

National Housing and Homelessness Plan (Issues Paper)

Submission to the Department of Social Services

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Introduction

No matter who you are or where you come from, everyone deserves a safe, decent and affordable home.

A welcome opportunity

Baptist Care Australia appreciates the opportunity to provide a submission to the Department of Social Services on the National Housing and Homelessness Plan Issues Paper.

We welcome all efforts to address inequality and improve outcomes for Australia's most vulnerable and value the recent recognition by the Federal Government that housing is a fundamental resource for our society.

We offer our support for the submissions made by our partners in housing and homelessness:

- Community Housing Industry Association
- Homelessness Australia

Our submission intends to reinforce key messages and provide further insights to assist Government in understanding the value of housing for building a safe and equitable society.

About Baptist Care Australia

Baptist Care Australia is the national representative body for Baptist community service organisations and their clients in the national policy debate. Together, our members support over 55,000 Australians, employ more than 13,000 staff, rely on over 1,500 volunteers and have a combined annual turnover of over \$1 billion.

Baptist Care Australia works to bring social justice to Australian communities, advocating nationally on issues important to our members and the people they serve. Our vision is a nation of hope-filled, purposeful people, building communities where every voice is heard. Our advocacy work seeks to help realise this aspiration.

Baptist Care Australia is an affiliated body of Australian Baptist Ministries, a company limited by guarantee, a registered charity and a public benevolent institution.

Baptist housing and homelessness services

In the area of housing and homelessness services, our members¹:

- House 730 tenants in over 600 social or affordable housing units
- Support over 1,000 people each year with homelessness support services
- House over 5,000 older people in residential aged care and support 20,000 older people in their homes
- Offer drop in and emergency relief services, including over 100,000 meals to people going hungry

The vision: Everybody has a home

*No matter who you are or where you come from,
everyone deserves a safe, decent and affordable home.*

We encourage the Government to set out a vision in which every person in Australia has a place to call home.

Housing is essential infrastructure that is critical to the functioning of society. As with other essential services, like energy or water, government has a key role in moderating and stepping in to ensure this basic resource is available

¹ Data from the 2021-22 financial year.

to everyone. We welcome the Federal Government's new commitment to providing leadership to ensure housing supply is better managed to ensure all people in Australia can access this essential resource.

Housing is essential for health and wellbeing. A safe, decent and affordable home is as essential as healthcare in promoting wellbeing. Just as Medicare provides a cornerstone for our health, a safe and secure home is the cornerstone to our physical and emotional wellbeing. Australia is rightly proud of our world-leading universal healthcare system – let's aim to be as proud of our housing system as well.

A commitment to end homelessness

We encourage the Government to ensure the National Housing and Homelessness Plan sets a goal of ending homelessness. This is an ambitious goal, and yet entirely achievable in Australia.

The proposed National Plan can provide the structural guidance to outline the systemic changes needed to end homelessness. By doing so, we can improve the lives of thousands of people and transform and protect our society.

To do this, the National Plan will require well defined targets, measures and indicators to provide the pathway to achieve this shared vision. It will need to acknowledge and integrate the roles of key stakeholders, including *inter alia*, the various layers of government, developers and investors, community housing providers and homelessness services. The submission of Homelessness Australia provides excellent detail on this.

Targeting housing and support services for at-risk groups

Homelessness and housing insecurity is a complex social phenomenon that often involves multiple forms of disadvantage. A National Housing and Homelessness Plan will need appropriate consideration of the specific impacts of disadvantage that underpin homelessness and housing inequality in Australia.

Targeted programs to prevent homelessness for those most at risk

The National Plan needs to develop tailored approaches to reduce homelessness and increase housing security for people known to be at higher risk of experiencing homelessness. Among others, these include:

- women and children and other victim survivors of domestic and family violence
- First Nations people
- children and young people experiencing child abuse and neglect, family rejection, or leaving state care
- older people
- LGBTQI+ community
- people leaving prison
- people with untreated mental illness or with substance abuse issues
- people impacted by climate-related disasters and increased heat
- people in regional, rural and remote areas
- people seeking asylum

Current approaches are not underpinned by a systemic approach but rather reliant on programs delivered by other human services, such as youth services, child and family services, health and mental health services, family violence and justice system services, and the aged care system as well as early intervention programs delivered by homelessness services.

