



**House of Assembly
Select Committee on
Housing Affordability**

**Joint submission on behalf of
Centacare Evolve Housing &
CatholicCare Tasmania**



Introduction.

CatholicCare Tasmania (CCT) and Centacare Evolve Housing (CEH) are pleased to have this opportunity to provide this response to the House of Assembly Select Committee on Housing Affordability.

Over the past five years CCT and CEH jointly have been responsible for construction of nearly 50% of all social and affordable dwellings built in Tasmania. This has provided management with a high level of insight into the issues affecting the commercially viable provision of social and affordable housing and has been possible because the organisations have sought and found solutions, most of which have required government intervention and/or support.

We look forward to the opportunity to discuss these issues directly with the Select Committee and, if considered appropriate, facilitate a tour of the Bridgewater/Gagebrook precinct to demonstrate the advances and advantages of social housing through Community Housing Providers (CHPs).

Our comments in respect of the terms of reference are provided below.

Term of Reference 1(a)

The experiences of Tasmanians in housing stress or homelessness.

CatholicCare Tasmania commenced the provision of social services to the Tasmanian Community since 1960 with its first funded specialised Homelessness response service commencing in 1984. During this time CatholicCare has seen a substantial increase in the numbers of individuals and families seeking assistance through our services, the population and demographic has also changed significantly over that time.

The current lack of Housing Affordability in Tasmania is well evidenced and documented. Private rental supply has seen a steep decline over the last six years with a current 0.6% vacancy rate (SQM Research 2018: March quarter). This has seen an already competitive market tighten and significant increases in real term rental pricing pushing out those on Centrelink and those who are low income earning within the Tasmanian workforce. The current market of advertised dwellings showing only 1,050 properties listed for rent across Tasmania of these just 212 or 22% are affordable to households that rely on income support payments (RAS: 2018), 39% those properties that are considered to be 'affordable' being rented to individuals with higher incomes (DHHS 2015:12). For those in receipt of Youth Allowance or Newstart there were no properties affordable, 99% unaffordable for a single person on Newstart (the eight properties that were affordable were located in the West Coast). 97% of properties unaffordable for a person on Disability Support Pension (again the majority of properties that were affordable were on the West Coast). 88% properties unaffordable for a single person on aged pension and 72% of properties unaffordable for a family on minimum wage earnings.

Tasmania is in the midst of the 'imperfect storm' with;

- A market of high rental;
- 60% drop in private rental listings over the past seven years (RAS: 2019);
- Increase in median house prices;
- Decrease in first home buyers;
- Emergence of Airbnb and Stayz short term accommodation soaking up in the vicinity of 4,000 properties;
- Increase in tourism and reported lack of tourism Hotel beds;

- Increase in demand for social housing, applications increasing by 8.6% on the housing register; and
- 0.2% social housing stock turnover in 2017-2018.

The current homelessness service system, Housing Connect, was designed in a vastly different social and structural environment, making Housing Connect ill-equipped to meet the high volume and increasing complexity of need both within Front Door and Support.

High caseloads within Housing Connect support reduce the programs capacity to provide intensive support to those who have high and complex needs, reducing the likelihood of them maintaining any housing outcome achieved which then increases likelihood of repeat service users. Although the numbers for this are not high they are the client cohort that are the most resource intensive. Young people who do not have the life skill capacity nor social and family network to support their independence are failing in tenancies and as a result developing housing histories that will negatively impact on any future housing options.

Housing Connect have undergone a recent review, which has considered the current environment and over the coming three years a range of recommendations should see some improvements to the service system. However, this will not change the current housing market nor environment and concern remains that the resources will not increase through the reform process to meet demand.

The current environment of housing stress and homelessness across Tasmania is well known across all cities and Community groups. There has been an emergence of social media support for those in need which has seen a range of suggested strategies and offers of support. CatholicCare has some concerns that without some action to manage the vast number of ideas and offers of donations and activities that there is a risk to community members and those who are most vulnerable.

