



Submission of Juno to the National Housing and Homelessness Plan

20 October 2023

Acknowledgement of Country

We at Juno acknowledge Aboriginal, Torres Strait Islander and South Sea Islander peoples as the rightful Custodians of the Lands. We particularly pay our respects to Sistergirls and Brotherboys who have lived and Dreamed outside the gender binary since time immemorial. Our building and the work we do is conducted on the unceded Lands of the Wurundjeri peoples of the mighty Kulin Nation. We acknowledge Aboriginal, Torres Strait Islander and South Sea Islander peoples and anyone else's First Nations' to other so-called lands and borders. We acknowledge the ongoing impacts of dispossession and slavery within this current iteration of the penal colony. We acknowledge the ongoing survival and cultural wisdom held by the rightful Custodians of the Lands we find ourselves on today. May we meet together and continue to decolonise our minds, spirits and communities.

Always Was, Always Will Be Aboriginal Land.

Authorised by

Tanya Corrie, CEO, Juno

We would like to thank those who generously shared their lived/living experience for this submission.

Contents

About Juno 3

Opening Statement..... 3

Summary of recommendations 4

Prevention and Early Intervention..... 5

 Rapid Response Clinic 6

 Powering Future Choices 6

Breaking the Cycle of Homelessness and Crisis 7

Aboriginal and Torres Strait Islander Housing 9

Housing Supply..... 10

 Public and Community Housing..... 10

 Crisis accommodation..... 11

 Market rentals..... 11

 Post-crisis support..... 12

 Housing quality 12

 Housing-led 13

Navigating the Housing System – Lived/Living Expertise Insights 14

Conclusion..... 16

References 16

Case Studies

Case Study 1: Ending Support 8

Case Study 2: Housing Quality 12

Case Study 3: Trying to leave 13

About Juno

Empowered to create the life you choose

Juno is a support and advocacy organisation working across Melbourne. We provide gender informed services that empower and support women (trans and cis) and non-binary people and their children experiencing homelessness and housing stress, family violence and financial hardship. We advocate to raise awareness of the unique issues women and non-binary people face and change the systems and structures that contribute to gendered poverty, homelessness and family violence.

We work from crisis responses by supporting our clients to link with critical services and access long term housing and support, through to recovery; enabling women and non-binary people to set, achieve and maintain their strength, resilience and independence.

Many of the people we work with have complex issues that may create additional barriers to safe long-term housing. Our staff take a holistic approach and are skilled at working with clients with challenges including mental ill-health, trauma, poverty, family violence and involvement with the justice system.

Last year, we supported 323 women and non-binary people and 355 children and young people across our programs.

Opening Statement

Juno welcomes the Australian Government's development of a National Housing and Homelessness Plan. Dealing with the housing crisis in Australia will require all levels of government to come together to address the multi-faceted and complex causes of housing affordability, and we commend the Australian Government for taking this lead.

Juno sees daily the impacts of housing crisis and insecurity on women, non-binary people and their families. We also witness the impact on our staff in the sector, who continue to persist despite the systemic and often traumatising challenges.

We truly hope that the Plan will be ambitious, far-reaching and lived and living experience led.

Juno's submission will highlight the ways in which the silos of government can lead to disjointed service delivery, and that an overarching, outcomes-focus is necessary to guide policy and program development outside of these silos.

Responses are critical across the continuum of homelessness: from prevention and early-intervention through to crisis, post-crisis and eventually recovery to ensure that experiences of homelessness are short and non-recurring.

The plan also needs to incorporate a truly intersectional-lens that recognises the intersections of homelessness with family and domestic violence, mental health and gendered-poverty. The plan also must recognise the ways intersecting oppressions impact on people's experience, including racism, homophobia, transphobia, sexism, ableism and ageism and ensure self-determination.

In the absence of a comprehensive, multi-faceted plan, responses will continue to be siloed, the system will continue to fail, and too many women, non-binary people and their families will feel the unacceptable consequence.

Summary of recommendations

Recommendation 1: The National Housing Plan adopt a human-rights approach to housing, enshrined in legislation.

Recommendation 2: The Plan highlight best practice responses to homelessness services across prevention, early intervention, crisis and post-crisis support.

Recommendation 3: Funding be allocated as a matter of priority to evidence-based prevention and early-intervention programs such as Juno's Rapid Response Clinic and Powering Future Choices

Recommendation 4: There be systemic funding of evidence-based recovery models such as EMPower as part of a comprehensive response to homelessness.

