



NT Shelter Submission to Parliamentary Inquiry into Homelessness in Australia

12 June 2020

Important Note:

Many submissions are expected to be provided to this Parliamentary Inquiry drawing attention to Australia's current and growing homelessness crisis, and rightly so. Every Australian has a right to a safe, affordable and appropriate home. However, the situation in the Northern Territory is particularly dire, with 12 times the national rate of homelessness and a front line homelessness service response that is severely overstretched. This is due to a range of pernicious factors including decades of underinvestment in social and affordable housing, a chronic lack of funding for specialist homelessness services, an absence of infrastructure across the housing continuum in both absolute terms and relative to other states, and Australia's smallest jurisdiction with a limited capacity to meet the extensive capital and ongoing operational costs associated with housing investment. This creates a "perfect storm" of challenges which translates to painfully and unacceptably slow progress to tackle homelessness in the Northern Territory. The effect of this is a disproportionate burden on Aboriginal persons which impedes progress on closing the gap on Indigenous disadvantage.

Preface

NT Shelter welcomes the opportunity to provide this submission to the House of Representatives Standing Committee on Social Policy and Legal Affairs Inquiry into Homelessness in Australia.

NT Shelter is the Northern Territory's peak body for affordable housing and homelessness. We advocate for affordable and appropriate housing for all Territorians, especially those with low incomes, and those particularly vulnerable and disadvantaged in the housing market. NT Shelter strongly supports efforts to safeguard and protect the rights of those people for whom access to affordable and appropriate housing remains elusive.

We welcome the opportunity to provide our perspectives in that context. As a member-based organisation, our response to the terms of reference is framed around our organisation's knowledge of the state of homelessness in the Northern Territory and the needs of persons facing barriers to obtaining safe and secure affordable housing.

This submission endeavours to strike a balance between the acknowledging the drivers and consequences of homelessness with solutions, contextualising issues from a Northern Territory perspective. We do not attempt to “prove” the linkages and broader system impacts. The fact that homelessness exists and is growing across the Northern Territory and elsewhere is self-evident and not disputed. Previous white papers, enquiries and extensive research both nationally and internationally can be drawn on to substantiate and understand this. In particular we note the extensive body of research undertaken over many years by AHURI and the relevant datasets and reports published by AIHW and ABS. Our submission will not be all encompassing – we note and support the submissions of National Shelter and others with significant expertise in areas such as health in the case of Dr Simon Quilty (submission number 1).

It is easy to point to the evidence base to show that the homelessness story in the NT is grim and it is incumbent on us to provide sufficient detail to point to this in our submission. On the other hand, it is harder to be optimistic about the level and rate of progress being made to reduce homelessness. In the Northern Territory, year on year increases in demand for specialist homelessness services reveals we are going backwards, not forwards.

We are therefore more interested in exploring and building the appetite for leadership and action that will drive real outcomes on homelessness across Australia. Our submission highlights unique challenges and complexities facing people across the Northern Territory by incorporating a range of perspectives of NT Shelter and its members.

The Northern Territory is far from where it needs to be in terms of ensuring adequate housing, support services and legislative protections are available and accessible to all people, especially those experiencing poverty and disadvantage. Stable and secure housing is a critical aspect of health and well-being and underpins outcomes in respect of education, employment and participation in the economy. In particular, the provision and maintenance of safe, affordable and appropriate housing is vital if we are to respond to the disadvantage and marginalisation of Australia’s First Nations peoples.

NT Shelter strongly supports the inclusion of housing (overcrowding) as a target under “Closing the Gap”¹, and the Australian Government partnering with the Coalition of Peaks through COAG to improve the lives of Aboriginal and Torres Strait Islander people². Without safe, affordable, culturally appropriate, healthy housing, the Australian Federal Government’s programs and investments in improving health, employment and education for Aboriginal Territorians will be compromised³.

NT Shelter brings the following priorities to the attention of the Committee.

Priority Action 1.

The Australian Government, with the support of all State and Territory Governments and in consultation with national and state housing and homelessness peaks, to develop a **national housing strategy** to address Australia's housing and homelessness crisis.

Why? We need a plan. We need an actionable pathway to supply the required level of social and affordable housing, at scale, to address homelessness and rental unaffordability (which places more Australians at risk of homelessness).

¹ <https://www.niaa.gov.au/sites/default/files/publications/closing-the-gap-report-2020.pdf>

² <https://www.naccho.org.au/programmes/coalition-of-peaks/>

³ NT Shelter acknowledges and refers to the contribution of National Shelter on the role of housing in *Closing the Gap*: <http://shelter.org.au/site/wp-content/uploads/National-Shelter-sumission-to-Refresh.pdf>

Priority Action 2.

Increase the quantum of Australian Government funding for Northern Territory Government-provided housing and homelessness services through **a re-set funding allocation model** through the National Housing and Homelessness Agreement (NHHA) which is based on need instead of population size. Funding for the Northern Territory needs to be comparable to that provided to Western Australia, on an interim basis, in order to stem the growing tide of homelessness and meet unmet service demand and housing backlog until the NHHA expires in 2023.

Why? The level of unmet demand for homelessness services is **twice** the rate of other states. In particular, the needs of Aboriginal persons, women, and young people are not being met and the level of unmet demand is growing. The NT receives only \$19 million a year from the Commonwealth Government because we have a small share of Australia's population. This has to change.

Priority Action 3.

Convene **public hearings** in respect of this Inquiry in the Northern Territory in order to Public hearings should not be confined to Australia's capital cities alone

Why? Provide the Committee the information it needs to investigate into homelessness where it is most prevalent and pervasive. There are various regional and remote considerations that need to be appreciated and addressed in order to identify meaningful and effective policy and program responses.

Priority Action 4.

Urgently reform **recipient obligations** for payments under the Job Seeker and Community Development Program (CDP) programs. Reform the complaints process used by Services Australia so that remote clients can access staff in a timely and cost effective manner. Roll out education initiatives for Services Australia staff on Department policy and procedures so that it is fairly and consistently applied to all persons regardless of where they live or their personal circumstances.

Why? When income support payments cease through "breaches" this can and does lead to financial distress, visitors getting "stuck" in urban communities unable to return home, and homelessness.

Priority Action 5.

Establish and build capacity in **Aboriginal housing** and homelessness services to ensure a culturally responsive and Aboriginal led service model for people who are homeless or at risk of homelessness. This includes investing in Aboriginal housing organisations, housing design and construction services and Aboriginal homelessness crisis and prevention agencies.

Why? For too long, Aboriginal communities have been excluded from decisions made in relation to their housing needs. It is time to empower Aboriginal people and Aboriginal Community Controlled Organisations to make informed decisions and have control over their housing.

Priority Action 6.

Drive a whole-of Government approach to ending homelessness by making it a priority for National Cabinet's First Ministers. **Incorporate targets across portfolios** to drive early intervention work across mental health, drug and alcohol, domestic and family violence, out of home care, education and justice in order to prevent homelessness.

Why? Homelessness responses are often erroneously seen as a single portfolio responsibility (e.g. a responsibility of the Housing Minister / Housing Department). Instead, better housing not only addresses homelessness but has considerable public value for health, education, justice and employment (amongst others). Joint responsibility on homelessness is needed.

Priority Action 7.

Implement effective responses and targeted investment to invest in the future of Australia's young people by eliminating **youth homelessness**.

Why? 50% of homeless people in the Northern Territory are under 25 years of age, many of whom are young children. Young people are disproportionately represented in the homelessness system at a key stage of their lives – at a time when secure housing is vital for good educational, health and employment outcomes. Their fundamental rights for safe, appropriate and affordable housing need to be respected and enshrined in targets that are embraced by all levels of Government.

(TOR 1) The Incidence of Homelessness in Australia – Northern Territory Context

The NT has a significant and disproportionate level of homelessness at twelve times the national average. Aboriginal persons represent one third of the Territory's population but are significantly overrepresented at 88.5% of all homeless persons.⁴ 83% of homeless persons in the NT live in severely overcrowded dwellings, the majority (71%) of which are in remote or very remote communities outside of Alice Springs and Darwin.⁵

The rate of demand for homelessness services in the NT is three times that of other states and territories and the level of unmet demand is twice as high.⁶ The demand for specialist homelessness services (SHS) in the NT increased 13% on the prior year, far above the rate of increase seen in other states.⁷

Across Australia, SHS providers assist tenants successfully maintain a tenancy in nine cases out of ten when there is timely intervention by service providers⁸. Unfortunately, due to the very high level of unmet demand for homelessness services in the NT relative to other jurisdictions, considerably fewer services are available for tenancy support. This means that there are too many instances of tenants

⁴ Australian Bureau of Statistics, 2016 Census of Population and Housing: Estimating Homelessness, 2016

⁵ Ibid

⁶ Australian Institute of Health and Welfare (AIHW), Specialist Homelessness Services Annual Report 2016-17. Those seeking support in the NT unable to be assisted (45.3%). This is twice as high as unmet requests nationally (23%).

⁷ Australian Institute of Health and Welfare (AIHW), Specialist Homelessness Services Annual Report 2016-17.

⁸ AIHW op cit.

unable to sustain tenancies due to a lack of available support and therefore returning to homelessness.