Our programs report a number of incidences where people offering their rooms, sheds and caravans have resulted in some significant issues or those who are most vulnerable and experiencing homelessness are further victimised. Such incidences reported through a number of our programs have included;

- Home, garage and shed fires;
- Damage to property;
- Criminal activity (theft and assault);
- Elder abuse;
- Sexual assault;
- Emergence of swap of 'goods' for beds;
- Financial gain or manipulation; and
- Substandard living conditions including provision of buckets for toileting.

Recommendations

- 1) Any future strategies aimed at addressing the Housing Crisis or immediate needs of those in crisis are implemented within the current framework, adding to the existing homelessness and housing response service system.
- 2) Resources be developed to provide to individuals wishing to provide a response to person in need that clearly details risks (legal and personal).
- 3) Development of minimal standards, criteria, an assessment framework and approved register where community members can lodge their offer of support (being provided with information regarding risks).

- 4) **Governing body to assess any suggestions for funding of or use of Government money to purchase crisis or temporary response options.**

Term of Reference 1(c) and 1 (d)

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

The impact of a lack of affordable housing on the implementation and outcomes of other State Government programs.

CatholicCare's Housing Connect Support program experience has shown us that the main reason individuals are accessing services is due to the current housing crisis and lack of affordability within the current market. This is echoed across all of our programs funded across a range of service delivery areas including emergency relief programs.

The lack of available stable and affordable housing reducing client outcomes and increasing client support periods not just within CatholicCare's Housing and Homelessness support programs but across all program areas (including; family support, Child Safety, Family and Domestic Violence, School counselling programs, clinical services, Migrant Support Programs and Child Care).

Teams across the organisation identifying that;

- Clients who historically may have received one-off support from which managed independently are now developing a range of additional and more complex support needs.
- Clients are requiring longer support periods across a broader range of areas.
- Individuals and families who previously had not accessed the community service system are presenting and requiring a range of support and practical assistance areas.
- Children who may have been able to be reunified and or supported to be maintained within their family are not able to be supported to do so.
- Children demonstrating increased behaviours that impact on their wellbeing and educational outcomes.
- Families and individuals less able to meet the financial cost of daily living including essential medical costs.
- Increased reports of young people living in unsafe environments and participating in criminal activity to maintain accommodation options.
- Families being separated to secure emergency, crisis or transitional accommodation.
- Overcrowding with one case example of 16 individuals residing in a 3 bedroom home, this placing the tenancy at risk for the primary lease holder.
- Women and children returning to homes where they are at significant risk of family and domestic violence due to having no alternate options.
- Increased access to emergency and health services due to poor physical and mental health.
- Increase of self-harm and suicide ideation.
- Increase of relationship and family breakdown.
- Poorer education outcomes.
- Increased engagement in education.
- Loss of employment.

Many programs are not able to achieve outcomes without the individual and or family having the stability of a place to call home.

Case Study.

Client had been renting a private property through a real estate agent for over 6 years. During this time her rental agreement had been renewed every year after an annual house inspection.

Client had mentioned the mould and dangerous electrical outlets as well as cracks in the ceiling and walls during the inspections by the real estate managers. None of client's maintenance issues were dealt with as she was told that the owner would not spend any money on the property.

Shortly after client was engaged with the IFSS her stove ceased to work and after many phone calls to the real estate she was having difficulties getting it repaired. The IFSS intervened on her behalf and the stove got replaced.

The family did not want to renew the lease as the mould and electrical faults were frightening seeing as they had 3 young children under 5. The family started to look for other properties. Before the family had found somewhere else to live the ceiling fell down in the lounge area when they were out. The larded plaster on the ceiling had been cracked for quite some time in this room and in the children's rooms also. The plaster was a cement product and fell in large heavy lumps that could quite easily have seriously injured a child or adult. The mother contacted the real estate agent and they sent a builder to look at the damage. When the builder was asked if this was safe to be repaired he would not confirm that it was.

The real estate told the tenants that it was going to be patched up and that it would not be done anywhere else but the part that had fallen down. When my client questioned where the family would stay while this was being fixed the real estate issued them with an eviction for them to vacate within 48 days for repairs to the property.

My client then had to get brokerage to stay in accommodation and to couch surf with 3 children until she was able to move into a shelter.