Recommendation 5: That there be an urgent focus on First Nations People living regionally, rurally and remotely.

Recommendation 6: The recent study and recommendations within, Pilyii Papulu Purrukaj-ji (Good housing to prevent sickness) immediately inform housing policy at a state and federal level with an application of the social emotional wellbeing health framework to assist to ensure approaches are culturally informed and safer.

Recommendation 7: In place of the Housing Policy Partnership, monies be assigned to current Elders for each Country in this place to self-determine their own solutions for their own communities, while honouring their own cultural protocols.

Recommendation 8: Government build and invest in public and community housing through an ongoing pipeline to meet existing and the growing demand.

Recommendation 9: Ensure a robust supply of crisis housing that is capable of meeting demand and is safe and fit-for-purpose, including adopting the core-and-cluster model of emergency housing that is inclusive of larger families, people with pets and people with a disability.

Recommendation 10: Take urgent action to address the gap in accessibility and affordability of market housing through inclusionary zoning, tax reform and legislated targets.

Recommendation 11: Ensure adequate fundings of crisis case management and extend support periods to ensure access to support post-crisis.

Recommendation 12: Ensure that all housing provision – whether crisis, transitional, or permanent – are high quality and meet nationally agreed guidelines on designing and building liveable homes.

Recommendation 13: Commit to housing-led approaches that prioritise rapidly rehousing people.

Recommendation 14: Funding be allocated for lived experience peer navigator positions to support clients to navigate the housing system and to advocate for support.

Prevention and Early Intervention

For decades both our local and international evidence base has reflected the importance of the provision of a continuum of service delivery from prevention, early intervention, crisis intervention through to post crisis and recovery. At Juno, we acknowledge the importance and impact of crisis intervention service provision. However, through our shared evidence base and in engaging in deep listening alongside our clients, equally note the impact and efficacy of prevention and early intervention initiatives and programs.

There are already some excellent practice frameworks in place regarding theoretical, risk mitigation, risk management and other empirically evidenced approaches pertaining to homelessness crisis responses in Australia. However, we have lagged regarding preventing and/or responding adequately to people and families on the precipice of or who become homeless. Given experiences of family violence and episodic or chronic homelessness are strongly interconnected, this is wholly unacceptable.

We at Juno would like to acknowledge the tireless efforts of housing workers from the emergence of the sector to current day whose backs we stand on and whose backs have been and continue to be broken by virtue of working within a profoundly underfunded, under resourced and siloed system.

The current housing crisis has been successive governments in the making which has led to continued poor policy and a lack of adequate investment. *We at Juno call on the government to enshrine access to housing as a human right to ensure stability and prosperity for future generations.*

Recommendation 1: The National Housing Plan adopt a human-rights approach to housing, enshrined in legislation.

We join the many voices that have come before us and urgently call for the international evidence base to be reviewed and applied within our local context by key decision makers and for people with lived/living experience across the broad strata of intersectional demographics represented in Australia, to have a seat at this table and to be centred in their expert offerings. One of many examples is the well-known social housing model within Vienna, Austria which has been in place for over a century and continues to highlight our lack of action in making adequate and ongoing investment in innovative solutions which serve to protect the interests and expected quality of life for those surviving underneath the upper and middle to upper classes. Instead, crisis driven band aid approaches remain in place, continuing to perpetuate systems abuses and harms toward the very people the current system should be serving. It has been said among housing workers and as evidenced within policy and research that for Victoria at least; the cost of all housing, is less than the cost of continuing the provision of the homelessness system within its current iteration.ⁱ

In the interim we call for rapid investment in the totality of the service continuum, with post recovery addressed later in our submission, a focus on early intervention initiatives we have undertaken to date will be briefly described.

Recommendation 2: The Plan highlight best practice responses to homelessness services across prevention, early intervention, crisis and post-crisis support.

Rapid Response Clinic

The Rapid Response Clinic early and brief intervention initiative is a helpline and drop-in centre, that provides women and gender diverse people who are experiencing early housing stress with connection to key information and practical support on housing and financial relief. Established during the peak of the COVID-19 pandemic the Rapid Response Clinic provided a critical link to women and non-binary people who were experiencing housing stress and family violence risk.

