



Submission to

**Tasmanian Government
State Budget Community Consultation Process
2008-09 Budget**

October 2007

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1. Executive Summary

This submission prioritises two critical areas of need. They are the lack of affordable housing and the unmet needs of the significant number of Tasmanians living with disabilities. Both these issues affect large numbers of Anglicare clients and impact on the effectiveness of our own service delivery and ability to foster positive outcomes for service users. Anglicare calls on the State Government to address these two priorities as a matter of urgency in the 2008-09 Budget.

During the past year the Tasmanian Government has taken action to address the affordable housing crisis and Anglicare welcomes a number of initiatives. These include the recent announcement of a funding agreement for Tasmanian Affordable Housing Limited and the establishment of the new Home Ownership Assistance Program Shared Equity Scheme. However these are only part of the solution and with the demise of the Affordable Housing Strategy low income Tasmanians in desperate need still experience a range of difficulties in accessing affordable and appropriate housing. The continuing rise in house prices is accompanied by increasing pressure on social housing and emergency and supported accommodation as well as high levels of insecurity and the expense of renting in the private rental market. We recommend that the government continue to address these needs by providing funding to increase the supply of social housing, improve the response of emergency and transitional accommodation and continue support to low income Tasmanians in the private rental market and in purchasing their own home.

This past year has also seen limited initiatives in the disability sector which potentially promise better outcomes for people with disabilities in the state. They include the development of the Disability Bureau and the launch of the Companion Card Program to increase the ability of disabled people to participate in community life. Most recently the completion of a review of Children's Therapy Services and the announcement of a Review of Disability Services have focused attention on a population who are often hidden from view. However the scale of unmet need highlighted by long waiting lists for basic community services requires an immediate and a long term strategic response from Government and Anglicare recommends an urgent injection of resources, better data collection about unmet need, a policy framework for children with disabilities and their families and community support which is flexible and tailored to individual need.

2. Recommendations

2.1. Affordable housing for all Tasmanians

1. That the State Government provide \$30 million per annum in recurrent funding to Housing Tasmania to drive social housing development.
2. That the State Government fund the \$30 million per annum contribution to social housing development in part through the incorporation of Housing Tasmania's \$17 million per annum

debt to the Commonwealth into general government debt so that Housing Tasmania no longer bears the responsibility of funding the repayments.

3. That the State Government allocate one-off funding of \$4 million to meet the construction costs of appropriate accommodation for people with disabilities currently on the waiting list for long-term supported housing.
4. That the State Government increase recurrent funding to SAAP services by 30% (an additional \$2.8 million in 2007-08 and indexed thereafter).
5. That the State Government provide an additional \$7.4 million in capital funding over four years (\$1.85 million in 2007-08) to increase the supply of crisis accommodation by 37 new properties statewide (a 30% increase on current property numbers).
6. That the State Government provide \$4.5 million per annum in recurrent funding (\$18 million over four years) plus indexation to ensure the continuation of the private rental assistance programs and the private rental tenancy support program beyond June 2008.
7. That an additional \$208,000 in recurrent funding (with indexation) be allocated to the private rental tenancy support program to employ 2.5 FTE tenancy support workers to work specifically with refugee communities.
8. That the State Government provide \$200,000 to expand shopfront tenant advocacy services into the northern and north-western regions.
9. That the State Government provide \$100,000 for a 12 month project to develop and deliver community education material for real estate agents on the issues faced by low income earners and other disadvantaged groups.
10. That the State Government provide \$1 million to fund a social infrastructure development program in areas dominated by broadacre public housing developments and concentrated disadvantage.
11. That the State Government provide \$100,000 to employ a Project Officer in the Department of Infrastructure, Energy and Resources to further the development of state planning policies that incorporate the need to increase further affordable housing supply across the state.
12. That the State Government provide \$3 million in 2008-09 to expand the scope of shared equity home ownership assistance beyond former public housing stock to incorporate other properties and house and land packages.

2.2. Living with a disability

1. That the State Government provide an additional \$11.8 million per annum to eradicate waiting lists for essential community support services and meet the ongoing support needs of those removed from the waiting lists.

2. That the State Government ensure that routine data is collected about unsuccessful requests and under-met demand for respite and holiday care, personal care and support and other disability services in order to monitor levels of unmet need and make budget provision to meet it.
3. That the State Government develop a Tasmanian framework for specialist support to children with disabilities and developmental delays and their families from birth through to adulthood. This should:
 - acknowledge that supporting families improves a child's wellbeing;
 - be developed and integrated into the Disability Framework for Action during the review process in 2008;
 - provide a vision of the supports families should expect and be entitled to;
 - be linked to a comprehensive early intervention strategy which can promote the early identification of problems and the timely provision of appropriate support; and
 - be linked to universal childhood services available to all children and families and inclusive of the needs of families with disabled children.
4. That the State Government commit to funding increases to Disability Services of 8% per annum from 2009 to improve the quality and quantity of services and meet the projected growth in demand. Within this funding increase the following should be prioritised:
 - development of a range of accessible and appropriate respite options with the goal of achieving a legal minimum entitlement to respite with a benchmark of four weeks' annual leave and ten days' sick leave for full time primary carers by 2020;
 - increased access to domestic assistance and to personal support to promote independent living and social and community participation;
 - increased funding to the Community Equipment Scheme to meet current demand and allow for an increased limit on expenditure for individual items;
 - provision of a range of day options for people with disabilities which are appropriate to their needs; and
 - increased range of long term supported accommodation options.
5. That the State Government commit \$500,000 to pilot local area coordination in three locations in Tasmania with a commitment to ongoing recurrent annual funding and expansion state wide if outcomes are satisfactory.

3. Anglicare Tasmania's role and functions

3.1. About Anglicare

Anglicare Tasmania is the largest statewide community service organisation in Tasmania, with offices in Hobart, Glenorchy, Moonah, Launceston, St Helens, Devonport and Burnie and a range of outreach programs in rural areas, providing services including emergency relief, accommodation, counselling, employment, mental health, acquired injury support and alcohol and other drug services and parenting support programs. Anglicare has been in operation since 1983, employs over 350 FTE staff, and has developed strong networks and relationships with peak

bodies, ministerial advisory committees, local inter-agency networks, other community service agencies, Commonwealth and State governments and the broader community.

A critical element of Anglicare's work is advocacy on behalf of clients in order to achieve structural changes that benefit them. In 1995 Anglicare established a Social Action and Research Centre (SARC). SARC's role is to engage in social action, policy development, advocacy and public debate based on appropriate research. This submission not only draws upon reviews of the relevant research literature and the experiences of Anglicare workers, but also on consultations conducted by SARC with low income earners, original qualitative research and the findings of the Tasmanian Community Survey – a survey of 3,800 Tasmanians randomly selected from the electoral roll. Post stratification weighting of that survey was conducted to allow statements to be made about the whole Tasmanian community and findings from the research were published in 2005 and 2006 (Madden and Law 2005, Madden 2006).

This submission focuses on two key areas: affordable housing and disability services. It also incorporates findings from recently released Anglicare research on the experiences of refugee communities in Tasmania (J. Flanagan 2007). This research found that the lack of affordable housing was undermining refugees' chances of successfully settling in Tasmania.

3.2. Anglicare's work on housing

Many of Anglicare's research reports have focussed, directly and indirectly, on housing issues. Anglicare was also involved in the working groups that supported the development of the State Government's ground-breaking Affordable Housing Strategy, chaired the committee which oversaw the development of the new affordable housing organisation, Tasmanian Affordable Housing Ltd (TAHL) and was also a driving force in the establishment of the Affordable Housing Crisis Coalition, an unprecedented gathering of housing service providers, community and industry peak bodies and unions which worked throughout the 2006 election campaign and pre-Budget period to advocate for a range of detailed policy and funding measures in response to the housing crisis. Anglicare has a strong record of contributing to the development of state housing policy.

Anglicare operates a number of accommodation support services to help Tasmanians experiencing difficulty in finding affordable housing.

- ACCESS is a statewide service providing crisis accommodation and ongoing support for people who are homeless or at risk of homelessness. Colony 47 provides a similar service, the Colony Outreach Support Service (COSS) in Hobart and on the Eastern Shore.
- Burnie Lodge and Indigo Lodge are supported residential facilities in Burnie and Launceston respectively which provide long-term communal accommodation for low income earners.
- The Emergency Accommodation Service is an after-hours service that operates statewide in partnership with Colony 47. People who are homeless can call a 1800 number and workers will assist them to find emergency accommodation.
- Family Matters is an early intervention service that supports families in Launceston who are at risk of losing their housing.
- My Place is a pilot demonstration project in the north and north-west offering intensive support for people with a mental illness who are at risk of homelessness.

- The Placement and Support Service (PASS) and the King Island Temporary Care and Support Service (KITCASS) provide young people who are homeless or need a safe place to stay with accommodation in the homes of trained volunteers.
- The Private Rental Support Service provides financial assistance for low income earners in the north and north-west to access housing in the private rental market. Colony 47 operates a similar service, CA\$H, in the south.
- Staying Put is based in Glenorchy, and supports young people to build independent living skills and maintain their tenancies.
- The Tenancy Support Service assists people in the northern suburbs of Hobart to maintain stable accommodation and look for work.
- Youthcare is a crisis shelter in Glenorchy for young men aged 13-19.

Because housing is central to a person's ability to stabilise their life, housing issues also come up for clients across Anglicare's service spectrum, including in counselling and family support services, alcohol and other drugs services, employment support services, mental health services and disability support services.

3.3. Anglicare's work on disability

Anglicare has recently produced a major report into the experiences of people living on the Disability Support Pension in Tasmania (Hinton 2006). This piece of research will be followed early next year by a report exploring the lives of families raising a child or children with disabilities (Hinton forthcoming). These reports were based on direct consultation with people with disabilities and their carers and with the parents of children with disabilities respectively, and explored the impact of the disability on people's income, working life, relationships with family and the community, and on their access to health, housing and social support, and in the case of children, access to education.

Anglicare is a significant provider of disability support services, with 43% of our funding directed into services that support people with intellectual, physical and acquired disabilities and rehabilitation needs.

- The Anglicare Tasmania Acquired Injury and Home Support Service provides supported accommodation and in-home care for people across the state who have spinal and/or brain injuries or other disabilities.
- The Independent Living Program provides support to people with disabilities who are living independently.
- The Shared Homes Program provides shared supported accommodation for people with intellectual disabilities.
- The Disability Employment Network provides assistance to jobseekers with disabilities to help them find and maintain work.

Anglicare also provides residential and community-based services for people with psychiatric disabilities, but the clients of these services are not the subject of this submission.

4. Affordable housing for all Tasmanians

4.1. Tasmania Together

The revised Tasmania *Together* plan incorporates a number of benchmarks in relation to housing affordability: the level of housing stress in Tasmania (Indicator 1.1.4), the house price to income ratio (Indicator 1.1.5) and public housing waiting times for priority applicants (Indicator 1.1.6). Not specific to housing issues but relevant to this submission is Indicator 5.2.1, which relates to the proportion of Tasmanians living in socially disadvantaged regional areas. Ambitious targets are set in relation to each of these indicators, and in light of the existing highly competitive housing market, declining investment in social housing and degraded social infrastructure in many disadvantaged areas, Anglicare's view is that significant movement towards the 2010 measures will not be possible without strong, funded policy action.

4.2. Background: The affordable housing crisis in Tasmania

The causes of Tasmania's housing crisis – the recent boom in house prices that pushed up both the cost of purchasing a home and the cost of renting one, declining investment in social housing, and the growing pressure on the low-cost private rental market as lower income earners are squeezed out of social housing and low to middle income earners are squeezed out of home ownership – have been exhaustively canvassed in any number of reports and submissions, including previous Anglicare budget submissions. On 16 October, the Tasmanian community sector will be releasing a policy position, *Housing: Building a Better Future*, which explores the context and causes of the crisis in detail, and makes a range of detailed policy recommendations to address the crisis. The recommendations in this submission underline and reflect that document.

In place of describing the changes in Tasmania's housing market over the last five to ten years, Anglicare makes two points: firstly, providing affordable housing, particularly through the social housing system, is far cheaper and more efficient than picking up the costs of homelessness, insecure tenure and poor housing quality as they play out through the justice system, the education system and the health system. In Anglicare's submission to the Legislative Council Select Committee currently inquiring in housing affordability, Anglicare outlined in detail the impact of the affordable shortage on just four areas of the State Government Budget: the criminal justice system, the education system, the disability services system and the mental health services system (Anglicare Tasmania 2007a).

Anglicare's second point is that if the current policy settings are allowed to continue, the problem – and the costs to the State and the community – will get worse. Australia's housing system privileges home ownership (Industry Commission 1993), while taxation-based incentives like negative gearing that are supposed to increase private rental supply have been shown to contribute instead to house price inflation and to benefit the high end of the market (Jeffrey 2007, Hulse and Burke 2000). The advantages in the private rental market all belong to the landlord, with limited security and affordability provided to the tenant (Burke 1999). Finally, declining Government investment and interest in social housing – at both a State and Commonwealth level – means that for many low income earners the only form of tenure that is affordable and secure is now out of reach unless they have very complex needs or have fallen into absolute crisis. The

housing boom has made things worse, but even without it, low income earners are significantly and continually disadvantaged under the existing system.