My client has a housing worker that has been working to get her a property but as she has to put down her last rental agent as a contact her chances of obtaining a private rental are very low. My client has since ceased engagement with the IFSS and is still couch surfing.

Some programs require to achieve service delivery themselves needing to enter into the rental market to secure properties for service delivery. In these instances CatholicCare itself as the intending tenant has been unable to secure tenancies which has resulted in our needing to purchase properties or pay higher than program budgeted rental prices which then impacts on the programs service delivery capacity. This a particular issue for programs where the support service delivery is required to occur within a residential setting.

Recommendation

- 5) Development of a body to address structural blockages or system issues that impact on outcomes for those who present to services.**
- 6) All Ministers be mandated to within their portfolio demonstrate meaningful strategies to respond to, financially contribute to address, have some level of responsibility to address Housing and homelessness responses. Particularly if that funding stream relies on Housing or accommodation to achieve outcomes eg Tourism, Child Safety, Disability, Health.**

- 7) That Social Housing be seen as Community infrastructure reducing the focus of the need for social housing as a response to individual failure, rather recognising social housing more broadly as a community need.

Term of Reference 1 (e)

The effectiveness and limitations of current State and Federal Government strategies and services to alleviate the impact of poor housing affordability in the Tasmanian community;

As illustrated in (f) below, the Federal Government's CRA program is a very effective mechanism to make rental more affordable for low income earners. There is an opportunity to take more advantage of this program to increase the supply of social housing, which in turn makes affordable rental more accessible to more people.

Without CRA, CEH would be no better placed than Housing Tasmania in respect of dwelling maintenance and it would be impossible to fund construction of new dwellings. An extension and expansion of the BHF program will lead to many millions of Federal Government funds entering the state to the benefit of:

- the asset value and useful life of Government housing stock;
- the wellbeing of tenants occupying dwellings in need of maintenance; and,
- those in need of affordable housing who access new constructions.

Flexibility

Housing Tasmania is not necessarily aware of the cost base and financial capacity of CHPs and their appetite and ability to deliver new and or upgraded social housing dwellings. As a result, the financial incentives offered through a variety of programs may not deliver the optimal value for money outcomes. If CHPs can present unrestricted proposals through an appropriately transparent mechanism, then it is likely that more effective outcomes could be achieved in terms of value for money.

Recommendation

- 8) Housing Tasmania establish a mechanism whereby CHPs are encouraged to present unrestricted proposals to increase the supply of social housing stock and more effectively utilise Director of Housing owned assets including land and buildings.

Cost of Construction

When BHF commenced in 2015, CEH was able to construct new two-bedroom brick dwellings for around \$150,000. At that time average rents were \$165 per week.

The minimum cost of construction has now risen 35% to more than \$200,000 per dwelling but average rents have only risen by 9% to \$180, week. This means that the level of Government support required for CHPs to achieve commercial sustainability from new social housing is escalating at a material rate.

Cost of Infrastructure

The dwellings that have been constructed or are scheduled to be constructed on land provided by the Director have naturally used the best available land in terms of cost effectiveness. Much of the remaining land that is now available through the Director, local governments or otherwise available to CEH has material limitations in respect of infrastructure and accordingly there is a resultant impact on the net cost of construction.

Issues include:

- long distances to connection points for services;
- the need for sewage pump stations;
- the need for electrical substations; and,
- the need to relocate existing services to enable construction to take place.

Infrastructure Funding

In recognition of this type of barrier to the supply of affordable housing, the Commonwealth has established the National Housing Infrastructure Fund (NHIF), which can provide grants and low interest loans to CHPs and Local Government to reduce the impact of infrastructure costs for new dwellings.

This is backed by the National Housing Finance and Investment Corporation NHFIC which can provide fixed low interest/ interest only loans to CHPs to fund construction of new affordable housing and to refinance the NHIF infrastructure loans. However the maximum loan to value ratio (LVR) allowed by NHFIC is 50%, a figure that is impossible to achieve in Tasmania on a project stand-alone basis due to low valuations for new dwellings in predominately social housing precincts.