The overall findings of the evaluation conducted externally in 2022 demonstrated that the service was an effective and appropriate program for empowering women and non-binary people with the information they need before a crisis occurs. The evaluation provided key insight into women experiencing housing stress during the pandemic. The service was predominantly used by women (98%) and 9 out of 10 callers had needs related to unstable accommodation. Over two thirds (68%) of callers identified they were currently in housing stress and over a third identified needs related to current or previous family and intimate partner violence (38.5%).

The service reached a broad intersection of our community. Callers to the service were mainly younger between 25-45 and a third of callers were over 45. The service was provided with interpreter assistance where needed and two out of five callers assisted were culturally and linguistically diverse.

The Rapid Response Clinic had a strong focus on empowering and connecting women with information that would assist them in their current situation and linking them to essential supports where key risk of family violence or housing loss was evident. Women and non-binary people particularly noted that the information and connection provided enabled them to make a difference in their lives.

There is a strong need and evidence that the Rapid Response Clinic is an effective early-intervention initiative for women and non-binary people experiencing housing stress. This clinic has provided an opportunity and insight for Juno and other services on the benefit of providing support before crisis hits. We call for programs with fidelity to our model or similar to be funded nationally as a matter of priority.

Powering Future Choices

We at Juno also acknowledge the importance of free, accessible and culturally safer community education within the prevention and early intervention spaces. Powering Future Choices is a peer education project that provides information and early intervention supports to women and non-binary people 18+ whose income and life circumstances may put them at risk of a housing or financial crisis.

Responding to the growing rate of homelessness among older women, the original iteration of these workshops equipped attendees with the knowledge and skills to identify and mitigate their chances of long-term homelessness and poverty in older life through education around housing, money, family violence and health and wellbeing.

The project has been successfully delivered by five older women with lived experience of housing crisis and/or family violence using a peer education model. Since December 2021 and as of May 2023, more than 35 workshops have been delivered to over 200 attendees.

These workshops provide a safer community space for attendees to gain information that empowers them to plan for their futures. The peer education model, where the workshops are run by women and non-binary people with lived experience, has proven highly effective. We at Juno have recently pivoted regarding our program offerings in this domain and will now open future series to all women and non-binary people over 18+, inclusive of a bespoke program for Middle Eastern diaspora communities in language, delivered by a respected community leader. We once again call for programs with fidelity to our model or similar, to be funded nationally as a matter of priority.

Recommendation 3: Funding be allocated as a matter of priority to evidence-based prevention and early-intervention programs such as Juno's Rapid Response Clinic and Powering Future Choices.

Breaking the Cycle of Homelessness and Crisis

A trauma-informed, post-crisis, recovery approach within the homelessness and family violence sector is urgently needed. Too many individuals return to homelessness services, as the housing they are allocated is inappropriate or unsafe, or when they do move into long-term housing, their connection to support often stops abruptly. As we know, many of the people we work with have suffered immense trauma and become stuck in the cycle of poverty due to multiple intersecting and compounding factors. Having to navigate a broken system is part of the experience of trauma. What is urgently needed is investment in post-crisis support that is centred in healing, recovery and empowering individuals to develop new skills and carve a pathway out of poverty that is unique and meaningful to them. In the article, *Using Brain Science to Design New Pathways out of Poverty*, Babcock writes:

“Moving out of poverty is no longer a short process of following a simple roadmap to a good job. It has become a lengthy, complex navigational challenge requiring individuals to rely on strong executive function (EF) skills (impulse control, working memory, and mental flexibility) in order to effectively manage life's competing demands and optimize their decisions over many years. Experiences of social bias, persistent poverty, and trauma can directly undermine brain development and the EF skills most needed for success”ⁱⁱ

Many of the single parents who are on a low income whom we work with at Juno are often tasked with caring for their children, paying for childcare, working casual or part-time roles whilst potentially studying at the same time to obtain the required education necessary for higher-paying jobs. On top of this, Centrelink payments lag the growing cost of living and are well below the poverty line. With significant structural barriers at play, it has never been more important to develop innovative ways of working with people to overcome these roadblocks and develop economic independence.

The coaching model we have been running at Juno, developed in response to the neuroscience of trauma recovery, has yielded promising economic mobility and family stability results for participants who have experienced homelessness and/or family violence. Developing executive functioning skills is a key part of the model we have been using at Juno over the last two and a half years. By developing executive functioning skills, connecting with relevant networks, and working with a coach to develop staged plans across multiple life areas, participants can create greater stability for themselves and their families. As participants progress through the model, they build a plan, develop their skills and decision-

making confidence, achieve goals in multiple life areas, and in turn, develop their sense of personal agency and power.

