

**Submission
No 622**

INQUIRY INTO THE RENTAL AND HOUSING AFFORDABILITY CRISIS IN VICTORIA

Organisation: The Salvation Army Australia

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Inquiry into the Rental and Housing Affordability Crisis in Victoria

July 2023



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Our Commitment to Inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present and future.

We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion: <salvationarmy.org.au/about-us>

The Salvation Army is an international movement and our mission is to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.

More information about The Salvation Army is at **Appendix A**.





Executive Summary

The Salvation Army welcomes the opportunity to provide this submission to the Victorian Legislative Council Legal and Social Security Committee inquiry into the rental and housing affordability crisis in Victoria. This submission focuses on the Committee's first, second and sixth terms of reference.

The Salvation Army believes that every person should be able to live with dignity. We envision a world where Victorians have access to safe, affordable housing, to live with dignity.

The current housing market of disappearing social housing properties and rapidly rising rent, coupled with rising costs of living, is pushing the people The Salvation Army serves to the point of poverty. Social supports, such as the Commonwealth Rental Assistance, and the JobSeeker payment are insufficient and fail individuals experiencing financial hardship.

It is the role of the Victorian government to act to rapidly increase the supply of social and affordable housing stock to reduce the pressure at all points along the housing spectrum.

Similarly, it is critical that the state develop a youth housing strategy to supplement the state and national housing and homelessness strategies. This must reflect the additional barriers to housing faced by younger Victorians and provide pathways that empower personal responsibility and aspiration.

The Salvation Army has made **12** recommendations for the Committee to consider. A summary of these recommendations follows on the next page.





Summary of Recommendations

Recommendation 1

1.16 The Salvation Army recommends that the Victorian Government work with the Commonwealth Government to review the rate, and eligibility of Commonwealth Rent Assistance.

Recommendation 2

1.20 The Salvation Army recommends that the Victorian Government work with the Commonwealth Government to immediately and meaningfully increase the rate of the JobSeeker Payment and Youth Allowance to ensure that recipients are able to live with dignity.

Recommendation 3

2.8 The Salvation Army recommends that the Victorian Government commence at-scale investment in social housing with a target rising to 3,000 housing units per annum for Victoria.

Recommendation 4

2.9 The Salvation Army recommends that the Victorian Government commit to a long-term subsidy pipeline, including subsidies, tax relief and capital investment, to increase the supply of affordable housing.

Recommendation 5

2.10 The Salvation Army recommends that the Victorian Government undertake a review of existing vacant and under-utilised government buildings and land that have the potential to be re-purposed for supportive housing in partnership with Community Housing Providers (CHPs) and businesses.

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2.11 The Salvation Army recommends that the Victorian Government substantially increase the availability of funding to enter, establish and maintain housing in a competitive private rental market.

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2.12 The Salvation Army recommends that the Victorian Government increase the availability of case management programs to assist households to maintain and sustain their housing within the private and social housing markets.

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2.13 The Salvation Army recommends that the Victorian Government undertake a review to better understand the use and costs of the private market as well as the adequacy of the service response by homelessness service providers in the purchase of crisis accommodation for households experiencing homelessness.

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2.18 The Salvation Army recommends that the Victorian Government invest in social housing specifically for victim-survivors of family and domestic violence.



Recommendation 10

2.19 The Salvation Army recommends that the Victorian Government invest in increasing the stock of transitional housing and crisis accommodation – particularly in regions where there are no or limited crisis options.

Recommendation 11

3.13 The Salvation Army recommends that the Victorian Government work to developing a specific youth housing plan tailored to the needs of young people to supplement the state's housing strategy.

Recommendation 12

3.14 The Salvation Army recommends that the Victorian Government work to increase housing options specifically for young people.