It is understood that most CHPs are in a similar situation to CEH where all assets including dwellings under construction and those in the pipeline are, or will be, subject to a Registered First Mortgage in favour of present project financiers and a Registered Second Mortgage and Priority Deed in favour of the State Government. It is impractical to attempt to unpack these mortgages to find additional security for future project funding including the opportunity presented by NHFIC.

Infrastructure funding is becoming increasingly important to the successful development of available greenfield sites, with the only alternatives for CHPs being an increased call on State Government subsidies or additional assets being made available as security for commercially viable funding.

Debt Leveraging

In order to fund construction programs CHPs are required to provide a level of security that meet lender's maximum loan to value ratios. The Stock Transfer Program (SLP) provided CHPs with assets that have been used to secure existing construction programs, but these are now fully encumbered.

Asset Transfer

It is accepted that there is a philosophical objection to the sale or transfer of public assets to non-government organisations in some quarters, and the sale or transfer of public housing under present circumstances is particularly sensitive. However, it must be understood that retention of housing assets managed by Housing Tasmania means increasing liability and reduction of useful life as assets decline through lack of programmed maintenance. This also has a material negative impact on the wellbeing of tenants.

The magnitude of Housing Tasmania's present maintenance liability is well known as is the annual rate of increase. Conversely, those dwellings under management or ownership by CHPs are being well maintained and upgraded to extend useful life and improve tenant wellbeing. In fact, as previously stated it has been noted that once dwellings have been upgraded, the rate of response maintenance requirement falls dramatically as tenants take more pride in, and care of their homes.

Dwellings transferred under SLP must be retained for social housing for at least thirty years, so there can be no change in use. In the event of financial failure of a CHP, the assets must be transferred to

another similar organisation and continued to be used as social housing. This is ensured through contractual agreements supported by a second mortgage in favour of the Director of Housing.

The sole purpose of CHPs is to provide accommodation to the vulnerable and disadvantaged and are taking on debt and risk to do so. The suggestion that transferred assets may be sold or diverted to the private market has no basis. At the end of the thirty year contract period, CHPs will make a commercial decision to continue to maintain or to sell/demolish in order to replace as deemed appropriate, but they will continue to be used for their intended purpose.

There is material evidence available to demonstrate that the Stock Leverage Program led to:

- material upgrades and improvement of the transferred dwellings;
- a reduction in damage through malicious or careless acts;
- construction of new, energy efficient attractive homes; and,
- improvement in the general wellbeing of tenants

Members of the Select Committee are welcome to verify these claims through a tour of the Bridgewater/Gagebrook precinct.

Recommendation

- 9) That Government retains the stock transfer option as a means of enabling CHPs to leverage debt in special circumstances**

Term of reference 1(f)

The impact of historic housing debt on the management and delivery of social housing;

It is understood that there is a belief within Treasury that if the Commonwealth was to forgive Tasmania's debt from the Commonwealth State Housing Agreement, then the State's annual funding under the National Affordable Housing Agreement (NAHA) would be reduced by the \$15 million that is used to service the debt. In other words, there would be no net benefit to the State.

CEH has developed a concept whereby 1,000 new affordable dwellings could be built by CHPs over the next three years for an annual contribution of \$10 million per year for fifteen years. This could include the State contributing as little as \$4 million per year for fifteen years if,

- 1) the Commonwealth forgave interest on the CSHA debt; or,
- 2) the CSHA debt was converted to interest only for fifteen years;

without any reduction in NAHA receipts.

Alternatively the State Government could provide \$10 million per year for fifteen years to achieve the same result.

CEH is prepared to present a model to the Select Committee to demonstrate how this could be achieved.

Term of Reference 1(g)

Strategies to address the \$73 million maintenance liability of Housing Tasmania and community housing providers;

Introduction

The Better Housing Futures (BHF) program saw the transfer of management of around 4,000 social housing dwellings from Housing Tasmania to CHPs. At the time of transfer, Housing Tasmania estimated there to be an average of \$9,000 of deferred maintenance due on each of the transferred dwellings, equating to some \$36 million.