In the private housing market, the NT is one of the least affordable jurisdictions in the country in which to rent a property – a consequence of historically high rents and a volatile economy.⁹ The Northern Territory also has the least protection for renters in Australia with “no grounds” evictions and short lease periods contributing significantly to the risk of people entering homelessness.¹⁰ The Northern Territory has an underdeveloped community housing sector and far too little stock of social and

Why is there such a housing shortfall in the Northern Territory?

The severe shortage of social and affordable housing in the Northern Territory is obvious, with high rates of severe house crowding and long wait lists for housing. Some of the main drivers for the current situation are as follows:

1. A lack of investment in social housing, and Aboriginal housing in particular, over successive decades. The history of Commonwealth investment in Indigenous housing is revealing – for the 22 years from 1968 to 1990, the Commonwealth invested only \$580 million. Significant investment in programs such as CHIP/NAHS, SIHIP and NPARIH saw much needed investment (totalling \$8.47 billion in total between 1990 and 2018).
2. The lack of investment in new housing, as well as repairs and maintenance of existing stock, means that much of the NT’s housing stock is not fit for purpose, is old, dilapidated and beyond economic repair. We have never caught up with the housing backlog arising from under-investment.
3. For its part, the Northern Territory has committed \$1.6 billion over 10 years for remote housing. It has also committed additional funding of \$169 million for urban public housing stimulus, including new builds, over the past two years. In a small jurisdiction, this is a very significant investment, especially when compared to the overall investment since 1968. However, the results in terms of net new dwellings (i.e. total new builds less demolished stock) is less impressive:
 - a. A net increase of 136 remote public housing and town camp dwellings over the past three years
 - b. A net increase of 23 dwellings in urban communities over three years*
4. The Northern Territory is Australia’s smallest jurisdiction and the one with the least fiscal capacity to invest in housing. Unlike other jurisdictions, the NT is unique in not having any “housing first” capacity such as a Common Ground or Youth Foyer model. In addition to minimal or no avenues for permanent housing for many people, there is a sheer lack of crisis accommodation across the NT and virtually no transitional or supported accommodation.
5. Slow turnover of existing stock – in Alice Springs there were 139 public housing allocations in 2019. With a wait list of 1,181 the expected wait time is over 8 years.

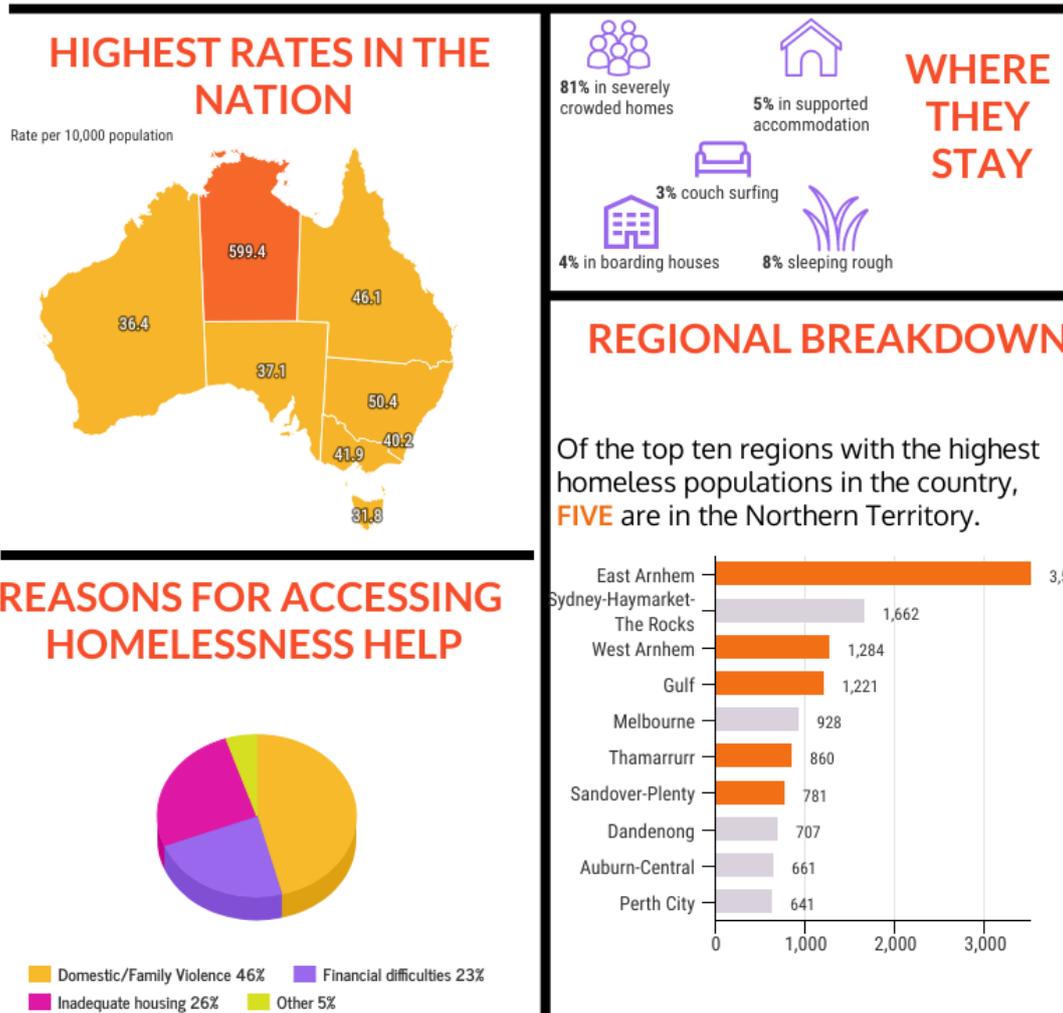
**The Northern Territory Government’s Housing Strategy outlines a shortfall of 8,000 to 12,000 social and affordable homes over the next five years, reflecting the order of magnitude of the gap between the current level of new housing supply and what is needed.*

⁹ NTCOSS and NT Shelter, Cost of Living Report Part 2: Housing, June 2018

¹⁰ NT Shelter 2019: Response to Discussion Paper - Review of the Residential Tenancies Act 1999

affordable housing assets. This mismatch between supply and demand for social housing translates into wait-times for public housing and a lack of housing options for transitional and longer term purposes. For those eligible for public housing, the waitlist can be up to 6-8 years in urban areas across the Territory.¹¹

HOMELESSNESS IN THE NORTHERN TERRITORY



NT HOMELESS SERVICES SECTOR PUNCHING ABOVE THEIR WEIGHT

- Approximately 3.84% (1 in 26) of the NT community seeking assistance, compared to 1.2% Australia wide
- 87% of those at risk of homelessness supported to maintain their housing



Sources:

- 2016 Census of Population and Housing: Estimating Homelessness, Australian Bureau of Statistics, published 14 March 2018
- 2018-19 Specialist Homelessness Services Annual Report, Australian Institute of Health and Welfare, published 18 December 2019



Illustration 1 Homelessness in the NT at a glance

¹¹ https://dlghcd.nt.gov.au/__data/assets/pdf_file/0011/589763/dhcd-annual-report-2017-18.pdf

The private rental system is not delivering property that is priced appropriately for low income earners. Government intervention is needed to ensure that the gap between affordable rents and market rents can be bridged. At the present time, the failure of the market to supply sufficient social and affordable housing, and insufficient government intervention to address the supply shortfall, means that the housing needs of many of Australia's most vulnerable people are not being met. We are seeing this translate into ever growing pressures for the homelessness sector, with commensurate adverse impacts on mental health, chronic illness, education, employment, family violence, interactions with the justice system and poverty.

(TOR 2) Factors affecting the incidence of homelessness, including housing-market factors.

Lack of Social and Affordable Housing

A lack of public Housing and an underdeveloped Community Housing sector, and the absence of revamped programs to address affordability post NRAS, directly prevents people from being able to obtain affordable and appropriate housing in order to exit homelessness.

As stated in the boxed text above, Northern Territory Government modelling indicates that around 8,000 to 12,000 additional dwellings are required across the NT by 2025, approximately 75% of which are estimated to be for social housing.¹² In the private rental market, research shows that often there are almost no rental properties on the NT rental market that are affordable and appropriate for persons on income support payments.¹³

We have referred above to the fiscal limitations of the Northern Territory to deliver, at scale, the supply of social and affordable houses that are needed to meet demand. The challenge is exacerbated by a nascent community housing sector, who would otherwise be a more than capable provider of social housing, but whose market share in the NT is 6.9% (compared to the CHP national average share of social housing of 20.7%)¹⁴. Opportunities to grow the size of the community housing provider segment in the NT should be pursued as part of a National Housing Strategy.

Against this backdrop, there is a vital leadership role for the Commonwealth Government in the development and delivery of a National Housing Strategy that secures an effective supply response to Australia's existing shortfall in social and affordable housing and supports medium and longer term housing supply required to meet projected need. We support the submission of National Shelter in terms of what this might entail.

An elevated and tailored response to the Northern Territory's pressing and disproportionately high housing and homelessness challenges is required. This is especially the case in relation to the provision of housing in remote communities, and other key regional infrastructure to address Aboriginal housing and homelessness disadvantage.

¹² Northern Territory Department of Local Government, Housing and Community Development, *A Home for all Territorians: Northern Territory Housing Strategy 2020-2025*.

