

# **A Submission to the Community Reference Group Review of the Segmented Waiting List**

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## Forewords

Ray and Margaret

*"We've been homeless a few times. We've stayed in a refuge, been in and out of Ministry. A lot of it stems I suppose on the children as well, trying to find them a safe and secure environment. It's difficult for anyone to get into ministry housing. With the circumstances we've got it should be a little bit easier, but we're not in it for anything easier. We'd just like a fair go.... We've been in emergency housing for two years, and it's taken us a hell of a fight to get a place, what we haven't got at the moment.... It's a hell of a battle. That's what sends you grey."*

Matt

*"It's pretty hard to get a job when you're homeless. It's pretty hard to get a house when you're homeless, you know. You can't exactly get a reference from the guy who's sleeping in the same squat you know. So there was a sense of futility, yeah."*

## 1. Introduction and summary

MacKillop Family Services welcomes the Review of the Segmented Waiting List. The Consultation Paper provides transparent information, clearly outlines the current policy, and shows an openness to new ideas and better ways of managing emergency housing. Our experience in working with young people and families on the edge of homelessness leaves us in no doubt that there is room for improvement in providing housing for those in great need.

MacKillop Family Services began on 1 July 1997 as a refounding of the work of seven Catholic child welfare organisations whose origins in Victoria can be traced back to the 1850s. The refounded organisation is committed to both direct service provision and broader social change through advocacy and social policy. MacKillop is one of the largest providers of child and family services in Victoria.

MacKillop aims to build community, to reconnect families as much as possible, and to empower them to take control of their decision-making. It provides innovative responses to the most difficult demands of children, young people and families, with a focus on alternative care, education, and family support programs that link families to communities.

Our current family preservation services include

- Placement Prevention Service
- Substance Abuse Family Support
- Strengthening Families
- High Risk Infants service

- Pregnancy and Early Parenting Service
- Vietnamese Parenting Group

Disability Services for families with complex needs include

- Making a Difference
- Early Choices

Our current services for young people in residential care include:

- MacKillop Youth Services, Barwon: two high risk, high need, medium to long term residential units, two family group homes, two lead tenant houses, a short term emergency transitional residential unit for high risk, high need adolescents, supported independent living units, and eight adolescent home based care placements.
- St Joseph's Babies and Family Services, Flemington: six family group homes, one contingency unit, three units for high-risk adolescents, and three lead tenant units.
- Rice Education and Youth Services, South Melbourne: three residential units for high-risk children and young people.
- McAuley Child and Family Services, Black Rock: four family group homes, two lead tenant services, one temporary Emergency Care Unit.

Several aspects of the segmented waiting list policy – along with variations in applying this policy and the priority housing policy that preceded it – have frustrated and confused our family support workers, disability support workers, and staff in the Pregnancy and Early Parenting Support program. Workers in our high risk, high need adolescent services are also acutely aware of the difficulties facing young people leaving care, particularly in seeking accommodation.

While there are many important wider concerns in housing policy, this submission has its focus on difficulties arising out of:

Assessment of private rental options

- Income and assets eligibility criteria
- Broadbanding of waiting lists
- Inconsistency in application of policy

The Summary of Key Issues in the Consultation Paper (pp.15-21) provides a useful framework for our submission. The following sections thus address the questions raised in Section 4 of the Consultation Paper.

This submission is driven by the experiences of our workers and those whom we work with. Some narratives describing their experiences are included in the relevant sections of this submission. The narratives provide empirical evidence that improvements are needed and can be made.

**Our major recommendations are for a greater partnership between agencies and government, meaning that appropriate members of agency staff are accredited for eligibility assessment and that liaison with designated Office of Housing personnel be established.** The special needs of families with disabled children and of young people leaving care are also highlighted. The current policies on broadbanding and eligibility testing (assets and rental market) are found to be unhelpful, and suggestions are made for improvements.

## 2. Overall impact

- *Which features within the segmented waiting list system work well and which don't?*

The ideas behind the segmented waiting list are sound, though the general policy trend to use public housing chiefly for those with emergency needs raises broader issues which cannot be dealt with here. We are also concerned to note that families form the fastest growing group of homeless people in Australia, and much emergency accommodation is unsuitable for them. Our particular concerns are with the assessment of private rental options, income and assets eligibility criteria, and the broadbanding of waiting lists.

- *How well does the community understand the segmented waiting list system?*

It has taken a while for practitioners and service providers to understand the new approach, but the segmentation is quite well defined and explained.