Whereas the Commonwealth Rental Assistance (CRA) program does not apply to state government managed housing, it does apply to dwellings managed by CHPs, even if they are owned by the State Government. Accordingly, from a CEH perspective, once tenants had transferred to a CEH Tenancy Agreement their rent was increased by an average of \$60 per week, which they recovered through CRA. This gave CEH an extra \$60,000 per week of income over that received by Housing Tasmania for the same dwellings, and this amount is increasing annually through indexation.

Benefits

Maintenance

In relative terms, the rental income available to Housing Tasmania was around \$5.5 million, while the income available to CEH from the same dwellings was closer to \$8.5 million. This enabled CEH to embark on a comprehensive program of dwelling upgrades including installation of new reverse cycle heaters to replace the old inefficient radiant heaters and kitchen/bathroom makeovers. A property condition audit enabled the old “fix on fail” maintenance policy of Housing Tasmania to be replaced by a needs-based scheduled maintenance program, which had the unexpected side effect of reducing non-scheduled maintenance requirements as tenants took more care of, and pride in their homes.

Supply

By taking a long-term view of the cash flows available from the BHF model, CEH was able to commit to the construction of 233 additional dwellings. These are all energy efficient constructions with energy efficient appliances, keeping tenant operating costs to a minimum.

Social Support

CEH provides a far more comprehensive range of social support programs than is available to tenants of Housing Tasmania, the key being the Social Impact Program. This is a seven-pronged program addressing:

- Housing
- Education
- Health
- Safety
- Spirituality
- Community Engagement
- Economics

It includes youth employment initiatives designed to break the problem of intergenerational unemployment.

Tenant Satisfaction

The last tenant satisfaction survey undertaken by CEH indicated that 95% of tenants are either satisfied or very satisfied with the tenancy management provided by CEH.

Social behaviour and crime

There has been a demonstrable reduction of antisocial behaviour and crime within the precincts managed by CHPs. Residents have seen the benefits that are able to be provided under the model and there is a growing level of community pressure to limit behaviour that has a negative social impact.

Transition to home ownership

CEH strives to achieve balanced communities by selling some of its new dwellings to first home buyers/owner occupiers. It is also developing home purchase programs to enable eligible tenants to purchase their rental property over time.

Extension of BHF Contracts

The original BHF Management Agreements were for a period of ten years, expiring in 2025. However, the CEH construction program of 233 dwellings involves debt servicing in excess of fifteen years from the date of construction, relying principally on rental income from the managed dwellings. CEH entered into these commitments in the expectation that contracts would be extended once the BHF program became fully established, but to date there has been push back from Housing Tasmania on each occasion that a CHP has broached this subject. CEH is now nearing a point where no further constructions should be commenced until security of income can be established. For example, dwellings to be constructed in the current financial year will be funded through fifteen-year construction loans but there is only five years of guaranteed income remaining.

The new dwellings constructed under various incentive programs are required to be retained as social housing for priority applicants for a minimum of thirty years. It is essential that the debt servicing income stream is tied to these contractual commitments.

Recommendation

It is recommended that:

- 10) BHF Management Agreements be extended for a further twenty years to enable scheduled construction programs to be funded.**

Expansion of BHF

Housing Tasmania retains some 7,000 social housing properties across the state. Table 2.6 of 2019-20 Government Services Budget Paper 2 indicates that Housing Tasmania's net recurrent cost per dwelling is \$8,700. This would be more like \$12,000 per dwelling or \$84 million per year if an effective scheduled maintenance program was applied. It is unclear whether the budgeted \$8,700 includes or excludes rent revenues, but assuming it is exclusive, the annual operating deficit of Housing Tasmanian would be in the order of \$30 million under present circumstances or \$50 million if adequate maintenance was carried out. Conversely, the cost of administering the four CHPs involved in the BHF program should be no more than the operating cost of a handful of people.

There appears to be a strong argument to expand the demonstrably successful BHF program so that at least a portion of the 7,000 Housing Tasmania managed dwellings and their respective tenants and communities can receive the obvious benefits of the program.