¹³ NTCOSS Cost of Living Report - Issue No. 27, March 2020

¹⁴ Productivity Commission Inquiry Report, *Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services*, No.85, 27 October 2017, page 171

Mental Illness

Mental Illness is both a consequence of, and a precursor to homelessness. Failure to adequately fund mental health services reduces the sector's ability to prevent severe mental illness and thus prevent homelessness.

Across Australia, around one third of all clients seeking support from Specialist Homelessness Services in 2017-18 were experiencing a current mental health issue. 52% of these clients were housed and at risk of homelessness. Over half were complex needs clients with additional vulnerabilities such as domestic and family violence and substance misuse.¹⁵

NT Shelter recently made a submission to the Productivity Commission Investigation into the Social and Economic Benefits of Improving Mental Health 2019¹⁶. As outlined in this submission, mental illness is both a driver and a consequence of homelessness.

Residential Tenancies Legislation

Provisions in state and territory residential tenancies legislation¹⁷ actively contribute to housing instability and directly preclude tenants from exercising their rights under the Act and other legislative protections

We recognise that legislation that governs the relationship between tenants and landlords, in the form of residential tenancy laws, is primarily the responsibility of state and territory governments. Having said that, Australia has had notable examples where the states and territories have worked together to introduce national harmonised legislation.

To the extent that states and territories are at different stages of reviewing and implementing legislative changes to modernize laws, there is an opportunity through National Cabinet to determine common approaches on a national basis that deliver effective outcomes that are in the national interest. This was the approach taken during COVID-19 to a moratorium on no-forced evictions for financial hardship. It is an approach that can be extended in order to ensure that persons at risk of homelessness have consistent rights and responsibilities, in the context that the elimination of homelessness is confirmed as a national priority.

In the case of the Northern Territory, the *Residential Tenancies Act* has a critical role to play in the housing security of the Northern Territory's residents, ensuring that tenants are not evicted unnecessarily into homelessness, and providing pathways for people out of homelessness into accommodation.

Residential tenancies protections have a critical role in balancing the rights of landlord and tenants – ensuring stability and predictability, removing subjectivism.

The RTA doesn't just define the relationship between landlords and tenants, but on a broader level is a representation of societal values.¹⁸

¹⁵ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/client-groups-of-interest/clients-with-a-current-mental-health-issue>

¹⁶ https://ntshelter.org.au/wp-content/uploads/2019/04/NTS_PC-Mental-Health_fnl-050419.pdf

¹⁷ file:///C:/Users/TEPO/Downloads/Repr031%20250420%20pdf%20(2).pdf

¹⁸ Residential Tenancies Act review – Response to Heading for Home final options paper, *Council to Homeless Persons* (2017), page 5.

Over 50% of residents in the Northern Territory are living in arrangements managed by the *Residential Tenancies Act 1999* (RTA). This is the greatest rate of all Australian jurisdictions.¹⁹ Vacancy rates are extremely tight in some of our cities and regional centres and the high cost of living is often cited as a “negative” factor by NT residents – the Northern Territory has the highest average weekly rent in the nation.²⁰

The operation of existing residential tenancies legislation can put at risk the housing stability of vulnerable people in several ways:

- a) ‘No grounds’ evictions allow landlords to evict a tenant without giving any reason, even when the tenant has paid their rent on time, looked after their rental home and the landlord wants to keep renting it out. In a 2019 report on NSW renters’ experience of ‘no grounds’ evictions, renters told the Tenants Union of NSW that the potential for a ‘no grounds’ eviction has a profound impact for them. 60% of renters reported ‘no grounds’ evictions significantly affected how they interacted with their landlord. Just over 75% of renters told the Union they held back from asserting a right or reporting a problem because they worried about receiving a ‘no grounds’ eviction.²¹
- b) Provisions dealing with domestic and family violence must be incorporated into residential tenancy legislation to deliver better outcomes for victims of domestic and family violence and to provide clear guidelines for landlords and their agents when confronted with a tenant experiencing or perpetrating domestic or family violence.
- c) Legislative protections against discrimination²² need to be incorporated in residential tenancy legislation. We know that discrimination against Aboriginal people continues to exist in the private rental market, rendering it difficult to access appropriate, stable housing.

Income Insecurity

Services Australia’s rules and practices directly contribute to increased levels of homelessness and entrenched poverty amongst Australia’s most vulnerable citizens.

We refer to the Senate Standing Committee on Finance and Public Administration’s report on the appropriateness and effectiveness of the objectives, design, implementation and evaluation of the Community Development Program (CDP) of 2017.²³ Chapter Four discusses the impacts of CDP on communities and individuals and provides a stark account of the real world effects of public policy on the ability of disadvantaged people living in poverty to maintain their housing.

In 2017, Freedom of Information data obtained by the ABC highlighted that in some areas of the Northern Territory, participants in the CDP program received an estimated 15 penalties per person on average²⁴. These penalties equate to around 6% of the community’s annual income. For some participants, the penalty represents 8 weeks with no income. In an interview to the ABC, Jawoyn man

¹⁹ 50.3% of all dwellings in the NT rented compared to 30.9% nationally in 2016; 49.1% compared to 29.6% nationally in 2011. Of occupied private dwellings in Northern Territory, 15.3% were owned outright, 29.6% were owned with a mortgage and 50.3% were rented compared with an average of 30% for the rest of Australia (ABS 2016).

²⁰ \$535 in 2015-16, compared to the next highest of \$440 in NSW and \$381 nationally (ABS Housing Occupancy and Costs 2015-16).

²¹ Lives Turned Upside Down, *Tenants’ Union of New South Wales* (2019).

²² Northern Territory *Anti-Discrimination Act 1992*.

²³ https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Finance_and_Public_Administration/CDP/Report/c04

²⁴ <https://www.pmc.gov.au/sites/default/files/foi-log/FOI-2018-027.pdf>

Jamie Ahfat said, in respect of being on CDP in Barunga (Northern Territory), *"I couldn't pay for the rent, I didn't have money to buy food the whole time during the whole 8 weeks."*²⁵

While Centrelink recipients across Australia have been subject to payment breaches, CDP penalties disproportionately impact on Aboriginal Australians living in remote and very remote communities. Services Australia report that social welfare compliance activity increased from \$468.7 million for the year 2017-18 to \$885.8 million in 2018-19²⁶

For most people living on a Centrelink payment, the cost of housing represents a considerable proportion of their income. A recent report from SGS economics for National Shelter²⁷ estimated that a single person on a Newstart allowance would need to pay on average over 77% of their income to live in Australia's capital cities. For many surviving on benefits they are only one payment, one mistake or one clerical error away from homelessness. Centrelink recipients often have little in the way of savings to buffer them against homelessness. In 2018, 120,000 people who had their Centrelink payments suspended²⁸ were later found to have a valid reason for not meeting their obligations. The system of breaching clients is far from infallible but the outcomes of even a minor breach on the client are long lasting and severe.

Centrelink recipients receiving the Job Seeker payment in the Northern Territory have a substantial percentage of their benefit managed. This managing of 70% of their income results in Job Seeker recipients utilizing Centrepay deductions for rent, utilities, food and travel expenses. Breaching recipients has a very serious and detrimental effect on the client's and their family's wellbeing, often placing them in debt and sometimes resulting in being stranded in urban areas with no capacity to return to their regional or remote home communities.

Punitive measures aimed at enforcing compliance may raise revenue for Services Australia but are offset when breaches have the effect of people becoming homelessness. These are significant costs borne by the taxpayer.

Case Study 1:

Freida is a Jobseeker recipient and resident of Ramingining with a medical emergency requiring an emergency evacuation to Royal Darwin Hospital. Ramingining is a 65min flight or a 12hr (800 km) road trip from Darwin. Freida is accompanied by her partner Fred, a Jobseeker recipient who will be her carer. While Freida is in the intensive care unit and recovering on the Ward, Fred is required to remain with her or risk losing his Patient Assistance Travel Scheme (PATS) support.

Six days after arriving in Darwin, Fred became aware that something was wrong when he was unable to purchase food from the hospital café as his Basics Card was refused. He then attempted to use Frieda's card which was also declined. Accepting that something was wrong but unable to leave his wife's side, Fred was content with accessing the PATS support which paid for hostel accommodation including meals.

²⁵ <https://www.abc.net.au/news/2018-10-04/cdp-community-development-program-region-penalties-map/10329118?nw=0>

²⁶ <https://www.servicesaustralia.gov.au/sites/default/files/annual-report-191019-v2.pdf>

²⁷ <http://shelter.org.au/site/wp-content/uploads/RAI-November-2019-Final.pdf>

²⁸ <https://www.theguardian.com/australia-news/2019/aug/08/more-than-120000-people-whose-welfare-was-suspended-were-not-at-fault-data-shows>

Fred tried to use the hospital's phone to call Centrelink as it was now 4 days since he noticed that he had no money in his account but was advised that it was against hospital policy as calls to Centrelink often tied the phone up for hours, denying others access. Fred did not have enough credit available to use his own phone.

