Submission No 28

INQUIRY INTO HOMELESSNESS AND LOW-COST RENTAL ACCOMMODATION

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Dear Director

Inquiry into homelessness and low-cost rental accommodation

Thank you for the opportunity to provide a submission to this Inquiry.

This submission to the Inquiry into homelessness and low-cost rental accommodation draws mainly from responses provided by a number of Mission Australia's NSW homeless services, as well as from our submission to the Federal Government's 2008 Green Paper Which Way Home: A new approach to homelessness.

Mission Australia is a national non-denominational Christian community service organisation that has been assisting Australians in need for almost 150 years. Mission Australia's Community Services assist people in need through three Pathways: Pathways to Strong Families and Happy, Healthy Children; Pathways through a Successful Youth, and Pathways Away from Homelessness. We operate more than 450 services in metropolitan, rural and regional areas across every Australian state and territory. Mission Australia has a strong track record of providing flexible, responsive and innovative services to respond to the needs of people who are experiencing chronic homelessness and in 2007/2008 our 83 homeless services assisted 32,111 people, and in total we assisted more than 330,000 people across all Pathways throughout Australia.

In NSW we operate over 150 services and programs including services specifically designed to cater for particular client groups such as women, men, youth, families, Indigenous persons and persons living with mental illnesses. Services include the provision of crisis, medium-term and secure and affordable long-term accommodation; living skills to enable people living with a mental illness to maintain independence; access to educational and health facilities and specialist services; counselling and case management.

There is currently an unacceptable level of homelessness in Australia, and long-term under funding of both housing and support services has been a significant contributor to this situation. It is through the extraordinary generosity of our Donors, Corporate Partners and Supporters that we are able to help more people in need.

There is an urgent need for more low cost rental accommodation stock, and increased funding for homeless and accommodation services. At the present time, there is a chronic shortage of affordable rental accommodation in New South Wales in both the public and private sectors. Research undertaken by Mission Australia in 2008 found that all community housing providers in Western Sydney have extensive waiting lists - some with up to 1,000 names - with an estimated waiting time of six to eight years. The situation is even bleaker for those waiting for public housing in New South Wales, with a waiting list of upwards of ten years in all areas - lifteen to twenty years in areas of high demand such as central Sydney. Housing NSW also provides priority housing to clients with exceptionally high needs who can meet strict eligibility criteria, however, Housing NSW advises that applicants who urgently require accommodation and who are approved for priority housing often wait between two and five years before being offered a property.

Mission Australia recognises that homelessness is more complex than a person having no accommodation. Many homeless people (especially rough sleepers) have high and complex needs such as chronic heath issues, poor mental health, disabilities, substance abuse, legal problems etc. Mission Australia focuses on prevention and integrating support and housing that provides national consistency while allowing for local strategies targeted to local needs. We have found that homelessness services need to collaborate with mainstream community services to bring about more positive outcomes for clients. Crisis accommodation services should provide a crisis response while at the same time mainstream services continue to provide other supports to people who are homeless or who are at risk of homelessness.

Our response is informed by the wisdom and experience of our staff. We have actively participated in homelessness and housing sector networks over many years. We are also informed by our extensive research into what works well nationally and internationally. Mission Australia acknowledges the need for 'wrap-around' services for homeless people with complex needs, and this is reflected in our practice with the delivery of programs such as The Michael Project and The Mission Australia Centre (see section (a) below).

There is an urgent need for more government funded support services for people who are homeless or at risk of homelessness and who have high and complex needs and require support to maintain tenancies. Supported accommodation services play a crucial role in helping vulnerable people maintain tenancies, consequently reducing homelessness. Some people, including those with poor mental health and those who have been entrenched in the cycle of homelessness for many years, may need long-term support in maintaining accommodation, in some cases for their rest of their lives. The success of supported accommodation programs such as HASI, which is a collaboration between Housing NSW, NSW Health and the non-government sector, is an example of how providing a continuum of care to clients with complex needs through a range of support services can help them to successfully maintain tenancies and, consequently, reduce homelessness.