As a rule of thumb, for every three dwellings transferred to CHPs, (management only,) a further dwelling can be constructed and funded every 10 to 15 years from the rental stream. This could result in a 25% increase in dwelling numbers every fifteen years on an ongoing basis.

Expansion of BHF would also address TOR 1(g) in respect of the deferred maintenance liability of Housing Tasmania.

Recommendation

- 11) The BHF program be expanded to materially increase the number of dwellings transferred to CHPs under long term Management Agreements.**

Term of Reference 1(i)

The relationship between housing, health and education.

CatholicCare across all of its program areas works to improve the life outcomes and wellbeing for Tasmania's most vulnerable and supports them to reach their full potential. In delivering our services it is clear there are a number substantial system and service gaps that inhibit many to achieve what in Australia many take for granted in particular, education and a stable home.

From our experience this is particularly the case for young people who;

- Are experiencing homelessness;
- Have experienced trauma;
- Do not have connection to family or where it is unsafe for them to reside with their family;
- Who experience poor mental health;
- Are financially independent and are attempting to support themselves on youth allowance or new start; and
- Face barriers across a range of wellbeing domains.

For these young people achieving educational and employment outcomes are often secondary to survival. CatholicCare proposes that if we as a community work together to better support young people with their basic needs, take responsibility for their needs, break down the silo's seeking creative and flexible responses then we will see improved outcomes in the areas of education and employment but this can only be achieved in an environment with housing stability addressed.

We are in the midst of a housing crisis and there are low income working families unable to secure affordable accommodation. On that basis, what chance does a young person on youth allowance, new start or no income have? It is near impossible for a young person without a stable home to engage in education nor employment. The options for young people experiencing homelessness include;

- Emergency accommodation through Specialist Homelessness Services (with homelessness services in Tasmania turning away over 20 a night due to capacity);
- Within private rental, Hobart is the least affordable city in Australia, the last rental affordability snapshot finding no properties affordable to a young person on Youth Allowance or New Start;
- Social and Community Housing or Youth Accommodation Facilities with a wait list that make an offer of housing a practical miracle and is not a suitable option for many with presenting complex needs or who have a history of trauma;
- Couch surfing that relies on the generosity of others that eventually runs out or exposes youth to predators that offer a bed in return for sex or stolen goods;
- Rough sleeping which involves sleeping in squats or many young people walking the streets all night and sleeping in during the day in parks, libraries or the water ways.

Living as a homeless young person with these options rarely allows for them to engage in education nor employment. If young people are provided with a stable home and appropriate support to sustain

and maintain that home they have increased capacity to participate in both education and employment.

For these young people to better engage in education we need;

- Service systems with improved linkages and shared responsibilities;
- Better income support;
- A variety of supported housing options;
- Increased funding for youth specialised outreach homelessness support;
- Funding for homelessness services to allow for double staffing to meet the presenting crisis needs of youth;
- Targets for Housing providers to accommodate youth;
- Increased safe spaces for young homeless people in our cities; and
- Support networks developed within programs and education that believe in the potential of these YP.

In our experience young people who have experienced trauma have;

- Increased likelihood of experiencing lifelong episodes or periodic homelessness;
- Impacted brain functioning;
- Poor impulse control;
- Social and emotional issues;
- Communication issues;
- Relational and attachment issues;
- Lack of capacity to feel safe, trust issues; and
- Poor self-esteem and confidence.

All of these factors impact on the capacity for young people to sustain stable housing, this is seen by our programs to continue into their adult lives and maintain generational impact.

What this means is that young people by the time they reach the age of 15 have often already given up on themselves. Our current educational systems most often lacks the capacity to cater to their individual needs in a way that enables them to engage and in fact often alienates and ostracises them.