Fred was connected to a social worker by hospital staff who investigated the situation and found that both Freida and Fred had breached their Jobseeker obligations, that their payments had been suspended, and that they were required to contact Centrelink. The social worker, working with a Centrelink staff member, managed to fix Freida's breach by supplying a doctor's certificate. Fred's situation was more difficult as there was no suitable way of him proving the necessity for him to be in Darwin. Fred's social worker attempted to fix the issue through his MyGov account but was unable to find a way to do this. Eventually after calling Centrelink, Fred's social worker was informed that they needed to contact his Job Seeker Provider (JSP). Fred's JSP informed the social worker that Fred would need to contact Centrelink and request an exemption. Fred attempted to do this and was advised that Fred's verbal explanation was not suitable and that he could get Freida's doctor to sign a statutory declaration that Fred was required to be in Darwin. The Doctor refused to do this as it was not his responsibility.

Eventually Fred and Freida returned to Ramingining and managed to sort out their issues with a visiting Centrelink worker and his JSP.

People like Fred receive assistance under the PATS program to act as the patient's carer and, as such, are expected to remain with the patient at all times. Unfortunately, for many in Fred's situation, they can lose their PATS support by leaving the hospital for a period of time - even for periods of respite. With no income, they end up living in the "long grass" for an extended time, barely surviving off the generosity of others.

Fred had the support of a social worker who assisted him to contact the Department of Housing who managed to suspend his rent payments for this period, thus ensuring he did not accrue a debt. This also helped him maintain his and Freida's tenancy.

Note: Names of couple and their home community have been changed for confidentiality reasons

Centrelink's treatment of prisoners on remand, and the processes of the court system not aligning with Centrelink's policies, results in undue financial hardship for a group of people deemed to be innocent as they have yet to be judged by a court of law. A total of 508 adults were held unsentenced or on remand in Northern Territory prisons in 2018²⁹. Services Australia cancels payments to people in gaol³⁰. There is no process within the prison system for remand or unsentenced prisoners to have their benefits reinstated - they are exited from the gaol through the front door of the law court. By contrast, a sentenced prisoner exiting the gaol at the completion of their sentence will be supported by the corrections system to have their benefits reinstated.

²⁹ <https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4517.0~2018~Main%20Features~Northern%20Territory~27>

³⁰ <https://guides.dss.gov.au/guide-social-security-law/3/1/4/05>

Case Study 2:

Client A is arrested and transferred from the Darwin watch house to the Darwin Correctional Centre (DCC) where he is held on remand. The DCC notifies Centrelink and his benefits are immediately stopped.

Prior to being placed on remand, Client A lived in a share house and paid rent and a share of the bond. His period on remand where his benefits were cancelled resulted in him losing his unused rent and his share of the bond.

Client A attends court and is released on bail and walks from court. He is provided with no paperwork or assistance from the court to have his benefits reinstated. He has also been directed by the court to reside in Darwin. Unfortunately, he has lost his tenancy due to failure to pay rent. He is lucky to receive the support of a friend to stay in their home, where he is required to pay board and lodging.

Client A is required to submit a new claim with Centrelink due to the change of address. This takes some time as he has no personal identification and no access to his bank account. His lack of funds and failure to contribute to rent and food result in him being threatened with eviction. If he is evicted, he will breach his bail conditions.

In order to preserve his relationship with his friend he voluntarily moves out and sleeps rough, he accesses some basic support from a local drop in centre and attends the police station as per bail conditions but does not let them know he no longer resides at the designated residence.

To survive with no income, he falls in with other rough sleepers living off their goodwill. He feels pressured to join in with their drinking but, fearful of being caught by the police drinking in public, he abstains.

Client A, with the support of the drop-in centre, manages to secure food vouchers and new clothes from the charity store. They also manage to assist him in being reinstated for Centrelink benefits, find him short term accommodation in one of their hostels and assist in getting his bail conditions changed.

He eventually attends court, is found guilty and is issued with a fine.

While the court deemed his offending to only warrant a fine, the act of cancelling his Centrelink supports while he was on remand and not found guilty of an offence resulted in a period of homelessness. His landlord placed him on a tenancy blacklist for breaching his tenancy. Client A will be unable to provide a reference from this landlord when he applies for a new tenancy and is now dependent on the support of a Specialist Homeless Service.

Services Australia policy, quoted below, states that Centrelink is not required to breach a client if it would cause severe financial hardship. Most Aboriginal Territorians on CDP or Jobseeker payments suffer severe financial hardship when benefits are reduced or, more worryingly, when their CDP or Jobseeker payment is cancelled without notice.

Australian Government

Social Security Guide Version 1.269 – Released 2 June 2020

3.11.14.60 Compliance activities

Ending a serious failure period when a job seeker lacks the capacity to undertake a serious failure requirement

Services Australia may end or not commence a serious failure period if it determines that the person does not have the capacity to undertake any compliance activity and serving the serious failure period would cause severe financial hardship.

Severe financial hardship

If the job seeker does not have the capacity to undertake any kind of compliance activity, Services Australia must decide if serving the 8 week non-payment period would place the job seeker in severe financial hardship. If it would, Services Australia must reinstate the job seeker's payment. A job seeker is considered to be in severe financial hardship if they have less than \$2,500 in liquid assets or, if they have children or are a part of a couple, less than \$5,000 in liquid assets. The definition of what can be considered liquid assets (1.1.L.50) is the same as that used for the liquid assets test.

This policy³¹ is designed to protect vulnerable Australians from losing their homes, from having their utilities disconnected, or from unfairly being recorded on a tenancy blacklist. This policy needs to be applied fairly but it is evident that Services Australia staff are either unaware of the policy or that they are unwilling to apply it. This needs to change.

(TOR 3) The causes of, and contributing factors to, housing overcrowding

There has been a range of estimates of the magnitude of the shortfall of housing in the Northern Territory. According to the NT Government's recently released housing strategy,³² there is a need for an additional 8,000 to 12,000 additional dwellings by 2025, with approximately 75% of those required across the social housing system. Research released in early 2019 by the UNSW City Futures Research Centre identified a current shortfall of 9,000 social and affordable dwellings in the NT and a further 8,300 needed by 2036.³³

88.5% of all homeless persons across the Northern Territory are Aboriginal persons, many of whom live in severely overcrowded dwellings (83% of all estimated homeless persons). It is important that Aboriginal communities have greater control over their short, medium and longer term housing needs. There is a strong case for a greater voice for Aboriginal people to articulate these needs and

³¹ See <https://guides.dss.gov.au/guide-social-security-law/3/11/14/60>

³² https://dlghcd.nt.gov.au/__data/assets/pdf_file/0010/765433/nt-housing-strategy-2020-2025.pdf

³³ Dr Laurence Toy and Professor Bill Randolph, UNSW Sydney, City Futures Research Centre, Filling the Gap: Costing a National Affordable Housing Program, <https://cityfutures.be.unsw.edu.au/research/projects/filling-the-gap/>

aspirations through an Aboriginal controlled housing peak body. NT Shelter restates its support for the funding of Aboriginal Housing NT (AHNT).

Overcrowding in Aboriginal households is not simply a case of too few rooms to house the parents and their children. Building larger houses with more rooms will not on its own fix the issue - at times even the largest house will be overcrowded one day and underutilised on another.

One contributing factor is temporary overcrowding due to visitors. These visits can last for several weeks or longer and occur for a number of reasons. For example, people may move into a community from an outstation due to the impending wet season. Rather than be cut off by floods or poor roads, people will stay temporarily with family on a community. Another source of temporary overcrowding could be the result of ceremony or other cultural practices, "Sorry business" can result in family moving from one house to another. Moving into town to visit family while shopping or receiving healthcare or supporting family members who maybe undertaking dialysis is also common.³⁴

However, in virtually all communities in the Northern Territory there is permanent and frequently severe overcrowding. A lack of housing construction, repairs and maintenance has resulted in houses falling into disrepair and being uninhabitable.³⁵ People with no income will be supported by other family members and, if there is a lack of culturally appropriate housing, family members who are unable to stay in the family home will move into a more appropriate household. One of many reasons for overcrowding can be attributed to children being placed into the care of another family member under the orders of the state.³⁶

Supply and Demand

Decades of neglect of Aboriginal communities has resulted in too few houses being constructed to support a growing and ageing population.

In remote Aboriginal communities, 54% of homes are considered overcrowded. A lack of new, culturally appropriate designed housing has been a longstanding, systemic issue that has contributed to this situation becoming the norm for too many Aboriginal communities across the Northern Territory³⁷.

Case Study 3

From 1995 to 2000, the Bathurst Island Housing Association was building around six houses per year using funds from the State/Commonwealth Housing Agreement. The 1995 Five Year Housing Plan identified a need for 105 new houses and 30 upgrades to meet the estimated population needs of 1250 residents by the year 2000. However, by this time the population of Nguui already exceeded 1350, causing overcrowding in houses unsuitable for even two or three people. By all estimates, 21 new houses per year were required just to meet population estimates but only 6 were ultimately delivered.

The impact of one couple:

Ben, an 80-year-old Tiwi man and his wife have 7 children. These children have given Ben 30 grandchildren who, in turn, have provided 35 great grandchildren. This has occurred in the space of one lifetime – 60 years.