4.3. Recommendations

The social housing system

Recommendation 1:

That the State Government provide \$30 million per annum in recurrent funding to Housing Tasmania to drive social housing development.

Lead agency: The Department of Health and Human Services (Housing Tasmania)

Rationale:

At 30 June 2006, there were 11,676 public housing properties in Tasmania, of which 85 were untenable. A further 24 were undergoing major redevelopment. The occupancy rate was high, with 11,487 properties (98%) occupied. Tasmania also has a small community housing sector, with an estimated 486 community housing dwellings operated by 47 different providers, and 352 Indigenous housing properties which are managed by Aboriginal Housing Services Tasmania through a partnership between Housing Tasmania and three Regional Aboriginal Tenancy Advisory Panels (SCRGSP 2007). According to the Department of Health and Human Services' 2005-06 annual report (DHHS 2006), the 2006 value of the Department's rental dwellings was \$1.1 billion, and the Director of Housing retained the title to an additional \$39.6 million worth of stock that was managed by community organisations. The value of freehold housing land was \$446 million. One idea that has been floated in recent years by researchers and policy makers alike is that of increasing social housing supply by transferring property titles to community housing organisations which can then leverage off the equity in the asset to increase supply. Anglicare notes with regret that the Government's reluctance to raise capital through borrowing, even to fund essential, valuable and long-term public infrastructure, prevents it from using the significant assets that it has in the same way to attract additional funding into the social housing system.

Anglicare welcomes the recent announcement that Tasmanian Affordable Housing Limited, the establishment of which was announced over two years ago by the Government, finally has a funding agreement that means that it can start entering into contracts with developers (ABC 2007a). But although Anglicare supports TAHL – Anglicare is a shareholder and is represented on the Board – and believes it offers part of the solution to Tasmania's housing crisis, Anglicare also believes that TAHL does not offer the whole solution. This is because

- even at best estimates it does not have the capacity to meet the demand for affordable housing;
- the timelines keep shifting. At the time of the original announcement in 2005, TAHL was to provide an additional 700 properties over the coming four years. By the time of the 2007 State Budget, the target was still being described as 700 dwellings over four years, even though almost two years had passed since it was originally established.
- TAHL will not necessarily accommodate people who are most in need. It will provide housing to people on the public housing waiting list, but the primary factors in the selection of tenants will be whether the properties available match the needs of the tenants in relation to location and property size and type (Gillam 2007). This means that people classified as in greatest need on the Housing Tasmania waiting list will not necessarily be housed by TAHL if they need a

property type or location that is not in TAHL's portfolio. And because private investors require a return on their investment, it is reasonable to assume that these requirements will drive the selection of locations and the types of properties that will be built.

- TAHL's rents are to be set at a higher rate than most other community housing providers and significantly higher than public housing rents. TAHL will charge 30% of income, plus all applicable Commonwealth Rent Assistance (Gillam 2007). This means TAHL will not be able to provide affordable housing to the very poorest Tasmanians – researcher Terry Burke has noted that while the '40/30 rule' of housing affordability is a useful one, for households on extremely low incomes, housing can be affordable according to the definition but the cost can still drive the household into financial hardship (Burke 2007).¹

In light of the limitations of the TAHL model, Anglicare believes that the State Government must do more to equip the social housing system to respond to the needs of Tasmanians in housing crisis. The system is under increasing pressure: public housing dwelling numbers fell by 11.4% between 2001 and 2006, but the number of applicants on the waiting list rose by 62.1%, and targeting of the limited remaining houses to people considered to be in greatest need has led to increasing rates of joblessness, single parenthood and disability among tenants (Hughes 2006) and growing levels of anti-social behaviour in public housing areas directly related to the complexity of tenants' needs (Atkinson et al 2007). Growing complexity of needs adds to the cost of providing adequate tenancy support. Existing stock is ageing and declining in quality and the size and type of properties are no longer appropriate to the needs of tenants, yet the rapid increase in house prices due to the housing boom has pushed up the average cost of purchased public housing by 80% (Auditor-General 2005) and Housing Tasmania needs to sell up to four of its properties in order to purchase one well-located property (Housing Tasmania 2003a). The pressures on the system are highlighted by Housing Tasmania's balance sheet – in 2005-06, Housing Tasmania made a loss of \$27 million (DHHS 2006).

Providing Housing Tasmania with sufficient funding to cover its deficit and provide additional funds for expansion and development would allow the social housing system to be sustainable and viable into the long-term. In 1993, the Industry Commission (now the Productivity Commission) reviewed the alternatives, including community housing, cash rental subsidies and the private rental market, and concluded that public housing was the most cost-effective and efficient means of delivering housing assistance to low income earners (Industry Commission 1993).

Anglicare is calling for a funding package that supports the development of Tasmania's public housing system. With these resources, Housing Tasmania will be able to

- overcome the fiscal constraints caused by its substantial deficit;
- take action to address the lack of capacity in Tasmania's community housing sector;
- provide tenants with the support they need to sustain their tenancies, especially tenants facing complex problems that manifest in difficult, demanding or anti-social behaviour;
- address and overcome problems within the social housing system, such as the overly complicated rent structure, unsustainable levels of targeting and challenges around asset management; and most crucially of all,

¹ The '40/30 rule': if a household is in the bottom 40% of income distribution and spending more than 30% of their income in rent, then the household is said to be in 'housing stress' and the housing is considered unaffordable.

- increase the supply of public and community housing to respond to the significant level of unmet need within Tasmania.

Recommendation 2:

That the State Government fund the \$30 million per annum contribution to social housing development in part through the incorporation of Housing Tasmania’s \$17 million per annum debt to the Commonwealth into general government debt so that Housing Tasmania no longer bears the responsibility of funding the repayments.

Lead agency: The Department of Treasury and Finance

Rationale:

Housing Tasmania’s debt to the Commonwealth dates from between 1945 and 1986, when Commonwealth funding for social housing was provided as a loan rather than a non-repayable grant. In 2003, the outstanding repayments on the loan stood at \$273 million, and Housing Tasmania faced annual repayments of \$17 million (Housing Tasmania 2003a). These repayments effectively immediately remove the bulk of Housing Tasmania’s base funding through the CSHA from Housing Tasmania’s budget and return it straight to the Commonwealth. As shown in Table 1, Housing Tasmania received \$21.4 million in base funding from the Commonwealth in 2004-05. A repayment of \$17 million left Housing Tasmania with just \$2.14 million in Commonwealth base funding, and virtually halved the total budget.

Table 1: CSHA grants, Tasmania, 1996-97 – 2004-05, (\$’000)

	96-97	97-98	98-99	99-00	00-01	01-02	02-03	03-04	04-05
<i>Commonwealth base funding</i>	26,235	23,628	23,171	22,705	24,877	24,501	24,127	21,189	21,401
<i>State matching grants</i>	12,989	11,610	11,494	11,114	10,896	10,712	10,529	10,372	10,476
<i>Aboriginal Rental Housing</i>	696	696	696	696	696	696	696	351	696
<i>Community Housing</i>	1,033	1,647	1,621	1,598	1,576	1,561	1,545	1,534	1,553
<i>Crisis Accommodation</i>	1,667	1,021	1,004	990	977	967	957	951	963
TOTAL	42,620	38,487	37,986	37,103	39,022	38,437	37,854	34,397	35,089

Source: FACS 1999, 2000, 2001, 2002, 2003a & b, 2004, 2005 and FACSIA 2006

The Tasmanian community sector have campaigned on this issue for many years.² The message we have consistently received from Treasury is that the debt is a low-interest debt, that there is little to be gained in accelerating repayments, and that given that Government has to pay it off, there is little gain to the whole State Budget in moving the debt off the Housing Tasmania balance sheet and into another area of the Budget. However, they have failed to compensate Housing Tasmania for this decision. Anglicare Tasmania submits that incorporating the debt into general government debt will make a real and immediate difference to Housing Tasmania’s capacity to play its role in addressing the housing crisis, which, as outlined above, has significant consequences for other areas of state expenditure.

² These campaigns have included advocacy targeted at the Commonwealth Government on waiving the debt entirely. This is an option the community sector will continue to pursue, but given the ongoing uncertainty around the future of current funding arrangements for social housing, and the fact that this may not be resolved for some time, we stress the need for the State Government to take action quickly and decisively to at least lift the burden from Housing Tasmania by incorporating the debt into general government debt.

Recommendation 3:

That the State Government allocate one-off funding of \$4 million to meet the construction costs of appropriate accommodation for people with disabilities currently on the waiting list for long-term supported housing.

Lead agency: Department of Health and Human Services (Housing Tasmania)

Rationale:

Anglicare's research (Hinton 2006) has demonstrated the limited housing options currently available to people with disabilities and the acute housing need demonstrated by the fact that there were 34 people on the waiting list for long term supported accommodation as at June 2006. An appropriate mix and models of supported accommodation options to meet this shortfall would have to be determined. However costings do exist for group homes which can be used as a baseline.

An additional nine group homes, housing four individuals each, would be required to eradicate the current waiting list. The construction costs of group homes are approximately \$444,000 per home. This gives a total of \$4 million excluding land purchase.

The crisis housing system

Recommendation 4:

That the State Government increase recurrent funding to SAAP services by 30% (an additional \$2.8 million in 2007-08 and indexed thereafter).

Lead agency: Department of Health and Human Services (Housing Tasmania).

Rationale:

The main response to homelessness in Australia is through the Supported Accommodation Assistance Program (SAAP), funded jointly by the Commonwealth and State Governments. Across Australia, SAAP services are under significant pressure, facing very high levels of crisis amongst clients, but struggling with constrained resources and limited emergency accommodation (Chamberlain et al 2007). Because the only alternative is for the client to sleep on the streets, many workers end up supporting clients into accommodation that they know is too expensive, inappropriate or substandard and that increases the vulnerability of the client to fall into further crisis.

In Tasmania, between 2001-02 and 2005-06, total real funding for the Supported Accommodation Assistance Program rose by only 3%. In approximately the same period, the demand for SAAP services increased by 28% among adults and 39% among children (see Table 2 overleaf).

Table 2: Tasmanian Supported Accommodation Assistance Program: number of clients and recurrent funding (\$ million, 2005-06 dollars), 2001-2006

	2001	2002	2003	2004	2005	2006	Increase
SAAP clients	3,550	3,750	4,250	4,550	4,550	4,450*	28%
Children accompanying SAAP clients	no data	1,900	2,300	2,350	2,650	2,150*	39%
Total real recurrent funding**	no data	13.4	13.4	13.3	13.0	13.8	3%

*SAAP data for 2006 is not directly comparable with earlier data because of a change in definitions used, therefore the percentage increase for the number of SAAP clients is calculated between 2001 and 2005 and the percentage increase for the number of accompanying children is calculated between 2002 and 2005.

**Figures are for the 12 months leading up to 30 June in the year indicated.

Source: SCRCSSP 2003; SCRGSP 2007 and AIHW 2007

Because of the discrepancy between growing demand and minimal increases in funding shown above, and an increasing level of complexity in client needs (Weinert 2007), the pressures on Tasmania's SAAP services are acute. Workers are struggling to find accommodation for clients experiencing significant and ongoing issues with drugs and alcohol, with very fragmented tenancy histories that can include periods of homelessness, with serious and disabling psychiatric conditions or with acquired brain injuries that affect their behaviour and capacity to live independently. In a high proportion of cases, clients are experiencing more than one of these issues at the same time. In many cases the only landlord prepared to take these clients on is Housing Tasmania, but Housing Tasmania's policy of suspending clients who owe them money because of prior damage to public housing property or because of unpaid rent acts to exclude many clients from access to public housing and so the responsibility for supporting these people stays with SAAP workers.

Another group of people approaching crisis services for assistance in increasing numbers are refugees. Because many new arrivals in Tasmania have backgrounds that include experiences of torture, trauma and dislocation, housing that provides a sense of safety and security is absolutely critical to ensure a successful settlement. Because new arrivals do not yet have driving licenses, proximity to shops, services and English language classes is also important. Yet research has found that in the last seven years, refugees in Tasmania have experienced major and ongoing problems with finding housing (J. Flanagan 2007). Some of these problems are those also experienced by other disadvantaged groups, such as affordability, poor quality housing and insecure tenure. Others were specific to refugees: many reported developing respiratory problems such as chest infections and asthma because of the cold, damp properties they were living in. Experiences of overcrowding were common, because of larger family sizes and families being forced to share housing because there were no affordable alternatives. One interviewee reported that when she had first arrived, she had lived with 16 other people in a four bedroom house. Refugees also reported a high level of discrimination within the private rental market and a failure by Housing Tasmania to incorporate settlement or cultural needs in its allocation process, meaning public housing often only became available after settlement had been completely undermined. Because of all of these issues, refugees were turning towards SAAP services for assistance, but because of inadequate resources and difficulty managing the significant linguistic, cultural and literacy issues experienced by many refugee clients, the services were simply unable to respond with the intensive support they needed.