For these young people to better engage in education and employment we need;

- Housing that recognises the intensity of support needs;
- To better fund schools to provide flexible learning options recognising young people's personal circumstances which can include homelessness;
- For highly at risk young people to have access to case management and coaching that includes practical assistance and support for the young person and their family;
- Improve the financial stability and housing stability of families;
- Fund adolescence mental health and accommodation options;
- Improve the availability of support to manage the high financial impact of housing and education costs on young people and their families;
- Improved access to educational support (tutor programs); many children and young people miss significant amounts of school due to housing costs or homelessness, once behind many are not able to catch up;
- Look at meeting the nutritional needs of all young people by providing lunches in schools, some young people do not have daily access to food due to housing instability;
- Funding to support improved education for young people in out of home care including education workers in residential care;

- Better resourced and trained teachers to understand homelessness, trauma and to understand that often, for young people who have experienced trauma, behaviour is language and those young people who are labelled as naughty, disruptive, dangerous or disengaged are actually crying out for help; and
- Flexible employment experience opportunities and job pathways and links with industry.

Our services are seeing an increasing number of young people experiencing homelessness presenting with;

- Emerging mental illness;
- Acute depression, anxiety agoraphobia;
- Suicide ideation;
- Self-harm; and
- Eating disorders.

Many of whom had their first experience of homelessness as a child presenting to services with their family.

Our services are faced with the challenge of providing responses to presenting needs when what these young people actually need is a specialist youth mental health response, treatment and services to support them through the challenges that prevent them accessing housing, participating in not just education and employment but society in general. Many young people accessing our services not able to receive any form of treatment at all.

For these young people to better engage in education we need;

- Youth specific supported housing options beyond residential facilities with intensive outreach support;
- Specialist adolescent mental health units within our hospitals;
- Multi-disciplinary mental health and accommodation services;
- Adolescent eating disorder clinics; and
- Improved training for teachers in responding to homelessness, adolescent mental illness, self-harm and suicide ideation.

For improved housing, health and education outcomes for young people (which will also result in improved outcomes for adults and families) children and young people deserve better than what we are currently providing them they need;

- Improved access to housing and outreach support through a range of models;
- Funding silos to be broken down;
- A focus on wellbeing across all life domains;
- Better income support;
- Better mental health services;
- More flexible and trauma informed education;
- Support to develop life skills; and
- Intensive support linked to employment experience and industry (such as Build up Tassie initiative).

Once we do this better we will see improved education and employment outcomes however nothing can be achieved without ensuring their basic need for a home is addressed.

Recommendation

- 12) Increased funding to Crisis Emergency accommodation services for youth to allow for double staffing, in recognition of client presentation and need;
- 13) Youth specific supported housing options beyond residential facilities with intensive outreach support;
- 14) Specialist adolescent mental health units within our hospitals;
- 15) Specialist homelessness response health services and an expansion of current mobile health services;
- 16) Multi-disciplinary mental health and accommodation services;
- 17) Education within schools and improved training for teachers regarding homelessness;
- 18) Flexible funding between system silos;

Term of Reference 1(j)

Changes to Tasmania's residential tenancy laws that could improve housing affordability, security and living standards in Tasmania.

Current legislation has an unintended impact on provision of support accommodation models. The RTA provides a three month period where by a support provider can accommodate a client without the requirement to provide notice as per the Residential Tenancy Act. This provides risk to the support organisation in regards to length of support within a residential setting, the current housing crisis creating an environment whereby clients of support services are unlikely to obtain a long term housing outcome within three months and as such the support provider is inhibited in their capacity to extend the supported accommodation option for the duration of need. This is foreseen to create a challenge for any housing first models to be provided into the future where the primary intent of the model is one of support to increase long term tenancy outcomes.

Recommendation

- 19) **Consider support requirements of crisis, transitional and support based models of accommodation and the impact of the RTA of the capacity to deliver support focused accommodation models.**

Summary.

Through a range of Housing Tasmania programs, CEH has delivered a material proportion of the new social housing dwellings constructed in Tasmania over the past five years. This demonstrates the commitment of our organisation to be part of the housing affordability solution. In addition to this, CatholicCare has a broad range of social support programs aimed at providing wrap-around support to a large number of Tasmanians in need.

We look forward to the opportunity to present to the House of Assembly Select Committee on Housing Affordability to further expand on areas where we believe CEH and CCT can contribute.

Kind Regards,



Ben Wilson
Chief Executive Officer of **Centacare Evolve Housing**
Director of Housing of **CatholicCare Tasmania**
19 July 2019

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