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**Q1**

Name of organisation

Home Stretch

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**Q2**

Your name

Paul McDonald

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**Q3**

Position

Chair

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**Q10**

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

There are approximately 3000 young people transitioning out of out-of-home care in Australia each year, with too many struggling into their 20's with homelessness, unemployment and mental health. Within the first 12 months of leaving out-of-home care 50% of this cohort will find themselves homeless, about 40% will be unemployed, and too many will be ill-equipped for the emotional and financial pressures they face as an adult, after a life in the care system with no family to turn to. A Swinburne University study of youth homelessness found that 63% of the surveyed youth were recently exited from out-of-home care. In contrast currently in Australia young people in the wider community are staying at home longer due to the rising cost of living pressures and lack of housing availability. The average leaving home age is now 24.5 years in Australia, and 55% of men and 47% of women aged 18 – 29 are still living with their parents.

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### Q11

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

Young people leaving out-of-home care are left to fend for themselves, with no clear housing pathways once they leave the system, this challenge is further exacerbated as they don't have rental histories, a bond, or a guarantor. Relying on the private rental market to prevent this cohort going into homelessness proves impossible due to the lack of available and affordable rentals. The increased cost of rent is a significant factor in people becoming homeless, with the AIHW Specialist Homelessness Services (2023) reporting people seeking homelessness services has increased by 4,455 to 42,778 people since 2017 and 20% of people seeking assistance is due to the Housing Crisis.

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### Q12

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

There is a significant lack of government policies targeting this cohort. A 2023 KPMG report on the housing options for young people leaving out-of-home care across Australia found that across all jurisdictions the current housing options available do not meet the need for young people leaving out-of-home care. And public housing's lengthy waitlists are not an option, with people on the public housing waitlist expected to wait ten or more years to be housed, nationwide (UNSW, 2022).

Many young people leaving out-of-home care transition to independence without the safety net of family support, which compounds their vulnerability in a competitive housing market. While policies like the recent 'extended care to 21 years' reforms have been positive for this cohort, with housing allowances included in most of the policies, the lack of allocated housing for this cohort is still the most significant barrier for their successful transition into independence.

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### Q13

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

The Home Stretch campaign seeks that all governments have allocated housing stock to guarantee pathways into stable housing for young people leaving out-of-home care. As the corporate parent to this cohort, it must be responsible and prevent young people exiting out-of-home care and enter directly into homelessness, which too often is the case.

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### Q14

Is there anything else your organisation would like to share with the Commission?

Despite the positive recent 'extended care to 21 years' reforms across the country, we will continue to see the poor outcomes experienced by this cohort if there are no guaranteed housing pathways for them to transition into due to the highly competitive private rental market, lack of housing availability and high cost. The Anglicare Australia Rental Affordability snapshot in 2023 found that there were no affordable rentals for a person on the Youth Allowance and only four of share house rentals were available for a person on Job Seeker, across Australia.

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