In our 2006 Budget submission, Anglicare recommended the funding of an additional four full time positions in the Tasmanian case planning and transitional support services alone (Anglicare Tasmania 2006). But in light of the pressures across all SAAP services, unaddressed in 2006-07, we have extended this recommendation, and are calling for a 30% increase in the State Government's contribution (which was \$6.2 million in 2005-06) across the whole Program. We will also be working, through our national networks, to call on the Australian Government to increase the Commonwealth's contribution by the same amount.

The scale of increase is in line with the recommendation by Homelessness Australia, and will allow services to increase the number of workers and reduce caseloads to manageable levels. This in turn will give services the capacity to respond more effectively to complex needs, such as employing workers to provide specialist support. For example, Anglicare estimates that 1.5 FTE positions are required in the case planning and transitional support services (0.5 FTE in Launceston and 1 FTE in Hobart) to work specifically with refugee communities (J. Flanagan 2007).

Recommendation 5:

That the State Government provide an additional \$7.4 million in capital funding over four years (\$1.85 million in 2007-08) to increase the supply of crisis accommodation by 37 new properties statewide (a 30% increase on current property numbers).

Lead agency: The Department of Health and Human Services (Housing Tasmania).

Rationale:

In 2005 there were 123 properties in Tasmania funded under the Crisis Accommodation Program (a component of the CSHA) (FACSIA 2006). These properties are used by SAAP services to provide crisis housing to people who are homeless, but the supply of crisis accommodation cannot cope with the demand. This was formally recognised in 2002, when the SAAP Brokerage Model was introduced so that services could purchase emergency accommodation on behalf of clients in hotels, motels, pubs, cabins and caravan parks. However, even with brokerage funds, meeting the need for crisis accommodation is sometimes impossible: in 2005-06, 29.9% of adult clients with 'closed support periods' (meaning they had ended their engagement with the SAAP service) had needed accommodation but had not been provided with it (AIHW 2007).

Part of the problem is that the SAAP brokerage model is not always able to deliver. Anglicare's SAAP workers report concerns about the suitability of brokered accommodation in pubs, cheap motels and caravan parks. For many clients, this type of accommodation is neither safe nor appropriate – for example, for people with drug and alcohol issues, families with children, people with physical, intellectual and psychiatric disabilities, refugees and single women.³ In some cases, these issues have led to disruptive behaviour or damage to property, leading to the operator of the brokered accommodation refusing to accept further SAAP clients in order to protect their core business, which is tourism. This restricts the options available, particularly in smaller communities where the operator may own several properties or hold a monopoly over tourist accommodation in the area.

³ Interstate research has explored some of these problems in more detail (see Chamberlain et al 2007, HomeGround Services 2004).

The preference of workers and clients is dedicated crisis accommodation. Such accommodation is more easily linked to support services, which helps to prevent problems with disruptive behaviour. It is also designed and located to suit the needs of clients, rather than the needs of tourists. While the Crisis Accommodation Program component of the CSHA is funded by the Commonwealth, the State Government has an obligation to the community to ensure that adequate crisis accommodation is available. In line with the 30% increase recommended in SAAP funding, Anglicare recommends a 30% increase in the availability of crisis accommodation properties, which would mean an additional 37 properties, appropriately located throughout the state, over the next four years.

The private rental market

Recommendation 6:

That the State Government provide \$4.5 million per annum in recurrent funding (\$18 million over four years) plus indexation to ensure the continuation of the private rental assistance programs and the private rental tenancy support program beyond June 2008.

Lead agency: The Department of Health and Human Services (Housing Tasmania)

Rationale:

The vulnerability of low income earners in the private rental market has been well-documented (Burke 1999, Hulse and Burke 2000, Cameron 2002, SVDP 2007). For low income earners, the private rental market is insecure, expensive and inappropriate. Data for the 2006 Census shows that 38.2% of Tasmanian renters live in housing stress (Swan and Plibersek 2007). Because the Australian private rental market is structured around short-term leases, and low income earners in particular lack the power to negotiate with landlords, low income tenants are frequently on the move. Anglicare's Tasmanian Community Survey showed that 46% of people renting through a real estate agent and 25% of people renting through a private landlord had moved at least once in the previous year, compared to 11% of home purchases and 5% of home owners (Madden and Law 2005). Hulse and Burke (2000) argue that private renters face high levels of social exclusion and are more disadvantaged than social housing tenants.

The State Government funds two programs to assist low income earners in the private rental market. Private rental assistance (PRA), currently delivered by Anglicare and Colony 47, provides eligible households with financial support. The PRA programs are able to contribute to bond, rent in advance, rent in arrears and the costs associated with moving. The Private Rental Tenancy Support Service (PRTSS), provided through Centacare, supports low income earners in the private rental market to develop tenancy skills so that they can maintain their private rental tenancies. PRA is funded through the CSHA, but additional funds through Stage 1 of the Affordable Housing Strategy have increased eligibility and provided intensive assistance to a number of households. PRTSS was an initiative of Stage 1 of the Affordable Housing Strategy.

Reviews of both PRA and PRTSS are currently underway. A previous review of PRA programs nationally found that in Tasmania, the programs have been a valuable source of assistance for clients moving into the private rental market or moving between properties, and have also provided, within the limitations of the service model, some opportunities to provide additional support and prevent the exploitation of tenants (Jacobs et al 2005).

Anglicare is concerned that the current uncertainty around the future of CSHA funding, combined with the winding down of the Affordable Housing Strategy, may mean that these programs do not receive funding beyond 2008. This would mean increasing disadvantage for low income earners in an already competitive market, as many would be unable to afford a bond of four weeks' rent plus two weeks' rent in advance, or to sustain their tenancies through a financial crisis – which in low income households can occur because of events as common as a major appliance breaking down, an unexpectedly large bill, or the costs associated with Christmas or the start of the school year. Anglicare would also anticipate an increase in the rate of failed tenancies, evictions and conflict between landlords and tenants because households would be unable to access ongoing support.

If the State Government is to wind back its commitment to social housing, it needs to ensure that the only alternative – the private rental market – can work for low income earners. This means assisting them to overcome the barriers they face in accessing the market, and supporting them to sustain a tenancy once they have secured a property.

Recommendation 7:

That an additional \$208,000 in recurrent funding (with indexation) be allocated to the private rental tenancy support program to employ 2.5 FTE tenancy support workers to work specifically with refugee communities.

Lead agency: Department of Health and Human Services (Housing Tasmania)

Rationale:

Recent refugee arrivals in Tasmania require more intensive support than earlier groups of migrants. The reasons include generally poorer English proficiency, greater health problems and backgrounds that include experiences of extreme trauma (Housing Tasmania 2003b). Many have no comparable knowledge or experience of the private rental market, including of their rights and responsibilities as tenants (and the landlord's reciprocal rights and responsibilities) or of managing the processes involved, such as filling in application forms and condition reports and dealing with disputes with landlords or agents (J. Flanagan 2007).

The private rental tenancy support program is able to support people to develop tenancy skills and assist them to maintain tenancies. However, given the significant disadvantages refugees face in the private rental market, there is a need to not only provide more intensive support than is currently possible, but also to ensure that this support is targeted to their cultural and linguistic needs. This is best done by employing specialist workers within existing services to work exclusively with refugee communities. Anglicare's estimate is that an additional 2.5 FTE positions would be required, with 1 FTE allocated to the north and 1.5 FTE allocated to the south.

Recommendation 8:

That the State Government provide \$200,000 to expand shopfront tenant advocacy services into the northern and north-west regions.

Lead agency: Department of Health and Human Services (Housing Tasmania)

Rationale:

A particular concern of Anglicare's in relation to the private rental market is the level of disempowerment experienced by tenants. Increasing numbers of clients are reporting abuses of

their rights by landlords that are clearly contrary to the Residential Tenancy Act, such as delays around essential repairs and maintenance, failure to provide a condition report and the withholding of security deposits as 'compensation' for a lawful decision by the tenant to terminate the lease (Jones 2006). However, clients are reluctant to pursue their rights because they do not know how to go about it or because they lack appropriate support and advice.

The State Government does fund specialist services to provide legal advice and advocacy support to tenants. These services are currently provided through the Tenants Union of Tasmania, but the service is only able to employ 2.4 FTE workers and relies heavily on volunteers. A 'drop in' service is available in Hobart three mornings a week, but outside of Hobart, advice can only be provided by telephone (TUT 2007). The Tenants Union also advises that a very limited face to face service has just been opened in Devonport, but is only funded for a few hours each week, which is manifestly inadequate. Other services, such as SAAP services, do offer advocacy support to tenants, but the workers do not necessarily have the appropriate expertise. Previous Anglicare research has identified a need for on-the-ground specialist support in the north and north-west of the state: Cameron (2002) recommended that a case worker be located in the north and north-west regions.

Because of the limited reach of the service, many tenants are unaware of its existence, or find that confiding their difficulties over a telephone can be alienating. Ensuring the equitable availability of face-to-face services across the state would be one way of ensuring tenants' opportunities to access the support and advice they need to assert their legal rights are maximised.

Recommendation 9:

That the State Government provide \$100,000 for a 12 month project to develop and deliver community education material for real estate agents on the issues faced by low income earners and other disadvantaged groups.

Lead agency: Department of Justice (Consumer Affairs and Fair Trading)

Rationale:

Vacancy rates in the private rental market – that is, the proportion of the market available for rental – are at an all time low at less than 3% across the state (REIT 2007). Within this market competition for the tiny number of properties that are affordable for low income people is intense. Anglicare's research has shown that discrimination has become a major factor in vetting potential applicants from the market. Participants in recent Anglicare research on the public housing waiting list reported being discriminated against by landlords for being on a low income, unemployed, having children and being single parents (K. Flanagan 2007). Refugees report discrimination based on racist assumptions (J. Flanagan 2007). Participants in earlier research also identified discrimination against people who were unemployed, people with disabilities, single parents, young people and households with children or pets (Cameron 2002).

A review of a small sample of application forms used by real estate agents in Tasmania found that forms commonly included questions on applicants' marital status, occupation, criminal convictions, number and type of vehicles to be kept on the premises, source of income, non-tenancy related debts and bankruptcies. Applicants who were students could be asked questions on their course of study, including the course name, whether it was full or part time, how long it would take, the name of their course coordinator and their student identification number. The

majority of forms surveyed asked for the applicant's Centrelink customer reference number and the name and type of their Centrelink payment. Many agents asked if the applicant would be receiving assistance with their bond through private rental assistance programs (Anglicare Tasmania 2007).

It is clear that discrimination against low income tenants, including against single parents, the unemployed, people from refugee backgrounds and young people, pervades across the private rental market. This discrimination is often based on stereotypes ("single parents can't control their kids", "refugees don't know how to live in houses", "unemployed people will default on the rent", "young people are careless and damage the property" and so on) rather than on a rational assessment of the capacity of the individual applying for the property to meet the obligations of the tenancy agreement.

Research has indicated that, when given information about the issues impacting on a client group and the support services available, real estate agents increase the rate of renting to marginalised groups (MRRHAP 2007). Anglicare believes that there is a strong case for a community education program targeted at real estate agents and private landlords to ensure they are aware of the issues affecting disadvantaged groups and are sensitive to them. Such a program could include information to debunk commonly held prejudices, inform agents about the possible life experiences of disadvantaged tenants (such as the trauma and dislocation experienced by refugee communities), provide agents and landlords with a working knowledge of the support services that might be available to assist people with the application process or to meet the obligations of their tenancy agreement and support agents to modify their practices where required, such as using telephone interpreters for people with poor English skills.

The broader picture: infrastructure and planning

Recommendation 10:

That the State Government provide \$1 million to fund a social infrastructure development program in areas dominated by broadacre public housing developments and concentrated disadvantage.

Lead agency: The Department of Infrastructure, Energy and Resources (Infrastructure Policy) in partnership with the Department of Health and Human Services (Housing Tasmania)

Rationale:

The consequences of policy decisions to target public housing to those in 'greatest need' have been well documented: rising levels of joblessness, single parenthood and disability and anti-social behaviour and the stigmatisation of public housing and public housing tenants (Hughes 2006, Atkinson et al 2007, Luxford 2006). Targeting concentrates existing disadvantage and as a result, acts to exacerbate it, which does not bring about good outcomes for the very people public housing is supposed to support: the tenants (see Chamberlain et al 2007).

The Affordable Housing Strategy included as a key objective the development of "a housing market that underpins economic growth, area vitality and strong, safe, resilient communities" (Housing Tasmania 2003c). This objective cannot be achieved without significant investment in social infrastructure, including public transport, community services, local shopping facilities and

programs to generate local employment. These elements also fit together – a lack of child care services and inadequate transport networks act as a disincentive for people to seek employment (Hughes 2006). Yet many public housing areas are poorly serviced by public transport, lack essential services and shopping facilities and have high unemployment rates.

Stilwell and English (2004) have suggested reform of the state-based taxation system, focussing on restructuring stamp duty and land tax, to generate additional Government revenue that could improve infrastructure and services. In NSW, the Government has used developer levies to fund the provision of community facilities in new housing developments (these contributions are generally known as 'Section 94 contributions' in reference to the amendment to the planning act that established them). Research conducted by the Urban Development Institute of Australia found that while developers did pass on the cost of these levies to home buyers, home buyers were willing to pay those costs to obtain a home purchase package that included more than just a house (UDIA 2006). During the development of the Affordable Housing Strategy, the concept of developer levies were raised as one means of generating funding for additional affordable housing (Housing Tasmania 2003a).