The notion of a continuum of support or care is well established internationally (Burt et al. 2002). There needs to be a continuum of support for people who are homeless or at risk of homelessness which covers prevention, early intervention, crisis,

transitional through to long term care. This continuum of support needs to ensure that the right people get the right support at the right time.

With the above in mind, we respond to the Terms of Reference to the Inquiry as follows:

(a) models of low cost rental housing outside of mainstream public housing, including but not limited to co-operative housing and community housing

Supported Accommodation

As discussed above, many people require ongoing support to maintain their tenancies. Mission Australia argues for a significant increase in the supply of affordable and social housing, combined with flexible support packages tailored to the individual person and their specific needs. Our stance is informed by practice wisdom and backed up by extensive national and international research. Below are examples of supported accommodation services provided by Mission Australia.

Mission Australia Housing

Mission Australia Housing has recently been established by Mission Australia as a discrete business with its dominant purpose being the development and management of social housing to find solutions to homelessness and assist those experiencing housing affordability problems. It seeks to make a significant and substantial contribution to the provision of affordable and appropriate housing to those experiencing risk or disadvantage in Australia. As a community housing organisation, it will deliver a wide range of tenancy and property management services to clients on low to moderate incomes and to clients with complex needs.

In NSW we have established Mission Australia Housing (NSW) Ltd as a company limited by guarantee and which has registration as a housing provider.

Mission Australia's Spectrum Apartments at The Mission Australia Centre

People who are homeless require a range of support services in addition to simply being provided with accommodation. Mission Australia's Spectrum Apartments, located in the inner city of Sydney, provide safe and secure crisis accommodation to men aged 18 years and over who have been homeless for no more than four years, which aims to break the cycle of homelessness by providing intensive individualized support from specialised staff incorporating a living skills program. This flexible and innovative responsive service assists individuals to obtain the skills and capacity to enable social and economic participation. Intensive structured support at an early stage of homelessness equips people to secure and sustain their independence and accommodation.

There are five 8 bedroom apartments. Each apartment operates as a self contained unit, facilitated by a unit coordinator and welfare support staff. Clients have individual bedrooms, which provide a personal space. The apartments are large, light and airy, and contain two living areas, kitchen, laundry and bathroom facilities. Two of the apartments are adapted for clients with a physical disability. Clients learn skills in cooking, cleaning, laundering and social skills, which assist them in securing and sustaining a tenancy when they leave the service. All meals are prepared by the residents, under the supervision of staff and volunteers. Cleaning of the units is carried out by residents. The service operates 24 hours per day, 7 days per week. Staff work closely with clients to develop individualised case plans which allow clients

to work towards identified goals. Referrals are accepted from government and nongovernment agencies, as well as self referrals.

The men who are accommodated by Spectrum Apartments often present with issues including drug, alcohol and gambling addictions; family breakdown; poverty; barriers to employment; poor educational experiences and a variety of health problems. The 'one stop shop' concept of co-location of other professional services and programs provides easy access to other specialised medical and educational programs and services which providing a holistic response to identified need.

The service is funded under the Supported Accommodation Assistance Program (SAAP), through the Department of Community Services in NSW. SESIAHS also provide funds for staff working with clients who have drug and alcohol issues. Sustainability of the program is also achieved through strong collaborative partnerships with community and corporate sectors. Partners include numerous community volunteers and corporate supporters.

The Cooinda Centre - Mission Australia Centre

The Cooinda Centre, located within the Mission Australia Centre, aims to break the cycle of homelessness by providing intensive, individualised and personalised holistic intervention through flexible, timely, innovative and responsive services, programs and support options with a particular focus on Indigenous homelessness. extensive suite of on-site professional medical services, educational programs and other complementary services are accessible to both Mission Australia and non-Mission Australia clients. Professional medical services include a special needs dental service, optometry, chiropractic, podiatry, specialised mental health clinic and GP. Other professional services include a legal clinic and specialised counselling including D&A, gambling and generalist. Educational programs include the Catalyst University Program a partnership with the Australia Catholic University, computer classes, vocational training including Cert 11 in Hospitality and Transport & Logistics and the Indigenous Voices Initiative - Film & Multi Media Workshops delivered to local secondary high schools in partnership with EORA TAFE. Other complementary services include specialised workshops including relapse and prevention, anger management and conflict resolution; MilkCrate Theatre, singing, keyboard, guitar and art classes, yoga, tai-chi and meditation.