The National Housing and Homelessness Plan should ensure targeted prevention becomes a deliberate and evidence-based to create a whole-of-system approach.

Wardli-ana: Client-led, culturally appropriate support in Adelaide

[Wardli-ana](#) is a program facilitated by Baptist Care South Australia that connects Aboriginal and Torres Strait Islander people who are experiencing or at risk of homelessness with mob, culture and community. Wardli-ana provides:

- Client led, culturally appropriate support.
- Community and housing support and services.
- Support and advocacy to access Aboriginal-specific services.
- Support to build trust and foster connection to culture.
- Support to return home to country safely.



Extract from [Wardli-ana](#)

Emergency housing for young people in Brisbane

Located in Brisbane North, Carinity Orana provides crisis accommodation and emergency housing for young people aged 16 to 19 years who have become or are at risk of becoming homeless. Operating like a family home, Orana caters for up to five residents at a time with a maximum stay of six months.

During their stay at Orana, our youth workers provide emotional and practical support to assist young people to access education, training, employment, counselling services, recreational activities, new social networks and permanent accommodation. Orana aims to provide the support and assistance they need to transition to independence, and like a family, has rules and guidelines in place to ensure the house remains a safe, respectful and supportive space for all.



Extract from [Youth accommodation and support - Orana](#)

Housing for asylum seekers

People seeking asylum are among the most vulnerable in our community. Baptist Care's *Houses of Hope* program offers safe, suitable and secure housing for people seeking asylum who have experienced, or are at

risk of, homelessness. This initiative is supported by a number of Baptist congregations, including a group of churches in Melbourne's inner north-eastern suburbs.



Edited extract and image courtesy of [Mosaic churches team up to support Houses of Hope - Baptcare](#)

The value of community housing

Social housing protects against homelessness and avoids other costs

Residency in public housing is a significant protective factor against homelessness. People who live in social housing are found to have improved access to doctors, healthier diets, less stress, while school attendance improves for children. When compared with those relying on the private rental market, former prisoners in public housing fare better on a range of criminal justice measures, saving almost \$5,000 for each person in avoided costs.

Despite these benefits, the proportion of social housing stock has continued to fall relative to population and household growth. At the same time, social sector lettings have steadily declined due to low tenancy turnover.

The most recent research calculates that an additional 942,000 social and affordable housing dwellings will be needed to meet current and projected need by 2041.² This is three and a half times as large as the current community housing sector and would require annual growth rate of approximately 47,000 dwellings per year.

It is estimated that Australia's affordable housing shortage will cost the nation \$1 billion *each year* by 2036 due to associated large but avoidable social and economic costs.³

Community housing provides a positive social return on investment

According to the Social Infrastructure and Green Measures for Affordable Housing calculator,⁴ the 40,000 social and affordable homes to be supported over the next five years under the National Housing Accord and Housing Australia Future Fund will create \$4.4 billion benefit over 40 years (over and above the appreciating asset value). Once constructed, these homes will deliver around \$16.2 billion in cost-of-living relief, primarily through lower rental costs compared to equivalent rentals in the private sector.

The value of social housing is also calculated using the Social Return on Investment approach. This is a form of benefit cost assessment that puts a dollar value on social benefits (and costs) and assesses factors generally excluded from the standard analysis of the financial return on investment. It is a particularly useful tool to account for the positive social changes that not-for-profit and mission-based organisations seek to achieve. BaptistCare

² van den Nouwelant, R., Troy, L. and Soundararaj, B. (2023) [Quantifying Australia's unmet housing need: a national snapshot](#), Community Housing Industry Association, Sydney.