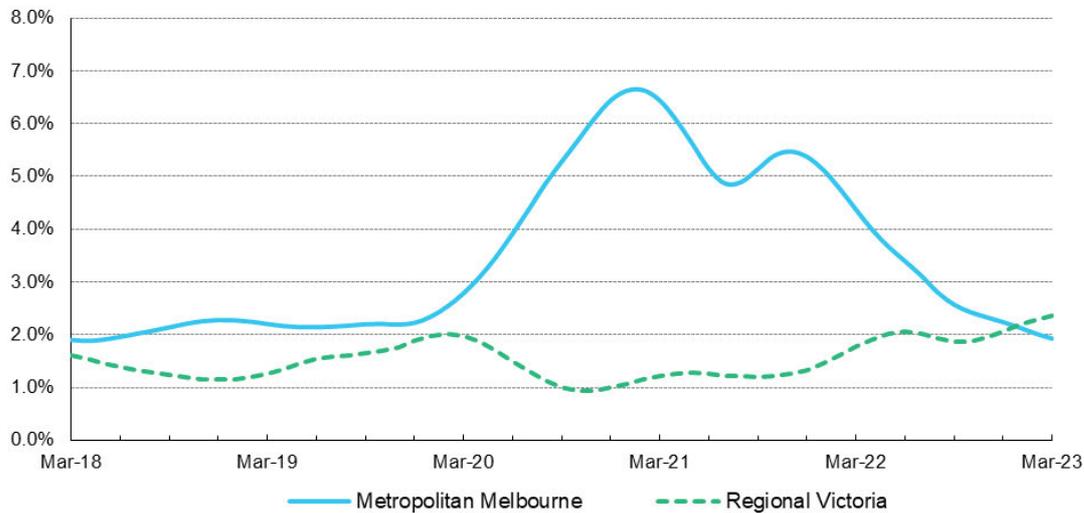
1 Cost of Living

- 1.1 As a major provider of homelessness services, The Salvation Army’s exposure to the rental and housing affordability crisis in Victoria, and across the country, is from the perspective of homelessness. The current housing system not only fails to meet the housing needs of low-income households, but also exacerbates the deprivations of poverty and housing insecurity.
- 1.2 The issue of homelessness is significant and severe in all Australian jurisdictions. It is an unacceptable reality that there are 30 660 Victorians experiencing homelessness. Victoria has the second highest rate of homelessness of any jurisdiction which has grown since 2006.¹

Rental Affordability

- 1.3 Any number of sources will demonstrate the current extent of rental unaffordability throughout the country. CoreLogic’s rental index demonstrates a 10.1 per cent increase over the twelve months to March 2023.² This is underlined by record low vacancy rates, high rental appreciation and persistently sluggish unit approval suggesting there will continue to be supply side shortage into the future.³

Graph 1: Victorian Rental Vacancy Rate 2018-2023⁴



¹ Australian Bureau of Statistics. (2021). *Estimating Homelessness: Census*. ABS. <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>.
² CoreLogic. (May 2021). *CoreLogic Rental Pulse*. https://www.corelogic.com.au/__data/assets/pdf_file/0012/14223/2305-CoreLogic-RentalPulse-FINAL.pdf.
³ Ibid.
⁴ Department of Families, Fairness and Housing. (March 2023). *Rental Report March Quarter 2023*. <https://www.dffh.vic.gov.au/publications/rental-report>.





- 1.4 The Victorian Rental report prepared by the Department of Families, Fairness and Housing from the March Quarter of 2023 found the proportion of all new lettings that were affordable across the state decreased to 8.8 per cent.⁵ This is the lowest rate since March of 2000, when the Department commenced the Rental Report.
- 1.5 This issue is not limited to Melbourne. Although the proportion of new affordable Melbourne rental properties decreased to 6.1, in regional Victoria, the proportion of affordable new lettings also decreased.⁶ Both rates are at their lowest since the report began in 2000, and are significantly below than for the same period of 2022.⁷

