

Dear Committee,

Ending homelessness needs to be part of the Economic Inclusion Advisory Committee's remit

Thanks for inviting HA to give evidence to the committee. This email is in addition to my verbal evidence.

I seek to draw your attention to Homelessness Australia's recent submissions on the Economic Inclusion Advisory Committee Bill (short slide deck attached) and development of the National Housing and Homelessness Plan (our submission [here](#)).

In both we have called for your Committee to proactively monitor and advise on the broad structural factors that are working to prevent or contribute homelessness.

The upcoming National Housing and Homelessness Plan will primarily focus on housing market and homelessness services related levers. The remit of the recently established National Housing Supply and Affordability Council is confined to advising on housing market mechanisms.

However, Australia's growing levels of housing insecurity and homelessness are also closely inter-linked with broader structural factors. Many of these factors are - or possibly could be - in EIACs full view including:

- low rates of income support and other payments (including Commonwealth Rent Assistance) and the intersection with rental stress, insecure housing and homelessness
- critical gaps in social protections including:
 - very limited supports and eligibility exclusions for temporary visa holders
 - the impacts of punitive social security compliance measures on vulnerable households
 - the cruel impact of child support payments being ceased where a child is removed on account of housing insecurity, and the barrier this creates to affording the housing necessary for family reunion
- labour markets and the disconnect between employment services and housing supports
- the absence of a systematic approach across frontline services (importantly Centrelink, employment services, health services) to screen for housing insecurity or homelessness and activate preventative supports and referrals. Australia is lagging comparable countries that have introduced a duty to assist
- the steady flow of people from child and family services, out of home care, the justice system and mental health and hospitals into homelessness and the failure of Australia to adopt a no exits into homeless policy

Active consideration of such key structural determinants, and the interplay between them and insecure housing and homelessness is urgently needed. Homelessness Australia believes the Economic Inclusion Advisory Committee is well-placed to keep the Australian Government and Parliament advised on connecting these dots.

We were pleased that your initial report traversed some of these issues, including the interaction between housing insecurity and employment measures and the need for payment redesign to address rental stress.

We have called for amendments to the Economic Inclusion Advisory Committee Bill 2023 to include explicit functions for the EIAC to consider and advise on the structural factors that are contributing to housing insecurity and homelessness.

By way of comparison, the Rudd/Gillard Government's National Homeless Strategy (the Road Home) provided an overarching role for its Australian Social Inclusion Board to advise on and monitor progress related to broad structural drivers of homelessness. This broader remit complemented the sharper focus of the PMs Council on Homelessness. Both were axed by the Abbott Government.

Yours sincerely

Kate Colvin

A photograph of two women from behind, embracing each other and looking out over a vast coastal landscape under a blue sky with light clouds. The woman on the left has short white hair and is wearing a striped shirt. The woman on the right has long brown hair and is wearing a grey t-shirt and jeans. The background shows a wide expanse of water and distant hills.

Economic Inclusion Advisory Committee Bill:

a line of sight to the drivers of homelessness

Kate Colvin, CEO

November 2023



Homelessness Australia acknowledges the Traditional Custodians of all of the lands on which we meet and work. We pay our respects to First Nations peoples and elders past, present and future. Always was, always will be, Aboriginal land.

Growing inequality is driving increased homelessness

Homelessness is increasing

- More than half of homelessness caused directly by poverty and housing issues
- **Record numbers** of people are experiencing homelessness and significant housing insecurity.
- Three quarters of people using homelessness services are women and children



The causes of homelessness are substantially *structural* in nature



Interaction of poverty and tight housing markets drive the *overall level* of homelessness



Australia's growing level of homelessness is evidence of *national policy failure*

Homelessness is driving deep economic exclusion

Repeat homelessness is increasing

- Tight vacancy rates and lack of social housing prevent exits from homelessness
- **Maintaining employment while homeless is difficult**
- Children's education disrupted



Secure housing is critical to economic participation and to health



Growing **family homelessness** will exacerbate children's exclusion

Structural drivers of homelessness need to be monitored and tackled

Rent stress at crisis levels

Housing affordability stress is the fastest growing cause of homelessness

Almost two thirds of low-income households pay 30%+ of income in rent

Dire shortage of affordable rentals and record low vacancy rates

Low rates of income support

Comm. Rent Assistance not fit for purpose

Living at or below the poverty line puts many households just one random shock away from an experience of homelessness

Poor screening for homelessness risks, with no duty to assist

Major gaps in social protections

Lack of support to prevent evictions

Major disconnect between housing and employment supports. Penalties imposed for activities and reporting breaches.

Temporary visa holder often ineligible for supports

Exits into homelessness from other service systems

Family violence is major reason women and children experience homelessness

Steady flow of people into homelessness:

- - child and family services
- - the justice system
- - mental health services

Sufficient secure and affordable housing and adequate income support would reduce homelessness by over two-thirds



Decreased access to social housing

The proportion of social housing stock has continued to fall relative to population and household growth.

Lettings have steadily declined due to low tenancy turnover

Ending homelessness needs to be part of the Economic Inclusion Advisory Committee's remit

Homelessness is closely interlinked with the labor market; social security and income supports; community services; child and family supports; and place-based initiatives.

Consideration of the interaction of the key structural determinants of homelessness is needed to align and mobilise mutually reinforcing approaches

The Economic Inclusion Advisory Committee is well-placed to keep the Australian Government and Parliament advised on connecting these dots.

The National Housing and Homelessness Plan will primarily focus on housing market and homelessness services related levers.

The National Housing Supply and Affordability Council is confined to advising on housing market mechanisms.

Homeless Australia is calling for the Economic Inclusion Advisory Committee Bill 2023 to **include explicit functions for the EIAC** to:

- ✓ **provide advice on measures to end homelessness**
- ✓ **consider and advise on the structural factors that are driving and preventing homelessness**

The interim EIAC's report (May 2023) traversed relevant issues including:

- the interaction of housing insecurity and employment measures
- the need for radical redesign of social security measures to address rental stress.

But advising on ending homelessness is not included in the Committee's functions in the Bill.

The Bill creates an important opportunity to ensure that consideration of the structural drivers of homelessness and housing insecurity are front and centre of EIAC's important work including:

- payment levels, eligibility and interactions
- duty to assist and no exits into homelessness