³⁴ Review of the impact of housing and health-related infrastructure on Indigenous health', Australian Indigenous HealthInfoNet, 2008

³⁵ *ibid*

³⁶ "We are begging for housing': the crisis in Indigenous communities', The Guardian Australia 20/8/2017

³⁷ For an overview of the state of overcrowding in remote Aboriginal communities and future prospects, refer the *Remote Housing Review – A review of the National Partnership Agreement on Remote Indigenous Housing and the Remote Housing Strategy (2008-2018)* https://parliament.nt.gov.au/data/assets/pdf_file/0003/706683/TP-5-1.pdf

The numbers of new houses that need to be constructed just to house Fred's offspring:

Mum + Dad + 7 children: = 1 large house required (in practice, Fred and his family lived in a 3-bedroom, one-bathroom elevated house)

All 7 children had partners and desired to form their own families: = 7 additional houses required.

These 7 families have 30 children in total. Currently, 20 have entered into relationships and aspire to start families in their own homes: = 20 additional houses required.

These 20 new families have a combined 35 children who, in turn, will require their own home to start their own families.

Adding to the complexity of Aboriginal housing are the various cultural considerations and requirements. In Ben's case, he has one daughter with 6 sons who are not permitted to say her name, live in the same house, or use the same bathroom as they are all of an initiated age. His daughter lives with her grandmother, 3 aunts and several young cousins.

Ben's original family home has been abandoned. A lack of maintenance has resulted in severe termite damage destroying the building's floors and roof trusses. People still occupy the area under the house that was used as a carport. It is exposed on all 4 sides but is protected overhead by the unsafe structure.

Housing supply on Bathurst Island has not kept up with demand, leading to generations of families living in overcrowded and unsuitable accommodation.

Note: Names changed to protect privacy

(TOR 4) Opportunities for early intervention and prevention of homelessness.

A lack of resources and decades of neglect of the social housing sector has resulted in a crisis end response to homelessness rather than a preventative focus.

When addressing homelessness, there are three areas of action.

- First, **prevent homelessness** - we can do things that greatly reduce the risk of people becoming homeless.
- Second, **provide crisis or emergency support** for homeless people including drop in shelters, hostels, soup vans etc
- Third, **move people into long-term housing with case management support** to help them maintain their tenancy; akin to a housing first approach.

In the Northern Territory, a majority of the homeless sector's limited resources are used to provide the crisis support to people in need. Far less is invested into preventing homelessness. The NT Homelessness Strategy 2018-23³⁸ recognises the need for a more preventative approach but the need

³⁸ https://dlghcd.nt.gov.au/__data/assets/pdf_file/0003/690474/nt-homeless-strategy.pdf

for resources to adequately deal with our homeless crisis is too great and reflects the chronic lack of overall system funding. It is not possible to take funds away from crisis or emergency supports to invest in prevention without neglecting those who are already homeless. If a difference is to be made, new resources must be secured for homelessness prevention work, while continuing to provide crisis and emergency support and moving people into secure long-term housing.

In considering preventative approaches to homelessness it must be recognised that a precursor of adult homelessness is youth homelessness. Many adults who have experienced long term homelessness were often homeless at some stage when they were young. The younger a person is when they become homeless, the more likely they are to remain homeless for a longer period of time. A large proportion of people who go on to become chronically homeless had their initial experience of homelessness before the age of 18 years³⁹. For the Northern Territory this fact is stark; 48.6% of the NT homeless population are under the age of 25.



Illustration 2: Youth homelessness in the Northern Territory⁴⁰

Young people experiencing homelessness are at high risk of:

- Developing a raft of negative health, social and economic outcomes⁴¹
- Increased susceptibility to substance abuse and dependence⁴²
- Mental health issues⁴³
- Medical problems⁴⁴
- Violence and victimisation⁴⁵
- Disengagement with school and other and peer groups⁴⁶
- Entering into homeless or remaining homeless in adulthood

The cost to the community of not preventing youth homelessness is higher than what is needed to keep a young person housed. On average there is a net expenditure of \$15,000 per person per year⁴⁷

³⁹ Johnson, G & Chamberlain, C. (2008) From Youth to Adult Homelessness, Australian Journal of Social Issues Vol.43, 4, p. 563-582

⁴⁰ Australian Bureau of Statistics, 2016 Census of Population and Housing: Estimating Homelessness, 2016

⁴¹ National Youth Commission, 2008

⁴² Baer et al., 2003

⁴³ N. Slesnick & J. Prestopnik, 2005

⁴⁴ Hudson et al., 2010; Kelly & Caputo, 2007

⁴⁵ Baron, 2003, 2009

⁴⁶ Heinze, Jozefowicz, & Toro, 2010

⁴⁷ The cost of youth homelessness in Australia: 2016. David MacKenzie, Paul Flatau, Adam Steen, Monica Thielking

for health and criminal justice services alone. There are also greater societal issues resulting from a disengagement from educational and training programs.

Prevention of homelessness requires:

Poverty reduction strategies: people need an income that will support their housing, food and wellbeing needs.

Income supports: Faced with an unemployment crisis during the Covid19 pandemic the Job Seeker allowance was increased by \$550 per fortnight. There are many advocates, including ACOSS and others, that demonstrate that the basic Job Seeker allowance at \$40 per day is manifestly too low for the average person to live on. The Youth Allowance is set over \$100 per fortnight lower than the adult Job Seeker rate - a young person living away from home needs to pay rent and survive on \$231 per week⁴⁸. Pensions and other income-support benefits in Australia must be set at levels which adequately meet the needs of Australia's most vulnerable citizens.

Ensuring an adequate supply of affordable housing. A lack of appropriate and affordable housing directly contributes to the risk of homelessness. Australia, and the NT in particular, need an effective and efficient public housing sector, a sustainable community housing sector and private rental brokerage initiatives to meet the needs of low income earners.

Early childhood interventions What happens during a child's first 1,000 days can have a profound effect on childhood development.⁴⁹ The NT Government recognises that in order to strengthen families, build resilient communities, and improve the health, wellbeing and education outcomes of children and young people, that they need to do things differently. Safe and secure housing is inextricably linked to positive childhood development.

Domestic and family violence prevention. This is an identified major cause of homelessness for children and youth, families, and women. Domestic and family violence continues to be a broad societal problem and therefore has to be addressed if we are to prevent youth homelessness.

Anti-discrimination policy, practice, and training. Racism is a discriminatory factor that contributes to homelessness through reducing an individual's ability to obtain housing, employment, and an adequate education.

Landlord tenant laws and legislation. As outlined in TOR 2, residential tenancy legislation in the NT, and probably elsewhere, can deter tenants, especially vulnerable groups, from exercising their rights and ultimately increasing their level of housing insecurity. Fairer laws that appropriately balance the rights and responsibilities of tenants and landlords alike are essential if homelessness is to be prevented.

More localised preventative approaches need to be developed through school-based programs in order to detect young people at risk of homelessness. If assisted early, measures can be taken prior to the family entering into homelessness.

Proper exit planning and supports for youth leaving corrections, physical/ mental health institutions, and child welfare systems including out of home care must be developed and implemented to prevent youth from exiting into homelessness. This includes extending the leaving care age from 18 until 21

⁴⁸ <https://www.servicesaustralia.gov.au/individuals/services/centrelink>

⁴⁹ https://dcm.nt.gov.au/__data/assets/pdf_file/0004/815386/starting-early-for-a-better-future.pdf

years for young people in state care and thereby preventing youth from entering adult homeless services.⁵⁰

Case Study 4

In the 2018-19 financial year, the sole youth-specific homeless service in Alice Springs, the Alice Springs Youth Accommodation & Support Services (ASYASS) supported 242 clients. Of these clients, 54% (130 individuals) had previously been exited from the service and had to return due to a lack of safe and stable housing. Since its establishment in 1990, the service reports “a constant requirement for our services with many occasions of not being able to meet demand.”⁵¹

Without access to stable, secure, long term housing options including a culturally appropriate and trauma-informed Housing First approach for youth (as highlighted in response to TOR 8 below), young people will continue to cycle through the system. Working collaboratively and acting early to identify and address the issues which lead to homelessness,⁵² and ensuring all young people have access to stable and secure accommodation, are the critical opportunities for early intervention and prevention of homelessness.

(TOR 5) Services to support people who are homeless or at risk of homelessness

Funding based on need is essential if every homeless Australian is to receive an equitable level of service.

Quality, well designed and financed programs which support people who are not only homeless but also those at risk of becoming homeless are vital for closing the gap between Aboriginal Australia and the larger Australian community and, more broadly, if we are to break the cycle of poverty and disadvantage experienced in cities and towns across our nation.

We draw the attention of the Committee to the following facts:

- NT homelessness is estimated at 13,717 persons, a rate 12 times the national average.
- Aboriginal persons represent a staggering 88% of all homeless persons, far beyond their share of the population (30%)
- Demand for homelessness services in the NT has risen by 25% since 2014-15. In the past 12 months alone, demand increased by 3.4% in the NT compared to a rise of 0.4% elsewhere⁵³.
- The Northern Territory Government does not have the financial capacity to meet the huge backlog of housing and homelessness infrastructure required. It is the jurisdiction least able to meet short to medium term housing needs of many Territory children and families.
- Funding for the NT is overwhelmingly inadequate and inequitable given the affordable housing and homelessness challenges across the Northern Territory:
 - Almost one half (48.4%) of people seeking help in the NT are unable to be assisted
 - This is twice as high as unmet requests nationally (23%)

⁵⁰ <http://thehomestretch.org.au/>

⁵¹ Alice Springs Youth Accommodation & Support Services (ASYASS), September 2019 Presentation to ‘Responding to the needs of young people experiencing homelessness: The Youth Foyer Approach’ Event, Alice Springs.