The Experience of The Salvation Army

- 1.6 Many individuals and families are forced to make impossible choices. The Salvation Army's 2023 Red Shield Appeal report, *At Breaking Point*, highlights how most respondents struggled to get by, living on a limited income with many unable to afford their rent, household bills or buy enough food to eat for themselves and their families.
- 1.7 Put practically, based upon the annual Red Shield Appeal, The Salvation Army found that in Victoria:
 - Two-thirds of the respondents from Victoria (67 per cent) experienced a rise in their housing costs in the past year. Compared to the previous year, housing costs increased by 17 per cent, with the median cost for housing now at \$258 per week.
 - Three-quarters of all respondents from Victoria (75 per cent) were experiencing housing stress, spending more than 30 per cent of their disposable income on housing, putting them at increased risk of housing instability and homelessness. This is approximately double the national average of Australian households who are experiencing housing stress (16 per cent).
 - About 30 per cent reported that finding and maintaining a safe and affordable place to live was one of their biggest challenges in the past year, and a similar percentage faced homelessness or the risk of becoming homeless in the past 12 months.
 - Housing stress and the risk of becoming homeless was greater among respondents renting in the private rental market. For example, amongst private renters:
 - Almost three in five (59 per cent) reported that their rent was unaffordable.
 - More than half (54 per cent) were experiencing extreme housing stress, spending more than 50 per cent of their disposable income on housing. This stands in stark contrast to the national household estimate for private renters, where only 10 per cent experience extreme housing stress.
 - Over one-third (35 per cent) reported facing challenges in finding and maintaining a safe and affordable place to live, and almost becoming homeless, in the past 12 months.

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.





- About one in ten (11 per cent) reported receiving a notice to vacate or being evicted without any alternative living arrangements.
- More than half of all respondents (57 per cent) expressed significant concerns regarding their current living arrangement, including concerns such as high costs, disrepair, temporary living arrangements, lack of safety, inadequate basic amenities, and limited access to essential services. Among these respondents:
 - 25 per cent said their housing was in poor condition and required major repairs due to issues with leaking roofs, broken windows, or mould.
 - 18 per cent said their housing was unsafe due to concerns about their neighbourhood or neighbours.
 - 15 per cent reported a lack of basic amenities like clean running water, heating, cooking facilities, or toilet facilities.⁸

1.8 Partners within the sector have found that as much as 50 per cent of those who receive the Commonwealth Rental Assistance (CRA) payment remain in rental stress due to the low rate of the payment. This rises to almost two thirds of people under the age of 24.⁹

1.9 As a Community Housing Provider (CHP), Salvation Army Housing is able to house people under social and affordable rental arrangements, that is between 25 and 30 per cent of a household's income. The social and affordable rent charge aims to help community members experiencing financial hardship maintain a tenancy while coping with other living costs. Despite this initiative, many single individuals are struggling to keep pace with the current cost of living pressures, even when in social and affordable rental tenancies. This is even worse for those on JobSeeker or Youth Allowance. The Salvation Army has seen an increase in rental arrears, and community members are jeopardising their affordable accommodation to purchase essentials, including food and health services.

Consumer Prices

1.10 These pressures upon housing and rental affordability coexist with the significant cost of living pressures being felt throughout the economy as a whole, which have only exacerbated the hardships upon Australians who were already struggling.

“

“I wouldn't be able to eat if it wasn't for the Salvos”
- A Salvation Army Survey Respondent

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⁸ Russell, C., Verrelli, S., Taylor, E., & Xu, H. (2023). *Salvos community hardship snapshot 2023: At breaking point.* (Victoria) The Salvation Army: unpublished.

⁹ Anglicare Australia. (2023). *Reforming Rent Assistance: Ending Rental Stress Across Australia.* 8. <https://www.anglicare.asn.au/wp-content/uploads/2023/01/Reforming-Rent-Assistance.pdf>.