Within our two-and-a-half-year pilot of the economic mobility coaching model, EMPOWER, we have worked with 38 women to build strong, economically secure and thriving futures for themselves and their families. In our midline evaluation delivered in January 2023, there was an average income increase amongst participants of \$375 per fortnight from \$986 to \$1361. Of the women who are able to work, 78% are currently employed in part-time or full-time work, or regular casual employment or training, compared to 27% at intake. In addition to building personal economic security, participants also report an improved sense of agency, self-determination, and confidence in themselves. They are safe, well-resourced and achieving meaningful goals for their life.

We know that the housing first model is the first, essential step needed to create safety, stability, and economic success. However, the steps following the attainment of secure housing are just as important in ensuring success, support and stability for people who have experienced homelessness and family violence.

Case Study 1: Ending Support

“My previous experience was those two weeks after moving into a long-term property, the case manager would send an email with different links to support services if there was a need. Following this, there would be a call from the case manager wishing the client well and that it was a pleasure to support them – the end. It was almost like they couldn't wait to move on, and they had done their job. My lived experience tells me that after receiving support for such a long time, losing that support can be like losing a limb (I had case management for ten years); it is just gone, and there is suddenly no support at all. I guess you could say a client may be feeling elated at having their forever home, but then that wears off fairly quickly, and they start to think – what if something happens and I need support? Two weeks would be simply unpacking and settling in. It is likely that any issues may arise after that period, including mental health concerns. It is a huge transition from having that regular support to having none. It takes more than two weeks to iron out the creases, so to speak. This is where you start to notice the maintenance issues, concerns with neighbours, traffic and transport, etc. One major thing was that my THM provided garden maintenance, and once I had moved into a long-term home, that support was gone, and I was left with the hefty bill of purchasing a lawn mower and other needed items for garden care. If I were to recommend a longer period of support, I would suggest up to twelve months after case management, dependent on the clients' needs. This could be in the form of a new role for a professional (preferably with lived experience) at the same organisation that provided the initial support – to allow the case manager to take on a new client - a position could be made for a temporary program support manager and the financial support should be reflected in the funding from government agencies.”

Ensuring that those who have moved into social housing have adequate access to post-crisis support is a missing piece of the puzzle within the homelessness sector, and we call for programs like EMPOWER to be funded nationally as a matter of priority.

Models such as EMPOWER, which have a strong evidence base, demonstrate that progressive, recovery-centred coaching approaches are both effective and necessary in keeping people out of the cycle of poverty and ensuring they continue to lead stable, safe lives.

Recommendation 4: There be systemic funding of evidence-based recovery models such as EMPOWER as part of a comprehensive response to homelessness.

Aboriginal and Torres Strait Islander Housing

We at Juno will first address the colonial notion of overcrowding. This is based on a western context of a nuclear family, originally established to create working units under the emergence of global capitalism. Since time immemorial on this continent clan groups from every Nation have and some continue to live in intergenerational, kin filled households, brimming with care, the doing of culture and Blak joy. We acknowledge many CaLFD communities also do care alongside their Elders and extended families under the one roof in this way inclusive of some Anglo households.

The onus is not on First Nations peoples to assimilate how they may choose to live in this place, the onus is on federal and state governments to provide large enough, maintained and liveable dwellings as a bare minimum. We call for an urgent focus for First Nations communities living regionally, rurally and remotely and we ardently thank the Arrernte peoples for their tireless fight in Ltyentye Apurte (so called Santa Theresa) for their continued journey toward justice in the High Court, being the first residential tenancy case being heard by so called Australia's highest court in a generation.

In December 2022, the Joint Council approved the establishment documents for the Housing Policy Partnership under Priority Reform One of the National Agreement on Closing the Gap. The Partnership purports to provide a forum for Aboriginal and Torres Strait Islander peoples to have a say in the design and delivery of Aboriginal and Torres Strait Islander housing services. The National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) is set to co-chair the Housing Policy Partnership with the Department of Social Services and membership includes representatives from state and territory governments, the Coalition of Peaks and independent First Nations representatives. The Partnership is expected to have held its first meeting in the first half of 2023.

