



29 August 2023

Committee Secretary
Senate Standing Committees on Community Affairs
PO Box 600
Parliament House
Canberra ACT 2600
community.affairs.sen@aph.gov.au

Dear Committee Secretary,

RE: INQUIRY INTO THE WORSENING RENTAL CRISIS IN AUSTRALIA

St Vincent de Paul Society is a lay Catholic organisation comprising over 45,000 members and volunteers and over 6,000 employees. The Society has operated in Australia since 1854 providing on the ground assistance, mainly in the form of emergency relief and accommodation and other support services to all in need.

We also provide short-term crisis accommodation, transitional housing, medium to longer -term community housing, accessible housing for people living with disability and specialist homelessness services. Our dwellings range from single bedrooms with shared facilities to four-bedroom homes. The Society operates one of the largest homelessness prevention services outside of Government.

The Society's [Amelie Housing Ltd holds Tier 1 registration](#) with the National Regulatory System for Community Housing and has 1,491 community housing stock in New South Wales, the ACT and South Australia, of which most are long-term (55 per cent) or medium--short term community housing options (27 per cent).

In addition to our housing services, the Society distributes around \$50 million a year to help people meet their basic needs such as food, utilities, accommodation, transport, medical and educational costs. This is in addition to the assistance provided through the Society's soup vans, retail network of shops and our emergency, transitional and community housing services.

History of advocacy

The Society has a long history of advocating for affordable housing, for people who are homeless or facing homelessness and on behalf of Australians who are renting.

In our 2016 report [Ache for Home](#), we highlighted the correlation between shortages of social housing, financial stress, and homelessness. The report called for a comprehensive plan to help address these issues and outlined the need for a long term and systematic response. The report recommended (among other things) that the Commonwealth Government:

- halve the shortfall in affordable rental accommodation and halve the number of people experiencing homelessness by 2025
- invest in building dwellings; develop a national plan for housing; and recognise the

human right to a home

- establish a \$10 billion housing fund to meet the immediate need of 100,000 homeless persons
- provide loans from the housing fund at low interest rates to community organisations, local and state governments, and other organisations
- maximise choices for people experiencing homelessness
- provide a pathway to homeownership for low-income earners
- support mixed tenancies of public and private housing
- incorporate high quality building standards
- employ energy efficiency measures to reduce ongoing power costs
- meet the cultural needs of First Nations peoples and newly arrived refugees.

We highlight to the Committee, as we have in other fora, that there has been no strategic approach to housing in Australia for 30 years. There has been and remains a complete lack of joined-up, strategic planning across all levels of government has resulted in the present housing crisis. No future plan will right 30 years of inaction in a short period.

The reality is that people who are experiencing or at risk of homelessness, or housing stress, or struggling to purchase a home, face years of stress and uncertainty before the housing environment becomes more positive.

Since the election of the Albanese Government in May 2022, the Australian Labor Party (ALP) housing policy platform is being slowly introduced and includes a \$10 billion housing fund to address Australia's low levels of social and affordable housing stock.

The Housing Australia Future Fund Bill continues to face legislative obstacles in the Senate, but the Society remains hopeful that it will soon be passed. We take this position because the housing situation is dire, with many Australians unable to either rent or purchase a home. At the same time, we acknowledge the HAFF is not a 'silver bullet' but it is part of building a comprehensive long-term plan involving key stakeholders (state and territory governments, private developers, social and affordable housing providers and charities) to address 30 years of inaction. Politicians need to understand that delays in passing the Bill will result in delays to people eventually securing a roof over their heads.

Rental stress

Although a very wealthy society, Australia is now an unequal one. At the core of this unequal distribution of wealth is housing. The wealthiest section of the Australian population is those people aged over 65 years. Much of this wealth is attributed to home and property ownership.

Almost half of the growth in household wealth since 1990 is connected to property.

The wealthiest 20 per cent of Australian households own more residential property by value than all other Australian households combined. High-income households are three times more likely to own investment properties than other income households.

Conversely, home ownership has declined among all age groups, especially those aged 25 to 44 years, and in middle-income groups. Declining homeownership, and longer periods to pay mortgages, will mean diminished income for Australians when they retire. For others, it will mean that their retirement years will include decreased standards of living, poverty, or even homelessness.

Back in 2019, the Productivity Commission found that of the thirty per cent of low-income households (or 2.65 million people) in the private rental market, two thirds of them

experienced rental stress. 170,000 households were forced to survive on less than \$250 per week after paying rent.¹

A recent Savvy survey² found that the 'soaring cost of housing is putting pressure on low to middle-income earners, especially in major cities. The issue is particularly acute for single parent- families, low-wage workers, and older Australians on fixed incomes.'

[*A Fairer Tax and Welfare System in Australia*](#), a research paper by the Australian National University commissioned by the Society, highlights that 'interest rates have likely pushed many mortgagors' households into poverty. Poverty is usually dominated by those renting but renters and mortgagors now have similar numbers of persons in poverty (1.35 million). Renter poverty rate is 17 per cent compared to outright owners (6.4 per cent), and those purchasing a home at 11.3 per cent.' The cost of renting means that millions of Australians have to face the reality that they will never buy a home. Working individuals and families, who at one time would have been homeowners themselves, now face new uncertainties. Pressures in the rental market could be decreased if the decline in home ownership could be arrested. This is why the Society supports the *Regional First Home Buyer Scheme* and the *Help to Buy* program.

At June 2023, increased demand and supply side constraints have pushed rents to historic highs across the combined capitals and combined regionals, although there is slight variation by location. House and unit rents in Sydney, Melbourne, Brisbane, Adelaide and Perth are at record highs, as well as house rents in Darwin. Weaker conditions are evident in Canberra and Hobart. Year on year combined capitals residential rents are up 11.5 per cent and combined regionals up 6.3 per cent, noting that year on year figures for Canberra and Hobart are down 2.2 per cent and 1.9 per cent, respectively. Ranking of average weekly rental prices per home are Sydney (\$700), Canberra (\$675), Darwin (\$650), Brisbane (\$580), Perth (\$580), Adelaide (\$540), Hobart (\$530) and Melbourne (\$520).³ Nationally, the residential rental vacancy rate at July 23 is 1.3 per cent. Rankings are Perth (0.5 per cent), Adelaide (0.6 per cent), Brisbane (1.0 per cent), Darwin (1.0 per cent), Melbourne (1.3 per cent), Sydney (1.6 per cent), Hobart (1.8 per cent) and Canberra (2.1 per cent).⁴

Anglicare's recent rental affordability snapshot for essential workers indicates that essential workers aged under 40 years are increasingly turning to the private rental sector, facing housing stress and potential impacts on their well-being. For those in occupations requiring physical presence, longer commutes due to unaffordable housing can affect their job quality and safety. Industries such as aged care, disability, and mental health care are facing a significant workforce shortage due to housing affordability issues. Despite wage growth, rental prices outpace earnings, with rents rising by an average of 11 per cent in the past year, compared to wage growth of 3.7 per cent.

What we are seeing

A lack of affordable and secure accommodation, along with cost-of-living pressures, is increasing housing stress. People are sleeping in their cars or living in motels, caravan parks and temporary camping sites. Tent communities are popping up in all the Australian states and

¹ Productivity Commission Research Paper. September 2019. *Vulnerable Private Renters: Evidence and Options*. Accessed at: <https://www.pc.gov.au/research/completed/renters>

² Editorial Team (updated on June 19th, 2023) *Rental Crisis: Low-Income Households Need 117% of Income to Pay Rent*, Accessed at: <https://www.savvy.com.au/media-releases/rental-crisis-low-income-households-need-117-of-income-to-pay-rent/#:~:text=As%20of%20February%202023%2C%20more,of%20their%20income%20on%20housing>.

³ Domain. *June 2023. Rental Report*. Accessed at: <https://www.domain.com.au/research/rental-report/june-2023/#nationwide>

⁴ SQM Research. July 2023. Residential Vacancy Rates. Accessed at: https://sqmresearch.com.au/graph_vacancy.php?region=wa%3A%3APerth&type=c&t=1

territories.