Case Study - "Bill"

Despite a difficult life, Bill, 41, is on his way to success after being a resident of the Mission Australia Centre Spectrum Apartments. Bill had been diagnosed with Schizoid Affective Disorder and Depression and was in a very bad state of mind and was placed in care of a rural mental health team. He had divorced his wife and lost access to his children. The mental health team struggled to interact and manage Bill. He was not compliant with his medication and he repeatedly attempted to walk in front of moving cars when he was accompanied by members of the mental health team. He was living in a Department of Housing unit, but was sentenced to a short term of imprisonment, during which time his mental health deteriorated dramatically. At this time, Bill's family was not supportive of his illness and wanted nothing to do with him. Bill stayed at various crisis accommodation services and eventually came to the Mission Australia Centre (MAC) Spectrum Apartments, where he met weekly with a MAC volunteer counsellor and with his General Practitioner

who appropriately medicated Bill. Participation in the art class became a therapeutic and important part of Bill's recovery and significantly increased his confidence, self-esteem and sense of self-worth. Bill also participated in drama classes (Milk crate Theatre), anger management workshops, COMPASS (relapse prevention program), meditation, and fitness. He slowly overcame his addiction to alcohol and began to control his anger and aggression. Bill undertook classes in creative writing and computers to improve his literacy and computer skills. As his self esteem and confidence grew, Bill's participation in educational programs increased and he commenced the Catalyst University Program. He participated in two units of study and successfully completed one of these courses achieving a credit result and was an intricate part of a final theatre performance of Shakespeare supported by MAC staff and Bell Shakespeare. He also participated in vocational learning at the centre and successfully completed Certificate II in Hospitality. Bill became very friendly and open to both staff and residents. He assisted new residents with their cooking and cleaning chores or simply to settle into the unit. Bill began attending weekly appointments with the Michael Project Psychologist and also accessed the Michael Project Podiatrist. He was assisted by MAC legal volunteers with accessing Legal Aid to secure visitation rights to his children. With the assistance of the volunteer solicitors Bill also developed a strategy to clear debts he had accrued over many years. Bill has now reconnected with his family and rents a home close to family and friends, where the HASI program continues to provide vital additional support and case management to ensure that he is adequately supported in his new home. He has set up one of his rooms as his art studio where he can continue his passion to paint and now lives very peacefully. He is engaged in supportive services and is taking his medication. He reports that he is finally happy and extremely grateful to MAC for the immeasurable support and encouragement he received.

The Michael Project

The Michael Project is a three year, philanthropically funded initiative in Sydney which aims to improve the health and well being, social participation and economic participation of homeless men through an enhanced, timely and integrated homeless service delivery within Mission Australia's Adult Accommodation Services. Services include: Psychologist; Alcohol & Other Drugs Worker; Occupational Therapist; Nurse (employed through St Vincent's Hospital & works with the COMET team); Recreational Worker; ATSI Worker; Dental (one chair per week at Westmead Dental Hospital); Podiatry Clinics; Numeracy & Literacy; Computer Literacy; Barber; and Disability Behavioural, Family & Self Esteem Therapy.

Homeless men often struggle to follow through on referrals to much needed health and community services due to a range of reasons including co-morbidity, high levels of personal anxiety, and trepidation about negotiating the system. Practice wisdom from Mission Australia services, and initial evidence from a new service model operating at the Mission Australia Centre across a range of domains through an integrated service system, ensures faster access to services and the ability to address multiple issues simultaneously. Emerging evidence from international practice and literature also suggests that clients receiving direct and integrated service responses have better outcomes than those receiving discrete and separate services (e.g. PATH, Common Ground). Overall, The Michael Project model consists Accommodation Assistance Program Supported (SAAP), intensive/proactive case management and the Michael Project wrap-around services.