It is not enough for First Nations peoples to simply have a say without recognised veto power when it comes to decision making – this is the antithesis to self-determination. We understand that a lack of housing provision for First Nations communities, particularly in remote and rural areas, and a neglectful lack of maintenance means First Nations peoples are currently being killed due to the housing systems' design. Inhumane housing conditions such as no running water, no gas, no electricity, blocked sewerage pipes and exposed electrical wires has been an ongoing issue, particularly in remote communities, for decades which has led to the lowest environmental, social, behavioural and economic determinants of health outcomes in the nation.

Recommendation 5: That there be an urgent focus on First Nations People living regionally, rurally and remotely.

Recommendation 6: The recent study and recommendations within, Pilyii Papulu Purrukaj-ji (Good housing to prevent sickness)ⁱⁱⁱ immediately inform housing policy at a state and federal level with an application of the social emotional wellbeing health framework to assist to ensure approaches are culturally informed and safer.

We call for this in the interim as we continue to fight for land back and reimagine land back in its totality beyond the current limitations presented by native title.

Finally, we at Juno call for not only funding to be restored to, but amply given without condition to Land Councils, Land Corporations and Aboriginal Community Controlled Organisations who have been and continue to be cut at the hands and knees by government in their ability to respond to and provide a timely service for First Nations peoples seeking housing and homelessness supports.

Recommendation 7: In place of the Housing Policy Partnership, monies be assigned to current Elders for each Country in this place to self-determine their own solutions for their own communities, while honouring their own cultural protocols.

Housing Supply

We see firsthand the devastating impacts of homelessness and housing insecurity and the outcomes of social policy that for too long has failed to provide the investment needed to ensure that all Australians have safe, affordable and suitable housing. This plan provides an excellent opportunity to take large-scale, ambitious and strategic action to address the housing crisis and ensure no one is without a home. Below we describe some of the most insistent, damaging and urgent issues we respond to on a daily basis and draw upon this expertise to set out a range of recommendations for policy reform.

Public and Community Housing

There is a significant general gap in public AND community housing availability that must be remedied by this plan through substantial and sustained investment in building enough to meet demand. The current shortage is creating extraordinary demand for support from Specialist Homelessness Services much of which cannot be met.

There is a chronic shortage of public and community housing properties with more than three bedrooms. This makes it incredibly difficult for larger families to secure long-term housing. As well as one- and two-bedroom properties, we urge the government to also build more three-, four- and five-bedroom long-term properties.

There is also very limited housing available that is accessible for someone with a disability, despite being one of the priority cohorts.

The absence of suitable housing creates profound bottlenecks in the system, meaning that people are not moving through because there is simply nowhere for them to go. We support multiple clients who have been in the Transitional Housing Management (THM) program for more than 10 years and are still waiting for properties with enough bedrooms for their families that also meet their accessibility needs. One client has been on the waitlist since 2008 for a 5-bedroom property.

The lack of long-term housing pushes women and non-binary people back into unsafe relationships and housing. One woman who had been waiting since 2013 for a 3-bedroom property with disability modifications eventually had to rely on her ex-partner - person who chose to use violence against her - to supplement her income to move into a suitable private rental.

Recommendation 8: Government build and invest in public and community housing through an ongoing pipeline to meet existing and the growing demand.

Crisis accommodation

In Northern Melbourne, there is currently no funded crisis accommodation available for people with children who are experiencing homelessness outside of crisis brokerage for motels. Often, homelessness is a result of family violence, however, the risk is assessed as not meeting the high threshold needed to be eligible for refuge. This pushes more women and non-binary people into the housing system. Policies must consider the intersection between family violence and homelessness.

Shared rooming houses for single people are often the only option we can provide to women and non-binary people presenting to our service for homelessness support. However, this accommodation is often unsuitable and/or unsafe. In our experience, a common impact for people who stay in rooming houses is exacerbated trauma and significant emotional distress. Research has consistently demonstrated that people without homes have experienced significant trauma prior to becoming homeless, and that trauma is both a consequence of being without a home and a contributing factor to the likelihood of experiencing homelessness.^{iv} *As a result, we recommend adopting and rolling out the core and cluster set-ups of family violence refuges for the homelessness sector.* This would enable people to access self-contained accommodation and provide a safer, and trauma-informed, crisis accommodation model.

A considerable gap also exists for single people with pets accessing crisis accommodation, with few available options. Juno can access funding for short-term pet boarding, but due to the significant emotional support and companionship pets provide, when people already feel isolated and disconnected from their safety nets, many of the women and non-binary people we support understandably do not want to part from their pets. We call for an investment in crisis housing that is pet-friendly and meets the diverse needs of victim survivors.