The Society's assistance is provided primarily by members and volunteers, largely through call centres and the home visitation program. Assistance may also be provided by staff through specifically funded projects and our centres.

Over the last 12 months, the Society has experienced increased demands for emergency relief, including assistance with food, utility, transport, accommodation and medical costs. We are assisting people from backgrounds previously unknown to us, including middle income earners. For example, in NSW 30 per cent of people who approached the Society for assistance sought help with housing for the first time. Eighty per cent of people sought help with food. Requests for assistance are increasing month on month and are up 20 per cent this year alone.

Of those we help with emergency relief:

- most are aged between 30 to 70 years (around 70 per cent)
- females are overrepresented (around 60 per cent)
- most are renters (around 70 per cent) and around one-fifth are homeless
- around one-third are single parent families, but many also live alone (30-50 per cent)
- many seek our help multiple times a year, on top of seeking help from other charities
- most are on income support (90 per cent)
- around one-third live with a disability, and
- more people are seeking help for the first time (around 20 per cent).

There is a direct relationship between high rents and increased requests for our assistance, across the country.

To assist in preparing this submission, the Society requested feedback from our State and Territory jurisdictions. In Tasmania, Canberra-Goulburn (ACT and surrounds), Victoria, Western Australia, New South Wales and Queensland, there are escalating challenges being faced by many Australians due to increasing rental costs, housing affordability stress, and few affordable and permanent housing options. This is resulting in a growing demand for emergency relief, which is limited, and referrals to support services, including homelessness services.

An evidence note developed by the University of Queensland, in partnership with SVDP Qld, has found that housing stress has significant spillover effects on the welfare and community sector, with individuals experiencing housing stress being 70 per cent more likely to seek help from welfare and community organisations. As the housing and cost-of-living crises continue to worsen, the provision of emergency relief may need to be reconsidered. Conditionalities on the types and amount of assistance may need to be modified and could include raising the level of assistance provided for food and other necessities, or part-payment for rent. Linkages between the Society's emergency relief and housing and homelessness programs are critical, given the close ties between the two programs.⁵

Feedback from the Society in other jurisdictions

In **Tasmania**, emergency relief requests increased by 6.7 per cent in 2022-2023, with significant spikes in accommodation/rent assistance requests (a more than six-fold increase) and rental payments (100 per cent increase) in southern Tasmania. Rising rental costs resulted

⁵ The University of Queensland. St Vincent de Paul Society Qld. October 2022. *Help-seeking and housing stress: Emerging evidence from the HILDA survey*. Evidence Note Vol. 3. Contact School of Social Science: c.ablaza@uq.edu.au.

in financial hardship for companions, leading to inadequate funds for essentials like food and bills. New companions, previously employed and not needing emergency relief, sought help with rent arrears and energy bills. The north of Tasmania witnessed a change in the demographics of people seeking assistance, including older companions struggling with increasing rents due to reduced working hours. Housing providers in the Eastern Shore of Hobart area established new agreements to prevent eviction by providing support systems.

In **Canberra-Goulburn**, 5,522 companions were assisted, up 13 per cent from the same time last year. Instances of assistance have increased 30 per cent to 35,794 while requests received have also increased 22 per cent (to 17,966). A total of \$2.12 million has been disbursed, up one-third from last year. Requests for assistance with accommodation and rent have increased 20 per cent (368 cases), with payments of almost \$100,000 distributed.

The jurisdiction also operates the Western Region case management pilot program to assist with rent and emergency accommodation issues. The main groups seeking assistance are income support recipients, low-income earners, and single men, women, and parents. Issues being encountered include onerous pre-approval application processes that require a person to be deemed 'eligible' for an inspection; lack of personalisation in the rental application process; and poor condition of rental properties when compared to weekly rental asking prices.

Victoria has seen an increase in demand through its call centre. The 130 metropolitan conferences (out of 250 across the State) operated for 235 days 2022-23. They responded and referred 38,218 calls to conferences, received 5,072 new callers and 1,089 general queries. There was a total of 18,955 unserviced calls due to conferences being at capacity, the caller not due for a visit or conferences unable to respond to the call. Conference assistance expenditures exceeded budget, with accommodation support providing help in managing housing costs. The Northern Community Hub faced an 8.3 per cent increase in residents presenting due to housing affordability stress and a significant rise in weekly rent for new tenancies. Clients resorted to Buy Now Pay Later schemes for essentials, impacting their capacity to pay rent and utilities.

The Inner Melbourne Community Hub observed a notable increase in people seeking help due to housing affordability stress and the housing crisis, with the majority being unemployed and relying on Centrelink income. Limited affordable housing options in the CBD and suburbs has led to longer stays in crisis supported accommodation.

The Hume Community Hub noted an increase in clients seeking assistance with housing arrears, including those with mortgages, indicating financial struggles. Clients with drug and alcohol issues and criminal records also faced significant challenges in securing stable housing.

Private rental is not a viable exit option for the majority of Victoria's Ozanam House residents. The consequence is that many residents remain at Ozanam House for longer than the prescribed duration (six weeks to three months) to achieve a social housing outcome that does not see the resident vacate crisis supported accommodation back into primary homelessness. Further, registered private rooming houses, previously a housing exit option from crisis supported accommodation, are now priced significantly higher than what is affordable for those on Jobseeker payments. Most rooming house tenancies are \$300-\$350 per week; or 84 per cent of the maximum Jobseeker rate (plus full Rent Assistance).

In **Western Australia**, total assistance provided in relation to rent and accommodation costs for 2022-23 was \$193,568.78, and 129 clients were serviced 133 times. Overall requests for assistance requests saw fluctuations across months, with peaks in February, May and June. Over the last six months (Jan to Jun 23), requests for emergency relief assistance with accommodation increased 196 per cent and for utilities, 179 per cent. The top four areas for which assistance was sought were food (\$1.05M), utilities (\$0.25M), vehicle costs (\$0.20M) and accommodation (\$0.16M). Perth's year on year average rental prices for a home have

increased the most in Australia, at 16 per cent,⁶ and with the lowest vacancy rate at 0.5 per cent, rental prices continue to surge. The Society reports particular difficulties with securing rentals in Hamilton Hill, Nollamara, Midland and Armadale.

In **New South Wales**, emergency funding played a significant role in assisting people with accommodation needs, and there was a resurgence in assistance requests in 2022-23. A total of 963 companions received \$705,696 in assistance for housing costs. Almost 40 per cent sought this assistance for the first time. Rental stress affected almost half (48 per cent) of the assisted individuals, and housing affordability stress was a common reason for seeking help. Areas such as Broken Bay and Greater Western Sydney experienced increased demand for assistance and high accommodation costs.

In **Queensland**, the Society continues to provide significant assistance through Emergency Response Funds, Woolworths Essentials Card purchases, Foodbank purchases and rental assistance. One conference alone reports that requests for assistance with rental support has increased 19 per cent in the last year.

People seeking asylum and access to housing

The Society is particularly concerned about the plight of **people seeking asylum**. Many are destitute and at high risk of homelessness. This is because very few government support payments and services are available to them. The Australian Government has reduced funding of the Status Resolution Support Services (SRSS) by 85 per cent, leaving those who are unable to work or find a job having to rely on their limited networks and community support services.

In the ACT, the Society is working with two other refugee support agencies and the ACT Government to provide 40 asylum seekers with free housing and living allowances. Without this housing support, they would be homeless. The situation longer-term is untenable.

In Tasmania, housing continues to be an issue, as well as the difficulties experienced by people trying to navigate the housing system. Support is provided to refugee families to understand Housing Connect and emergency accommodation options.

In Queensland, support continues to be provided to a number of men on Bridging Visas E who are finding it difficult to manage daily living, including the stress of finding accommodation and employment if not eligible for SRSS. They have significant and poor mental health with no supported accommodation.

In South Australia emergency assistance has been provided by the Vinnies Refugee and Asylum Seeker Service to 85 companions⁷ over 18 weeks. Intensive support, including rent and living allowances, has been provided to 22 companions. Utilities assistance has been provided to a further 70 companions.