Many of these models of funding infrastructure are focussed on new housing developments where there is no pre-existing infrastructure. The problem is that many of Tasmania's broadacre housing developments were established in new areas with no pre-existing infrastructure and no follow up investment to ensure that the infrastructure was provided later. The Affordable Housing Strategy invested \$250,000 into community capacity building and urban renewal projects, some of which provided community infrastructure and facilities (Housing Tasmania 2005).

Anglicare Tasmania's APW Training has run a number of successful training initiatives in some of these communities, with the training designed around the infrastructure deficits. For example, training has been held within the community, using schools or neighbourhood houses as venues, because of the lack of public transport available to take participants to formal training venues elsewhere, child care has been provided and facilities such as a roving computer lab have been brought into communities that lack these facilities. The courses have had completion rates well above the average for these kinds of training programs and excellent employment outcomes for participants, demonstrating that people living in these communities will take advantage of the opportunities they are given.

An upfront investment in the capacity of the people living in broadacre public housing estates to socially and economically participate in their community through breaking down disincentives to work, enhancing the amenities of a community and building a sense of community identity and pride will lead to significant savings in the state budget in the long-term, particularly across health and human services and in the justice system.

Recommendation 11:

That the State Government provide \$100,000 to employ a Project Officer in the Department of Infrastructure, Energy and Resources to further the development of state planning policies that incorporate the need to increase further affordable housing supply across the state.

Rationale:

In the past, Tasmania's planning system has acted more to deter than encourage the construction of affordable housing (Housing Tasmania 2003a). This has been demonstrated recently when proposals to build supported residential facilities in Sandy Bay and Claremont were rejected by the respective councils following opposition from some local residents.⁴

During the development of the Affordable Housing Strategy, Housing Tasmania flagged a number of possible amendments to the planning scheme to enable the delivery of more affordable housing: developer contributions, inclusionary zoning and changing standards to lower costs (although not standards related to health and safety) (Housing Tasmania 2003a). Such measures are gaining popularity across the country, with South Australia, the ACT and Victoria all adopting some form of inclusionary zoning (Weatherill 2007, ACT Government 2007, Broad 2006) and in two Sydney municipalities, North Sydney and Waverley, Section 94 contributions (developer levies) are used to replace affordable housing when availability is reduced as a result of development (UDIA 2006). Brisbane City Council has recently announced it is adopting inclusionary zoning into its planning policy (ABC 2007b).

A Legislative Council Select Committee inquiry into planning in Tasmania made a number of recommendations to ensure that a state-wide, strategic vision drives planning in Tasmania (Legislative Council Select Committee 2006). Anglicare would be keen to see an emphasis within such a planning policy on the need to generate additional affordable housing across a range of locations. A 12 month project commencing in 2008 could undertake consultation and the review and assessment of models practiced elsewhere with the aim of producing a costed, appropriate model for Tasmania's planning environment that could be adopted in 2009.

Given the knowledge, high level research, analytical, consultative and interpersonal skills and capacity to self-manage that would be required in such a position, Anglicare feels a classification of Level 9 under the Administrative and Clerical Employees Award would be appropriate. The costing above allows for additional capacity in relation to travel and accommodation; this position may be required to undertake interstate travel and would need to consult extensively with local councils around the state.

Home ownership

Recommendation 12:

That the State Government provide \$3 million in 2008-09 to expand the scope of shared equity home ownership assistance beyond former public housing stock to incorporate other properties and house and land packages.

Lead agency: Department of Health and Human Services (Housing Tasmania)

⁴ Mediation has since achieved a go-ahead decision for the Claremont proposal (Giddings 2007). Anglicare has been awarded the management contract for both facilities.

Rationale:

The recent rise in house prices has served to undermine many existing initiatives designed to assist low income earners with home purchase. In response, the Tasmanian Government recently called for tenders from finance providers for its new Home Ownership Assistance Program Shared Equity Scheme. The scheme will allow eligible people to purchase 75% of the equity in a home while the Director of Housing retains ownership of 25% of the equity. The program is expected to deliver 60 purchase opportunities over 2007-08, and will be operational by December 2007 (Sturges 2007). However, the only properties applicants can purchase are ex-public housing stock (Bresnehan 2007).

Given the benefits of home ownership documented by researchers (Lewis 2006, Housing Tasmania 2003a, Bridge et al 2007), and the stated preference of the majority of Tasmanians for home ownership as their preferred form of tenure (Madden and Law 2005), it is appropriate that the State Government provides funds to assist low income earners to purchase a home. Anglicare is concerned, however, that confining purchase opportunities to public housing properties that no longer suit the needs of Housing Tasmania – because they are poorly located, rundown or inappropriate – means applicants to the program will be purchasing properties from a limited pool of potentially unsuitable stock. Anglicare research has previously raised concerns that many properties sold to low income earners by Housing Tasmania required costly maintenance (Cameron 2002). A review of properties available for purchase from Housing Tasmania on 20 September confirmed this: of the three properties listed for sale, two were in locations poorly serviced by public transport networks with limited social infrastructure and all the listings indicated that repairs and maintenance would be required.⁵

Extending the Shared Equity scheme beyond ex-public housing stock to include existing homes and house and land packages would require the State Government to invest additional resources, which it does not have to do if properties sold are ex-public housing stock as it already owns the assets. But it would also broaden the choices available to applicants, enhance people's chances of finding a property for purchase that suited their household's needs, and boost the supply of affordable housing in Tasmania. The State Government would benefit in the long term as part-owner of an asset appreciating in value.

The costing for this recommendation is based on the provision of shared equity contributions of up to \$100,000 for up to 30 households over the 12 months from 1 July 2008, increasing the initial purchase opportunities provided by the State Government's proposed program by 50%.

⁵ One of the properties was for sale through Streets Ahead, the other two on the open market. Information downloaded on 20 September 2007 from <www.dhhs.tas.gov.au/agency/hs/housing/propertysales.php> and <www.realestate.com.au>.

5. Living with a disability

5.1. Tasmania Together

Anglicare welcomes the development of benchmarks and targets which encompass the priorities of people with disabilities including transport accessibility, safety in the home, workforce participation rates, the proportion with high level skills and/or qualifications and support for those wishing to live in the community. The pressures on primary carers have also been recognised by setting reducing targets for the number of hours they spend in caring responsibilities. It is intended to develop appropriate benchmarks to monitor the social inclusion of disabled people and to measure respite care availability. All these targets will be useful tools in monitoring what is happening to people with disabilities in the state.

However Anglicare's research demonstrates clearly the extent to which the current circumstances of people with disabilities do not meet many of the Tasmania Together goals. In particular Goal 1, "ensuring that all Tasmanians have the economic capacity to enjoy a reasonable standard of living and access to basic services", is denied to too many people with disabilities across the age range and their carers who continue to experience acute unmet needs, poverty and social exclusion.

5.2. Background: About people with disabilities

Over the past few years there has been mounting concern among people with disabilities, their families, service providers and the community generally about the ability of services to meet the needs of Tasmanians with disabilities. These are issues repeated across Australia but they have particular resonance in Tasmania which, together with South Australia, has the highest numbers of people with disabilities as a proportion of the population. These concerns have focused not only on the inability of services to meet current levels of acute need for basic services so that people can live in the community but also the inability of services to meet the projected growth in demand for services as the population ages.

These issues have been highlighted in two pieces of research conducted by Anglicare's Social Action and Research Centre. The first, launched in October 2006 (Hinton 2006), documented the circumstances and daily living experiences of the working age population (18-64 years) of Tasmanians with disabilities living on low incomes. It was based on interviews with 48 people reliant on the Disability Support Pension (DSP) and 20 primary carers of people in receipt of the DSP. The second piece of research, due to be launched in early 2008 (Hinton forthcoming), examined the issues facing 24 low income families caring for children with disabilities aged 0-16 years across the state.

Disability affects significant numbers of Tasmanians. There are approximately 24,800 adults reliant on the DSP as their main source of income⁶ and about 22,000 people of working age with a profound or severe core activity restriction so that they sometimes or always require assistance with daily activities to live a reasonable lifestyle (ABS 2004). In addition there are an estimated 8,000 children with a disability (aged 0-14 years) with at least 4,000 falling into the severe and

⁶ Centrelink monthly statistics for third quarter 2005.

profound category⁷. It is this group who will have the biggest need for services. Both pieces of research investigated the relationship between disability and poverty, the additional disability-related costs people face, their experiences of accessing and using support services and what could be done to improve their situation and the quality of their lives. It must be emphasised that the intent was not to document exceptional cases of hardship or difficulty which often hit the headlines, but rather to describe the 'ordinary' experience of living with or caring for someone with a disability.

People with disabilities of working age

Anglicare's research found a strong correlation between poverty and disability in Tasmania where living with a disability is commonly associated with lower workforce participation rates, low incomes and higher living costs due to disability related expenses. A typical budget for a Tasmanian with a severe disability and in receipt of the DSP leaves only \$32 per week to spend on all other aspects of their life once basic living costs have been covered. Many are forced to cut back on essentials like food and heating as well as social and community participation.

The research also found that people have difficulties in getting the services that they need. This is due to inadequate levels of personal care and support services, major shortfalls in the subsidies available for acquiring essential aids and equipment, limited housing options, restricted recreational opportunities and problems in accessing employment, education and training through direct discrimination and the range of additional costs involved. Disabled people face numerous barriers to getting health care including long waiting lists for specialist care, high transport costs and, with the absence of hospital discharge protocols, a lack of coordination between acute and community services. Many of these difficulties are faced by the primary carers of people with disabilities who also experience restricted employment opportunities, extra costs, low levels of financial assistance, a high risk of poverty, hardship and poor health and low levels of support services, particularly respite services to give them a break from caring responsibilities.

At the heart of many of these access issues is the lack of information available about how services work or what individuals are entitled to combined with a fragmented service system where services are delivered through a complex maze of organisations. This means that people have to battle to find out what might be available to them and then approach a number of different agencies to get their needs met. This is confusing and frustrating and means that many miss out.

Families caring for children with disabilities

Caring for a child with a disability in Tasmania is not easy and Anglicare's research found that when the child has a severe or profound disability caring responsibilities are well beyond those normally carried by parents, are long term and do not necessarily diminish as the child gets older. They can be so high that they impact negatively on all family members and severely test the family's ability to sustain a caring role.

Like adults with disabilities, for those families caring for a disabled child there is an increased risk of poverty. It has been estimated that approximately 60% of primary carers of co-resident children aged 0-14 years with a disability are reliant on government pensions or benefits as their principal source of income (AIHW 2004) and that children with disabilities on average cost three times as

⁷ Figures derived from ABS population data (resident population of 0-14s as at June 2005) and AIHW data (AIHW 2006).

much as non-disabled children (Dobson and Middleton 1998). Extrapolating these figures to Tasmania means that there are 4,800 low income families caring for children with disabilities in the state who can have difficulties in managing day-to-day, in paying the bills on time and in affording the essentials of life like appropriate housing, transport, food and social participation.

Despite a range of policies, initiatives and services spread across different sectors the research found that the support system for families with disabled children is characterised by fragmentation, under-resourcing and a lack of any overarching comprehensive framework within which to address the issues they face. It means that they have to fight to access adequate levels of assistance to help them meet their day-to-day care responsibilities and as a result many families get very little or no support at all from formal services and are struggling to cope. This battle is repeated across the service sectors and includes access to Centrelink benefits, to support in the community like personal care, to respite, to childcare and to necessary aids and equipment.

Many services for children with disabilities are delivered through the education system. Tasmania has adopted the principle of inclusion and most people, including parents, are supportive of the idea of inclusion. However the research demonstrated that its implementation has been inconsistent so that some families have very good experiences and others negative experiences. The same is true in the health sector and although families are complementary about their experiences of accessing specialist health services they also pointed to gaps. These included shortfalls in what primary health care services can offer, in the way in which diagnoses and medical reports are delivered, in subsidies available to meet some of the financial costs especially those associated with transport and dealing with continence issues and in the links between acute health and community services. A particular gap was in getting access to adequate levels of therapy particularly for school aged children and to assistance in dealing with difficult behaviours. These pressures can be especially acute for families dealing with autism.

Again like the adult population of people with disabilities, families with disabled children pointed to the lack of information about what assistance is available and they voiced an overwhelming need for a pathway through services which could provide support from the point of identification of a disability or developmental delay through to their child's transition into adulthood and beyond. What they particularly valued and which had had a positive impact on their situation was one point of contact with services, flexibility to meet individual needs, a recognition of the impact of disability on the whole family, financial subsidies to meet additional costs and readily accessible information.

In Summary

Anglicare welcomes the announcement of a Review of Disability Services which will identify strategic directions and best practice service models. The scale of the need means that getting sufficient resources to meet it has to be accompanied by more efficient ways of responding and improving services. This does not necessarily mean wholly new approaches and as participants in the research demonstrated there are examples of good practice and services getting it right everywhere. This suggests that there may be a range of service enhancements and relatively small scale or low cost initiatives which could be made without enormous additional resources but which could have a big impact on the quality of life of disabled people, their families and carers. These include a single point of access to services, better coordination of support and increased availability and choice in the supports available in the community.