⁵² <https://www.kuc.org.au/what-we-do/how-we-help/>

⁵³ Australian Institute of Health and Welfare, Specialist Homelessness Services annual report 2018-19, web report, (last updated 18 December 2019)

- The per capita rate of demand for services is over three times that of other states and territories and growing (demand in the NT is 390 clients per 10,000 population compared to the national average of 116 per 10,000)
- Services are restricted to a limited number of urban centres, with many remote and very remote communities not having access to any services. This is at odds with the fact that the majority of homelessness is in those communities. There is therefore a substantial level of unknown demand, additional to the already large volume of unmet demand.
- In the past 12 months, requests for assistance from young people in the NT presenting alone increased by 24%, compared to a slight reduction nationally.

Under existing National Partnership Agreements for Homelessness and Affordable Housing (NHA), funding is principally allocated on a per capita (population) basis without regard to need. Accordingly, and as outlined in Table 1 below, the NT received a mere \$19.7 million, or 1.3% of total Commonwealth funding allocated to affordable housing and homelessness of \$1.53 billion.

The data paints a disturbing picture of a funding system that is failing vulnerable people in the Northern Territory at a disproportionate and ever-increasing rate. The situation in both absolute terms and continued trends is alarming, and further undermines efforts to close the gap on Aboriginal disadvantage.

NHA Allocations to States and Territories

State	Estimated Homeless 2016 Census	Rate per 10,000	NHA + NAHA (\$ Million)	% of Total	Rank (actual homelessness)
NSW	37,708	50.4	476.5	31.0%	1
Vic	24,818	41.9	395.2	25.7%	2
Qld	21,675	46.1	314.3	20.5%	3
WA	9,004	36.4	163.5	10.6%	5
SA	6,222	37.1	107.5	7.0%	6
ACT	1,593	40.1	26.0	1.7%	8
TAS	1,619	31.7	33.2	2.2%	7
NT	13,721	599.6	19.7	1.3%	4
TOTAL		49.7	1535.8		

Table 1: Time for change. The NT receives a tiny and unreasonable proportion of Commonwealth funding for homelessness services despite its disproportionate and overwhelmingly high homelessness count

While the provision of housing is fundamental in ending homelessness, there is a need for adequately funded specialist homeless services (SHS) that assist those who are homeless or at risk of becoming homeless. For a person in housing crisis, these services are essential in maintaining tenancies and receiving the professional supports they need. When provided, these services get results and mitigate broader system costs in key areas including mental health, domestic and family violence, hospital admissions, educational outcomes, interactions with the justice system and so on.

In 9 cases out of 10, SHS providers can maintain a person’s tenancy when assistance is provided. They are effective and ensure that more people across Australia do not become homeless. They are instrumental in securing healthy, functioning and vibrant communities.

The next iteration of the NHHA must deliver a model where distribution of Commonwealth funding is driven by the relative needs of each state and territory rather than their population size. Discussions with the states on an alternative distribution formula need to begin now. This Inquiry should recommend that happen. Until a replacement model is negotiated, the Australian government should provide interim additional funding in the form of a supplementary payment that recognizes the sheer level of demonstrated unmet demand and acute housing and service shortfalls in the Territory.

All Australians impacted by homelessness should expect to receive adequate and equitable support from their Government. There should be no disparity in Australian government investment into homelessness by state or territory. The following illustration showing spending per person on homelessness reflects the nonsensical nature of the current funding distribution model.

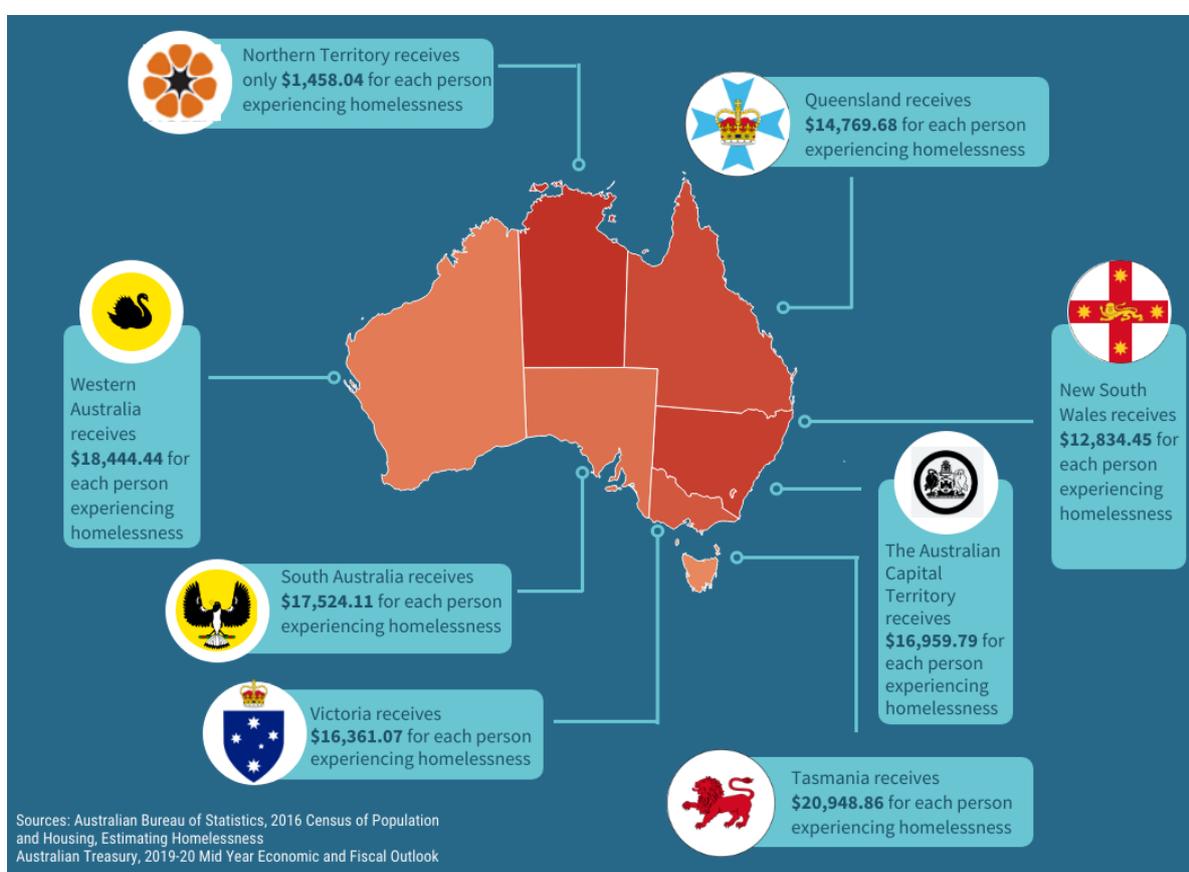


Illustration 3: A homeless citizen in the NT receives less than 7% of the investment Tasmania makes in its homeless citizens.

(TOR 6) Support and services for people at particular risk of homelessness

Homelessness adversely impacts the budgets of many Government departments and as such the responsibility for eliminating homelessness should be shared. A whole of government approach is required.

In order to meaningfully improve educational outcomes, increase employment levels and improve the health of all Australians, particularly Aboriginal Australians, a commitment between the Commonwealth and states and territories is needed. This needs to be led by First Ministers, with National Cabinet providing a new mechanism to drive policy and program development across government agencies and portfolios. A nationally led commitment to end homelessness will drive actions, behaviour and culture in all departments able to make a difference to, and realise a benefit from, better housing outcomes in Australia.

Housing and homelessness should not be considered the portfolio responsibility of a single minister or department. It requires an aspirational statement of leadership from the Prime Minister backed up by expectations on responsible line agencies. New Zealand is showing Australia how this can be done. We should follow closely their lead.

Accessing crisis homeless services is often a person's last resort. Homeless people are often heavy users of non-homeless services like the health system, welfare services and the justice system. Australian Housing and Urban Research Institute (AHURI) reported that in 2010 dollars the average annual costs to these three sectors for a homeless person was \$25,343. The cost of a person with stable housing on these same sectors was \$2,588. AHURI also noted that the cost of supporting a homeless person in accommodation was \$4,890.⁵⁴

Meanwhile, a recent Victorian study indicated that a homeless person provided housing would save the Government \$25,615 each year for every new bed of accommodation provided. The study broke the benefits down into various categories of savings: health \$8,429, crime \$6,182, improved human capital \$4,236 and benefits to the individual \$6,500.⁵⁵

These figures are based on averages that are driven by urban populations. In the Northern Territory, the costs to the community are much higher and the savings by comparison are greater. In his 2017 submission to the Australian Productivity Commission, Associate Professor Robert Parker, President of the AMA (NT), compared the health costs of two people experiencing the same condition. One was a resident of remote Arnhem land and the other was a resident of Campsie in NSW. Dr Parker estimated the costs to the NSW health service in providing care to be \$638.52, the cost to the NT health service to achieve the same health outcome came in at \$38,364.18.⁵⁶ A 2018 evaluation of the crusted scabies elimination project also highlighted the necessity for affordable and appropriate housing in the treatment of this preventable disease. The expected health care cost per patient diagnosed with Crusted Scabies is \$31,209.20.⁵⁷ This investment can often be wasted when the patient returns home to an unhygienic and overcrowded living space only to be reinfected.