In Victoria, one conference alone has provided \$405,312 in the past 12 months on rent for refugees they are supporting, of which there are between 30 to 50 people over the year.

In NSW, the Society continues to provide crisis support with housing, utilities, rental arrears, and related issues to people awaiting determination of their asylum claim. During 2022-23, the Society supported 157 companions seeking asylum and 168 people on temporary visas, 28 per cent of whom were homeless or in temporary accommodation. There was also a 21 per cent increase from the previous year of people seeking asylum who presented to our homelessness services.

Some women and children on temporary visas have been living in SVDP NSW's domestic violence refuges for several years due to a lack of access to income support and an inability to access other housing options. Without this housing support, they would be homeless. In

⁶ Domain. op. cit.

⁷ 'Companions' is the term used by Vincentians to describe those we walk alongside and assist

some cases, members have been providing ongoing rent support, financial, food and material support for more than six years to meet the basic needs of asylum-seeking individuals and families. Vinnies Support Centres in Western Sydney are also experiencing an increasing number of referrals from asylum seeker support agencies following the discontinuation of the NSW Government's Emergency Relief Support Grants on 1 July 2023. There is a significant service gap left by this funding cut which had been helping to prevent and respond to homelessness, destitution, food insecurity, domestic and family violence, health and mental health crises for people seeking asylum.

In summary:

- Requests for emergency relief have increased across all jurisdictions. Consideration should be given to increasing Commonwealth Emergency Relief funding.
- Buy Now Pay Later continues to exacerbate the housing and cost of living crises, with vulnerable people taking out multiple short-term loans to make ends meet and cover day to day expenses.
- There is an insufficient supply of housing options (e.g., children not accommodated in temporary accommodation). This results in people transitioning from couch surfing or sleeping in cars to emergency accommodation, then to transitional accommodation and back to emergency accommodation. It is taking years to progress to secure, long-term housing.
- Assistance is sought with the basics such as energy bills, food etc so that sufficient funds are left to pay rent. Increases to utilities, petrol and other essentials are also impacting clients and evidenced in the amount of Emergency Relief that is used to pay utilities and purchase food vouchers. Clients are leveraging off food vouchers to pay for other essentials. People are foregoing necessities, particularly with respect to health/medical issues, so that there is enough left to pay the rent.
- Issues are exacerbated for those already experiencing hardship, such as people living with disability.
- Assistance is being sought with rental arrears. Generally, people do not want to have to turn to charities for help and often only do so as a last resort (such as when faced with losing their home). The main reasons for seeking housing assistance are notices to vacate or possession orders, and significant arrears related to rent increases.
- In some locations, demand has outstripped the Society's capacity to help, which means calls are left unanswered.
- New people are presenting to the Society for the first time. Many are working and have children; other are older people. Some are underemployed, with hours reduced or in casual work.
- The outer suburbs are experiencing rental stress and high demand even though they have a relatively lower rental rate compared to inner city locations. This is due to a lower income base and cost of rentals.
- Clients are in hotels under co-payment arrangements (with the Society) for a longer period, increasing on average from 2 to 6 weeks, and remaining in hotels for longer periods before being able to secure more permanent housing.
- People seeking asylum are particularly vulnerable as they have limited access to Government support and must rely on their networks or community sector organisations for help with housing and living allowances. Expecting charities to provide ongoing support to refugees to cover their basic income and accommodation requirements is untenable and exacerbates the trauma already experienced by them.

Refer to **Attachment 1** for more details including case studies.

Housing and wellbeing

The rental crisis is more than economics, it is also about the emotional strain being placed on those impacted. Living in poverty has an impact on a person's physical and mental health. The health and safety consequences for those living on the streets, or in unsuitable accommodation are significant. For example, exposure to unhealthy and unsafe living conditions can:

- cause serious long-term health problems (physical and mental)
- make the medical treatment of existing health issues more difficult
- heighten the risks of experiencing violence, and
- entrench ongoing long-term poverty and social disadvantages across generations.⁸

For vulnerable persons, such as single parents, older women, First Nations peoples, people seeking asylum and people living with ill health or disability, being without stable and safe accommodation is a significant impediment to their well-being and stops them from getting on with their lives and achieving their potential. Longer-term secure housing options must also include wrap-around social support, including case management.

Housing as a fundamental human right

The Society has long advocated that housing is a human right. This position is consistent with international law and Catholic Social Teaching. There is an urgent need for all Australians to have access to safe, energy efficient and secure housing.

The Society's 2016 report, *The Ache for Home*,⁹ outlined how enshrining human rights principles into the housing debate could help restore dignity to vulnerable people. Among other human rights related concerns, social and economic rights cannot be forgotten. The Society's 2023 submission to the Inquiry into Australia's Human Rights Framework¹⁰ recommends that the existing patchwork of Commonwealth and state laws could be better codified through a consultative process leading to a Commonwealth Human Rights Act. However, any Human Rights Act must be a comprehensive legislative instrument. For example, social, economic, and cultural rights such as the right to housing, health care, education and adequate social services etc. must all be included. At present these rights are not guaranteed.

Our position on the Albanese Government's housing agenda

St Vincent de Paul Society welcomes key elements of the Albanese Government's housing agenda, in particular:

- elevation of the *Minister for Housing and Homelessness* to Federal Cabinet
- widening of the remit of the National Housing Infrastructure Facility
- establishment of a National Housing Supply and Affordability Council
- announcement of a \$10 billion Housing Australia Future Fund (HAFF) to build

⁸ See 'Part 2. Entrenched disadvantage'. Inquiry into Intergenerational Welfare Dependence. Select Committee on Intergenerational Welfare Dependence (Canberra: Parliament of Australia), Accessed at: https://www.aph.gov.au/Parliamentary_Business/Committees/House/Former_Committees/Intergenerational_Welfare_Dependence/IGWD/Final_Report/section?id=committees%2Freportrep%2F024242%2F26847#footnote2target

⁹ St Vincent de Paul Society. 2016. *The Ache for Home: A plan to address chronic homelessness and housing unaffordability in Australia*, St Vincent de Paul Society (National Council of Australia, Canberra). Accessed at: <https://cms.vinnies.org.au/media/dzyiv51w/ache-for-home.pdf?path=dzyiv51w%2Fache-for-home.pdf>

¹⁰ St Vincent de Paul Submission 9. Inquiry into Australia's Human Rights Framework. Parliamentary Joint Committee on Human Rights (Canberra: Parliament of Australia). Accessed at: https://www.aph.gov.au/Parliamentary_Business/Committees/Joint/Human_Rights/HumanRightsFramework/Submissions

30,000 new properties in five years

- development of a new National Housing and Homelessness Plan with benchmarks and targets
- National Housing and Homelessness Agreement (NHHA)
- announcement of a National Housing Accord with an additional \$350 million to deliver 10,000 affordable homes over five years from 2024
- commitment of State and Territory Housing Ministers to develop a proposal for National Cabinet in the second half of 2023 outlining reforms to strengthen renters' rights across the country, and
- 2023-24 Budget measures including tax incentives to support build-to-rent developments to reduce barriers to new supply in the private rental market and broadening the eligibility criteria for the Home Guarantee Scheme.

While the HAFF is a welcome start, it is disappointing that it has faced legislative delays. Given the current housing crisis, it is critical that practical measures to address the current housing crisis are implemented immediately. We acknowledge the HAFF is no 'silver bullet'; but it is a start and is part of a larger, comprehensive and long-term plan that will start addressing 30 years of government inaction.

The Society continues to advocate for increased funding for housing to fully address the current social and affordable housing shortfall and our position closely aligns with National Shelter Australia and Everybody's Home.

The Society was encouraged by the May 2023 Federal Budget, such as the increases to income support payments and a 15 per cent increase in Commonwealth Rent Assistance (CRA). These decisions form part of the comprehensive long-term plan to address Australia's housing and homelessness challenges. At the same time, based on the direct experience of our members who are on the front line in local communities, we have registered to the Parliament on previous occasions that these increases are not enough to tackle the rising tide of demand for assistance with cost of living and household pressures.