Recommendation 9: Ensure a robust supply of crisis housing that is capable of meeting demand and is safe and fit-for-purpose, including adopting the core-and-cluster model of emergency housing that is inclusive of larger families, people with pets and people with a disability.

Market rentals

The gap in affordability for private rental properties for anyone on JobSeeker^v means often people can only afford to rent in share houses. According to Anglicare Victoria's 2023 Rental Affordability Snapshot (RAS), there were zero affordable and appropriate properties for a single person on JobSeeker^{vi} and only one affordable property for a single parent receiving Parenting Payment in the whole of Victoria. Due to trauma histories, shared accommodation can be very challenging for some of the people we work with. An adequate market supply of affordable rental properties will be a critical issue for the National Housing and Homelessness Plan to address.

As well as lifting Social Security payments to a liveable level, a multi-faceted approach needs to be taken to deal with the private market rental affordability crisis, including zoning, tax reform, and affordable housing targets.

Recommendation 10: Take urgent action to address the gap in accessibility and affordability of market housing through inclusionary zoning, tax reform and legislated targets.

Post-crisis support

The current funding to Specialist Homelessness Services sees support terminated once clients move into permanent housing. Our case management team frequently witness clients experiencing high anxiety levels when they have moved into long-term accommodation and are approaching the closure of their case management support. Juno can generally keep support periods open for a few weeks after someone moves into a property, however, after working with a service for often years, it is an immense change for someone to say goodbye to all supports. There is currently a gap in service funding to enable people to access support to establish and maintain their tenancies. **We recommend funding a temporary case management support role for a period of no less than three months to support clients exiting the system**, and this role should be given priority consideration to a person with lived experience. This is alongside the need for post-crisis, recovery responses as outlined earlier.

Recommendation 11: Ensure adequate fundings of crisis case management and extend support periods to ensure access to support post-crisis.

Housing quality

Case Study 2: Housing Quality

“Another issue is the cleanliness of properties. If they were private rentals, agents would ask for the properties to be cleaned again and the bond not to be returned. I know some people have extremely high standards of what is clean and what isn’t, but my experiences of what many providers thinks is clean is insulting to the family moving into the property. Mould is frequently present in many Transitional Housing Management properties, and from my experience, the mould is cleaned and covered up and not dealt with properly. Maintenance is so far down the ladder of what is acceptable, even for people transferring or moving out of their property. My experience is that I have received astronomical maintenance bills for repairs that I had requested while living there or issues not fixed before I moved in. I advocated for myself using the Residential Tenancies Act to waive those debts, but essentially, they wanted me to pay for things that were already broken or unsuitable when I moved in. They then tell you, “You accepted the property the way it was. If you’re not happy with it, you need to pay for and arrange the repairs yourself”. My current Office of Housing property was kept vacant for nearly a year, and I couldn’t understand why until winter. This property has rising damp and I have spent so much money and time keeping the mould at bay while my family continues to get sick with respiratory issues. In the 12 months I have lived here, I have spent around \$3500 replacing furniture damaged by mould. Money many of us don’t have lying around. There are also several safety and privacy issues at my current property, which I have flagged with Office of Housing. They responded with a phone call, and any other emails I have sent have been completely ignored.”

The poor state of Transitional Housing Management (THM) properties and long-term housing is a significant issue. Far too often the people we work with receive housing offers after significant waiting

periods, but the properties are poor quality (often run down and likely to be mouldy). Most tenants also face long delays when it comes to maintenance requests. The plan must address this by ensuring that all housing provision, including social housing, transitional and crisis housing, meets quality standards and that Australians being housed through these systems are not receiving a sub-standard or poorer quality of housing. All Australians deserve access to safe, sustainable, affordable and fit-for-purpose housing that meets nationally agreed standards on liveability and design.

Recommendation 12: Ensure that all housing provision – whether crisis, transitional, or permanent – are high quality and meet nationally agreed guidelines on designing and building liveable homes.