This is an example of how a line agency such as, in our case, the NT Department of Health can be a direct beneficiary of investment in housing and homelessness and savings they can realise through housing investment. The same argument can be made when addressing the costs of operating prisons and administering the justice system. Investment in safe, affordable and appropriate housing directly benefits the bottom line of many Australian and NT Government departments. These departments,

⁵⁴ Zaretsky, K., Flatau, P., Clear, A., Conroy, E., Burns, L. and Spicer, B. (2013) The cost of homelessness and the net benefit of homelessness programs: a national study – Findings from the Baseline Client Survey, AHURI Final Report No. 205, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/205>.

⁵⁵ https://sustainable.unimelb.edu.au/__data/assets/pdf_file/0010/2740834/MSSI-IssuesPaper-10_Last-Resort-Housing_2017_0.pdf

⁵⁶ https://www.pc.gov.au/__data/assets/pdf_file/0006/223386/subdr101-horizontal-fiscal-equalisation.pdf

⁵⁷ https://static1.squarespace.com/static/56b141b11bbee06392b16f36/t/5c776171eb3931100c9b8395/1551327637716/One+Disease+Ev+aluation+Report_Final.pdf

instead of waiting for “the housing department” to take care of every issue relating to housing (and often with a limited budget to do so) should be investing themselves directly in the provision of housing and homeless services for their portfolio areas through allocating resources specifically for this purpose.

A Justice Reinvestment approach to housing and homelessness

In basic terms, Justice Reinvestment (JR) is a redirection of money from prisons to fund resources and infrastructure in communities that have a high level of incarceration. It is a preventative approach to crime by investing in areas where people who have been convicted of a crime live, not necessarily where crime is committed.⁵⁸

The costs of Aboriginal and Torres Strait Islander incarceration are high. Including economic costs, the cost of crime incurred by victims, the cost of increased mortality, excess burden of tax, welfare costs and the costs of incarceration, the cost in 2016 to the Australian tax payer was \$7.9 billion⁵⁹ It makes good economic sense to take a preventative approach to reducing Aboriginal incarceration. The same economic sense should be applied to reducing homelessness.

Taking a Justice Reinvestment approach, and applying it to homeless, health, educational and corrections outcomes will have a whole of community benefit. The prevention of homelessness needs to be a whole of government focus and commitment if we are to end homelessness across the country.

(TOR 7) The suitability of mainstream services for people who are homeless or at risk of homelessness

Services developed to assist people to exit homelessness must be client centred in design and understand and account for the different characteristics of homeless people if they are to be effective and achieve sustainable outcomes

Co-design and the lived experience.

Mainstream services and programs have historically been developed by NGOs operating in urban communities. Often the NGOs delivering programs are national and international entities who provide similar programs throughout the country.

While service and program delivery should involve consumer feedback, there are times when the consumer is not always involved in the design or delivery of the program. While suitable for some service users, sometimes these programs and services fail to engage fully with those who do not fit the mould.

In the NT, homeless and those at risk of homelessness may have distinct cultural needs. For example, English may not be their first or even second language of choice. These issues are exacerbated when the service user is new to urban living, has never owned a home, has never lived in a suitable dwelling, is suffering trauma, has a limited education resulting in low literacy levels, and lives a culturally diverse life.

⁵⁸ <https://www.alrc.gov.au/publication/pathways-to-justice-inquiry-into-the-incarceration-rate-of-aboriginal-and-torres-strait-islander-peoples-alrc-report-133/4-justice-reinvestment/what-is-justice-reinvestment/>

⁵⁹ PwC's Indigenous Consulting, *Indigenous Incarceration: Unlock the facts (2017)* <https://www.pwc.com.au/indigenous-consulting/assets/indigenous-incarceration-may17.pdf>

In such cases, co-design or consumer led design of services and programs is vital if we are to help people secure and maintain a mainstream tenancy.

Co-design gives a distinct demographic ownership over the programs that they will be involved in, which helps increase participation and success rates. The person engaging with the service is a partner not just a receiver of the service. This allows them to shape their outcomes to their needs and identify solutions to the issues they face.

The diversity of the NT homeless demographic requires tailor made programs that are influenced by the people they target. Governments should encourage consumer led design in all homeless programs otherwise those who are marginalised will continue to fall through the gaps.

Case Study 5:

A 36 year old Aboriginal Woman with 3 children in her care and 2 children under care of the Northern Territory Government.

Client X has been referred to a tenancy support program by her public housing tenancy manager. She has accrued demerits or “red flags” due to complaints by neighbours. These complaints are a response to noise and nuisance from her children and anti-social behaviour from visitors. Client X also struggles to budget adequately for her household often due to demands placed on her income by her extended family.

Client X is at risk of losing her tenancy if these issues persist. Client X has a history of complaints that have resulted in a transfer of her tenancy previously as a response by the Department of Housing to a complaint raised by the local elected member of the NT Parliament.

Client X has been referred to several NGOs under contract by the Department to deliver tenancy support programs and has previously successfully completed a tenancy program. The first program completed by Client X to maintain her tenancy included several modules delivered over a period of 3 months. These included budgeting, cooking, debt management, parenting, life skills and maintaining a tenancy which included dealing with visitors.

For the current referral, the NGO was asked to provide a detailed work plan to deal with the current issues of anti-social behaviours from the tenants and visitors. An intensive program was devised where the NGO would maintain 1hr daily contact with Client X, Monday to Friday, not including public holidays for one month with this frequency reducing over time for a total period of 3 months.

On investigation by the designated Case Worker it was determined that:

- Family visitors from remote communities caused the bulk of the complaints.
- They were not welcomed by Client X but she felt she couldn't refuse them for cultural reasons.
- Visitors increased the household electricity consumption but did not provide funds for the pre-paid meter resulting in frequent disconnections. Some of these were for up to 7 days.
- Neighbours were making unsubstantiated complaints about Client X. A complaint was made about noise issues at a time when the NGO was present.
- Client X padlocked the front gate but this led to noise complaints as visitors would stand outside and yell to be admitted and Client X would yell back from inside the house. The language used would be considered offensive.
- The complaints and visitor issues were leading to a deterioration in Client X's mental health and a deterioration in her capacity to raise her children.

- Client X was developing a fear that Territory Families would take her children away again.
- Visitors were causing damage to her house which she would be liable for the costs of repair.

The response of the NGO case worker was to:

- Provide support each weekday for one hour, during which time they would kick visitors out of her home, help her clean and tidy up the house.
- Encourage Client X to refuse entry to visitors and to make sure her kids went to school.
- Encourage Client X to make police reports relating to the damage so that she would not be charged the cost of repairs.
- Provide emergency relief funds to top up her pre-paid power meter.
- Advocate for the Dept of Housing to transfer Client X to another property due to her relationships with the neighbours being irreconcilable.

The outcomes of the tenancy support response:

- Client X, although not wanting the visitors at her home. felt powerless to refuse entry and would call the Case Worker at all hours to come around and evict the visitors.
- The Department, contrary to its policy, placed Client X on a transfer list.
- Complaints continue to be made by neighbours and Client X is under the threat of eviction if the neighbours act on their threat of petitioning the Minister for Housing.
- The case worker is discussing with the Department the possibility of Client X relinquishing her tenancy and moving into a gated transitional housing property until a suitable alternative tenancy can be found for 12 to 18 months.
- The case worker's direct contact with the client was less than the planned 1hr per day as often the client was not contactable or not home when the case worker attended the property.

This case highlights the unique issues faced by Aboriginal families living in urban settings, particularly those of single women with children. There are unique cultural issues but also basic issues relating to people like Client X moving from overcrowded housing in very remote communities with minimal tenancy management to highly managed and structured housing in urban townships and cities. It also highlights the inadequacies of implementing standardised programs, in this case both tenancy support programs that Client X participated in.

The issues faced by the client cover cultural responsibility and the behaviours of others. These issues are not addressed in generic tenancy support programs. This client had no cultural authority to enforce behaviours on her visitors and the case workers have had no success in helping her to develop the strength to do so. The client's best outcome is to gain respite for herself in a "gated" transitional housing complex where someone else will control visitors. Addressing the issues of visitors and their behaviours will not be dealt with again until Client X is re-tenanted in 12 to 18 months.

(TOR 8) Examples of best-practice approaches for preventing and addressing homelessness.

A one size fits all approach to service delivery does not adequately address the needs of differing client groups and thus does not lead to long lasting outcomes.

Best practice across all human services promotes the involvement of individuals in the design and implementation of the programs and services needed. This is no different in homeless services. To create more accessible services and programs, it is important to involve service users in the design and implementation of service responses and practices.⁶⁰

Amongst other requirements, client-centred practices must provide a welcoming, culturally sensitive and inclusive environment and adapt service access and participation requirements to the needs of complex clients. This is particularly relevant in the NT where many homeless people are Aboriginal and often suffer from complex issues including trauma, substance abuse, physical abuse and spiritual disconnection from culture and country.

As an example of best practice in preventing homelessness amongst disadvantaged aboriginal youth, the Endaayaang project from Canada is a shining light that shows potential to be promoted in an Australian First Nations context.