³ Nygaard, C. (2022) [Cost of inaction: Social and economic losses due to the social and affordable housing shortage](#), Working Paper, Swinburne University, Melbourne.

⁴ Community Housing Industry Association (2023) [New tool measures value of social housing](#), Media release. 03.10.2023. CHIA, Melbourne.

NSW & ACT has used this approach to calculate the social return on investment of their community housing program, as described in the case study below.

Community housing results in \$3.33 social return for every \$1 invested

BaptistCare NSW & ACT has recently undertaken an analysis of the social return on investment for the work of the organisation. In relation to Community Housing, the research found that for every dollar spent, the Community Housing returns an estimated \$3.33 in benefits. These benefits were distributed as follows:

- \$2.03 cents in service costs savings to the funders of health and Community Services
- 48 cents in economic value as measured by the contribution to employment
- 6 cents in improved family supports and relationship outcomes
- 16 cents in improve health and welfare outcomes for service users; and
- 60 cents in better connected communities impacts for service users.”



ACIL Allen (2023) [Social Return on Investment of BaptistCare NSW & ACT](#)

Sustainable housing

Low-income households usually pay more of their income towards energy, while being less likely to buy costly energy efficient appliances. Research by the Australian Housing and Urban Research Institute⁵ has found that up to 40% of Australian households that rent experience energy hardship, with 18 per cent of public renters and 14% of private renters unable to keep sufficiently warm in winter. This can result in some households rationing their energy use to make ends meet or having to choose between essential household expenses. This impacts upon their health and social wellbeing.

Energy security for people living in community housing in Melbourne

Baptcare Affordable Housing is concerned by the enormous energy-cost stress on people who are in social or affordable housing. In response, all of our houses are built to at least the 7-star NaTHERS standard.

Eight houses at our Sunshine development site are being constructed to the international Passivhaus standard –an Australian first. The eight homes being built to full Passivhaus standards including airtightness, thermal insulation, ventilation, use of high-performance windows and doors and thermal bridge-free construction. The other 12 homes will be built to a 7-star energy rating and aim to achieve a minimum of gold standard of the Liveable Housing Australia for accessibility to and within the property.

Victorian Housing Minister Richard Wynne [has] described it as “absolutely ground-breaking work, world-leading in terms of efficiency. This is quite amazing work by our friends from Baptcare Affordable Housing...pushing the boundaries in terms of thermal efficiency.” Local MP Natalie Suleyman MP described the development as “a game changer” and an important innovation in the social and affordable housing sector. The development will provide housing support for larger families, sole parents, financially disadvantaged people, people experiencing family or domestic violence, and older Victorians who meet the criteria for social/affordable housing.

The Passivhaus project is a first in Australia for social housing. We are excited to see what providing tenants with extremely energy-efficient housing does to their power bills. If, as anticipated, their power bills are very low, this will mean more money in tenants' pockets for other purposes.



Edited excerpt from [Baptcare Affordable Housing Annual Report 2021 – 2022](#)

⁵ Daniel, L., Moore, T., Baker, E., Beer, A., Willand, N., Horne, R., and Hamilton, C. (2020) [Warm, cool and energy-affordable housing policy solutions for low-income renters](#), AHURI Final Report No. 338, Australian Housing and Urban Research Institute Limited, Melbourne.

Conclusion

Affordable, safe and sustainable housing is fundamental to the enjoyment of life and wellbeing. Housing is “a vital determinant of wellbeing that is associated with better outcomes in health, education and employment, as well as economic and social participation.”⁶

Housing is foundational to wellbeing. The Government has acknowledged access to housing is a core element of feeling secure, one of the five themes in the [Measuring What Matters](#) framework to track our progress towards a more healthy, secure, sustainable, cohesive and prosperous Australia.

We look forward to seeing a National Housing and Homelessness Plan that will contribute to achieving that goal.

⁶ Productivity Commission (2022) [Report on Government Services 2022](#). Chapter 18: Housing.