Housing-led

We strongly believe that a housing-led model would reduce homelessness and minimise the harm and trauma that too often accompany experiences of housing insecurity and homelessness. A housing-led approach would help community service providers better support people experiencing homelessness or at risk of homelessness. It is incredibly challenging to support people experiencing housing instability, and our current model, as set out above, too often leads to people experiencing homelessness over many years and to repeated experiences of homelessness. Ensuring that people are rapidly rehoused means that we can target our support for those who need it to establish and maintain their tenancies. The flow-on impacts of a housing-led approach would be substantial: reduced homelessness, reduced harm and trauma, more effective and targeted service provision and a reduction in the demands on a system in crisis.

Recommendation 13: Commit to housing-led approaches that prioritise rapidly rehousing people.

Case Study 3: Trying to leave

A client presented seeking support after historical and current family violence left her experiencing instability, trauma and homelessness. Returning to their residence, where the PCUV (Person choosing to use violence) was residing and refusing to vacate, was not a safe option for them. Additionally, the client has a child and two dogs, significantly limiting their access to crisis housing. The client has a daughter engaged in schooling, meaning they are bound to the area and could not accept the limited emergency accommodation options available in the city. The client was initially unaware of the support options available and immediately felt safer knowing that Juno could assist them to fund emergency accommodation for a few days. This support is crucial because without access to payments like the 'Escaping Family Violence payment' or the 'Family Violence Flexible Support Package', the client may have been forced to return to the unsafe environment with the PCUV. It is worth noting that similar cases have arisen in which individuals seeking assistance after experiencing family violence were deemed ineligible for refuge due to perceived low risk levels, and the presence of pets or children further complicated their eligibility for crisis housing. In these situations, people are left experiencing extreme distress due to the instability and trauma of being without stable housing and the constancy of trying to find somewhere safe and secure, and wondering why they left in the first place.

Navigating the Housing System – Lived/Living Expertise Insights

In my 40's I became homeless after experiencing family violence. I had left our family home that we always thought would be safe. This was so unexpected, and I never thought it would happen to me or my children. I had no idea what to do or where to go as being a single parent, I knew that I would struggle to be accepted or be able to afford a private rental.

I was originally a tenant in public housing but did not know I was eligible for a priority transfer and could be supported with emergency housing until that happened. I had spoken to my local housing manager who simply said, "oh ok just hand in the keys". He offered me no other options for support and months later sent me a hefty bill for maintenance on the old property. Everywhere I went for support I was told I would be put on a waiting list and to wait for a phone call. Not once did anyone offer me any options while I waited for support. I continued to share my story repeatedly and it was like I was reliving it. I struggled with this, and my mental health suffered because of it.

After many years as a single parent, I had learnt that I could not rely on anyone except myself, and this eventually became my detriment. I did not present at any organisations in distress, I was clean and tidy and not showing any signs of being in danger. I appeared calm, spoke well and shared my story. I did not appear as someone who needed help immediately, so I was pushed to the back of the line. I may not have outwardly been showing my distress, anxiety or fear for my safety, but I was certainly feeling it on the inside. Every day was a struggle, not knowing what the next would bring. I would cry and panic at the drop of a hat and I was frustrated that I was feeling like I wasn't believed because my struggles were not outwardly showing. It was because of this frustration that I began doing my own research on the internet and called every single organisation I could to access support but again and again, I was told there was a waiting list. I began to wish I could get the tears rolling down my face on cue in the hopes that someone would see what I was really going through. My doctor saw it and my psychologist saw it just from the way I spoke and the way I physically carried myself so why couldn't the people who were trained for this sector see it?

Once I was accepted as a client with a homelessness service, I felt some relief, but it was short lived. The only thing they could do for me was update my priority status with the Victorian Housing Register and after that I would sit there and languish away waiting for a safe home to call our own. My children were constantly questioning why we had nowhere to live and how long it was going to be before we did and for once I had no right or wrong answer for them. Even though I had case management, I was never linked in with any other services, nor was I advised of other support I could access.

I wasn't eligible for a refuge or a share house because I had a 12-year-old son and the policies stated no male children over that age were allowed. I was asked why I couldn't consider staying there with my daughter and finding a friend for my son to stay with. How could they even consider asking me when my family had just been ripped apart and suffered extensive trauma due to family violence? I didn't even need to think about my answer, it would always be no. Time and time again I was told there was no housing available, in fact, one day while relentlessly searching for a private rental that I may just have a chance at moving into, I spotted a home for rent that looked an awful lot like a DFFH property and the description said it was a one year lease only and the tenant would be eligible for rebated rent based on

