



SOCIAL HOUSING REGULATION REVIEW SUBMISSION



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1 EXECUTIVE SUMMARY

Kids Under Cover was established in 1989 in response to the shocking rates of youth homelessness revealed by the National Inquiry into Youth Homelessness. The Human Rights and Equal Opportunity Commission found many Australian children were being denied their fundamental human rights to receive adequate housing and to be protected against all forms of neglect, cruelty and exploitation. More than 30 years later, thousands of Australian children and young people are still being denied these rights. In Victoria alone more than 1 in 4 people who are experiencing homelessness are aged 12 – 25.

Through this submission we seek to provide general feedback on the role of the regulator in sector accountability, viability and growth, and specific responses to questions: 3, 10 and 26.

This submission specifically explores the power of housing for early intervention in preventing youth homelessness. Kids Under Cover, the organisation this submission represents, recognises inadequate and precarious housing may cause homelessness, specifically for young people. Safe and secure accommodation where family relations can be normalized is the foundational element to the gradual process of risk amelioration and further development that occurs for young people who may have been at risk of homelessness. The Kids Under Cover Studio Program is proven to provide a cost effective, early intervention approach to prevent youth homelessness.

However, with all the evidence of outcomes and recognised success, Kids Under Cover continually fails to attract funding to meet current and growing demand.

2 ITEMS FOR CONSIDERATION IN THE SOCIAL HOUSING REGULATION REVIEW

With a capital portfolio of 634 studios across Victoria, housing 932 young people, Kids Under Cover seeks the following:

1. development of a registrar ‘subset’ which allows smaller housing organisations to qualify for funding (like The Big Build) with a scaled back reporting requirement; or
2. the development of a process where smaller organisations can auspice significant funding through RHPs or RHAs;
3. the provision for bedrooms to be counted in a residence where a kitchen is not present.

Critically, while government provides 35% of Kids Under Cover’s total funding, 60% of Kids Under Cover studios are located on Office of Housing properties. The inadequacy of existing public housing stock size, availability and geographic location has resulted in the majority of Kids Under Cover’s studios being located on Office of Housing properties. This intervention is more cost efficient and time effective than demolishing and rebuilding public housing to increase bedroom stock or placing families on a waiting list for larger property to better meet their needs.

“Most families would like to keep their households together despite the discord that is often caused by overcrowding. However, the low availability and high demand for affordable, larger properties mean councils and housing associations are struggling to find alternatives for young people who can no longer tolerate their living conditions. These young people have very few options. Their housing instability reflects their lack of income. Finding alternative adequate housing and establishing a good quality of life are beyond their reach.”

Jo Swift, CEO

3 ITEMS FOR CONSIDERATION IN THE REVIEW

3.1 The provision for bedrooms to be counted in a residence where a kitchen is not present

The Kids Under Cover studio program provides demountable, relocatable accommodation for at risk young people. The studios are 1-2 bedroom with bathroom. The studios’ current design does not include a kitchen, therefore allowing construction to fall under the Dependent Persons Unit (DPU) within the Building Act.

This creates a faster lead time to construction and eliminates the need for various permits making the build process less expensive. We also don't provide a kitchen as we want the young person to stay connected to the family home for meals.

While Kids Under Cover receives funding via DFFH, the inability to 'count' the bedrooms funded through our program means a reluctance to fund at any real scale.

Counting bedrooms, associated with the main dwelling or not, would allow due recognition of the provision of studio accommodation while delivering on the government targets.

3.2 Development of a registrar 'subset' which allows smaller housing organisations to qualify for funding (like The Big Build) with a scaled back reporting requirement

The Office of the Registrar currently manages Registered Housing Providers and Registered Housing Associations.

We propose a third tier of registered organisations that are by nature smaller in scale and therefore require a system of reporting commensurate with their size and funding. A 'scaled back' approach.

3.3 The development of a process where smaller organisations can auspice significant funding through RHPs or RHAs

The final request is for the Registrar to create a platform for smaller organisations to receive funding auspiced through an RHA or RHP. The creation of formalised guidelines would allow for the acknowledgement and mitigation of risk for both parties while creating a streamlined reporting process.