Mission Australia's Inner City Housing Program (ICHP)

ICHP provides supported accommodation for people who are seriously affected by mental illness and require rehabilitation and assistance to develop skills to live independently in the community. The ICHP is a joint project between Mission Australia, Churches Community Housing and St Vincent's Mental Health Service. The service specifically caters for people who have a primary diagnosis of a psychiatric illness and have consulted the St Vincent's Mental Health Service in Sydney. In the past, this group of people has been disadvantaged and exploited in the area of housing and have had very few options available to them. ICHP is located in the inner city of Sydney and is staffed 7 days a week from 8am to 5pm. The service focuses on the needs and goals of its clients by linking casemanagement, rehabilitation services and accommodation services. The ICHP has been evaluated using both the Life Skills Profile (LSP) score aggregates across the service and a satisfaction survey with the residents of the houses. The LSP evaluation found that the scores of participants in the program improved over time, particularly in the areas of physical health and isolation.

Bowering House

Bowering House is a partnership program that was established in 1996 between Mission Australia, Northern Beaches Mental Health Service, and the Department of Housing. It is a purpose built dwelling housing 8 mental health consumers in individual bed-sits with additional communal areas. The accommodation is provided on a long term basis for the length of time the consumer wishes to reside there. Northern Beaches Mental Health Service provides medical and case management services whilst Mission Australia provides accommodation support, such as support in maintaining independent living skills, facilitation of community relationships and vocational, recreational and social activities. Clients are referred to the program by the Mental Health Service and all clients who reside at the house are actively case managed.

In 2002, the service entered into a tripartite agreement with the Department of Housing and Drug & Alcohol Clinical Services to provide specialist housing support for men and women who were in drug treatment who had homelessness as an identified issue. The pilot program commenced with one unit of housing and has since expanded to three units of housing with the view of expanding further in the future. This model of supported housing gained recognition at a recent NSW Drug Summit and was tabled as an example of specialist organisations working together in collaboration to meet the needs of people with a range of support needs.

Housing and Accommodation Support Initiative (HASI)

HASI is an innovative partnership between NSW Health, Department of Housing and the Non Government sector.

Mission Australia delivers HASI2 – low level support in the Northern Sydney, Central West and the Mid and Far North Coast areas of the state. HASI 2 provides low level support packages (up to 5 hours per week) to men and women over 16 years of age who have a diagnosed mental illness or psychiatric disability and who reside in their own established public or community housing. The focus of HASI 2 is to provide individuals with a range of support services to assist them to maintain their tenancy, broaden their social networks/linkages and actively participate in the broader community.

The key aims of the HASI 2 program are to:

- Improve housing stability for individual clients
- Reduce the demand on the acute and non acute sector in-palient services.
- Reduce hospital bed stays in mental health facilities.
- Demonstrate an independent living, community based model of psychosocial rehabilitation, support and case management service for all clients.
- Improve the quality of life for clients through social, vocational, educational and life skills development and family connections.

Other Models of Low Cost Accommodation Provided by Mission Australia

Mission Australia Centre's Urban Apartments – Providing Affordable Housing to Low/Medium Income Earners

The Mission Australia Centre, located in the inner city of Sydney, provides fixed-term tenancies for one bedroom and studio apartments to employed singles or couples who work in the inner city, who earn a combined income between \$25,000 and \$40,000 gross per annum and who are currently in housing stress, or travel long distances to their place of work. The tenant pays 30% of gross income in rent, which includes all energy and water costs. The tenancy period is initially six months, with an option to renew for three years. Some capital funding for this project was provided by the Centre for Affordable Housing, Department of Housing.