5.3. Recommendations

Meeting acute needs

Recommendation 13:

That the State Government provide an additional \$11.8 million per annum to eradicate waiting lists for essential community support services and meet the ongoing support needs of those removed from the waiting lists.

Lead agency: Department of Health and Human Services (Disability Services)

Recommendation 14:

That the State Government ensure that routine data is collected about unsuccessful requests and under-met demand for respite and holiday care, personal care and support and other disability services in order to monitor levels of unmet need and make budget provision to meet it.

Lead agency: Department of Health and Human Services (Disability Services)

Rationale:

As Anglicare research has shown, current resource levels have not kept pace with demand and a considerable on-going financial commitment is required to enable services to meet basic needs which allow people to survive in the community with some quality of life. There are now considerable shortfalls in basic community support services and people with disabilities and those caring for them are unable to access a range of respite options and adequate respite hours, sufficient levels of personal support hours, the aids and equipment they require, particularly wheelchairs, and subsidies for continence aids which cover the actual costs. At the same time the evidence for the positive impact of regular respite, personal support and appropriate equipment delivered in a timely fashion is overwhelming in terms of sustaining independence, the ability to maintain a caring role and prevent social exclusion. These acute needs are represented by waiting list figures for essential survival services which enable people to remain in their own homes. These were:

- 34 people waiting for long term supported accommodation⁸. An additional nine group homes housing four individuals each would be required to eradicate the waiting list. The ongoing operational costs of a group home run by a non-government organisation are approximately \$385,000 per annum. Nine new group homes will therefore require ongoing operational funding of \$3.5 million.
- 107 people waiting for day options⁹ at an average cost of \$15,000 per person per annum. To eradicate the waiting list would require \$1.6 million.
- 195 clients waiting for aids and equipment with 109 of these considered to be high priority¹⁰. The Community Equipment Scheme estimates that \$640,000 is required to meet current client need at existing standards of service delivery.
- 297 people waiting for individual support packages (or ISPs) requiring 3,630 hours of support per week at a cost of \$32 per hour¹¹. To meet this need would cost \$6.0 million.

⁸From *Your Health and Human Services Progress Chart*, August 2007, DHHS Tasmania.

⁹From *Your Health and Human Services Progress Chart*, August 2007, DHHS Tasmania.

¹⁰Tasmanian Department of Health and Human Services, 2007 (unpublished data).

¹¹Tasmanian Department of Health and Human Services, 2007 (unpublished data).

These waiting list figures are considerably higher than those quoted in last year's Anglicare budget submission highlighting the fact that resources have not been allocated to cover acute need for survival services.

Waiting list figures only reveal the tip of the iceberg but it is difficult to measure the extent of this shortfall. No waiting lists are maintained for people needing respite care and there is no duty placed on service providers to record unmet need. For example, waiting lists for group homes are based on those who are in crisis, in hospital or prison rather than reflecting the true extent of demand for accommodation. Much of the shortfall in respite care and personal support is under-met demand where services can meet some but not all of the support that families need.

Given the current lack of data on levels of unmet need it is difficult to estimate its true extent. This is complicated by the fact that many may not know what they need or what their options might be. This creates a pool of hidden needs which do not translate into a demand for services. It is essential to begin effective measurement of this unmet need so it can be translated into adequate provision of services.

Improving the service system and planning for the future

Recommendation 15:

That the State Government develop a Tasmanian framework for specialist support to children with disabilities and developmental delays and their families from birth through to adulthood.

This should:

- **acknowledge that supporting families improves a child's wellbeing;**
- **be developed and integrated into the Disability Framework for Action during the review process in 2008;**
- **provide a vision of the supports families should expect and be entitled to;**
- **be linked to a comprehensive early intervention strategy which can promote the early identification of problems and the timely provision of appropriate support; and**
- **be linked to universal childhood services available to all children and families and inclusive of the needs of families with disabled children.**

Lead agency: Department of Health and Human Services (Disability Services)

Recommendation 16:

That the State Government commit to funding increases to Disability Services of 8% per annum from 2009 to improve the quality and quantity of services and meet the projected growth in demand. Within this funding increase the following should be prioritised:

- **development of a range of accessible and appropriate respite options with the goal of achieving a legal minimum entitlement to respite with a benchmark of four weeks' annual leave and ten days' sick leave for full time primary carers by 2020;**
- **increased access to domestic assistance and to personal support to promote independent living and social and community participation;**
- **increased funding to the Community Equipment Scheme to meet current demand and allow for an increased limit on expenditure for individual items;**

- **provision of a range of day options for people with disabilities which are appropriate to their needs; and**
- **increased range of long term supported accommodation options.**

Lead agency: Department of Health and Human Services (Disability Services)

Rationale:

It is difficult to plan effectively for the future in the absence of policy frameworks and strategic directions. There is a desperate need for a more streamlined service system for people with disabilities and their families which addresses multiple entry points to community care, and incorporates information about disability support services and about rights and entitlements to support and assistance across the spectrum of services. For instance, Anglicare's research demonstrated how important it is that every child with a disability should be given the best possible start in life by supporting them and their families in a coordinated and timely fashion. Yet although there are many policies and initiatives across different sectors which impact on children with disabilities and the families who support them there is no overarching framework within which to address the issues they face. This means fragmented services and inconsistencies across the state. The Disability Framework for Action 2005-2010 identifies some of the issues faced by families caring for disabled children but it does not currently provide a basis for developing a comprehensive support system for families which is essential to provide a more coordinated response.

Having a higher priority for disability and appropriate policy frameworks will greatly improve responses to needs. But as well as eradicating acute need there is also a need to improve both the quantity and quality of services and build in growth funds to meet the projected increase in demand. Anglicare is concerned that without building in growth funds there will be a return to waiting lists without resolving the crises which exist in the system.

ABS projections (Disability Services 2005) estimated that increased support requirements nationally for people with disabilities across the age range will result in a growth in demand of 3% to 8% per annum. The likelihood of disability increases with age and Tasmania is projected to age more rapidly than other jurisdictions. This means that on top of an unknown level of need, disability services will need to expand in order to keep pace with growing demand levels. Given the high proportion of the population in Tasmania with a disability and the age of that population, Anglicare recommends that the 8% projection is adopted.

Providing an holistic response

Recommendation 17:

That the State Government commit \$500,000 to pilot local area coordination in three locations in Tasmania with a commitment to ongoing recurrent annual funding and expansion state wide if outcomes are satisfactory.

Lead agency: Department of Health and Human Services (Disability Services)

Rationale:

Access to effective and coordinated community support is vital in order to assist families and adults with disabilities to prevent the escalation of situations into a crisis. At present, although

most rely on informal and community based support networks, a high proportion of resources are directed to formal service systems and residential care. What is required is community supports which are flexible, responsive and family-centred in order to provide the best possible start for disabled children and to promote independent living for adults with disabilities. As the research has shown, common to all people with disabilities and their families is the urgent need for information about the kind of service they can expect, how to access it and one point of contact with services. This should be available from the point of diagnosis, injury or identification of a developmental delay.

Western Australia has for many years successfully modelled 'local area coordination'. Each coordinator works in a defined geographical area corresponding to a known number of people with a disability and providing one point of contact with services. Local area coordinators (LACs) can provide a range of information about financial and other benefits, the disability and what help is available and continue to provide information as the person ages and the nature of the impairment alters or as entitlements change. The average caseload is 50 people and the coordinator combines elements of case management, personal advocacy, family support and community development with access to a small budget for discretionary one off funds to meet additional disability related costs. This model has an annual recurrent cost per service user of approximately \$2,427 (Disability Services Commission 2006) and numerous evaluations have identified value for money and positive outcomes in terms of service coordination, service take up, case management and satisfaction among service users (Bartnik and Psaila-Savona 2003). Versions of this model have now been adopted in Queensland, the ACT and Scotland for people aged 0-64 years living with severe and profound disabilities.

One way to test the appropriateness of the LAC model in Tasmania is to operate a pilot program in a small number of locations. The pilot would test how best to fit the model into existing infrastructure, who should operate the service (government or NGOs) and role definitions. LACs operate as service coordinators rather than service providers and have a proactive role in contacting families and assisting in managing the package of support they require. They can also advocate for their needs, boost the capacity of informal support networks and provide case management for higher care needs clients. In particular LACs would facilitate prompt referral to support services.

The costing of \$500,000 covers three LACs (\$364,050), establishment costs (\$85,000) and action research (\$50,000) to monitor and evaluate the model and feed back into its development.

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Response to the Treasurer,
the Hon. Wayne Swan M.P.

*Request for Community Input into
2008-2009 Federal Budget*

January 2008

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1. Executive summary

Anglicare Tasmania welcomes the opportunity to contribute to the development of the 2008-2009 Federal Budget. Our submission draws on extensive service delivery experience and original research and consultation with low income earners in Tasmania. In the submission we have focussed on three key issues: the affordable housing crisis, the shortage of resources and support for people with disabilities and the difficulties faced by refugees and humanitarian entrants arriving in Australia.

Housing: Tasmania, like the rest of Australia, is experiencing a crisis in housing affordability, which has particular consequences for people dependent on social housing or the private rental market for their accommodation. The financial constraints facing the public housing system, including the significant debt burden on Housing Tasmania, has meant that houses have had to be sold off to meet operating costs, while remaining properties are available only to those with very complex needs or in severe crisis. It is critical that funding for the public housing system be increased to restore the system's capacity to respond adequately to need and to operate sustainably into the future. The crisis has led to increasing pressure on the Supported Accommodation Assistance Program, which provides crisis housing and support to people who are homeless or at risk. SAAP services are struggling to cope with demand and with the increasing complexity of issues facing clients. Substantial funding increases are required so that services can increase worker numbers, reduce caseloads to manageable levels and provide clients with all of the support they need.

Disability: There are approximately 24,800 Tasmanian adults of working age reliant on the Disability Support Pension as their main source of income, about 22,000 of which sometimes or always need assistance with daily activities. There are also about 8,000 children aged 0-14 with a disability, of which 4,000 sometimes or always need assistance. Research by Anglicare has found that there is a strong correlation between poverty and disability in Tasmania. People are living on very low incomes, which means that for households which include a person with a disability, daily life is characterised by difficulties in managing day-to-day costs, in paying bills on time and in affording essentials like housing, transport, heating, food and social participation. The additional costs associated with disability are frequently beyond what is provided by the Disability Support Pension, and a universal disability allowance is required to ensure that people are not missing out on essential support and equipment. The disability services system is complex and fragmented, with inadequate levels of support, major shortfalls in subsidies for essential aids and equipment and limited information about service availability and entitlements. Additional funding and investment through the Commonwealth State/Territory Disability Agreement now and into the future is urgently needed, as are additional support with overcoming barriers to employment and extensions to the subsidies available for essential equipment such as continence aids.

Refugees: Tasmania has welcomed many refugees and humanitarian entrants over the last decade. However, research has identified a number of problems with the resettlement process which are jeopardising people's chances of successful settlement. These include significant gaps between what people require and what settlement services are able to provide, particularly for people arriving under the Special Humanitarian Program; considerable problems with accessing employment, including through Job Network providers; inadequate incomes and difficulties with managing living costs; lack of access to appropriate, free migration advice and assistance with applications for family reunion, which means that a disproportionate number of applications are unsuccessful; and a worrying level of racist violence and harassment being perpetrated against new arrivals. Of particular concern were the difficulties refugee families were experiencing in finding permanent and affordable housing, with high housing costs, discrimination, widespread insecurity of tenure and even homelessness undermining the settlement process. A range of initiatives to provide greater and longer-term support to refugees are required to address these shortcomings.

2. List of recommendations

RECOMMENDATION 1

That the Australian Government prioritises the implementation of its pre-election commitments in relation to housing, such as the National Affordable Rental Initiative, the National Affordable Housing Agreement and the construction of additional crisis housing.

RECOMMENDATION 2

That the Australian Government, through the Treasurer, waives Housing Tasmania's outstanding debt to the Commonwealth in order to free up an additional \$17 million per annum in core funding for Housing Tasmania.

RECOMMENDATION 3

That the proposed National Affordable Housing Agreement allocates State and Commonwealth resources to the public housing system that are sufficient to allow the system to operate on a sustainable and viable basis.

RECOMMENDATION 4

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, increases recurrent funding to SAAP services by 30% plus indexation.

RECOMMENDATION 5

That the Australian Government's 2008-09 Budget includes funding for

- the development of a national employment strategy for those with a disability;
- fast-tracked renegotiation of a new Commonwealth State/Territory Disability Agreement with a particular focus on increasing the funding available within the Agreement, prioritising Disability Services reform and moving towards national population benchmarks for key services;
- investment in early intervention for children with autism;
- negotiation of a national disability strategy; and
- legislative reform to prioritise the needs of carers and ensure fair treatment by government services and the streamlining of respite services.

