnerable position given I’m single and aged 67. Here is the thing I have been living in my 2 bedroom unit in Moonah for a total of 5 year and would have happily stayed not for the fact that my landlord visited me as part of my lease renewal in June 2019 to inform me she had made a decision to put the unit in the hands of a real estate agency. Ok I thought yep here comes the increase in rent. I was left dazed and confused on being informed by the real estate agency the increase would amount to a staggering \$135 per week bring the total sum of rent to \$395 per week. In financial terms struggling to exist on an aged pension I would have been left with \$270 per fortnight for all my everyday living expenses – groceries, fuel, power, medicine and my mobile phone you can forget about clothing or any health care. I was fair dinkum contemplating putting up a tent. Where do I find a rental that is sustainable for my circumstances, being retired, on an aged pension with affordability for me being in the realms of \$275 per week? The reality is few and far between don’t even talk to me about the stream of other people lining up at property inspections. I was encouraged to look at public housing which I did, it was overwhelming there was buckley’s and no chance. I spoke with the tenancy union as my desperation grew, tenancy union informed me their hands are tied. I’m 67 and now reduced to having to share my desperation with a friend of a friend who thank goodness is willing to put me up in accommodation for \$290 per week, without the support of an extended friend, I kid you not I would have been pitching a tent”.

(a) the experiences of Tasmanians in housing stress or homelessness

(a.3). 12 distinct clients characterised their living situation / accommodation type in the suburb of Hobart during the month of June 2019 as;

Rough - Improvised dwelling/squat - 3
Rough - Street/park/in the open - 3
Dwelling - Boarding/rooming house - 1
Dwelling - House/Flat - Rented - 1
Dwelling - Supported Accommodation - 1
Motor vehicle - 1
Other - Couch surfing – 2

The report indicates these distinct clients represent 30% of the total distinct clients assisted during the month of June 2019 were without safe, stable and or affordable accommodation.

It is hoped, by drawing the attention of the committee to a sample of the recorded presentations within the Hobart Doorways Centre over the 2018/2019 financial year and more recently during the month of June 2019, those efforts on the part of the committee accomplish resolve to successfully establish tangible outcomes for the improving of housing affordability across the state of Tasmania.

Kindest Regards

Natalie Hayes
Hobart Doorways Facilitator