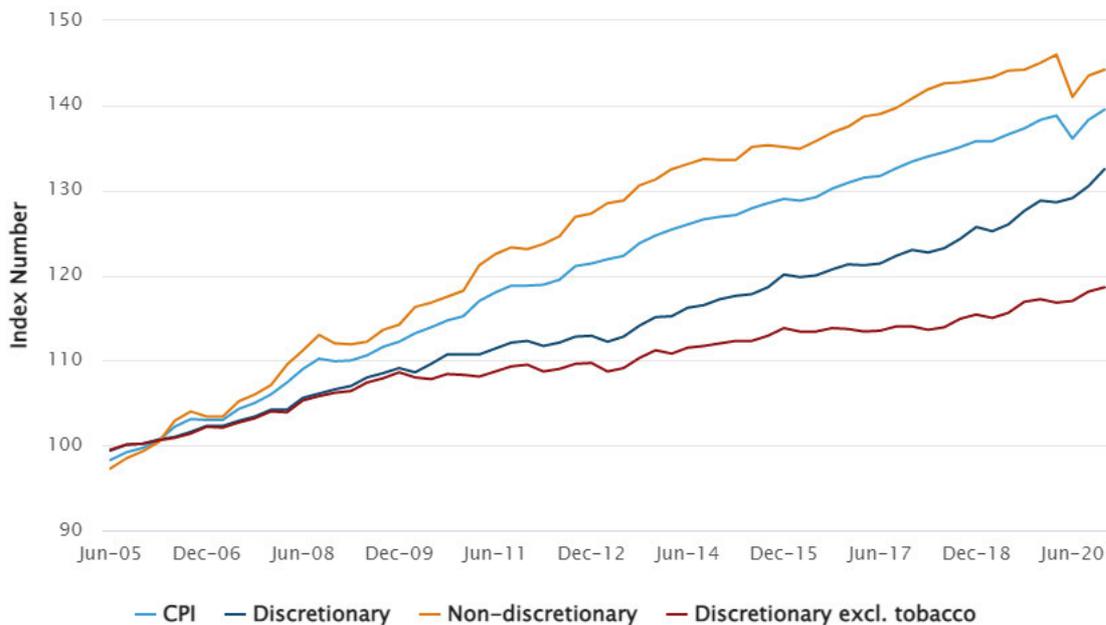




1.11 These shocks have not hit Australians equally, with prices upon non-discretionary goods rising faster than on discretionary spending, further illustrating how those already struggling to make ends meet on necessities, are entering the current inflationary period with no room to breathe.

1.12 The Consumer Price Index (CPI) demonstrates that all forms of consumption have inflated, but that non-discretionary spending has risen by 7.2 per cent over the 12 months to March 2023, higher than discretionary spending in the same period.¹⁰ Although more recent representations are not available, Graph 2 demonstrates the diverging price indices of the CPI over time from discretionary and non-discretionary goods from June 2005 to June 2020.¹¹

Graph 2: Non-discretionary vs. Discretionary inflation 2005-2021¹²



“With the rising cost of living, medications needed, rent, electrical and gas bills all rising. I have had to beg and borrow. AND seek help from various sources and charities. This is constantly causing more mental health issues with anxiety and stress and insomnia. I've felt ashamed of my social status”



- A Salvation Army Survey Respondent

¹⁰ Australian Bureau of Statistics. (Mar-quarter-2023). *Consumer Price Index, Australia*. ABS. <https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/consumer-price-index-australia/latest-release>.
¹¹ Australian Bureau of Statistics. (2021, May 25). *Measuring Non-discretionary and Discretionary Inflation*. ABS. <https://www.abs.gov.au/articles/measuring-non-discretionary-and-discretionary-inflation>.
¹² Ibid.





Income Support

- 1.13 The CRA payment is available to renters in the private rental market and community housing who are receiving a social security payment. Its objective is to prevent even more widespread housing stress and housing affordability issues. The CRA has not kept pace with increasing rents and household costs however. The Productivity Commission found that 29.4 per cent of low-income households receiving CRA at the end of June 2020 still experienced rental stress.¹³ The rate must be increased to minimise housing stress among low-income renters.
- 1.14 Additional payments, such as the Energy Supplement and Rental Assistance provide some critical relief but are not sufficient. Neither are these available for people on low incomes who are not recipients of income support but are experiencing housing stress. Together with income support payments, there is a need to review CRA to ensure that it is effective and better targeted to address the variable cost of rent, and is responsive to changes in the housing market.
- 1.15 In the face of record and rising housing unaffordability in the private rental market, all payments must be reassessed for their adequacy and directly linked with the actual cost of living for recipients to live with dignity.

Recommendation 1

1.16 The Salvation Army recommends that the Victorian Government work with the Commonwealth Government to review the rate, and eligibility of Commonwealth Rent Assistance.