Fairfax House

Fairfax House is a high need and high support crisis accommodation service for families with children from across the state who are homeless, including blended, nuclear or sole parent families where the parent/s are either male or female. Fairfax House provides a safe and secure environment for families in crisis and who have high and complex needs, such as being affected by issues such as marriage breakdown, domestic violence, eviction, unemployment, mental illness or other disability, drug addiction or gambling. We provide ongoing holistic case management and support in the areas of residency, health, housing, parenting, legal, financial, employment opportunities, and social and personal development. We help families to develop skills in securing/maintaining stable accommodation and lifestyle. Children receive specialist care and support. The service provides a safe, secure, and supportive environment for families for up to three months and assists them to secure permanent accommodation. Fairfax House receives about 150 referrals a year from Government and non-government community service organisations, but it has sometimes been necessary for families to remain at Fairfax House for longer periods due to the inadequacy of medium or long term exit options.

Other Models of Low Cost Accommodation delivered by other Providers

Community Housing

There are a number of Community Housing providers in New South Wales who manage several thousand properties. The accommodation ranges from one bedroom units and share houses for singles, to three and four bedroom homes for families. Most Community Housing providers indicated that the majority of their current tenants are families with children. To be eligible for Community Housing, applicants must meet the same eligibility criteria as required for accommodation with Housing NSW. However, unlike Housing NSW, when a vacancy arises applicants

are usually assessed on a needs basis, rather than on a wait-turn basis. Tenants pay 25% of their income in rent. This amount is capped at a maximum of the market rental of the property. All Community Housing providers currently have extensive waiting lists – some with up to 1,000 names – with an estimated waiting time of six to eight years.

Funding to increase the number of properties available to community housing providers is required to meet demand. Funding is also required to carry out essential maintenance to properties as well as to renovate and repair existing community housing properties which have fallen into disrepair and are currently not habitable.

Kids Undercover

A SAAP project operating in Queensland and Victoria, 'Kids Undercover', provides assistance with the building of suitable dwellings in the backyards of family members to provide affordable, appropriate housing to children (see www.kuc.org.au for further details). This type of housing is appropriate for children who no longer want to remain in the family home, or aging parents who may require some support. One strategy to encourage the building of self-contained flats in private backyards is to make the development application process at local government level easier to access and less complicated.

The Foyer Model - Miller Live 'n' Learn Campus

The Foyer Model is a low cost housing model for young people that integrates accommodation, skills training and job search support for young and often homeless people (AHURI, 2006). Foyer Models have been successful in France and the United Kingdom. This model has been implemented by Housing NSW in collaboration with the Parramatta Mission at Miller in South-West Sydney with the establishment of the Miller Live 'N' Learn Campus. The Miller Campus provides accommodation as well as life-skills and training opportunities for young people aged 16-25 with low support needs and who are in vulnerable housing situations. An interim evaluation of the Live 'N' Learn Campus undertaken by AHURI found that the Miller Campus is 'a positive intervention that bridges the transition from uncertain housing, unemployment, ill health and violence to a more secure future' and recommended that governments further develop and support this model (AHURI 2006).

The evaluation also suggested that the Foyer Model could be a good potential option for homeless youth in rural and regional Australia.

(b) methods of fast tracking the capacity of providers to deliver low-cost rental accommodation in a short time frame

We make the following suggestions:

- Associated risks be managed through investing more in regulation and bringing
 forward regulatory support tools that can assist boards and government to obtain
 clarity of risks, how they are being managed and to identify problems early and
 then provide assistance to manage down the risk. Housing associations can use
 a mix of government funds and debt to obtain a greater impact on housing need
 than a straight government funded model.
- Seed fund capacity building projects, such as a grant to part-fund property acquisition professionals to assist CEOs in acquiring properties rather than

requiring housing associations to fund these investment costs from cashflow, or in the case of Mission Australia Housing, through funds from Mission Australia.

- Build the capacity of sector peaks such as the NSW Federation of Housing Associations to support their members by providing high level services to support property acquisition skills and analysis tools and training to meet the sector's emerging needs.
- Create capacity within Housing NSW to understand the potential of not-for-profit housing associations and what could be achieved. This could be done by bringing staff with commercial skills into Housing NSW to better understand the not-for-profit sector, in particular housing associations.
- (c) strategies to attract private sector investment in the provision of low cost rental accommodation and
- (d) current barriers to growth in low cost rental housing

The National Rental Affordability Scheme (NRAS)

It is anticipated that more properties will become available as a result of the Federal Government's National Rental Affordability Scheme, which the Government began implementing during 2008 in response to the shortage of affordable housing. Under the Scheme, developers and landlords who build additional rental properties and provide accommodation for 20% below average market rents are eligible for government rebates.