RECOMMENDATION 6

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs,

- establishes a universal disability allowance to meet the additional costs associated with disability;
- directs Centrelink to develop an information kit outlining the support available for those transferring from compensation payments to Centrelink benefits;
- directs Centrelink to conduct comprehensive disability awareness training with all Centrelink staff annually and produce clear guidelines about working with people who advocate for people with disabilities;
- commits to a review of the way in which Centrelink benefits are provided to people with life long disabilities and their families in order to provide a consistent approach which recognises support needs and which eradicates unnecessary demands for information;
- publicises more widely the benefits available to carers and how to claim them and operates as a signpost or gateway to other services; and
- directs Centrelink to routinely provide information to doctors required to complete 'treating doctor's reports' about the application process and what is required in terms of recording the impact of any disability or condition on carers.

RECOMMENDATION 7

That the Australian Government, through the Minister for Employment and Workplace Relations,

- funds the improvement of employer incentive schemes, assistance with disability related employment costs and disability awareness programs to encourage employers to employ people with disabilities;
- acts as a role model by reviewing its own employment practices so that people with disabilities are employed in the public sector at a similar rate to their numbers in the working age population; and

- commits to programs to increase awareness among employers about the need for flexible workplace environments and family workplace policies to increase attachment to the labour market.

RECOMMENDATION 8

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, commits to funding increases in the Commonwealth State/Territory Disability Agreement and makes a plan about how to fund, finance and deliver services into the future.

RECOMMENDATION 9

That the Australian Government, through the Minister for Health and Ageing, extends the Medicare Scheme to ensure that people with disabilities can claim the cost of essential equipment, less other funding sources like the Community Equipment Scheme.

RECOMMENDATION 10

That the Australian Government, with the State and Territory Governments, commits to fully funding the cost of disposable nappies and associated continence aids for Pension Concession Card and Health Care Card holders with disabilities over the age of four years.

RECOMMENDATION 11

That the Australian Government, through the Minister for Immigration and Citizenship, funds an evaluation of the delivery of transit support services to ensure that these services are being delivered to the highest standard of client support.

RECOMMENDATION 12

That the Australian Government, through the Minister for Immigration and Citizenship, increases funding to Integrated Humanitarian Settlement Strategy services to enable them to provide the full range of orientation services to all Special Humanitarian Program entrants.

RECOMMENDATION 13

That the Australian Government, through the Minister for Employment and Workplace Relations, provides funding to the Job Network in Tasmania to develop a specialised labour market program for culturally and linguistically diverse communities to be delivered in Launceston and Hobart. This service will provide individual pathways planning, case management and referral, training, work experience and mentoring.

RECOMMENDATION 14

That the Australian Government, through the Minister for Human Services, increases income support allowances to the level of pension payments and links allowance payments to average male weekly earnings.

RECOMMENDATION 15

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, funds the Commonwealth Financial Counselling Program in Tasmania to develop and provide financial literacy training and budget planning skills to refugee communities in partnership with settlement services.

RECOMMENDATION 16

That the Australian Government, through the Minister for Immigration and Citizenship, directs funding to Housing Tasmania to construct or purchase properties for refugee individuals and families, to be managed by settlement services as community tenancies.

RECOMMENDATION 17

That the Australian Government, through the Minister for Immigration and Citizenship, makes members of the Real Estate Institutes eligible for free use of the Telephone Interpreter Service.

RECOMMENDATION 18

That the Australian Government, through the Minister for Immigration and Citizenship, directs funds to support the costs borne by the Tasmanian Department of Health and Human Services for the refugee health clinics in Hobart and Launceston.

RECOMMENDATION 19

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided to extend the migration advice service provided free of cost through the Settlement Grants Program to ensure that 1 FTE migration agent is available to refugee communities in Hobart.

RECOMMENDATION 20

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided so that the Department of Immigration and Citizenship pays the travel costs of reunions of immediate family and dependent members of extended families (including stepchildren, adopted children and orphaned children of siblings and elderly parents who have no remaining carers) and that a HECS-style debt recovery system is investigated with travel loans repaid on receipt of a pre-determined level of income.

RECOMMENDATION 21

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are allocated to develop community education programs focused on developing positive images about refugees. The program should also explain the role of the offshore humanitarian program and the background of the refugees who come to Australia through it.

3. About Anglicare Tasmania

Anglicare Tasmania welcomes the opportunity to contribute to the 2008-2009 Federal Budget. Anglicare is an independent community organisation based in Tasmania. We are affiliated with the national Anglicare Australia network, which includes 44 member organisations from across Australian and New Zealand. Anglicare Tasmania provides 47 separate community services to Tasmanians, as well as operating a registered training organisation, an IT-based social enterprise and a Social Action and Research Centre (SARC). Our clients come from all areas of the state, and include people facing a range of challenges, including personal, relationship and family difficulties, housing crisis and homelessness, alcohol and other drug issues, barriers to finding employment, mental illness, disability, acquired injury and frailty.

Usually, Anglicare focuses its advocacy on state-based issues, because our expertise is state-based. But many of the problems experienced by Tasmanians are really one aspect of broader national concerns. For this reason, Anglicare does contribute to federal consultation processes, and in this submission we have focused on three key issues affecting our clients: the affordable housing crisis, the shortage of resources and support for people with disabilities and the difficulties faced by refugees arriving in Australia. Our response is based upon the experiences of our services in each of these areas, and upon research and direct consultation with Tasmanians affected. Copies of the reports and policy documents upon which the submission is based, by Hinton (2006, 2007), J. Flanagan (2007) and K. Flanagan (2007), are enclosed with this submission.

We urge the Australian Government to respond to our recommendations on behalf of Tasmanians in need, and also on behalf of people in other states who are experiencing similar problems in their own lives.

4. The crisis in affordable housing

4.1. Background

Like the rest of Australia, Tasmania is experiencing a crisis in housing affordability. While most of the media and political attention has been on the difficulties facing first home buyers, Anglicare is particularly concerned about the impact the housing crisis is having on low income earners for whom home purchase is not an option. These people are confined to either social (public or community) housing or the private rental market, and both of these sectors of the market are struggling to meet demand. The result is growing housing insecurity, homelessness and pressure on crisis services.

Providing affordable housing, particularly through the social housing system, is far cheaper and more efficient than picking up the costs of homelessness, insecure tenure and poor housing quality as they play out through the justice system, the education system and the health system. However, current policy settings privilege home ownership (Industry Commission 1993), while taxation-based incentives like negative gearing that are supposed to increase private rental supply have been shown instead to contribute to house price inflation and to benefit the high end of the market (Jeffrey 2007, Hulse and Burke 2000). The advantages in the private rental market all belong to the landlord, with limited security and affordability provided to the tenant (Burke 1999). Finally, declining Government investment and interest in social housing – at both a State and Commonwealth level – means that for many low income earners the only housing that would be affordable and secure is now out of reach unless they have very complex needs or have fallen into severe crisis. The housing boom of c.2001 onwards has made things worse, but even without it, low income earners are significantly and continually disadvantaged under the existing system.

The incoming Rudd Government has made a number of commitments in relation to housing, including proposals for a National Affordable Rental Initiative, a new National Affordable Housing Agreement, a number of initiatives aimed at improving access to home ownership, a National Housing Supply Research Council and a \$150 million investment in the construction of crisis housing. Anglicare welcomes the new Government's focus on housing and, due to the depth of the crisis, urges the Government to prioritise the funding and implementation of these policies in the 2008-09 Budget. In addition, Anglicare makes further recommendations in relation to the social housing and crisis housing systems.

RECOMMENDATION 1

That the Australian Government prioritises the funding and implementation of its pre-election commitments in relation to housing, such as the National Affordable Rental Initiative, the National Affordable Housing Agreement and the construction of additional crisis housing.

4.2. Social housing

Tasmania's social housing system is under increasing pressure. The community housing sector is small, fragmented and under-funded, with long waiting lists (K. Flanagan 2007) and the public system is contracting: dwelling numbers fell by 11.4% between 2001 and 2006, but the number of applicants on the waiting list rose by 62.1% (SCRGSP 2007, SCRCSSP 2003). The requirement imposed by the CSHA to target the limited remaining houses to people considered to be in greatest need has led to increasing rates of joblessness, single parenthood and disability among tenants (Hughes 2006) and growing levels of anti-social behaviour in public housing areas directly related to the complexity of tenants' needs (Atkinson et al 2007), all of which adds to the cost of providing adequate tenancy support. Existing stock is ageing and declining in quality and the size and type of properties are no longer appropriate to the needs of tenants, yet the rapid increase in house prices due to the housing boom has pushed up the average cost of purchased public housing by 80% (Auditor-General 2005) and Housing Tasmania needs to sell up to four of its properties in order to purchase one appropriate property (Housing Tasmania 2003). The pressures on the system are highlighted by Housing Tasmania's balance sheet – in 2005-06, Housing Tasmania made a loss of \$27 million (DHHS 2006). This picture is replicated around the country (Hall and Berry 2007).

The problem is worsened by Housing Tasmania's outstanding loan to the Commonwealth, which dates from between 1945 and 1986, when Commonwealth funding for social housing was provided as a loan rather than a non-repayable grant. In 2003, the outstanding amount on the loan stood at \$273 million, and Housing Tasmania faced annual repayments of \$17 million (Housing Tasmania 2003). These repayments effectively immediately remove the bulk of Housing Tasmania's base funding through the CSHA from Housing Tasmania's budget and return it straight to the Commonwealth. For example, Housing Tasmania received \$21.4 million in base funding from the Commonwealth in 2004-05 (FACSIA 2006). A repayment of \$17 million left Housing Tasmania with just \$4.40 million in Commonwealth base funding, and virtually halved its total housing budget. The Tasmanian community sector has campaigned for many years to have Housing Tasmania's debt burden lifted.

The future of the public housing system looks bleak, but it is important to note that most of its problems are attributable to the lack of funding and the resulting compromises that state housing authorities must make to ration a scarce resource. The failings in the current system should not be used to dismiss the role of the public system in providing secure, affordable housing to low income earners and other disadvantaged groups. As far back as 1993, the Industry Commission (now the Productivity Commission) reviewed the alternatives, including community housing, cash rental subsidies and the private rental market, and concluded that public housing was the most cost-effective and efficient means of delivering housing assistance to low income earners (Industry Commission 1993).

The new Federal Government has indicated it will replace the CSHA with a National Affordable Housing Agreement between the states and the Commonwealth (Rudd et al 2007). This agreement must include sufficient funding for public housing so that the system can overcome its fiscal constraints, provide tenants with essential support, proactively manage its assets and most critically of all, increase supply.

RECOMMENDATION 2

That the Australian Government, through the Treasurer, waives Housing Tasmania's outstanding debt to the Commonwealth in order to free up an additional \$17 million per annum in core funding for Housing Tasmania.

RECOMMENDATION 3

That the proposed National Affordable Housing Agreement allocates State and Commonwealth resources to the public housing system that are sufficient to allow the system to operate on a sustainable and viable basis.

4.3. Crisis housing

The main response to homelessness in Australia is through the Supported Accommodation Assistance Program (SAAP), funded jointly by the Commonwealth and State Governments. Across Australia, SAAP services are under significant pressure, facing very high levels of crisis amongst clients, but struggling with constrained resources and limited emergency accommodation (Chamberlain et al 2007). Because often the only alternative is for the client to sleep on the streets, many workers end up supporting clients into accommodation that they know is too expensive, inappropriate or substandard and that increases the vulnerability of the client to falling into further crisis. Many members of the Federal Government would have had the opportunity in recent months to find out about these issues first hand following the Prime Minister's request that they visit local shelters and other crisis services.

In Tasmania, between 2001-02 and 2005-06, total real funding for SAAP rose by only 3%. In approximately the same period, the demand for SAAP services increased by 28% among adults and 39% among children (see Table 1).

Table 1: Tasmanian Supported Accommodation Assistance Program: number of clients and recurrent funding (\$ million, 2005-06 dollars), 2001-2006

	2001	2002	2003	2004	2005	2006	Increase*
SAAP clients	3,550	3,750	4,250	4,550	4,550	4,450*	28%
Children accompanying SAAP clients	no data	1,900	2,300	2,350	2,650	2,150*	39%
Total real recurrent funding**	no data	13.4	13.4	13.3	13.0	13.8	3%

*SAAP data for 2006 is not directly comparable with earlier data because of a change in definitions used, therefore the percentage increase for the number of SAAP clients is calculated between 2001 and 2005 and the percentage increase for the number of accompanying children is calculated between 2002 and 2005.

**Figures are for the 12 months leading up to 30 June in the year indicated.

Source: SCRCSSP 2003; SCRGSP 2007; and AIHW 2007

Anglicare welcomes the new Government's commitment to build an additional 600 houses and units over five years to be used as crisis accommodation (Rudd and Plibersek 2007). The shortage of appropriate emergency housing has been a significant problem. However, SAAP services are also facing an increasing level of complexity in client needs (Weinert 2007). Workers are struggling to find accommodation for clients experiencing significant and ongoing issues with drugs and alcohol, with very fragmented tenancy histories that can include periods of homelessness, with serious and disabling psychiatric conditions or with acquired brain injuries that affect their behaviour and capacity to live independently. In a high proportion of cases, clients are experiencing more than one of these issues at the same time. They need intensive, long-term, personalised support, and services are unable to provide enough of this support within current resource constraints.