- 1.17 The Salvation Army has long held that the base rate of JobSeeker is insufficient to allow people experiencing unemployment to live with dignity. The payment does not cover basic needs, with more and more individuals coming to organisations, such as The Salvation Army, for emergency relief. Our experience working with people who are experiencing poverty as a result of the low rate of JobSeeker has shown how the payment prevents people from affording necessities, like food, housing and medication.
- 1.18 In the 2022-23 financial year, 88 per cent of people seeking emergency relief are those reliant on government payments.¹⁴ This demonstrates how the JobSeeker payment, along with the social security system as a whole, fails to act as a safety net for those experiencing economic hardship, relying on the charity sector to fill the gap.

¹³ Productivity Commission. (2021). *Report on Government Services 2021*. <https://www.pc.gov.au/research/ongoing/report-on-government-services/2021>.

¹⁴ The Salvation Army. (2022). *Fallen on Hard Times this Christmas: Christmas Research Report December 2022*. https://www.salvationarmy.org.au/scr/be/sites/auesalvos/files/Christmas_Research_Report_2022_V3.pdf.





1.19 The base rate of JobSeeker, along with Youth Allowance, must be raised.

Recommendation 2

1.20 The Salvation Army recommends that the Victorian Government work with the Commonwealth Government to immediately and meaningfully increase the rate of the JobSeeker Payment and Youth Allowance to ensure that recipients are able to live with dignity.

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“You can’t get out of the poverty cycle. It is so depressing to have to ask for money in your 50s so that you can buy a white shirt for an interview.”

”

- A Salvation Army Community Member

2 Supply of Social and Affordable Housing

- 2.1 The rental, investment, owner occupier, and social housing markets are not isolated, with different consumers and quarantined demand. They exist on a continuum along with all forms of accommodation, and interrelate to one another. Changes in the affordability and availability at any point along this continuum, have impacts upon the system as a whole. There is a critical need for the government, along with those of all states and territories and the Commonwealth, to step up in the provision of Social and Affordable Housing
- 2.2 We call on the Victorian Government to develop a long-term housing and homelessness strategy. This must be complimentary to the national strategy, with specific consideration for the needs of people in Victoria. It must include a long-term funding commitment to address the shortfall of social and affordable housing stock and the numerous causes of homelessness.
- 2.3 The Victorian social housing stock has failed to keep pace with changes in population, and policy positions to renew and expand supply have seen aging and inappropriate social housing dwellings replaced with only marginal increases to the total supply.¹⁵
- 2.4 Where homelessness and the risk of homelessness were once the domains of a small minority of particularly disenfranchised individuals and families, Victoria is now witnessing entire segments of society being excluded from affordable housing. The proportion of social housing households has shrunk in Victoria from 3.5 per cent in 2014 to just 2.9 per cent in 2021.¹⁶
- 2.5 This shortfall, and lack of significant growth in social housing supply is intrinsically linked to the overall housing market, putting increased pressure at all points along the housing continuum, including the private rental and purchasing market. Lengthy social housing waiting lists force up demand in the private market leading to a worsening housing affordability crisis.¹⁷
- 2.6 Housing that is affordable to those on the lowest incomes, together with the provision of tailored support so individuals can both access and maintain housing, is the foundation of an effective approach to ending homelessness in Australia. In view of the severe and increasing shortage of social housing in every state and territory and a worsening private rental market that is already virtually inaccessible to people on low incomes, The Salvation Army considers that long-term and increased funding, in addition to the commitment to significantly grow

¹⁵ Kolovos, B. (17 March 2023). *Victoria Social Housing Stock Grows by Just 74 Dwellings in Four Years Despite Huge Waiting List*. The Guardian. <https://www.theguardian.com/australia-news/2023/mar/17/victorias-social-housing-stock-grows-by-just-74-dwellings-in-four-years-despite-huge-waiting-list>.; Department of Families, Fairness and Housing. (Sept 2022). *DFFH Annual Report 2021-22*. <https://www.dffh.vic.gov.au/publications/annual-report>.

¹⁶ Australian Institute of Health and Welfare. (2022). *Housing assistance in Australia*. <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia>.

¹⁷ Australian Institute of Health and Welfare. *Specialist homelessness services annual report 2017–18* (2019).

www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/clients-services-and-outcomes.

social housing, is vital to change the current housing affordability and homelessness trajectory.