The Government envisages that under the Scheme, 50,000 new affordable rental properties will be created throughout Australia by 2012, with a further 50,000 to become available after that time. The scheme was established in July 2008, with the first round of almost 3,000 incentives offered in December 2008 and a call for applicants for round two announced.

However, in NSW, the NRAS is too low to bring serious private sector investment into affordable rental because of the cost of properties. This is because it is only effective in lower priced areas, making the NRAS unattractive for investors because a low cost area for housing usually means low capital gains. The NRAS should be higher, preferably with the NSW portion as payment rather than in-kind. Provision of land could, however, be a useful contribution in well located areas such as inner-ring areas and near transport nodes and major centres.

In conjunction with the NRAS, the government could also develop some form of instrument that would underwrite debt taken on by not-for-profit housing providers. This would provide greater certainty for investors and funders in NRAS.

It would also be useful to provide education about who lives in affordable housing in order to demystify and destigmatise affordable housing. This could be delivered through promotions to investors.

Sustainable Developments

Mission Australia's practice experience has shown that implementing green building principles in construction and fit-out assists the long term affordability to residents and providers of supported accommodation. Ongoing maintenance and running costs of facilities is important for sustainability and affordability. The flow-on effect of occupying premises which are built without incorporating green principles is that the costs of the client staying at the premises are increased. From the perspective of a service provider, the ongoing operating costs of utilities such as electricity, waste water control and maintenance can become disproportionate to the amount of money that we can spend on supporting a client. From the perspective of a person on a low income in private rental accommodation, the significantly higher costs for utilities can mean the difference between a property being affordable and not being affordable.

Mission Australia is currently undertaking two redevelopment projects – supported accommodation in Western Sydney and aged care accommodation in inner Sydney – and a key requirement of the design brief of these two multimillion dollar projects is to ensure that green building principles are adhered to so as to ensure sustainability and minimise operating costs, with a flow on effect that costs will be minimised for clients as well.

In this regard, government concessions for implementing green building principles in construction and fit out would assist in the long term affordability to residents or providers of supported housing or crisis centres.

(e) strategies to avoid concentrations of disadvantage and grow cohesive communities

Working to prevent people becoming homeless

Prevention fits at the heart of a social inclusion strategy and includes the basic institutions of society and a whole of community response. Prevention in its broadest sense is about investing in jobs, housing, health and family support to build community capacity and individual resilience. Considered in this way it is about universal approaches which focus on the structural level. Prevention in its most basic form is about stopping individuals and families becoming homeless in the first place.

There are a number of service systems that, through better integration, could more effectively prevent homelessness, such as child protection, welfare, housing, employment, health (mental health and alcohol and other drugs) and justice (corrections).

There are already good local examples of programs which bring a variety of stakeholders together to support the social inclusion of people who are homeless or at risk of homelessness, including:

JPET

Mission Australia runs a number of JPET (Job Placement, Employment and Training) programs. JPET is an early intervention program aimed at 15 to 19 year olds who are homeless or at risk of becoming homeless, ex-offender, refugees and wards of the state. The program is designed to "provide assistance to overcome a range of personal barriers preventing young people from participating effectively in employment, education or training and having a sustainable future" (Centrelink 2000 – 2001 Information booklet, p5 Ch 7).

Mission Australia's Clifton Adolescent and Family Solutions (CAFS)

Mission Australia's Clifton Adolescent and Family Solutions (CAFS) is an early intervention service which supports young people 14 – 18 yrs who are at imminent risk of homelessness or who have recently left home, and their families.

CAFS works together in partnership with young people and their families and supports them in achieving their goals. CAFS works to facilitate improved family relationships, prevent unnecessary out of home placements and, where possible assists to bring about family reconciliation where practicable. CAFS also aims to improve young people's engagement with work, education and training.