Private market incentives

The *National Rental Affordability Scheme* (NRAS) is in its final years of operation, with 32,930 homes to be exited from the scheme by 2026. This has serious implications because it will push thousands of low-income renters into evictions, or higher rents, placing further pressures on the rental market. The Society acknowledges that the new *Housing Accord* includes funding to incentivise superannuation funds and institutional investors to invest in social and affordable housing. For example, the 2023-24 Budget also included tax incentives to support build-to-rent developments aiming to increase housing supply in the private rental market. However, given the imminent end of the NRAS, it is critical that incentives for private market investment in rental housing are prioritised by the *National Housing Supply and Affordability Council*.

National minimum private rental standards

The Society is encouraged by Commonwealth and State commitments to improve the rights of renters and improve rental standards. However, any new standards should consider the importance of social and economic rights. All residential rental properties must be maintained at the appropriate structural standards, and people's rights and responsibilities protected from exploitation. Nationally consistent protection for Australian renters should be enabled through legislation. These should include removal of "no grounds" evictions, stronger protections and fair limits on rent increases, regulation of the application process, and minimum property standards that address health, safety, and energy efficiency. There is also the option of introducing human rights principles directly into tenancy agreements, for example, a 'well-being clause.' This could guarantee that owners and agencies placing a tenant at heightened risks of ill health, homelessness, or financial hardship are accountable for these actions. New minimum standards can provide more certainty for both renters

and landlords, improve living arrangements, and safeguard the wellbeing of over six million people in the private rental market.

Reducing the capital gains tax discount to Help Renters

A modest reduction in the capital gains tax discount from the current 50 per cent to 37.5 per cent could cover the costs of increasing CRA by 25 per cent. The current level of 15 per cent is not enough to prevent financial stress or diminish the threat of homelessness. Modelling undertaken by the ANU in *A Fairer Tax & Welfare System for Australia*, highlights that ninety per cent of high wealth households would not be impacted by this change, as most households are not claiming capital gains (which requires selling a property) in any one year.

Conclusions

Those most affected by the rental crisis are people living in poverty – JobSeeker recipients, single parents, older people in the rental market and people living with disability. A single person on JobSeeker cannot afford to rent anywhere in Australia, even after factoring in CRA and other available payments.

The Society calls for:

- review of Commonwealth Rent Assistance and 25 per cent increase to its funding base
- implementation of the National Low Income Energy Productivity Program
- more private market incentives to replace the National Rental Affordability Scheme
- new national minimum standards for renters and landlords
- reduction in the capital gains tax discount from 50 per cent to 37.5 per cent
- review of the NHHA, as recommended by the Productivity Commission, to ensure it complements the new National Housing and Homelessness Plan
- waiving of outstanding housing-related debts held by states and territories to the Australian Government (\$2.5 billion at June 2020)
- an adequate social safety net for all asylum seekers. This includes, at the very least, reinstating funding to the Status Resolution Support Service (around \$140M a year) to all refugees at all stages and revising the eligibility criteria to prioritise need, not job readiness. People must have a valid bridging visa with associated work and study rights, linked to Medicare, while they await decisions, and the bridging renewal process must be automated, and
- an increase in Commonwealth Emergency Relief funding.

A home should be safe *and* affordable. Under international law, secure and adequate housing is a fundamental human right. A safe and secure home promotes human dignity. Being homeless, or at risk of homelessness, or experiencing housing stress, is a denial of human dignity. It undermines the life potential of millions of Australians. Urgent action is needed immediately to address the rental crisis in Australia, otherwise the social consequences will be with us for generations.

We conclude our submission with the following sombre fact: on any given night, more than 122,000 Australians are homeless.

Yours sincerely



Mr Toby O'Connor
Chief Executive Officer

Appendix 1. Feedback from St Vincent de Paul Society's states and territories

Note:

The Society's members form local conferences through which emergency relief is provided, largely through the home visitation program. Those we assist are called companions.

TASMANIA

Requests for emergency relief support increased by 6.7 per cent between 1 July 2022 – 30 June 2023 compared to the previous financial year. During this same period in southern Tasmania, assistance sought with accommodation/rent increased by 629 per cent and rental payments made by the Society in that region increased by 100 percent. This amount would have been higher if available funds had not been exhausted.

Many of the companions assisted are advising of increases in rental costs, resulting in financial hardship and inadequate funds for other essentials such as food and other bills. There are a number of new companions struggling with the increased cost of living, especially rent. A number are working (some are under-employed) and have not previously needed to access emergency relief.

Of these newer companions, in addition to food relief and access to material items, a growing number seek assistance with rent arrears while others may ask for support with energy bills so that they can pay their rent. In the south of Tasmania, there has been an 18 per cent increase in the number of people accessing our service with lived experience of disability when compared to the previous financial year. In that region, there has also been a 35 per cent increase in the number of people seeking assistance for health and medical reasons compared to the previous financial year. In the north of Tasmania, there is a growing number of families facing homelessness. When these families find themselves with no permanent accommodation, there are very few options available to them. For instance, temporary accommodation such as Safespace does not allow children. Anecdotal evidence indicates:

- The number of companions seeking assistance with rent who were living in private rentals has increased (and were referred to other agencies).
- The number of women with children seeking assistance with rent and engaged in casual work has increased.
- There has been a significant increase in assistance sought with rental arrears by those living in social housing overall, but especially in the Eastern Shore of Hobart (Southern Tas) area. Noting this escalating trend, new ways of working with housing providers have been established, including negotiation of new agreements. Housing providers are now working more closely with the Society and referring tenants to a network of support systems within the housing sector to assist, prior to releasing eviction notices.
- In the north of Tasmania there has been an obvious change. Compared to previous experience, our members are now seeing a very broad demographic, including older companions who have not previously sought our assistance before, but who are now struggling with increasing rents.
- There are a number of companions that were previously working full time and have had hours reduced, creating challenges in balancing the cost of living, particularly rental costs.

CANBERRA/GOULBURN

Around 40 asylum seeker households are destitute as a result of the Australian Government's policy of denying them any support when they are unable to work. They are therefore unable to afford to rent accommodation. The Society is working with two other refugee support agencies and the ACT Government to provide them with free housing and living allowances. Without this housing support they would be homeless.

A Western Region case management pilot program commenced in March 2023, so comparative timeframes are unavailable. However, from 1 January to 30 June 2023, 34 cases have been assisted with rent and emergency accommodation issues through Western NSW Conferences, totalling \$10,534. The demographic profile includes companions on income support, low-income earners, and single men, women, and parents. Issues being encountered are:

- Pre-approval application processes that require an applicant to be deemed 'eligible' for an inspection.
- Lack of personalisation in the rental application processes.
- Poor condition of rental properties when compared to weekly rental asking prices.

Case Studies

- A companion in her 30s has been living in a cabin in a caravan park with her two children since the end of January 2023, due to the current rental crisis and unavailability of rental properties. Weekly rent is \$215, and the cabin is approximately 5x5M squared, with external shared bathroom facilities. The caravan park is situated on a large block of unfenced land and is publicly accessible, hence there are no security or safety measures. The entrance/exit to the cabin is a glass sliding door, with no security wire door. The companion and her two children share a double bed, and the cabin is minimally furnished.
- Another companion faced the challenge of applying for rental properties, on a daily and weekly basis, for almost five months before securing a property. The interim period saw this companion forced to secure the only available accommodation in town at a local pub. Weekly board was \$500 and the room came with a small ensuite and was furnished with a double bed, TV, bar fridge, toaster, and kettle. The air-conditioning/heating unit in the room was broken and no effort was made to repair or replace it. There were no cooking facilities, and the hot water frequently went off, sometimes for a period of days. Fresh linen and towels were not provided and there were no clothes washing facilities on site.
- The companion then moved to another local pub accommodation setting that was \$350 per week for a single room, tv, desk and clothes rack. Bathroom and kitchen facilities were shared and generally crowded and dirty. During this time, the individual was on income support and was actively seeking employment. Almost four months passed, and all rental applications were deemed unsuccessful. The individual secured full-time employment and within six weeks secured a rental property. While on income support, the individual was applying for rental properties costing around 15 per cent of her income but was unsuccessful. Once employed, the rental property secured cost around 20 per cent of income. It appears that the source of income may affect an applicant's likelihood of securing a private rental property, even if previous rental/tenant history is excellent.
- In the middle of Canberra's winter an elderly companion was evicted from his home with 24 hours' notice. Our volunteers supported him by providing him referrals to Legal Aid, Street to Home, Care Financial and to Government agencies for emergency housing (Street to Home advocated for this companion). In the first 48 hours the volunteers provided him with accommodation at a motel close to where he could access services and provided him with emergency food and supplies. During the first few weeks the volunteers visited him daily at the motel to ensure he was coping. He was also provided with winter clothing from Vinnies Stores and registration for his vehicle. Additionally, he was very well supported by the Street to Home team who assisted in securing long term accommodation and legal advice which resulted in him getting his bond and 4 weeks rent back as he was evicted without notice.