Endaayaang Housing First for Youth (HF4Y) program: Hamilton Canada.

Like the Northern Territory, Canada has a high proportion of First Nations children in out of home care. They are wards of the state and in the NT the CEO of Territory Families is their legal guardian. Unfortunately, like in Canada the need to remove children from an unsafe environment is high and sadly due to a lack of viable alternatives Aboriginal children are often placed into the care of non-Aboriginal foster parents. This disengagement from family and culture can have long lasting effects on the individual.⁶¹ Such children or young adults are more likely to become homeless, suffer ongoing trauma, develop substance abuse issues, engage with the corrections system and become homeless.

The Endaayaang Housing First for Youth (HF4Y) program⁶² has been developed as a homeless prevention model for children and young adults leaving the care of the State and those that have been involved with the corrections system. Endaayaang, which means 'our home' in Ojibway⁶³, is a program designed to meet the needs of Indigenous youth. It is a hybrid model combining the HF4Y framework and principles with Indigenous knowledge and a strong emphasis on cultural reconnection. It is a First Nations led program designed and run by the Hamilton Regional Indian Centre. Importantly, research and evaluation of the project is also Indigenous led. The Endaayaang program aims to empower Indigenous youth by finding home – through building a strong identity whereby youth rewrite their own stories and identities through reconnection to culture.

“Making the Shift is in all aspects giving our Indigenous young people an opportunity to grow and learn the tools necessary to achieve a balanced wholistic lifestyle and ultimately paving the way to preventing adult homelessness.” Sheryl Green, Coordinator of Endaayaang.

⁶⁰https://www.ahuri.edu.au/__data/assets/pdf_file/0025/7279/SYN059_Evidence_for_improving_access_to_homelessness_services.pdf

⁶¹ <https://bth.humanrights.gov.au/the-report/part-3-consequences-of-removal/chapter-11-the-effects>

⁶² <https://www.homelessnesslearninghub.ca/library/resources/indigenous-case-management-model-adapting-housing-first-youth-indigenous-youth>

⁶³ The Ojibwe, Ojibwa, Chippewa, or Saulteaux are an Anishinaabe, first nations people of Canada and the USA

To create this program appropriately and successfully for Indigenous youth, the model required a unique approach; culture was infused in the program as a way of being and as a daily practice. Endaayaang draws on the Circle of Courage⁶⁴ framework as a culturally appropriate framing of the HF4Y program model Core Principles. This Indigenous framework was incorporated to reflect the underlying principles of client-centred case management. The program considers the challenges and barriers that Indigenous Canadian youth experience – some of these include their family history; intergenerational, cultural and historical trauma; and their own individualized experiences.

Aboriginal youth in the NT share these same experiences. The Endaayaang project recognises that to prevent adult homelessness they must prevent youth homelessness, and this can only be successfully achieved if Indigenous youth address the issues confronting them. To do this successfully they, like all young people, need a connection to community and culture, an understanding of their own identity and a belief in their future.

The Endaayaang project is based on principles that should be adapted to all services and programs aimed and delivered to Aboriginal people in Australia. Outcomes from youth programs, tenancy support programs, intensive family support programs, housing design, delivery and management programs can all be improved with the adoption of the principles that underpin the Endaayaang project – Indigenous centred design, research and evaluation.

Endaayaang Housing First for Youth Project (HF4Y) operates in Hamilton, Ontario in partnership with Hamilton Regional Indian Centre. The Endaayaang program aims to empower Indigenous youth by finding home – through building a strong identity whereby youth rewrite their own stories and identities through reconnection to culture. Sheryl Green from HRIC showcases how to use the Indigenous case management model developed by Endaayaang⁶⁵.

(TOR 9) The adequacy of the collection and publication of housing, homelessness, and housing affordability related data.

Good data is crucial in making informed evidence based decisions on funding and service density.

Currently the two most prominent data sets that will be referenced in most submissions on homelessness are the Australian Bureau of Statistics 2016 Census of Population and Housing and subsequent reports, and the Australian Institute of Health and Welfare⁶⁶ data sets. We believe that both have their inadequacies in the Northern Territory context as their datasets likely understate the extent of disadvantage and need on the ground, leading to inadequate funding outcomes.

Australian Institute of Health and Welfare (AIHW)

Data collected by services funded under the National Housing and Homelessness Agreement (NHHA) is entered into the SHIP data base. As the data collection is tied to the funding agreements it is therefore only reflective of those services and importantly where those services are delivered. In the NT, these services are predominantly centred in the urban areas of Darwin, Katherine, Tenant Creek and Alice Springs. However, a significant proportion of the NT's homeless population resides outside

⁶⁴ https://www.edu.gov.mb.ca/k12/cur/cardev/gr9_found/courage_poster.pdf

⁶⁵ <https://www.youtube.com/watch?v=TUiBexXc6B4>

⁶⁶ <https://www.aihw.gov.au/reports-data/health-welfare-services/homelessness-services/overview>

these centres. The over reliance on this data can lead to highly inaccurate assumptions as outlined in case study 6 below.

Case Study 6.

In February 2019, the Australian Government announced the \$60 million Safe Places Emergency Accommodation capital grant program to provide safe places for people impacted by domestic and family violence. The Safe Places grants will provide new or expanded emergency and crisis accommodation for women and children experiencing domestic and family violence.

Fact sheets⁶⁷ were provided to participants in regional information sessions. These fact sheets were populated with data of unmet demand supplied by the AIHW. It is assumed that as this data was being supplied to show the level of need in communities across Australia it would have a defining impact on the decisions made in awarding the grants.

Northern Territory data was supplied showing the average number of women and children seeking crisis or emergency accommodation who had experienced domestic and family violence and were unable to receive a service as recorded in the specialist homelessness services collections. This indicated the level of unmet need at 82 people across the whole of the NT.

By comparison, in the Cairns Qld area alone the figure is 238 people and Mackay Qld on its own recorded 97 people.

The perception drawn from this data is that the town of Mackay in Qld has a greater need than the whole of the NT.

This data was supplied to assist potential applicants to develop their proposal, thus there is a reasonable expectation that the panel assessing proposals would also take into account this data when making their decision on successful applications for funding.

The inaccuracies of the data can be attributed to the lack of funded services in the NT or the distribution of those services. More funding results in more services which will result in more data and importantly more accurate data. Additionally, the location of the funded services in the main urban areas and the lack of funding of those services results in data collection hubs that are not a true indication of the level of need in a geographic area.

Australian Bureau of Statistics Data

“The ABS homeless estimates derived from the Census are likely to underestimate the extent of youth homelessness but there are no data available to determine even approximately the magnitude of the underestimation”⁶⁸ - ABS

Although ABS strive to reach every Australian on Census night it recognises that there are those who will not be counted or represented accurately in the count. The ABS accepts that some groups are more likely to be underestimated in the census - Aboriginal people, rough sleepers and those staying in SHS supported accommodation services. Youth who are “couch surfing” are particularly vulnerable to undercounting - their home is reported as where they usually live and where they are couch surfing

⁶⁷ https://www.communitygrants.gov.au/sites/default/files/documents/11_2019/safe-places-emergency-accommodation-factsheet-locations-unmet-demand.pdf

⁶⁸ <https://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/2049.0Explanatory%20Notes12016?OpenDocument>

is where they “visit”. Many homeless young people therefore do not identify themselves as being homeless.⁶⁹

On the issue of Aboriginal underrepresentation, the ABS states “While the increased effort in the 2011 Census to improve the enumeration of Indigenous Australians was successful, under enumeration is still large, and the difficulties in differentiating between those who may be homeless remain”⁷⁰

The concept of homelessness for Aboriginal Territorians is one issue that creates an undercount. Many NT Aboriginal people, particularly those less urbanised will say their traditional country is home. The NT Government’s recent count of rough sleepers⁷¹ bears this concept out - most of the 400 interviewed in and around Darwin indicated that they had been sleeping rough for longer than 12 months yet many did not consider themselves to be homeless. The NT urban areas of Darwin, Palmerston, Katherine, Tenant Creek, Nhulunbuy and Alice Springs all have populations of rough sleepers who may not have engaged with the Census collectors and, if they did engage, it must be considered as to whether their answers were from an Aboriginal perspective of home or an urbanised mainstream Australian perspective.

In regions that are under serviced, homelessness data will be inadequate. Regions that have disadvantaged populations living in very remote communities will provide inadequate data on homelessness, understating the true extent of homelessness. Regions with large populations where English is not the primary language spoken will also provide inadequate or inaccurate data.

When assessing the extent of homelessness, and particularly overcrowding, data should be drawn from a number of areas. It is well documented that overcrowding results in the prevalence of contagious disease, a prevalence of chronic disease, domestic and family violence, poor school attendance rates and a lack of educational outcomes. Data should be drawn from the Departments of Health, Attorney General and Justice, Education and Territory Families sources to supplement data collected from traditional ABS and AIHW sources to providing a true picture of homelessness.

⁶⁹<https://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/532D9A142E16C87ECA257A6F0012ACF6?opendocument>

⁷⁰ 2049.0.55.001 - Information Paper - Methodology for Estimating Homelessness from the Census of Population and Housing, 2012

⁷¹ https://dlghcd.nt.gov.au/__data/assets/pdf_file/0012/622101/homelessness-accommodation-responses-rough-sleepers.pdf