

**Submission  
No 230**

## **INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE HOUSING**

**Organisation:** Nowra Family Support Service Inc

**Date received:** 13/03/2014

---

## Affordable Housing in the Shoalhaven

### Homelessness/lack of housing and its impact on our families.

Abraham Maslow (Psychologist/Theorist) places the importance of shelter in the first stage of the pyramid of human needs.

Without the basic needs which are food, water, clothing, shelter the individual or the family is not able to progress to the next level of need which eventually encourages the family/individual to become self-actualizing. Therefore housing is a basic need for all families and the alternative – homelessness creates stress, trauma, and family breakdown, removal of children and in the extreme suicide.

### What causes homelessness in the Shoalhaven: The variables are complex and multifaceted for different individuals and families: The list is as follows:

- *Illiteracy which can lead to unemployment or long term un-employability – research has revealed that the majority of people who are in jail are unable to read or have a low level of literacy and comprehension of language*
- *Unemployment - inability to pay high rent if work ceases for the breadwinner*
- *Lack of work opportunities in the Shoalhaven*
- *High % of non-residential ratepayers leaving the stock of rental properties depleted*
- *Low or limited public transport options creating distance barriers for employment and living pressures*
- *Rural vs City - Cost of living differentials*
- *The working poor*
- *Low level of affordable housing*
- *Bankruptcy*
- *Chronic Ill Health*
- *Separation and Divorce*
- *Generational Unemployment*
- *Poor upkeep of residence which leads to tenant termination.*
- *Families being evicted from a residence and not being able to secure another house*
- *Multiple grief issues can lead to clinical depression and the inability to work and the loss of income and possible homelessness*
- *Mental Health Issues that create barriers to achieve employment and unemployment may lead to homelessness*
- *Chronic physical un-wellness can lead to the inability to sustain permanent employment*
- *Credit Card abuse which can lead to bankruptcy and perhaps eventual homelessness*
- *Extremely high mortgage and double income family and health issues family responsibilities create a situation where only one person is bringing in an income*
- *Global Recession which resulted in many property owners selling their investment properties to renting the private rental sector*
- *Relationship issues and family conflict (including family and domestic violence).*
- *A lack of affordable housing (this also forces people into inadequate, inappropriate or overcrowded dwellings).*
- *Having nowhere to go once exited from care or custodial services*
- *Lack of Federal, State & Local Government recognition of the Shoalhaven with targeted funding opportunities. (i.e Federal, State & local Government recognition of the Shoalhaven area as a separate Regional Area, to separate the Shoalhaven from the Illawarra therefore giving this area its independence, recognition and funding opportunities it currently is not receiving.*



The stereo picture of homelessness is a vagabond walking the streets during the day either with a shopping trolley containing their worldly wealth or all their possessions in a knapsack strapped to their backs. However, homelessness has much economic and social cost, both for homeless people and the wider community. Being homeless places people at great risk, as homeless people are the **most disadvantaged and vulnerable people in society**, and are burdened by much higher rates of poor health and wellbeing, and are more likely to be in contact with police and other services. The following are examples of where the homeless find temporary shelter:

1. Families living in cars and showering at a beach/pool area, some welfare organizations, homeless refuge centres, friends or acquaintances.
2. Families living in motel rooms, caravan parks, shed, garages, caves, tents and the bush.
3. Families and singles couch surfing between families and friends.
4. Commit crimes to enable them to be incarcerated to achieve shelter, food and showers.
5. Refuges - women's refuges/men's refuges.
6. Individuals present to NGO's for all aspects of homeless assistance

### **Suggested Recommendations for Homelessness**

- *Federal, State & Local Government recognition of the Shoalhaven Region with targeted funding opportunities.*  
**Note:** *Federal, State & local Government currently recognizes the Shoalhaven area as part of the Greater Illawarra. This lack of recognition from all of government limits the region for targeted and general funding and limited support in areas of Health jobs welfare community services etc..*
- *Early literacy programs to prepare preschoolers' for literacy/numeracy when they commence school.*
- *Opportunity for every child to attend a pre-school to enable equal opportunity for every child in their education journey.*
- *Literacy support for all children.*
- *Opportunity to attend accredited Parenting Programmes to enhance family stability, harmony and life skills – perhaps prevention of aggressive behaviour.*
- *Adequate accommodation for individuals/families in need of crisis/mid-term/and longer term housing needs, with a strong focus on transitioning these individuals/families to stable, independent housing. Crisis accommodation is essential to ensure that individuals/families are safe; however crisis accommodation alone is generally unable to provide an exit from homelessness. The focus on prevention of homelessness is legitimate, however there needs to be a range of accessible affordable housing options for individuals/families that do become homeless.*
- *Better access to Dual Diagnosis for public Mental Health and Alcohol and other Drug services for individuals as the homeless are more likely to have mental health, alcohol & drug issues simultaneously. Individuals/families often need to access a number of different services to address these issues separately and often require a Case manager to co-ordinate these services for the homeless.*
- *Families and Individuals require reasonable access to services in the Shoalhaven and particularly families/individuals in the Southern Shoalhaven and in outlying areas. A lack of accessible services can make it more difficult for families/individuals to exit from the cycle of homelessness and it is not always possible for families/individuals to access services due to a lack of knowledge, motivation, transport or other reasons.*