- 2.7 Housing shortages, more households renting, people renting for longer periods, and high rents coupled with stagnating incomes, all contribute to the growing demand for social housing. With more Victorians already on the public housing waiting list and rising numbers of homeless, Victoria's housing situation has become dire. It is clear that Victoria's current level of social housing is inadequate, and as the state's population continues to grow, and regional and metropolitan centres shift, even more social housing will be needed to cater for those who cannot afford or sustain tenancies in the private rental market.

Recommendation 3

- 2.8 **The Salvation Army recommends that the Victorian Government commence at-scale investment in social housing with a target rising to 3,000 housing units per annum for Victoria.**

Recommendation 4

- 2.9 **The Salvation Army recommends that the Victorian Government commit to a long-term subsidy pipeline, including subsidies, tax relief and capital investment, to increase the supply of affordable housing.**

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- 2.10 **The Salvation Army recommends that the Victorian Government undertake a review of existing vacant and under-utilised government buildings and land that have the potential to be re-purposed for supportive housing in partnership with Community Housing Providers (CHPs) and businesses.**



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Family and Domestic Violence

- 2.14 Family and Domestic Violence is one of the typical pathways into homelessness for Australian women and children, rising on average 9 per cent each year,¹⁸ and remains the primary cause for women and their children seeking Salvation Army homelessness services.
- 2.15 Safe accommodation is critical for victim-survivors of domestic violence. The absence of safe and affordable housing options means that many victim-survivors of family and domestic violence feel they have no option but to return to the residence of the perpetrator. The acute shortage of crisis accommodation for people escaping family violence and those who are homeless or at risk needs to be addressed. Some jurisdictions rely heavily on motels rather than specific family violence accommodation. These options lack the infrastructure and wrap-around support necessary to ensure victim-survivors' safety.

¹⁸ Australian Institute of Health and Welfare. (2019). *Specialist homelessness services annual report 2017–18*. Retrieved from <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18>.



- 2.16 The bottleneck effect of a shortage of transitional housing is significant. The demand for long-term affordable housing for victim-survivors is not being met. This inadequate stock of exit housing for families who have left violence, whether through social housing or increased access to private rental assistance initiatives, restricts the sector's capacity to meet the needs of new community members seeking assistance.
- 2.17 It is an unacceptable reality that a lack of access to available accommodation, and the flow on effects of limited transitional housing, prevents victim-survivors and their families from escaping scenarios of violence.¹⁹

Recommendation 9

- 2.18 The Salvation Army recommends that the Victorian Government invest in social housing specifically for victim-survivors of family and domestic violence.**

Recommendation 10

- 2.19 The Salvation Army recommends that the Victorian Government invest in increasing the stock of transitional housing and crisis accommodation – particularly in regions where there are no or limited crisis options.**

¹⁹ Summers, A. (2022). The Choice - Violence or Poverty: A report into domestic violence and its consequence in Australia today. <https://www.violenceorpoverty.com/>.

3 A Youth Strategy

- 3.1 Young people have a unique experience when interacting with social and affordable housing programs. This is unlike other cohorts experiencing homelessness, for whom permanent social and affordable housing may be necessary, such as older people or those with significant permanent disability. The housing and support needs for most young people do not need to be predicated on the need for life-long social housing or other subsidy.
- 3.2 This assumption can even compromise and unintentionally constrain young people's pursuit of independence, personal responsibility, and aspiration. Rather, most young people require housing and support responses that empowers, inspires and builds confidence, self-sufficiency and resilience. Permanent social housing or subsidy should not become the default destination, but a transition point within the broader housing continuum, where young people may move through and ultimately exit the supported housing system.
- 3.3 The Salvation Army's work with young people experiencing highly challenging circumstances has shown that they can thrive when the drivers of disadvantage, discrimination and poverty are removed. We engage with young people across Australia through an integrated suite of targeted programs, which create intentional avenues for young people to explore opportunities, build support networks, and to access, participate and contribute to their communities. They provide tailored services and support that respond to the specific needs of young people and promote growth, empowerment and participation to meet the specific needs of young people and break the cycle of disadvantage. Supporting more than 4,000 young clients annually, including more than 50,510 nights of accommodation, through 115 programs throughout Australia, our youth services and programs focus on:
 - Youth housing and homelessness support;
 - Education, training and employment pathways;
 - Youth justice support;
 - Out of Home Care;
 - AOD treatment and support;
 - Specialist therapeutic programs; and
 - Driver training.
- 3.4 Highly disadvantaged young people require supports, services and programs that are highly flexible and tailored to their specific needs. While youth refuges and transitional accommodation programs provide a critical emergency response for many young people experiencing homelessness, they must be delivered as part of a broader housing and support continuum that ensures flexibility and suitability in responding to diverse needs.
- 3.5 The Salvation Army has developed several innovative housing and support models for vulnerable young people that focus on holistic outcomes, together with appropriate levels of support to ensure long-term sustainability.