Homelessness Australia has recommended an increase in funding to SAAP services of 30% to address the pressures on the system, and Anglicare recommended that state funding for SAAP increase by this amount in our recent State Budget submission (Anglicare Tasmania 2007). We also call for the new Federal Government to increase its contribution by the same amount. The additional funding will allow services to increase the number of workers and reduce caseloads to manageable levels. This in turn will give services the capacity to respond more effectively to complex needs, such as employing workers to provide specialist support.

RECOMMENDATION 4

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, increases recurrent funding to SAAP services by 30% plus indexation.

5. Living with a disability

5.1. Background

Over the past two years Anglicare's Social Action and Research Centre has produced two major research reports about the experiences of people living with disabilities in Tasmania. The first (Hinton 2006) documented the circumstances and daily living experiences of the working age population (18-64 years) of Tasmanians reliant on the Disability Support Pension (DSP), while the second (Hinton 2007) explored the issues facing low income families caring for children with disabilities aged 0-16 years across the State. The intent was not to document exceptional cases of hardship or difficulty which often hit the headlines, but rather to describe the 'ordinary' experience of living with or caring for someone with a disability. Both pieces of research investigated the relationship between disability and poverty, the additional disability-related costs people face, their experiences of accessing and using support services and what could be done to improve their situation and the quality of their lives. The research was based on in-depth accounts of the daily lives of 48 adults with disabilities, 20 carers and 24 families caring for children with disabilities.

Disability affects significant numbers of Tasmanians and, together with South Australia, the state has the highest proportion of people with disabilities in Australia (ABS 2004). There are approximately 24,800 adults reliant on the DSP as their main source of income¹ and about 22,000 people of working age with a profound or severe core activity restriction that means they sometimes or always require assistance with daily activities to attain a reasonable lifestyle (ABS 2004). In addition there are an estimated 8,000 children with a disability (aged 0-14 years) with at least 4,000 falling into the severe and profound category². It is this group who will have the biggest need for services.

5.2. Services and support

Anglicare's research has found:

- **a strong correlation between poverty and disability** in Tasmania where living with a disability is commonly associated with lower workforce participation, low incomes and higher living costs due to disability-related expenses. A typical budget for a Tasmanian adult with a severe disability and in receipt of the DSP leaves only \$32 a week to spend on all other aspects of their life once basic living costs have been covered. Many are forced to cut back on essentials like food and heating as well as social and community participation. In addition it has been estimated that approximately 60% of primary carers of co-resident children aged 0-14 years with a disability are reliant on government pensions or benefits as their principal source of income (AIHW 2004) and that children with disabilities on average cost three times as much as non-disabled children (Dobson and Middleton 1998). Extrapolating these figures to Tasmania means that there are 4,800 low income families caring for children with disabilities in the state who can have difficulties in managing day-to-day, in paying bills on time and in affording the essentials of life like appropriate housing, transport, food and social participation.
- **barriers in accessing the services required** to live adequately in the community due to a complex and fragmented service system, inadequate levels of personal care and support services and respite and major shortfalls in the subsidies available for acquiring essential aids and equipment. Adults with disabilities, their carers and parents caring for disabled children also have problems in accessing employment, education and training due to direct discrimination, a lack of appropriate child care and the range of additional costs involved.
- **a lack of information** about how services work and what assistance an individual might be entitled to. This means people have to battle to find out what might be available to them and then approach a number of different agencies to get their needs met. This is confusing and frustrating and means that many miss out.

Research participants voiced an overwhelming need for a pathway through services which could provide one point of entry into services and adequate levels of support from the point of identification or the acquisition of a disability. Anglicare welcomes the pre-election promises of the new Government to improve the disability sector, and urges the Government to prioritise and fund these commitments.

RECOMMENDATION 5

That the Australian Government's 2008-09 Budget includes funding for

- the development of a national employment strategy for those with a disability;
- fast-tracked renegotiation of a new Commonwealth State/Territory Disability Agreement with a particular focus on increasing the funding available within the Agreement, prioritising Disability Services reform and moving towards national population benchmarks for key services;
- investment in early intervention for children with autism;
- negotiation of a national disability strategy; and
- legislative reform to prioritise the needs of carers and ensure fair treatment by government services and the streamlining of respite services.

¹ Centrelink monthly statistics for the third quarter of 2005.

² Figures derived from ABS population data (resident population of 0-14s as at June 2005) and AIHW data (AIHW 2006).

5.3. Income support

People with disabilities and those caring for them have to make stark choices to ensure their income stretches to meet basic needs. Although state benefits and services are meant to offset some of the additional costs of living with a disability the weekly incomes of those dependent on Centrelink benefits fall far below the amount needed for an acceptable quality of life. This situation is exacerbated by significant numbers of families not getting the benefits that they are entitled to. They may not know they are available or, despite providing high levels of care, are refused payments. They also encounter complicated application processes with a constant demand for information about the extent of the care provided that often does not recognise the pressures involved in caring or the life-long nature of many disabilities and the impairment and care needs they generate. Applicants can find this frustrating and distressing. Ensuring families get all the financial help available is fundamental. What people with disabilities and those caring for them want to see is a full recognition of the additional costs of living with a disability and more assistance to meet them so that they can fully participate in voluntary work, employment and social and community life and have an adequate quality of life. They also want to see Centrelink services which are promoted and publicised and where application processes recognise the issues facing people with disabilities and those caring for them.

RECOMMENDATION 6

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs,

- **establishes a universal disability allowance to meet the additional costs associated with disability;**
- **directs Centrelink to develop an information kit outlining the support available for those transferring from compensation payments to Centrelink benefits;**
- **directs Centrelink to conduct comprehensive disability awareness training with all Centrelink staff annually and produce clear guidelines about working with people who advocate for people with disabilities;**
- **commits to a review of the way in which Centrelink benefits are provided to people with life long disabilities and their families in order to provide a consistent approach which recognises support needs and which eradicates unnecessary demands for information;**
- **publicises more widely the benefits available to carers and how to claim them and operates as a signpost or gateway to other services; and**
- **directs Centrelink to routinely provide information to doctors required to complete 'treating doctor's reports' about the application process and what is required in terms of recording the impact of any disability or condition on carers.**

5.4. Employment

Access to employment can be the key to breaking a cycle of deprivation yet people with disabilities and their carers face high levels of discrimination in finding and retaining paid work. They are also expected to participate in the labour market without reasonable levels of assistance to offset the additional costs involved including expenditure on aids, equipment and transport. Limited childcare options and inadequate support with caring responsibilities mean parents of disabled children may have to leave work. The cumulative effect of these costs can make employment unfeasible. Much of the current assistance available to smooth the transition into work is about improving the individual employee rather than about supporting employers to remove disabling barriers and create flexible employment environments which take into account employees' caring responsibilities.

RECOMMENDATION 7

That the Australian Government, through the Minister for Employment and Workplace Relations,

- **funds the improvement of employer incentive schemes, assistance with disability related employment costs and disability awareness programs to encourage employers to employ people with disabilities;**
- **acts as a role model by reviewing its own employment practices so that people with disabilities are employed in the public sector at a similar rate to their numbers in the working age population; and**
- **commits to programs to increase awareness among employers about the need for flexible workplace environments and family workplace policies to increase attachment to the labour market.**

5.5. Support in the community

Access to effective and coordinated community support is vital in order to assist people with disabilities and their carers and prevent the escalation of situations into a crisis. Common to people coping with a disability is the urgent need for information about the kind of service they can expect, how to access it and one point of contact with services. In addition these services require adequate levels of funding which can respond to growing levels of demand for quality personal care and support and respite and leave behind a system constantly in crisis.

RECOMMENDATION 8

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, commits to funding increases in the Commonwealth State/Territory Disability Agreement and makes a plan about how to fund, finance and deliver services into the future.

5.6. Aids and equipment

Lives can be transformed by having access to appropriate aids and equipment to assist with mobility, communication and continence yet many cannot meet these needs without incurring substantial financial costs which they cannot afford. This means that they either do without or are forced into the ignominy of fundraising. This is despite the fact that access to aids and equipment can reduce expenditure on health and social care in the longer term.

In particular coping with continence needs is a major issue for many families and the current subsidy does not begin to cover the costs of those who are doubly incontinent where, on average, the cost of nappies and pads is at least \$100 per month. These costs represent 10% of the Carer Payment and 51% of the fortnightly Carer Allowance and mean that too many families are forced into debt. Paying for continence aids also has a major impact on a person's ability to fully participate in community life. The provision of continence aids for those on a low income is a basic and essential health need and should be fully funded.

RECOMMENDATION 9

That the Australian Government, through the Minister for Health and Ageing, extends the Medicare Scheme to ensure that people with disabilities can claim the cost of essential equipment, less other funding sources like the Community Equipment Scheme.

RECOMMENDATION 10

That the Australian Government, with the State and Territory Governments, commit to fully funding the cost of disposable nappies and associated continence aids for Pension Concession Card and Health Care Card holders with disabilities over the age of four years.

6. The settlement of refugees

6.1 Background

In 2007 Anglicare published *Dropped from the moon: the settlement experiences of refugee communities in Tasmania* (J. Flanagan 2007). This research collected qualitative data on the settlement experiences of communities in the period 1996-2006 and collated that material against the Department of Immigration and Citizenship (DIAC) criteria for successful settlement. The research highlighted a number of problems which Anglicare believes need to be addressed to ensure that Australia meets its humanitarian obligations in regard to the settlement of refugees.

Australia has a comprehensive service system which assists refugees with resettlement. However, Anglicare's research highlighted some issues around the delivery of settlement services and also raises

questions about the adequacy and appropriateness of the current service system for the current refugee intake.

Participants in Anglicare's research were asked what they thought needed to be done to further help refugee communities to settle in Tasmania. A wide range of suggestions were made from which some strong themes emerged. Their priorities were:

- **More public housing stock** so that there would be better access to public housing as part of the settlement process. This was a priority over better access to the private rental market as the housing was affordable and the tenancies were secure.
- **More help to get driving licences** in view of the amount of tutored hours required under Tasmanian legislation and the importance of driving licences in applying for work, staying connected with their communities and doing their shopping.
- **Opportunities to work**, especially in agencies and services that work for the Government or the community so that they could contribute to public life and be role models to young people from refugee communities. They wanted more assistance to find work from the Job Network, including a focus on building up networks with potential employers for the refugee communities.
- **To be reunited with their families**. They wanted information and support that would help them deal with the application processes with the hope that in meeting the procedural and information requirements they would be able to bring family members to Australia.
- **Action against racism** in the form of Harmony Day projects or broader community education that supported the vision of a multicultural Australia and built on the good initiatives seen in schools.
- **Increased settlement support**, including longer case management from settlement services.
- **Increased income support** to address the pressure on budgets caused by housing stress.
- **More help to make the transition from school into training or employment** for refugee youth who arrived in Australia in secondary or senior secondary school.
- **More help to learn English** beyond the 510 hours provided in initial settlement.

6.2. Services in transit

It is understood by DIAC and the International Organisation for Migration that the support provided to refugees in transit to resettlement and the greeting they receive at the airport on arrival has an enormous psychological impact on them and therefore services are funded to do this work. Anglicare's research found that for a small number of entrants these services had failed to materialise. The impact of this had been devastating and set a tone of insecurity and abandonment for their early settlement phase.

RECOMMENDATION 11

That the Australian Government, through the Minister for Immigration and Citizenship, funds an evaluation of the delivery of transit support services to ensure that these services are being delivered to the highest standard of client support.

6.3. Settlement services

Anglicare's research found that the Integrated Humanitarian Settlement Strategy (IHSS) service system has two fundamental problems: it is not providing sustainable housing outcomes and its support is of too short a duration.

Anglicare's research also identified gaps in the assistance provided to people proposing people to come to Australia through the Special Humanitarian Program (SHP). These included assistance to provide on-arrival accommodation if required, and for more support in providing orientation services – such as support for SHP entrants to access health services or to navigate the private rental market and assist with bond and rent in advance. There is also a need for SHP entrants to get access to financial counselling services to assist them to manage their debts. IHSS services can provide emergency accommodation for SHP entrants on a needs basis but this requires negotiations with DIAC.

The Australian Government has acknowledged that SHP arrivals are in need of a greater level of settlement support. The approach that has been adopted is to establish a set of minimum requirements for proposers with a budget initiative intended to provide support to proposers who do not meet the required levels of employment or length of residency. These people will be required to find a volunteer or community group who are prepared to provide the settlement support.

These changes suggest a shift to prioritising applications from longer term and employed proposers. The effect this will have on people proposing family members who fail to meet these new requirements is worrying, particularly for refugees settled in areas with higher levels of unemployment with no specialist Job Network providers, such as Tasmania. It also has potential to impact unfairly on newly arrived families separated in the resettlement process, women-headed households where women are busy with childcare responsibilities, students, and refugees who have health problems which restrict their work capacity. It is not clear whether the voluntary sector has the capacity to provide this level of support for SHP entrants – proposers may find it difficult to find volunteers or community groups willing to take on the role. A review of the impact of barring family sponsorship if the sponsor is receiving social assistance in Canada reveals the devastating impact of such policies, even where they exist within a progressive legislative framework (CCR 2004).

RECOMMENDATION 12

That the Australian Government, through the Minister for Immigration and Citizenship, increases funding to IHSS services to enable them to provide the full range of orientation services to all SHP entrants.