CAFS provides an early intervention service which is flexible, innovative, holistic and client focussed with interventions individually tailored to meet the specific needs of the young people and / or their family. A variety of intervention strategies are utilised to assist young people and families achieve their goals, including individual and or family counselling, mediation, group work and generalist support services such as information, referral advocacy etc.

CAFS aims to provide an early intervention service within the best practice principles and standards as set out in the SAAP standards and literature on best practice in early intervention services with the aim of reducing youth homelessness. CAFS works within the Child Protection Legislation (Children and Young Persons Care and Protection Act 1998). CAFS is funded by the NSW Department of Community.

Reconnect

Reconnect is a Commonwealth Government initiative to prevent youth homelessness. Mission Australia run a number of Reconnect early intervention programs which aim to improve the level of engagement of homeless young people, or those at risk of homelessness, aged between 12 to 18 years, with family, work, education, training and the community. Reconnect also targets parents, guardians or families, who are concerned about a young person who is thinking about leaving home or has recently left.

Reconnect is committed to providing young people and families with support they need to help restore healthy relations within the family/wider community. Staff offer a flexible, family focused approach, using intervention strategies, such as case management, mediation, individual counselling, family therapy and general family support. We also aim to strengthen networks and improve coordination/collaboration of services available to young people and their families, working closely with other organisations, such as youth and family services, Centrelink and schools, to ensure young people and families can access necessary support.

Reconnect is also involved in a range of activities such as offering training and providing consultancy to other services on early intervention issues, helping with parenting education groups and developing resources for families and the community.

Catalyst

The Catalyst Program, which is a collaboration between Mission Australia and the Australian Catholic University (ACU), is an education initiative whereby disadvantaged people are given the opportunity to undertake accredited university courses in Humanities subjects such as Literature and Australian History. In December 2007 an earlier model of the program was the recipient of the inaugural Vice Chancellor's Award for Outstanding Community Engagement. The Vice Chancellor of ACU, Dr Peter Sheehan wrote that the program '... has benefited from the genuine and sustained commitment of the community partners and the University with extensive and very genuine commitment of the learning partners. The program

is outstanding and provides an example of what is possible through long-term community engagement, mutual respect and relationships.'

Urban Renewal

Urban, Renewal, a social enterprise employment initiative delivered by Mission Australia in partnership with the Victorian government and a number of other agencies, provides waged employment in a supported, real work environment for long-term unemployed people. It provides building and landscaping services for public and private sector customers and was developed in response to the challenge of worklessness in some of Victoria's most disadvantaged communities. An independent evaluation by the University of Melbourne's Centre for Public Policy in 2008 reported that around half of the people employed employed by the social enterprise were experiencing housing instability before they joined the program. The evaluation also showed that Urban Renewal achieves employment outcomes on a par with those achieved by similar models overseas, with 71% of highly disadvantaged participants making the transition into sustained employment or education.

Habitat for Humanity

Habitat for Humanity provides housing for families on no interest loans through the engagement of business, their employees, and the broader community in the construction process. Habitat for Humanity Australia overseen the completion of almost 80 homes since 1991 and anticipates another 20 homes will be completed by the end of 2009.

Other ideas around prevention may include:

- incorporating life skills education into school curriculum with particular reference to financial literacy;
- ensuring there is broad based parenting education;
- providing mediation services for families to build their capacity to maintain the family unit;
- youth programs in local areas, especially regional areas;
- strategies to prevent problem gambling;
- · raising the awareness of the issues associated with homelessness.

If we are to 'close the front door' to homelessness we need to not only deliver broad protective factors for the population as a whole but also deliver prevention strategies to those who would be very likely to become homeless without them. It is about being proactive rather than reactive.

There is a clear link between homelessness and housing. At a structural level, Burt (2001, p.6) suggested that a number of prevention strategies related to housing affordability were necessary, including building more housing and subsidising the costs for people on low incomes. It would also include helping more people to be able to afford housing by providing them with better education and employment opportunities.