Shaylee's Story

In 2011 I was 17 and my 13-year-old cousin moved in with us. Her previous living situation wasn't suitable anymore and we wanted her to be with family. We had less than one-weeks' notice that she was coming and had to scramble to make room for her. When she moved in, I was the one to share a bedroom with her.

The lack of room created a lot of tension and no one had personal space. It was really impacting relationships in our family.

I considered moving out because it was such a high stress environment, it wasn't liveable anymore. I had extended time away from home and I was staying with friends to get away. Looking back on it now, I was on the brink of homelessness.

I was about to drop out of school. The extra pressures of education on top of the stress at home created an environment I couldn't study in.

A Kids Under Cover studio was recommended to us, and we got it in 2012 when I was starting my final year of high school. I was finally able to get the quiet space I needed to study, and I got a higher score in VCE than I thought I would.

The studio meant all the negatives in my life have been flipped to positives. Having the studio really grew my independence and gave me a direction in my life. I didn't have to couch surf and I had space to get to where I wanted to be.

Now I am doing my Diploma of Community Services and I want to give the opportunity I had to others. I want to empower girls to know that even if your life has gone a certain way, you can improve it.

The studio meant our family dynamic became stronger because we weren't living on top of each other. We had our own space to flourish.

It's amazing how the small addition of the space can have such a huge difference.

4 WHAT IS YOUTH HOMELESSNESS?

Youth homelessness remains a significant problem in Victoria. The Australian Bureau of Statistics' (ABS) 2016 census data indicates over 24,000 people remained homeless on census night in Victoria and young people aged 12 to 25 made up 26% of this figure. Young people made up 35.5% of total Victorian homeless persons living in 'severely' crowded dwellings, 23% of persons in supported accommodation for the homeless and 17.5% of persons staying temporarily in other households. By far

the biggest increases have been in severe overcrowding, couch surfing (mostly young people living with friends or kith and kin) and those living in rooming houses or inadequate housing.

"The relationships were just crazy. We could not achieve any sanity on the house before the studio. The girls did not see the house as a home. It was just a place where they slept. It was just chaos. The house was the bare essentials. You could not go anywhere in the house to get space. The house was horrible."

Indigenous Australian mother,
and kith and kin carer

All of these groups lack at least one domain of being housed; security of tenure (legal domain), adequacy of housing (physical domain) or security and privacy (social domain) (ABS 2016; ABS 2012). A broader definition of homelessness is understood as not just a lack of an abode or a roof over one's head, but rather, it is multidimensional and involves physiological, emotional, territorial, ontological and spiritual deprivations (Somerville 2013, 1992).

Recent research by Swinburne University (Stolz 2019) has shown the **connection between residential crowding and the risk it poses to homelessness for young people**. Homelessness risk factors can be identified within crowded households and are dependent

on complex and interrelated precursors such as abuse, mental health, behavioral and disability challenges. Crowding can provide a continuum of deprivation of the dimensions of home from minimal to extensive. The greater the deprivations experienced from the perception of crowding, the more intense the loss of home becomes and the greater the risk of homelessness for young people.

The provision of a stable and secure environment (such as a Kids Under Cover studio) for a young person, in order to navigate the complexities of family life, is therefore vital.

In addition to the loss of key signifiers of home in situations of crowding, the effects on young people can be devastating. They lose the ability to develop emotionally, grow their sense of self, deal with conflict, have adequate space to study and importantly retreat from the chaos of an overcrowded home. Precarious housing has been demonstrated to lead to several other insecurities which include of family life, of self, mental and physical health and financial and employment insecurities (Hulse & Saugeres 2008). In more recent research Stolz (2019) has demonstrated insecure or inadequate housing, compounded by crowding, can also lead to educational insecurity, particularly for young people.

"If I didn't have the space to move away, I don't think I would have improved, and it could have involved the police (because of violence). I'm not sure how it would have turned out. If there was no place to calm down, I would have ended up on the street with the police. I was so violent in the house. I did hold a knife to my parent. I ran on the street once and my parents called the police. If things got really bad, I probably would want to leave home. I am not capable of looking after myself. It is important I am looked after. I lack a lot of the skills to manage myself."