- A request was received from a companion seeking assistance with food and fuel for himself and his 13-year-old daughter who were both living in a caravan park. Volunteers assisted by providing food and fuel vouchers as well as advocating on his behalf to defer payment of the site fees for 2 days until he received his next Centrelink payment. We then received a request from one of our Family Services Case Managers who had received a referral for the same companion via OneLink. She was working with the companion to apply to a long stay caravan park which, if successful, would require him to provide 2 weeks bond. He was finding it difficult to save this amount as all his money was going on food and fuel. His fuel costs were high as he needed to drive his daughter almost 70 km daily to and from school. We were able to assist with paying his site fees for 10 nights. This enabled him to save his money for the bond while he waited on the outcome of the application. Unfortunately, his application was unsuccessful, but he was able to move his caravan to a location closer to his daughter's school, which saved on fuel costs. The case manager was eventually able to get them into transitional housing and again reached out to volunteers who were able to assist with household items, clothing and bedding. The Case Manager also referred the companion to Care Financial to support ongoing money management.

VICTORIA

St Vincent de Paul Society Victoria has witnessed the direct and indirect effects of the worsening rental crisis affecting many Victorians. St Vincent de Paul Society Victoria Group, which includes fully owned subsidiaries, VincentCare Victoria and VincentCare Community Housing, provides assistance directly to many Victorians who require financial assistance and housing support.

VincentCare services to companions are provided through Hubs, with each Hub providing a range of support including accommodation and case management outreach.

- Northern Community Hub: A hub with housing dispersed throughout the community, along with family violence services, case management services and youth outreach services.
- Inner Melbourne Community Hub: Provides a range of accommodation and support services, including crisis accommodation, drug and alcohol case management, and outreach services.
- Hume Community Hub: VincentCare's Hume Community Hub was established in 2016 to incorporate the family violence support programs that have been operating in Shepparton for many years. The Hub also provides emergency relief, financial counselling, and capacity building.

SVDP Victoria – Data from Special Works and Membership

The Society in Victoria has seen an increase in demand for its services over the last 6-12 months. Members have advised that this includes an increase in persons approaching the Society for the first time.

Call Centre

The centralised Call Centre, which takes calls on behalf of approximately 130 metropolitan Conferences (of the 250 across the State), has seen an increase in call volumes. Over 2022-23, they operated for 235 days, responded and referred 38,218 calls to conferences, received 5,072 new callers and 1,089 general queries. There was a total of 18,955 unserved calls due to conferences being at capacity, caller not due for a visit or conferences unable to respond to call. Data for the other conferences (approx. 120 in outer Melbourne/Regional Victoria) is not represented in the above. However, members are advising similar results for these Conferences.

Financial assistance expenditure - Conference

For the first 11 months of the 2022-23 financial year:

- Conference assistance was budgeted at \$15.380M, with an actual expenditure of \$16.571M. This is an additional spend against budget of \$1.190M – or an increase of 8 per cent.
- For Housing/Accommodation specifically, as a subset of the above – there was an actual spend for the first 11 months of \$1.154M, against a budget of \$1.142M. Whilst this is only a variance of 1 per cent against budget, the Conference network through its interview process initially seeks to provide assistance with food/food vouchers and bills. This improves a person's capacity to use their own funds towards accommodation costs.

VincentCare Victoria – Data from Community Hubs

Northern Community Hub

Locations Covered: The Northern Community Hub operates in the north and west metropolitan areas of Melbourne, with a specific focus on the Hume and Merri-bek Local Government Areas (LGAs).

Services Delivered: The Northern Community Hub delivers a range of services for people either experiencing or at risk of experiencing homelessness. These include:

- Financial support for rentals (first months' rent, rent arrears, removalists, household items such as whitegoods for people moving into rentals).
- Case management (singles, families, couples, and young adults).
- Specialised support for LGBTIQ+, and Aboriginal and Torres Strait Islander companions.
- Early intervention programs, supporting people to secure a rental property, including financial counselling and employment support.
- Family Violence refuge (Olive's Place).
- Homelessness and Housing Access Point for Hume/Merri-bek LGAs. The Access Point provides information on housing options and undertakes assessments to identify what support is needed, including safety and risk assessments, e.g., family violence, suicide risk. Referrals to appropriate support and accommodation services are made and help is provided to advocate for resolution of tenancy issues with real estate agents.
- Emergency Accommodation purchased with the Housing Establishment Fund (HEF) for rooming houses, crisis supported accommodation, supported residential services and hotels/motels.

Current Status and Demand

Through its Private Rental Assistance Program (PRAP), the Northern Community Hub has witnessed a significant increase in the brokerage used to either maintain existing private rental tenancies or to support companions entering into new private rental tenancies. This is an increase of approximately \$117,000 from 2021-22.

- The average weekly rent to establish a new tenancy has also increased significantly from \$322 per week in 2021-22 to \$370 in 2022-23.
- Craigieburn is our highest demand area with over \$189,000 going to the area for rent in advance / rental arrears. The outer suburbs are experiencing rental stress and in Melbourne's North, Craigieburn is an area of high demand even though it has a relatively low rental rate compared to inner Melbourne. This is due to a lower income base and cost of rentals in the middle ring of Melbourne.

- Companions are in hotels under a co-payment arrangement (shared hotel expenses between the companion and VincentCare) for a longer period, increasing on average from 2 to 6 weeks. There are currently nine families in this situation where they may apply for up to 10 properties per week without success. This cohort also remain in hotels for longer periods – at least 10 weeks.
- Real Estate Agents are not advertising rentals to the levels previously experienced. One agency had one property for rent and another agency had five. Two years ago, there would have been 10 to 20 properties advertised at any given time.
- Agents are willing to work with PRAP companions after establishing good relationships. However, lack of rentals means that companions are unable to access affordable private rental housing.
- In terms of companion data, the main reason for seeking assistance is Housing Crisis – Notices to Vacate/Possession Orders and Significant Arrears related to rent increases. Increases to utilities, petrol and other essentials are also impacting companions and evidenced in the amount of emergency relief that is used to pay utilities and purchase food vouchers. Companions are leveraging off food vouchers to pay for other essentials.
- In addition to this data, a recent example of rental stress can be seen with a current companion in private rental who received a rental increase of \$110 per week (increase of \$478pcm). This is an increase well beyond the companion's means and likely to cause housing instability in the near future.

Inner Melbourne Community Hub

Locations Covered: The Inner Melbourne Community Hub operates in Melbourne's inner city – working across the LGA (Local Government Area) of City of Melbourne.

Services Delivered: The Inner Melbourne Community Hub delivers support services to people experiencing homelessness as well as people requiring support around substance use. These programs are delivered through:

- Ozanam House: Crisis supported accommodation for 60 people, extended supported accommodation for 48 people, 26 Independent Living Units (ILUs) housing people over 55, and the Homelessness Resource Centre offering access to health services, social support services, meals, IT hub, safe spaces, recreation room, showers, laundry, and storage.
- Quin House: Specialist alcohol and other drug residential facility, 12-week voluntary rehabilitation program, and short- to medium-term accommodation to homeless and socially marginalised adult males with substance dependency.
- Outreach Support: Working with Sacred Heart Mission and the Salvation Army to eradicate rough sleeping in Melbourne.