This is similar to the strategies recommended by Shinn et al (2001), who also recommended concentrating on system-level provision of affordable housing and

adequate employment opportunities, over and above any programs aimed at helping people overcome other problems that may have contributed to their homelessness. They particularly argue that '... unless programs ... involve the creation of new housing resources, they run the risk of reallocating homelessness among individuals, rather than reducing it, and of mistaking limited program benefits for net benefits.' (p.119)

Affordable housing needs to bridge the chasm between public housing and the current proposed affordability initiatives. Affordability of housing stock needs to be matched to the range of income levels of the most disadvantaged, including those receiving welfare payments and those exiting transitional accommodation, prisons, state care, in-patient mental health and AOD rehabilitation services.

Increasing housing supply through developing new affordable and social housing is a key preventative measure as is unlocking existing capacity in the system through incentives. For example, this could occur through developer contributions to affordable housing schemes, through inclusionary zoning and other planning mechanisms.

Equally, there needs to be a focus on preventing failed tenancies by ensuring support reaches people at the right time. These could be through measures such as:

- · strengthening tenancy protection laws;
- providing targeted supports to assist tenants at risk to maintain their tenancies –
 e.g. the Supported Housing Assistance Program funded by Homeswest;
- incentives to property owners who provide long term leases; and
- · 'circuit-breaker' housing placement.

Recent research from England has highlighted the value of such measures but also including enhanced housing advice and rent deposit schemes. (UK Department for Communities and Local Government, 2006).

A Place-based approach – a whole of government initiative

Mission Australia recognises the importance of a place-based approach whereby governments, at all levels, work together with agencies and communities to identify local needs, identify barriers to employment and housing (for example, poor infrastructure/lack of public transport) and work together with communities. A place-based approach empowers residents, allows them to take control of their own destinies and gives them a voice.

A model of a place-based approach currently operates in Campbelltown, in South Western Sydney - The Partners In Employment (PIE). Members of PIE include the Australian Department of Employment and Workplace Relations, the NSW Department of Housing and a number of agencies contracted by the Departments to deliver employment and training services, including Mission Australia, the Salvation Army, Wesley Uniting Employment, Centrelink and other community organisations.

While not all members of the partnership have an employment focus, The Partners in Employment program takes the view that employment is a crucial outcome for people because it helps to maintain tenancies. When a person obtains employment and is able to sustain it, the person has greater capacity not only to maintain their tenancy,

but also to support their household and meet other needs of their families such as education and social participation.

This whole of government model gives multiple government departments, at federal state and local levels, greater buy-in to community projects and plan, and allows barriers to sustainable employment and housing to be identified. Mission Australia has observed how the approach taken by the Partners in Employment model at Campbelltown has encouraged other private and not-for-profit organisations to become involved in programs modelled on the place-based approach.

Conclusion

Evidence-based research and practice wisdom informs us that the needs of homeless people are best addressed when approached from a holistic perspective, and from a whole-of-community approach - responding to homelessness requires partnerships and collaboration between communities, business, non-government and government agencies.

Responses to homelessness need to be proactive, with a continuum of support provided to homeless and at risk people that encompasses prevention, early intervention, crisis, transitional, and long term support. As discussed above, people who are homeless or at risk of homelessness often have high and complex needs which need to be identified and addressed. Only with support structures in place that meet the holistic needs of individuals can accommodation be maintained which will subsequently reduce the incidence of homelessness.

In order to address homelessness, there is a need for governments, at both state and federal level, to allocate substantially more funding to deliver holistic support services and programs to people at all stages, from prevention through to supported long-term accommodation.

There also needs to be a significant increase in the supply of affordable and social housing that is accessible to all, central to services, transport and employment, combined with flexible support packages tailored to the individual person and their specific needs.

There is a need for governments to develop strategies that will encourage the private sector to invest affordable housing and thereby increase the supply of available affordable housing.

To encourage non-government agencies to deliver affordable housing, risk management strategies, seed funding and grants, as well as incentives for utilising green initiatives, and relationship building between housing associations and the non-government sector are necessary.

Yours sincerely,

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