their income. I was quite curious about this and called the number which I seemed to be familiar with but couldn't place it. Turns out it was the organisation that I had spoken to the day before who had told me they had nothing available even temporarily. I know that sometimes when they say this it can be true but, in this instance, the properties were available and there were several of them. My frustration became more than anyone can imagine, and I questioned the organisation about their decision not to share this opportunity with me when they heard my story and how desperate I was. The worker said he didn't think a home for a year would be accepted by me when I needed a forever home, and he questioned if I could afford the rent when I wasn't working. I wondered if he even considered letting me make that decision myself rather than him thinking he knew better than I did what I did and didn't need or could afford. I spent a whole year in that property and then once the organisation I was renting from accepted and believed that I truly had nowhere to go and would be living in my car with my children and pets, they offered me a transitional property.

The point of my story is that for 10 long and painful years I was forced to wake up every single day worrying about where I would be and whether we were safe or not. This is not acceptable, and I have battled a broken system for so long now that most times it feels like I know more about what is available, than the organisations that are meant to be supporting women and non-binary people as well as their children. I missed out on so much support for my family when it was most needed but some organisations won't offer those and I understand that sometimes they may have run out of funding for the financial year or other reasons beyond their control but there should still be full transparency about all available services with the understanding that some may not be available all of the time due to funding and other reasons.

I can reflect on an example of my case worker at the time referring me to a legal service for support with the maintenance payment from my previous home. I am still to this day astounded that had I not read through a number of policies that related to family violence that I would have been left paying a bill for damages caused by the PCUV. My research and knowledge enabled me to get the entire bill wiped. A bill I should never have received. I quoted the act and the section number to the lawyer who was supposed to be helping me and instead I was teaching him and using my lived experience and strength as woman to do so.

Now that I work in the sector and use my lived experience to support others and offer advice and expertise, I want to see the lived experience factored in when every organisation has a position available, or they are creating one. Anyone can learn from a book, but the lived experience is a lesson you must live to be able to share effectively. In conclusion, this could be a timely reminder that not every person seeking support will present in the same way. We are all human and we all express ourselves differently. That should not determine the level of support someone needs or when they need it.

Recommendation 14: Funding be allocated for lived experience peer navigator positions to support clients to navigate the housing system and to advocate for support.

Conclusion

Thank you for the opportunity to provide a submission to inform the development of a National Housing and Homelessness Plan. This is a critical opportunity to develop housing and homelessness policy that is ambitious, far-reaching and life changing, and we implore the federal government to take bold and brave steps to end homelessness in Australia.

The Plan cannot exist in isolation of other structural inequities that drive homelessness: family and domestic violence, gender-discrimination, racism, ableism and homophobia to name just a few.

Lastly, the Plan must include support across the range of interventions, from preventing to addressing homelessness. It must centre of the best evidence, particularly that from lived and living experience, and ensure that it addresses the multiple needs of Australia's diverse peoples.

References

ⁱ <https://www.abc.net.au/news/2017-03-16/cheaper-to-provide-homes-for-homeless-rather-sleep-rough/8354284>

ⁱⁱ Babcock, E (2014) *Using Brain Science to Design New Pathways out of Poverty*, Crittenden Women's Union: <https://www.aecf.org/resources/using-brain-science-to-design-new-pathways-out-of-poverty>

ⁱⁱⁱ Hall, N.L., Memmott, P., Barnes, S., Redmond, A., Go-Sam, C., Nash, D., Frank, T. and Simpson, P. (2020), 'Pilyii Papulu Purrukaj-ji (Good housing to prevent sickness): A study of housing, crowding and hygiene-related infectious diseases in the Barkly Region, Northern Territory', commissioned from the University of Queensland for Anyinginyi Health Aboriginal Corporation, Tennant Creek, Northern Territory

^{iv} Of those with a lifetime history of mental illness, those who have a history of homelessness also have an increased likelihood of experiencing mental illness in a given year compared to those without a history of homelessness (54% vs 19%), see AHIW (2023) *Mental Health and Homelessness*, <https://www.aihw.gov.au/mental-health/topic-areas/specialist-homelessness-services>

^v Please see Juno pre-budget submission to the Federal Government calling for a permanent increase to Income Support payments, including JobSeeker <https://juno.org.au/wp-content/uploads/2023/08/Juno-Pre-Federal-Budget-Submission-Jan-2023.pdf>

^{vi} Anglicare (2023) *Rental Affordability Snapshot* <https://www.anglicare.asn.au/research-advocacy/rental-affordability/>