Young person living in a KUC
studio with Autism Spectrum Disorder

5 COST OF YOUTH HOMELESSNESS

A report into the cost to the economy of homeless young people over the period of 2014-15 suggests the total cost, including health and justice costs, may be \$747 million. This exceeds the cost of unemployed youth by \$626 million, and the cost of providing specialist homeless services to young people by approximately \$130 million (Flatau et al 2015). Whichever way the cost is calculated, the impost and impact of homelessness on the Australian economy is significant. When the cost of lost opportunity to the individual and the economy over a lifetime is factored in, the impact is magnified significantly. Risk minimisation and early intervention is seen to be the cheapest and most effective approach to preventing homelessness (Crane & Brannock 1996).

Kids Under Cover recognises inadequate or precarious housing may cause risk of homelessness or homelessness, specifically for young people. Provision of culturally adequate accommodation with security of tenure has been shown to alleviate much of this risk over time (Stolz 2019). The Kids Under Cover Studio Program is proven to provide a cost effective, early intervention approach. A Social Return on Investment evaluation (EY, Aug 2017) found for every dollar invested in this approach **\$4.17 is gained in social benefit**. This evaluation only looked at the immediate impact and did not consider the opportunity loss produced by the insecurities listed above. In some cases, these insecurities may last a lifetime.

6 IMPACT OF STABLE AND SECURE ACCOMMODATION

Kids Under Cover provides one and two-bedroom studios with a bathroom for young people aged between 12 and 25 years deemed to be at risk of homelessness or family breakdown.

Currently, Kids Under Cover has 634 studios, housing 932 young people. 75% of studios are in regional and rural areas, while 25% are located in metro locations.

Aside from crowding and severe overcrowding, the risk of homelessness for the young people supported by Kids Under Cover's studios was heightened due to a range of contributing factors, including:

- 37% of households have disability present
- 23% of households have mental health issues present
- 17% of households have indigenous household members¹
- 26% of households have child protection involvement

"I was a little shit. Just wanted to do my own thing. I wanted to be with my mates and wanted to do my own thing. I was fourteen and visiting one house where the mother was on ice. It was a party house and very risky. The studio changed all that. I was not staying away from home for weeks anymore. I had disengaged from education but reengaged with a flexible learning centre after the studio. It took me twelve months to completely reengage. I finished Year 11 VCAL and completed a Diploma in Early Education. This would not have happened without the studio. I would say that 100 times over. Having my own space to study allowed me to do assignments in peace and allowed me to study better.

Young person from regional Victoria, previously living in a KUC Studio due to overcrowding in the home

Recent research has shown provision of this style of accommodation is very effective in ameliorating many of the insecurities associated with inadequate housing (Stolz 2019). The studio program provides a clear re-establishment of the physical and symbolic elements of home that provides a context for reversal of risk factors. Progress over the longer-term for educational reengagement, identity development, sense of belonging and attachment, employment aspiration and independence are premised on this secure accommodation.

The results of the 2019 Kids Under Cover client outcomes survey provided the following insights on this intervention:

- families self-identified that they experienced crowding prior to the studio reduced from 93% to 10%;
- daily conflict experienced by families reduced from 55% to 6%;
- 97% of families now report that they get on quite or very well together, increased from 41%;
- decline in young people being away from the property a lot/fair amount of time reduced from 35% to 6%;
- decline in incidence of frequent/occasional risk-taking behaviours from 31% to 4%;
- incidence of young person being usually/always happy increased from 18% to 94%;
- proportion not going or rarely meeting the required level of educational attendance declined from 22% to 1%;
- young people doing quite/very well educationally increased from 44% to 89%;
- optimism about the future for the young person has increased from 43% to 89%.

¹ Aboriginal and Torres Strait Islander people are over-represented in the measures of homelessness established by the ABS (ABS 2012).

This solution also provides the ability to reassess if a family vacates a property, with the ability to relocate the asset or work with local housing officers to place the asset with a new family that meets suitable criteria for this program. The benefits of Kids Under Cover's studio program include:

- removal of families and/or young people from the housing waiting list;
- prevention of families and/or young people entering the housing waiting list;
- keeps young people housed in their local area retaining connection to community and education.

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