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Q1

Name of organisation

Jesuit Social Services

Q2

Your name

Marissa Pattison

Q3

Position

Policy, Research and Advocacy Officer

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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.

At Jesuit Social Services we work alongside people with multiple and complex needs, and people on very low incomes and income support payments. As a result, our focus is on these cohorts in thinking about the effects of the housing crisis. We offer a range of housing and homelessness programs for people who are at risk of homelessness and experience a range of co-occurring issues including mental ill-health, substance misuse, involvement with the child protection and justice systems and experiences of trauma, including family violence. These are the people who are experiencing some of the greatest difficulties in obtaining access to safe, secure and affordable housing.

- For the cohorts we work with, the private rental market is now almost entirely inaccessible and unaffordable.
- Our frontline staff have observed that being homeless or struggling to access housing makes peoples' existing problems worse. For example, staying in a poor quality expensive rooming house means that people cannot disengage from challenging social networks, have insufficient money so they cannot stay long anywhere and settle, and are unable to afford healthy food and other necessities when they are having to spend so much on housing costs.
- The current climate of frequent and unregulated rent increases and public and community housing shortages also often results in people having to relocate routinely. Having to move frequently has many detrimental effects and in particular our staff have observed that it negatively impacts people with children – it is very challenging to maintain connections to schools and other networks and essential services when you are having to move every time a lease ends and the rent gets increased by a large amount.

Q11

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

- In the context of the current housing crisis, it is clear that housing affects every other aspect of a person's life such as their safety, health and employment outcomes. Our frontline staff consistently find that it is challenging to address any other issues people may have while they are experiencing homelessness.
- At Jesuit Social Services we often work with people exiting the justice system or out-of-home care, and many people can exit these institutions into homelessness, or without safe or appropriate accommodation available.
- As a result of the housing crisis, our staff have observed multiple examples of program participants living in unsafe and inappropriate accommodation or experiencing overcrowding, either in sharehouses or with family, including families with children.
- Our staff also report routinely picking people up from prison and transporting them to accommodation that is well below an adequate standard, including some NDIS provided accommodation.
- Another observed flow on effect of the housing crisis has been the rise in untrustworthy operators renting out accommodation such as private rooming houses to people who are experiencing disadvantage.
- As always, the worst of these flow on effects is felt by people experiencing the most disadvantage.

Q12

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

Current policy settings have caused the following trends and developments relating to housing access and affordability:

- the gap between the demand for and supply of public and community housing continues to widen, with lengthy waitlists in every state and territory .
- public housing supply specifically continues to decrease, now making up only 67% of all social housing in Australia. This has major affordability implications, as public housing charges 25% of tenants' incomes, compared with community housing which charges 25-30% .
- tenants in the private rental market are facing very low vacancy rates and skyrocketing rents, and the private rental market is almost entirely inaccessible for the people Jesuit Social Services works with.
- home ownership is becoming increasingly inaccessible, pushing more people on high and middle incomes into the rental market for longer, which serves to further exclude our program participants from being able to access rentals .

As a result of these current policy settings, more people are slipping through the cracks and facing unstable housing and homelessness. The pressure of all of these issues is felt disproportionately by households on low incomes or income support payments and people with multiple and complex needs.

Q13

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

- Public housing is the most affordable and accessible option for many of the people we work with, and increasing public housing stock needs to be a priority for governments in addressing the housing crisis.
- We also need to look towards the expansion of wraparound programs, supportive housing models, tenancy support and both short- and long-term transitional support, in order to help people on low incomes and people with complex needs to access housing and then maintain their tenancies.

Jesuit Social Services recommends the Federal Government implement the following actions to improve access to housing:

- Raise the rate for JobSeeker and related payments to at least \$78 a day, as per calls by the Raise the Rate Campaign, in order to lift people on income support above the poverty line and increase their ability to afford access to essentials such as appropriate housing and prevent homelessness.
- Benchmark Commonwealth Rent Assistance for private tenants with low incomes to actual rents/ rents paid, requiring a 100% increase in the maximum rates for this payment.
- Increase investment in safe, sustainable and supported social housing, by committing to build at least 25,000 public and community homes over the next ten years, with a particular focus on increasing the supply of public housing as a percentage of social housing overall, as per calls by the Everybody's Home campaign.
- Prioritise investment in new social housing as part of the National Housing Accord, with a particular focus on increasing the stock of safe, sustainable and energy-efficient public housing, and partner with state and territory governments to retrofit all existing social housing with energy efficiency upgrades.
- Provide incentives to community housing providers to provide housing to people with histories of homelessness and people who have complex needs and/ or are on lower incomes such as JobSeeker or Youth Allowance.
- Increase funding to state and territory governments to invest in housing and homelessness services to close the gap in the rates of homelessness and overcrowding experienced by Aboriginal and Torres Strait Islander people.
- Increase funding to state and territory governments for investment in targeted, specialised and holistic programs of housing and support for people whose multiple and complex needs are not met through the private rental markets or community housing systems. These programs should include targeted initiatives offering outreach and wrap around supports for people with a range of needs including:
 - young people exiting out-of-home care and custodial settings;
 - young people at risk of homelessness;
 - victim-survivors of family violence;
 - people with mental ill-health, experiences of substance misuse and trauma; people with disabilities; and
 - people seeking asylum and refugees.

Q14

Respondent skipped this question

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