Current Status and Demand

In 2022-23, 8.3 per cent of residents moving into Ozanam House did so because they are experiencing 'Housing affordability stress', and 32.8 per cent due to 'Housing crisis (e.g., eviction)'. In most cases the tenancy broke down (typically private or social housing tenancies) due to unsustainable costs. This is a notable increase on 2021-22, where 6.0 per cent of residents presented due to 'Housing affordability stress' and 24.9 per cent due to 'Housing crisis (e.g., eviction)'.

- The vast majority of Ozanam House residents are unemployed (86.8 per cent in 2022-23) or not in the labour force (6.4 per cent in 2022-23), and as such most receive a Centrelink income. This is typically Jobseeker or Disability Support Pension. 3.2 per cent are employed; of which only 0.7 per cent (3 residents in

total) were employed full-time.

- Recent Anglicare data (2023: Rental Affordability Snapshot) showed that only 100 properties across Victoria are considered affordable (defined as 30 percent of income) for Victorians on income support, equating to less than 1 per cent of all available properties. For people on Youth Allowance and Jobseeker payments, not a single property was affordable by this metric.
- Accordingly, private rental is not a viable exit option for the vast majority of Ozanam House residents. The consequence that many residents remain at Ozanam House for longer than the prescribed duration (six weeks to three months) in order to achieve a social housing outcome that does not see the resident vacate crisis supported accommodation (CSA) back into primary homelessness.
- It is further noted that registered private rooming houses, previously a housing exit option from CSA, are now priced significantly higher than what is affordable for those on Jobseeker payments. Most rooming house tenancies are \$300-\$350 per week; or 84 per cent of the maximum Jobseeker rate (plus full Rent Assistance).
- With regard to presentations at the Homelessness Resource Centre seeking Emergency Relief (ER), demand has increased overall. More companions are requiring repeated ER intervention citing costs of living as increasingly stressful due to being on Centrelink benefits. Many companions have nominated increasing energy and groceries costs as significant pressures which impact their capacity to pay their rent; for many, it is a choice between rent, utilities, and essential goods (food and medicine).
- The demographic of ER recipients is broad, with significant demand from all age groups (majority between 26 and 45 years old) and genders (27 per cent male-identifying, 70 per cent female-identifying, 3 per cent non-binary/gender diverse).
- In terms of IAP presentations to the Homelessness Resource Centre, there have been three companions who presented in the month of June 2023 seeking alternative options due to leaving private rental accommodation because they were unable to sustain the tenancy and have significant rental arrears. In most cases these people have never had an interaction with a homelessness system before.
- There are very limited affordable housing options in the CBD and surrounding suburbs of Flemington, Newmarket, Ascot Vale. This is especially challenging as many companions are not wanting to move out to the suburbs due to social, community and support connections in the CBD. For ER presentations, there is evidence of wider reach into areas of Melbourne like Frankston and Rowville whereas before this was more concentrated in just inner west and north.

Hume Community Hub

Locations Covered: The Hume Community Hub is based in Shepparton, Victoria and provides services to the Greater Shepparton and Goulburn Valley Region.

Services Delivered: The Hume Community Hub delivers two streams of services: Specialist Family Violence services, and Financial Counselling and Capability programs.

- **Family Violence Services:** Marian Community operates from the Hume Community Hub and provides 24/7 specialist family violence support services. This includes short-term cases management to high-risk victim survivors who are experiencing family violence and being accommodated in refuge and emergency accommodation. This also includes an enhanced after-hours response service for people in the LGAs of Murrindindi, Mitchell, Strathbogie, Greater Shepparton, and Moira.
- **Financial Counselling and Capability Program:** Provides free, confidential support

to people experiencing financial crises. The program teaches strategies to manage finances, explore options with debtors and creditors, and provision of Emergency Relief where applicable.

Current Status and Demand

There has been an increase in presentation for assistance in housing arrears, particularly in last 3 – 4 months. This includes:

- An increased number of companions with mortgages seeking financial support. Generally, those who are struggling with mortgage payments also present with rates arrears, and utility arrears (particularly electricity, sometimes gas, rarely water). Many of these companions have never before sought assistance.
- A broad range of demographics including families (single and double parent), individuals, Centrelink recipients, workers (full time, part time, casual), unemployed, Culturally and Linguistically Diverse people, and a range of visa holders with additional complexities including mental health and disability.
- Buy Now Pay Later continues to be problematic, with people resorting to using them to buy food. For example, 45 year old female is a single parent with one child and has debts that include Afterpay, VetPay, Zip Money, Zip Pay, owing approx. \$9,500 on these buy now / pay later arrangements which were recently used to pay for vet bills and purchase food. Companion states "They just throw them at you".
- Late 2022, the program's allocation list each week averaged 4 – 5 new companions.
- In May to June 2023, the program's allocation list each week now ranges between 7 -17 new companions, with most weeks seeing an average of >10 new companions awaiting allocation.
- Generally, there is a 1 – 2 week wait list before a companion has their first appointment with a Financial Counsellor once allocated and after completing intake. The current wait list is 4 weeks.

Case Studies

- Companion 1: 50 yo female, married with 3 children (2 still living at home).
- The companion has a physical disability, is experiencing poor mental health, receives the Disability Support Pension as her only form of income, and is highly educated. The companion was referred to the Financial Counselling and Capability team by GV Health (Rural Allied Health Team). The referral noted that the "companion has poor mental health and difficulty maintaining the home. There is little support from other family members and partner opposes financial support because they can fix it themselves. The companion is highly concerned about debt on a mortgage and being unable to make repayments. The family has multiple other debts which they cannot afford to pay. Following initial assessment, emergency relief was provided by way of gift cards for food, payment of school uniforms and payment of rates arrears. Supports and budget development continues.
- Companion 2: 38 yo female, married, lives in physical disability and arrived in Australia in 2016 with Refugee/Humanitarian residency on a bridging visa.
- The companion is employed as a casual cleaner working 5 – 15 hours/week at \$30/hour. Partner was employed on a casual basis at a local olive farm. The companion self-referred following a recent serious accident the husband was involved in. Debts include a \$5,000 personal loan, ZipPay \$1300, electricity \$200, telco \$78/month and rental arrears. The couple usually manages their regular commitments but is worried about ongoing expenses with no income now that the

partner is unable to work. Following initial assessment, emergency relief was provided by way of gift cards for food, payment of telecommunications bill, outstanding electricity and gas bills and two weeks' rent. Supports and budget development continues.

- Companion 3: 39yo male with a history of drug and alcohol use. History of incarceration for violent crimes throughout adulthood. Released from prison into homelessness. Little support from family due to strained relationships.
- The companion was engaged through the Enhanced Housing Pathways Program for support with immediate needs and then referred to Ozanam House. He resided at Ozanam House for over 12 months, working for a large portion of this time. This employment was casual (ie no sick pay, leave etc). This affected his ability to save money and find secure housing, even though he was working long hours. The companion applied for and viewed many private rental properties but found this challenging due to:
 - not having appropriate rental references
 - not having a car to transport himself to numerous viewings over the course of a weekend
 - increased cost of living expenses
 - increased demand/competition for private rentals, and
 - increased cost of private rentals.
- The companion eventually decided to leave Ozanam House and move in with a friend. However, this was not his preferred outcome due to drug use in the house. The companion thrived at Ozanam House, remaining abstinent, finding employment, and engaging well with supports. However, cost of living, including rental affordability issues meant the he could not afford/access appropriate housing even though he was working. Casual employment was an issue, especially over holiday periods when there was no income. The companion's situation is seen all too often in the community services sector - alternative housing options are pursued due to leaving private rental accommodation after not being able to sustain a tenancy and having significant rental arrears. Increased rental arrears can result in eviction which in turn leads to experiences of homelessness: rough sleeping, sleeping in cars, tents etc and seeking crisis housing/support.