- 3.6 Our Education Pathway Housing model operates throughout Victoria in partnership with a range of community housing providers and philanthropic partners to offer safe and supported transitional accommodation for young people who are engaged in education. In ensuring housing options post the education pathways model, young people can then access private rental brokerage to ensure financial barriers do not prevent ongoing opportunities to succeed. These partnerships allow young people to transition into long-term housing, whilst maintaining connection to support during this important change in their life.
- 3.7 The model was specifically designed to address a gap in the youth homelessness system for young people who were education or employment ready, and presenting with complex support needs.
- 3.8 The key elements of the Education Pathway Housing model that contributes to the significant success of the program include:
- An adapted “Education First” model to cater to complex cohorts;
 - Co-design with young people who have lived experience of homelessness and the homelessness service systems;
 - Accommodation and support for the duration of their education;
 - Therapeutic design and community-oriented living;
 - Dedicated living skills and participation workers providing intentional opportunities for skills development and community participation opportunities;
 - Graduated rental scheme and shared rental model; and
 - Capability to step-up and step-down services based on the assessed needs of young people.
- 3.9 Of the 31 young people supported in this program (average of 11 months, with the longest stay of two and a half years):
- All completed their education pathway (three completed university, seven entered university, 11 completed VCE, three completed other mainstream education and seven completed alternative education).
 - Seven secured fulltime employment, with most securing part-time/casual work while studying; and
 - More than half secured shared private rental (with brokerage).
- 3.10 The Youth Private Rental Accommodation Program (YPRAP) supports young people and families to establish independent or shared private rental tenancies. The program provides brokerage for tapered rent assistance to allow young people to access and afford shared private rentals. Providing brokerage to assist with housing costs is critical in supporting young people to gain fair and equitable access to the private rental market. It also normalises their experience of young adulthood and allows the opportunity to leave the homeless service system. The program has proven particularly successful in assisting young people to transition from our youth refuges and education pathways programs.



- 3.11 Collectively, young people are a significant cohort experiencing exclusion from affordable and appropriate housing, and homelessness across Australia. Compared to other cohorts, young people have distinctive pathways into, and experiences of homelessness. Generally, young people are subject to overarching, adult-focused housing and homelessness funding and policies that do not meet their unique needs. For more disadvantaged young people, understanding their pathways becomes even more critical in order to develop effective and appropriate responses. A dedicated housing and homelessness plan that is responsive to the unique needs of young people is urgently required.
- 3.12 This plan must identify and intervene with multi-dimensional, empowering assistance before individuals develop intersectional disadvantage as a result of homelessness. It must also empower young people wherever possible to progress toward independent and sustainable private accommodation.

Recommendation 11

3.13 The Salvation Army recommends that the Victorian Government work to developing a specific youth housing plan tailored to the needs of young people to supplement the state’s housing strategy.

Recommendation 12

3.14 The Salvation Army recommends that the Victorian Government work to increase housing options specifically for young people.



4 Conclusion

- 4.1 The Salvation Army thanks the Legislative Council Legal and Social Issues Committee for the opportunity to have input on the rental and housing affordability crisis in Victoria.
- 4.2 The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance. Further information can be sought from government.relations@salvationarmy.org.au.

The Salvation Army Australia Territory

7 July 2023





Appendix A About The Salvation Army

The Salvation Army is an international Christian movement with a presence in more than 130 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Programs include:

- Financial counselling, financial literacy and microfinance
- Emergency relief and related services
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Further information about The Salvation Army can be accessed at: <
<https://www.salvationarmy.org.au/>>