## Case Scenario

A Family which consisted of Dad (44yrs), Mum (41yrs) and 4 children and a pet dog were referred from Housing NSW to Nowra Family Support Service Inc. as they were homeless and sleeping in their vehicle and showering at the beach. The Dad was an established business man of and unfortunately due to GFC forced credit card debt created a closure of his business and the debt recovery agencies forced him and his family out of their family home. The family presented to Nowra Family Support Service Inc. and an initial intake assessment was completed and a caseworker was allocated to the family. The following case plan was implemented:

- *Contacted the Homelessness Hot Line and organized emergency accommodation at a local holiday resort.*
- *Referral to the Salvation Army to organize material aid as the family had been locked out of their family home and only had essential clothing and toiletries.*
- *The family forced to abandon their dog into a pet shelter at daily costs if wanting to keep*
- *Emergency Petrol Voucher was organized by Nowra Family Support Service Inc.*
- *Emergency appointment with Southern Cross Community Housing was organized and the caseworker accompanied the family to this appointment and submitted a support letter in support of priority housing.*
- *Requested that the parents obtain support letters from their local GP, School Teachers, Minister of Religion and other professional people that they are in contact with to assist in their quest for accommodation.*
- *Referral to a psychologist for both parents through Medicare to assist with the trauma of being homeless and to be able to implement stress management strategies in the midst of this challenging time of sleeping rough and the impact on all the children.*
- *Referral to Headspace (An Organisation that provides counselling for children 12 years and old who have experienced trauma and other mental health issues) for the oldest two children who were acting out & provided books and activities for all the children*
- *Intensive case management was undertaken as this family was vulnerable and the Mum was experiencing physical and emotional distress.*

## Outcome of Intervention

- *Southern Cross Community Housing allocated an emergency four bedroom house in a safe and secure area for the family within 6 weeks*
- *Referrals to charities was implemented to assist with the limited income from Centrelink*
- *Centrelink assessment of DSP due to family and personal breakdown and mental health issues presented by both parents.*
- *Continuation of support, advocacy and referral from Nowra Family Support Service Inc. until Brighter Futures were able to engage with family.*
- *Referral to Brighter Futures was implemented and accepted and the family was given limited brokerage which included basic household furniture*
- *Encouragement to apply for positions in the workplace as both had excellent employment skills.*
- *Parents and children continued with their individual counselling. Parents attended separate psychologist, older children to Headspace and younger children to Child & Family Counselling.*

## Negative outcome

- Limited NGO and support service in the local area specializing in family support
- Without some basic skills by the parents, the process of Homelessness to recovery can be overwhelming. The unknown, unexpected and emotionally unable to function can lead to breaching required rules, therefore limiting progress and stability in a reasonable timeframe.
- Limited assistance by local schools for assistance with educational needs, schooling enrollment etc.



- Due to 'creditor' Bankruptcy the parent (Father) has no ability to move forward with the bankruptcy being extended due to inability to resolve bankruptcy trustee fees which falls back to the bankrupt to extinguish personally (a loophole still in ITSA regulations).
- No whitegoods could be achieved through the Nils programme at Anglicare due to lack of financial ability to repay back under limited governmental assistance (Centrelink)

### **Conclusion**

An excellent example of a potential outcome for a homeless family who have started to rebuild their professional lives and family life and are healing through personal support and from limited services and counsellors. Hence, evidence indicates that families that become homeless require very strong support from community agencies and caseworkers who will strongly advocate for families and create a strong network of support.

An all of Government and NGO approach with targeted funding and a recognition of the Shoalhaven Regional Area and separation from the greater Illawarra would greatly improve all areas of services and support.

Written by Lynne Jackson-Waite  
Team Leader  
12<sup>th</sup> March 2014