WESTERN AUSTRALIA

Rent/Accommodation Assistance 2022-23

Month	Assistance Value	Companions Assisted
July 2022	1,049.00	1
August 2022	2,462.52	2
September 2022	13,289.18	9
October 2022	18,520.62	15
November 2022	10,989.89	11
December 2022	15,337.36	11

January 2023	8,210.64	7
February 2023	25,649.91	13
March 2023	26,433.77	18
April 2023	28,148.14	16
May 2023	16,049.23	14
June 2023	27,428.52	16
Totals	193,568.78	129

Table 1: Assistance Provided FY 22-23 Values

The total assistance provided under the Housing Fund came to the value of \$193,568.78. In total 129 companions were serviced 133 times.

The highest number of companions assistance was in March 2023 (18)

April 2023 had the highest total value of assistance provided (\$28,148.14).

Suburb	Assistance Value	Companions Assisted
THORNIE	14,921.82	10
ARMADALE	17,196.65	7
EAST PERTH	7,087.20	5
GOSNELLS	5,405.17	4
KELMSCOTT	6,201.00	4
MANDURAH	3,778.92	3
MANJIMUP	5,458.86	4
BALCATT	4,654.14	3
BEDFORD	3,440.00	3
BEECHBORO	5,303.56	3
CAMILLO	3,069.36	3
GIRRAWHEEN	6,550.00	3
OSBORNE PARK	6,026.83	2
SEVILLE GROVE	4,611.00	3
ATWELL	2,254.09	2

AVELEY	1,650.64	2
BYFORD	9,379.49	2
CAVERSHAM	4,760.71	2
COOLOONGUP	1,940.45	2
EAST VICTORIA PARK	2,640.00	2
TOTAL	116,329.89	69

Table 2: 20 of the most assisted Suburbs FY 22-23

Thornlie was the most assisted suburb in which 10 companions were assisted between FY 2022-2023.

Armadale had the highest assistance value provided with \$17,165.65. Armadale was also the second highest for suburb total number of companions assisted.

Byford only assisted two companions during FY 2022-2023 but had an assistance value of 9,379.49.

QUEENSLAND

Example of rental assistance provided by one conference

In 2022-23, the amount of assistance provided to cover rent was \$23,547. There has been a 19 per cent increase over the Jan – Jun 23 period. (\$12,796 distributed compared to \$10,751.

Temporary accommodation at a local Motor Inn has increased from \$100 to \$130 a night in the last few months.

Most of the income (90 per cent) used by the conference is based emergency relief funding SMOG Inala received 90per cent of its Income in the year ended 30/6/2023 from ER Funding. For 2022-23, the following assistance was provided -

- ER Funding \$60,000
- Woolworths Essential Cards purchases \$47,000
- Foodbank purchases \$5,000

NEW SOUTH WALES

Year (FY)	Total number of companions assisted with accommodation	No of companions assisted for the first time with accommodation	Total amount of assistance provided for accommodation (\$)
2019-20	1,272	467	646,936
2020-21	743	280	444,226
2021-22	900	313	610,283
2022-23	963	383	705,696

The table presents an overview of accommodation assistance over a four-year period, starting from the onset of the COVID-19 pandemic in FY 2019-20 up to FY 2022-23.

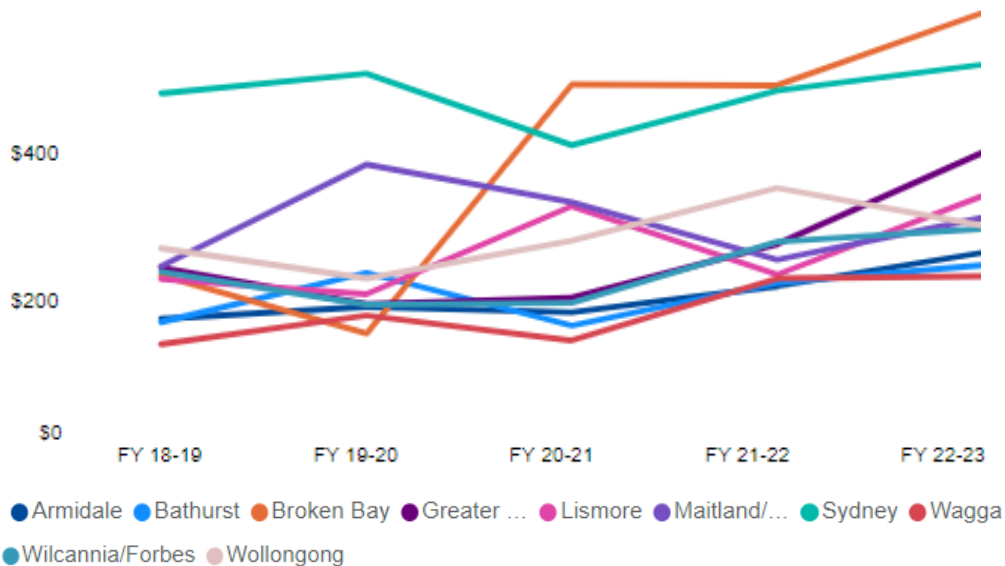
In 2019-20, a total of 1,272 companions received accommodation assistance, with 467 being first-time assistance seekers. The total amount spent on accommodation assistance during this period was \$646,936. The notable proportion of companions who reached out to St Vincent de Paul Society (SVDP) NSW for the first time is likely due to the COVID-19 related restrictions and their subsequent impact.

In 2020-21, the number of companions receiving accommodation assistance declined to 743, including 280 first-time assistance seekers. Correspondingly, the total amount spent on accommodation assistance decreased to \$444,226. This decline aligns with a decrease in demand, likely influenced by lower rental costs and interest rates. This decline can also be attributed government COVID relief measures. At the Commonwealth level this included the doubling of JobSeeker and economic support payments for welfare recipients. In NSW, this included rental relief and hardship measures along with an eviction moratorium.

In 2021-22, there was a resurgence in the number of companions seeking accommodation assistance, with the total count of 900 and a total expenditure of \$610,283. Among them, 313 companions were seeking assistance for the first time. This upward trend may be attributed to the end of COVID relief measures, significant rent increases and other cost of living pressures. Evidence also suggests that since COVID-19, people have changed their household living arrangements, preferring to live by themselves or in smaller household groups than previously, which has also contributed to increased demand for properties even while population remained stagnant.

In the most recent year, 2022-23, the number of companions seeking accommodation assistance further increased to 963, including 383 who were first-time assistance seekers. This represents a substantial rise of 22.37 per cent compared to the previous year. Notably, the highest amount of assistance was provided in this year, totalling \$705,696. The increased amount of assistance for accommodation is likely due to increased housing and rental costs.

Below graph shows the average assistance given to each companion in the household for each Central Council:



Year	Armidale	Bathurst	Broken Bay	Greater Western Sydney	Lismore	Maitland/Newcastle	Sydney	Wagga Wagga	Wilcannia/Forbes	Wollongong
FY 18-19	\$174.68	\$170.32	\$233.37	\$244.36	\$228.46	\$246.26	\$480.49	\$140.53	\$238.65	\$270.28
FY 19-20	\$191.15	\$237.19	\$154.97	\$194.74	\$208.19	\$384.05	\$506.95	\$179.23	\$194.03	\$229.50
FY 20-21	\$183.58	\$165.96	\$492.28	\$203.43	\$327.43	\$332.91	\$409.94	\$145.59	\$196.55	\$280.60
FY 21-22	\$219.13	\$223.75	\$491.07	\$276.09	\$234.71	\$254.83	\$484.39	\$229.57	\$279.42	\$352.03
FY 22-23	\$264.32	\$247.44	\$589.58	\$400.00	\$341.53	\$311.81	\$519.40	\$232.52	\$296.85	\$301.08

The graph and table above provide an overview of the average amount of accommodation assistance given for each companion in the household in 10 Central Councils over a period of five financial years, from FY 2018-19 to FY 2022-23.

Broken Bay experienced a significant three-fold increase, approximately 200 per cent, in average assistance per companion in 2020-21 compared to the previous year. This upward trend remained consistent in 2021-22, while a slight increase was observed in the most recent year, 2022-23, with the average assistance provided per companion reaching approximately \$589.