6.4. Employment

Anglicare's research has identified a number of issues in relation to employment for refugees in Tasmania. The issues identified by research participants were the lack of networks typical of new communities, their disrupted educations or lack of recognised qualifications, their difficulties with the Job Network system, incidents of discrimination against them by employers and the erosion of their self confidence caused by their failure to find work. Interviewees who had made the transition into the labour market were concentrated in unskilled or semi-skilled work which was mainly seasonal and casual.

The settlement of refugees in regional areas requires policies that support long-term settlement, including the development of vigorous regional economies to ensure pathways into employment. Stanovic and Taylor argue that a key goal for refugee settlement should be to both promote informed choice for the refugees and to ensure advance planning and capacity building in areas of resettlement, in consultation with appropriate refugee groups (Stanovic and Taylor 2005: 57).

There are no specialist employment services for people from culturally and linguistically diverse communities in Tasmania, although these exist in all other states. The benefits of specialist employment services for refugee jobseekers have been raised in research on regional refugee settlement (Stanovic and Taylor 2005). They have also been identified by service providers in submissions to DIAC (DIMIA 2003b), and by labour market research (Kyle et al 2004). An evaluation of labour market programs which have specifically targeted assistance for refugees has found that the characteristics of these services are that they use an holistic approach to working with refugees (they have partnerships with other agencies and/or link with other service providers such as language and counselling services), they take time to understand individual needs, they provide long-term services, they have good relationships with employers and offer work experience and

support for workers in the workplace. The benefits of these services are that they understand cultural differences and the needs of refugee groups, they employ multi-lingual workers, they have close relationships with employers, especially employers who are from non-English speaking backgrounds, they link up with relevant services and they provide information in an appropriate way about industrial relations, income support, taxation etc. Most importantly, they produce better outcomes for clients and are more cost effective than Job Network Intensive Assistance (Kyle et al 2004).

RECOMMENDATION 13

That the Australian Government, through the Minister for Employment and Workplace Relations, provides funding to the Job Network in Tasmania to develop a specialised labour market program for culturally and linguistically diverse communities to be delivered in Launceston and Hobart. This service will provide individual pathways planning, case management and referral, training, work experience and mentoring.

6.5. Level and source of income

Anglicare's research continues to highlight the inadequacy of social security payments as a source of income. Refugees report facing difficulties in meeting essential costs such as rental, transport, food and heating costs. Austudy payments provide an inadequate level of support for people who are attempting to pursue education and training, which, when combined with refugees' enormous difficulty in finding part-time work, is a factor driving them out of education. The experiences of refugee families are similar to those of other disadvantaged groups; Section 4 of this submission highlights the financial difficulties faced by people on the DSP, while single parents and Health Care Card holders are among the groups most vulnerable to financial hardship in Tasmania (Madden 2005).

Enormous inequities exist within the social security system between payment types meaning that people in similar circumstances can be on markedly different incomes. Newstart Allowance and Austudy payments are set at levels well below those of pensions such as the DSP and Parenting Payment. Pension payments themselves do not guarantee a decent standard of living: a study by ACOSS comparing the incomes of Australian households with the 'poverty lines' used by the OECD (50% of median disposable income) and Europe (60% of median disposable income) found that one in ten Australians, including children, were living below the OECD poverty line and one in five were living below the European line (ACOSS 2007a). One of the most important reasons for this was the level of income support payments: in 2006, the OECD poverty line for a single adult was \$281 a week, but a single Age Pensioner would have received only \$244 a week, putting them \$37 below the poverty line.

The community sector has long argued that income support payments be adjusted so that all payments provide recipients with an acceptable standard of living, and that the discrepancy between allowances and pensions be eliminated so that allowances, like pensions, are linked to average male weekly earnings. Such a restructure of the income support system would be a significant undertaking, but as a first step towards that goal, Anglicare proposes that the 2008-09 Budget lifts allowances, like Newstart and Austudy, to the level of pension payments. The Australian Council of Social Service estimated in 2007 that this would cost \$360 million in 2008-09 (ACOSS 2007b).

RECOMMENDATION 14

That the Australian Government, through the Minister for Human Services, increases income support allowances to the level of pension payments and links allowance payments to average male weekly earnings.

6.6. The cost of living

Anglicare's research has found that the cost of living for refugee families and individuals in Tasmania is high and that refugees are finding it difficult to manage on low fixed incomes. This is due to a combination of housing costs (high rental costs, and locational disadvantage which results in high transport costs), high fuel costs (large electricity bills which are difficult to manage with high fixed costs and a cool climate), health

problems and difficulties finding work. Cost of living issues are exacerbated by the imperative to send money to their loved ones who are in refugee camps or countries of first asylum, vulnerability as consumers to poor business practices and a need for assistance with financial literacy and budgeting skills.

RECOMMENDATION 15

That the Australian Government, through the Minister for Families, Housing, Community Services and Indigenous Affairs, funds the Commonwealth Financial Counselling Program in Tasmania to develop and provide financial literacy training and budget planning skills to refugee communities in partnership with settlement services.

6.7. Housing

Safe, secure, permanent housing is critical for the settlement process. However, Anglicare's research has found that housing is a major problem for refugees in Tasmania, with many research participants reporting being forced to move frequently because of problems with affordability, incidents of discrimination in the private rental market, and even experiences of homelessness, all of which undermine their chances of a successful settlement. The provision of shelter to refugees is arguably part of Australia's humanitarian obligation yet DIAC provides no particular assistance with housing provision for refugees beyond a short period in On-Arrival Accommodation and assistance to negotiate the private rental market during the period of intensive case management. This assistance with transition into the private rental market is described as finding long-term accommodation. However, the findings of this and other research show that accommodation found is usually short-term and insecure.

After exiting the IHSS, refugees are entitled to only the general supports available to all low income Australians – Commonwealth Rent Assistance if they procure a house in the private rental market, public housing if they meet highly targeted criteria designed to assist those deemed to be most at need due to health, age or experiences of family violence, the Supported Accommodation Assistance Program (SAAP) if they are homeless or at risk of homelessness, and particular programs funded through the Commonwealth-State Housing Agreement. However, it is clear that due to the particular cultural and linguistic challenges they face and their poverty of resources (both in terms of information and practical resources such as money and transport), they can be effectively excluded from using these services.

Problems in the private rental market for refugees include:

- **Refugee clients need more intensive support**, including support to learn tenancy skills, in addition to transport and interpretation support. Complex contractual and legal information must be conveyed in a meaningful way to people who may have cultural, linguistic and literacy barriers to understanding. There are major additional costs to services in hiring interpreters.
- **Refugees are vulnerable to homelessness** or to living with the imminent threat of homelessness. Through SAAP, the State and Federal Governments fund services to provide accommodation case planning and transitional support to people who are dealing with a range of issues that contribute to not having stable and secure housing. These can include social isolation, language or cultural barriers and family or relationship breakdown. SAAP services provide assessment, support, information and referral, arranging emergency accommodation, brokering goods, support or accommodation as required, and developing a case plan to support the client to move on from crisis. There are services which should be able to assist refugees but because of funding restraints and the escalating housing crisis they are currently finding it difficult to provide the level of support that is required.
- Our research further reveals **a high level of transience in the housing market for refugee families**. Research participants were moving, on average, every 9 - 11 months. Both push and pull factors across the housing market contribute to this. These include exploitation by landlords, unreasonable rent increases, unaffordable housing, a lack of information about their rights and responsibilities as tenants and a lack of tenancy skills.

- Refugee communities in Tasmania feel they are subjected to **active discrimination in the housing market**. This is consistent with the findings of research into housing issues in other jurisdictions (e.g. Beer and Foley 2003; MRRHAP 2007).

It is clear that the current private rental market is not working for low income and disadvantaged tenants. Anglicare urges the Federal Government to complete the suite of services provided through the IHSS and address the crisis in housing in refugee communities.

A current Victorian project has highlighted the potential outcomes of positively networking with real estate agents on behalf of refugee clients. The project focuses on developing networks with and delivering workshops to local real estate agents to increase their understanding of the housing and settlement needs of migrant and refugee families. Preliminary research found that real estate agents felt that refugee families were seen as good potential tenants when they promptly completed paper work, provided good references and had a case worker present who was able to advocate for them. The real estate agents identified language barriers, a lack of rental and employment histories and problems communicating about maintenance and repair issues as their biggest concerns with refugee tenants. They also identified their lack of access to free interpreting services and lack of knowledge of support services as their own biggest problems in dealing with refugee tenants (MRRHAP 2007).

RECOMMENDATION 16

That the Australian Government, through the Minister for Immigration and Citizenship, directs funding to Housing Tasmania to construct or purchase properties for refugee individuals and families, to be managed by settlement services as community tenancies.

RECOMMENDATION 17

That the Australian Government, through the Minister for Immigration and Citizenship, makes members of the Real Estate Institutes eligible for free use of the Telephone Interpreter Service.

6.8. Health

Anglicare's research found that in spite of the complex and chronic health conditions experienced by people from refugee backgrounds the participants in Anglicare's research felt that the public health system was responding well to their needs. This may be in large part be due to the Tasmanian Government funded initiatives to address the particular and specialist health requirements of this population – the Refugee and Humanitarian Arrivals Clinic in Hobart and the clinic for refugees offered through the Migrant Resource Centre in Launceston. These specialist clinics do not exist in all jurisdictions. The Refugee Council of Australia has urged the Commonwealth Government to make funding available to ensure the viability of these specialist medical clinics. This is important, given the centrality of addressing health concerns as part of the early settlement experience.

RECOMMENDATION 18

That the Australian Government, through the Minister for Immigration and Citizenship, directs funds to support the costs borne by the Tasmanian Department of Health and Human Services for the refugee health clinics in Hobart and Launceston.

6.9. Family reunion

The Special Humanitarian Program (SHP) is a major source of family reunion for refugee communities and family reunion is a significant part of the settlement process. However, Anglicare's research has found that there are ongoing problems for refugees in Tasmania in relation to the processing of SHP applications in this state.

Anglicare's research has found that some of the distress with the application process for the SHP is related to proposers receiving inadequate information from DIAC about the progress of their applications or the

reasons for failed applications, poor access to appropriate and non-fee charging migration advice, differing cultural understandings of family and the importance of responsibilities to extended family and a mismatch between entrants' expectations of family reunion and the constraints of the Special Humanitarian Program. These findings reflect those of the Refugee Council's evaluation of the lodgement and processing of SHP applications (RCOA 2006a).

While DIAC nationally receives substantially more requests for places in the Special Humanitarian Program than it is able to provide it does appear that Tasmania is less successful than other states in the application process and that within Tasmania, some of the new communities are far less successful than others. The reasons for this could be related to the situation of the 'person of concern' in the refugee source country, with people being prioritised in response to the level of risk they face, or it could relate to the 'quality' of the applications in terms of the accuracy of the information provided. This raises questions about the support available to communities in Tasmania to make applications. Assistance is provided by DIAC in the form of a migration lawyer who works under the auspices of the Migrant Resource Centre (North) and provides a state-wide service. However, research participants, service providers and volunteers all report that this service is not accessible due to the high level of demand for it and cannot give the close support required to make a successful application. It is the belief of service providers and volunteers that proposers need assistance with all stages of the application process, including filling out forms, ensuring consistency of information for Australian authorities, assistance to contact countries of origin or first asylum to track information and assistance to navigate the process.

RECOMMENDATION 19

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided to extend the migration advice service provided free of cost through the Settlement Grants Program to ensure that 1 FTE migration agent is available to refugee communities in Hobart.

RECOMMENDATION 20

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are provided so that the Department of Immigration and Citizenship pays the travel costs of reunions of immediate family and dependent members of extended families (including stepchildren, adopted children and orphaned children of siblings and elderly parents who have no remaining carers) and that a HECS-style debt recovery system is investigated with travel loans repaid on receipt of a pre-determined level of income.

6.10. Racism

Incidents of racist violence and harassment can have an impact on refugee communities which go far beyond their immediate victims. Emerging research is suggesting that refugees from the African sub-continent are sometimes experiencing extreme forms of racism in Australia (Bartolomei and Eckert 2004 in Pittaway 2004).

In terms of victim impact, the consequences of neighbourhood harassment and vandalism are enormous. Incidents of harassment can reinvolve traumatic memories for survivors of war and other abuses. Being told that anti-social behaviour is being perpetrated by groups of youth must hold particular fears for people coming from conflicts in which children are forced to perpetrate the worst atrocities. Research participants expressed a need to have their concerns heard, to have support as victims of crime and to have the efforts being made to stop the anti-social behaviour communicated effectively to them. This is difficult in a context in which many are fearful of police and may be having their own problems with Australian legal systems around issues such as traffic violations.

Local strategies are required to address the issue of anti-social behaviour, however, leadership is also required from the Australian Government, in the form of active and positive promotion of the role of the humanitarian program and the background of the refugees who come to Australia through it.

RECOMMENDATION 21

That the Australian Government, through the Minister for Immigration and Citizenship, ensures that funds are allocated to develop community education programs focused on developing positive images about refugees. The program should also explain the role of the offshore humanitarian program and the background of the refugees who come to Australia through it.

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