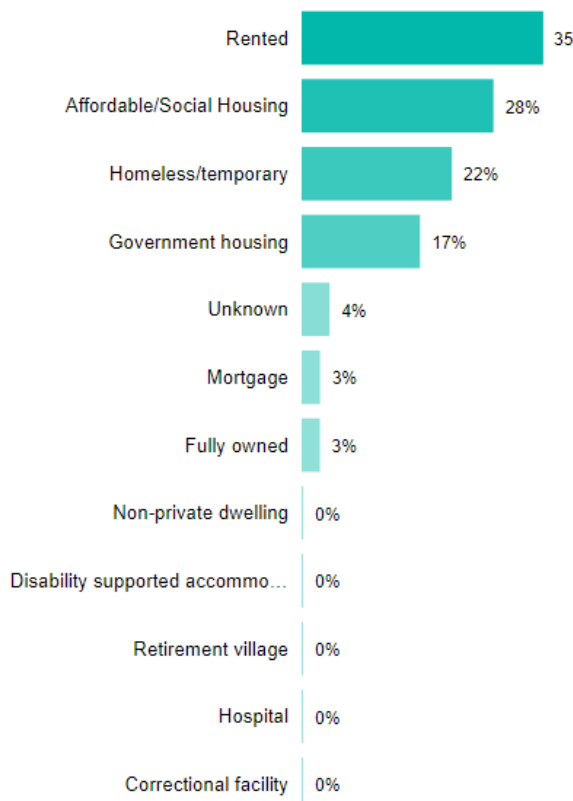
Similarly, in Greater Western Sydney, the average accommodation assistance per companion has witnessed a doubling effect in the most recent year, 2022-23, in comparison to the preceding three years. This notable rise in assistance for accommodation per person may be indicative of the growing financial needs of the households in Broken Bay and Greater Western Sydney areas, which could be attributed to factors such as elevated housing costs, increased interest rates, and higher rental prices prevailing in the region.

ADDITIONAL INFORMATION

Additional Society rental data

More than two-thirds of companions assisted by members in 2022-23 are renters of public or private accommodation, as listed in the accommodation bar chart below.

Accommodation Type

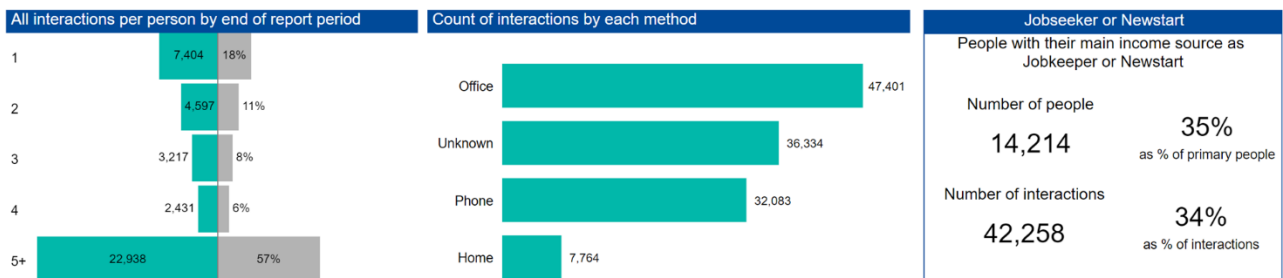
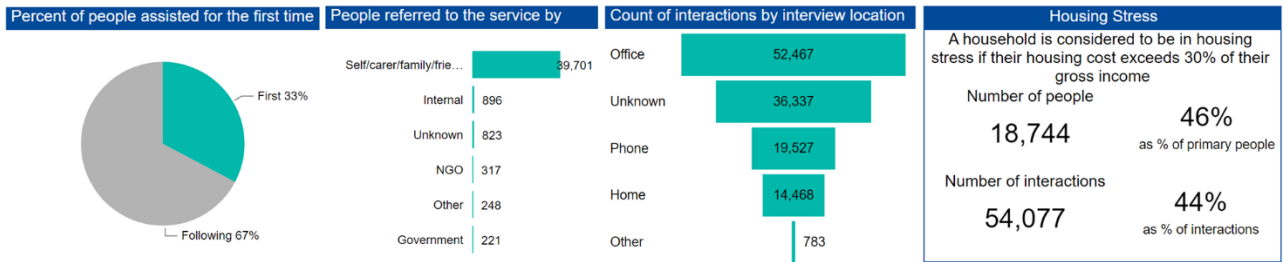


Almost half (46 per cent) of the companions our members assisted in 2022-23 experienced housing stress

Interaction Information NSW

Jul 2022 - Jun 2023

Number of interactions	Total interaction time (hours)	Most common interaction duration (mins)	Number of referrals made
123,582	639,201	30	6,258



Printed on: 20 July 2023

The Society's professional housing and homelessness services have seen increases across the board for people seeking accommodation. We have also seen an increase in unsupported cases where we had to turn people away. Hot spot areas include the North Coast of NSW such as Coffs Harbour and Tweed Heads. This is in line with the Byron Bay area now moving into the area with the most number of people sleeping rough in the state, overtaking the City of Sydney for the first time since the count began.

Housing affordability stress was the most common reason people sought assistance from our professional housing and homelessness services (1,772 cases in 2022-23) after domestic and family violence (2,313 cases in 2022-23).

Housing crisis (e.g., eviction), was the fourth most common reason people sought assistance from our professional housing and homelessness services (1,752 cases in 2022-23).

The Society in NSW advocates for increased social and affordable housing to reduce demand side pressures at the lower end of the private rental market. In NSW, social housing supply has declined as a share of total housing stock, leading to additional rental demand pressures from low-income households.¹¹ Social housing now comprises only 4.6 per cent of total social housing stock - down from 5.1 per cent in 2001.¹² Yet demand continues to grow with more than 57,500 households – over 125,000 people - on the NSW social housing waitlist, representing a 15% increase in the past year alone.¹³

The official social housing waitlist grossly underrepresents the true extent of housing need. Estimates range from the National Housing Finance Investment Corporation's 'conservative'

¹¹ AHURI. 2023. Housing Affordability Report https://news.anz.com/content/dam/news/articles/2023/May/PDF-housing-affordability-23/AU24823_Housing%20Affordability%20Report%2022_Digi_FA02B.pdf

¹² Homelessness NSW. *What do we know about Housing in NSW*. Housing Data for NSW. Dashboard 5. Accessed <https://homelessnessnsw.org.au/data/housing-and-homelessness-dashboard/>; and Groenhart, L. and Burke, T. (2014) *Thirty years of public housing supply and consumption: 1981–2011*, AHURI Final Report No.231. Melbourne, Australian Housing and Urban Research Institute: https://www.ahuri.edu.au/__data/assets/pdf_file/0008/2042/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf.

¹³ NSW DCJ. 2022. Expected Waiting Times. Accessed at <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

figure of 132,600 NSW households in housing need from rental stress and homelessness¹⁴ to the UNSW (University of New South Wales) City Futures Research Centre estimated 221,500 low-income households in NSW with unmet housing needs. Based on household growth projections, it is estimated that there would be 320,700 households in NSW with unmet housing need by 2041.¹⁵

Case Study:

- A single mother of two children aged three and eight has been homeless since January 2023. Since that time she has submitted 400 rental applications for housing to the rental market and is still going. A bond loan was approved for a house with rent of \$410 to \$415 per week. This is the mother's fourth stay at a refuge, with a motel stay in between. Her daughter has been enrolled in three schools since the start of this year. As her daughter has autism, adjustments to different school environments are challenging. The lack of a permanent housing solution is putting the mother and her children under enormous pressure.

¹⁴ National Housing Finance and Investment Corporation. 2023. *State of the Nation's Housing 2022–23*, Australian Government, 101. Accessed at: <https://www.nhfc.gov.au/research/state-nations-housing-report-2022-23>

¹⁵ UNSW City Futures Research Centre. December 2022. *Social and affordable housing: needs, costs and subsidy gaps by region*.