- *How could deficiencies in the system be addressed?*

It is obvious that there is continuing need for greater stock of appropriate housing in appropriate areas. Appropriate housing includes, for example, meeting the needs of families with a disabled child, who often need to be close to the Children's Hospital or other specific support services, or reasonable proximity to employment, community networks, and support services. Until the issue of housing supply is addressed there will always be pressure on stock and unsatisfactory outcomes for those in need. Further suggestions are made in the sections to follow.

## 3. Specific aspects

- *Are there any groups who currently miss out on priority assistance?*
- *Are there specific responses required for different client groups?*

Young people leaving care are in a particularly difficult position. They are at high risk of becoming homeless, but rarely move through the segmented waiting list. They generally, and inappropriately, end up moving through the SAAP and transitional housing system.

A great deal of work has been done on this problem recently and need not be duplicated here.

The La Trobe study and the DHS consultation paper recommend that in the transition from care into the community it must be ensured that there is

- Secure housing available
- Secure income
- Access to education and employment
- Some continuity with previous networks
- Mentoring

Meeting these recommendations will rest on appropriate liaison between the Office of Housing, the Division of Community Care, and the Departments of Education, Employment and Training. The Community Care Division has resolved to develop new strategies to improve services for young people leaving the care system.

The following narratives illustrate these special needs.

"Ben' is eighteen and leaving care. By the time he was twelve he had lost both his parents. His family basically fragmented at this point. Before he came to us he had been in 10 placements in six years. He was not exactly what you'd call 'house proud' and the placement was not exactly what you'd call a success. He showed no motivation to work or study. He had few family supports and engaged in some offending. When we looked at the risk factors for his future and potential for youth suicide, Ben seemed to have most of them. He had few of the protective cushions to safeguard him past his eighteenth birthday.

He was finally asked to leave his placement but his Case Manager continued to support him in finding a place to live, looking for work and addressing his other personal needs. She designed and obtained a funding package from the Department to assist him in setting himself up for independence. Through this difficult period, 'Ben' experienced the harsh reality of being homeless and having no income. However he had the safety net of continuity in the case management and relationship with his worker. His personal manner seemed to transform to make him a charming and polite young man. He secured a more permanent living arrangement for himself using his own networks and seemed to be finally working through the issues of loss in his life. He is hoping to get a job and has a more optimistic outlook. He has a long way to go but he has been able to achieve a significant cognitive change.

His Case Manager has expressed her frustration with the system that has so much emphasis on protection in a young person's life in care which builds up dependency and then leaves them with nothing when the order expires or the young person turns eighteen. From 'cotton-wool' dependency to nothing."

"One issue is with many of the high risk adolescent clients, particularly those who entered the system in their adolescence. They are often not ready to be independent. We have one young woman, who is nearly 18, no family support, who is very bright, but also very naive. She has psych issues, and due to the suicide risk, needs to be taken everywhere, which limits the staff in allowing her to 'test' independent living skills. This young woman came into care at 16, and up until then had never caught a bus, nor had she had any typical teenage experiences, such as going to the beach, so she has very few life skills, and with the restrictions on her due to her current psych issues, I cannot see how they can be dealt with before she turns 18.

Also we have had a number of experiences where young people, often women, leave care and return to their family home despite there still being some risks associated with this. Workers try to set up accommodation, but this can often fall through once they have no support.

Another issue that we have is with kids on protective orders being able to access either transitional housing or public housing. Often with transitional housing it is seen that many young people who are on protective orders should be managed within that system. This doesn't always work out well."

- *What proportion of public housing allocations should be made to priority applicants compared with wait turn applicants?*

As the Consultation Paper notes, Governments are currently targeting access to public housing to those in greatest need and using Rent Assistance as their principle form of housing assistance. This has meant reduced funding for public housing (p. 4). In our view every human person has a right to housing. Similarly, governments have the responsibility to see that such rights are, as much as is in their power, upheld. The exercise of rationing limited resources is never easy. Those most vulnerable and those in greatest need, however, should have first place on any waiting list. Families with young children, therefore, must have a strong claim on housing.

- *Are there any impacts of the Segmented Waiting List specific to existing tenants?*

Large public housing redevelopments, as at the Kensington Estate, cause the double relocation of tenants. In asking to move back to the estate which had been their home for many years, some older tenants might find themselves competing against claimants who may have priority on other grounds. The segmentation policy needs to include factors, which protect relocated tenants.

## 4. Assessment issues

- *How can the assessment of applicants to the waiting list be improved?*

Because we do not work with the recurring homeless, we have not been in the practice of undertaking internal assessments. However, as argued in the following two sections, we believe that at least a trial should be made of internal assessment for other segments, particularly with respect to the rental market test, but also with respect to the assets test.

## 5. Income and assets

- *Should income and asset tests continue to be tighter for applicants for priority assistance?*
- *Are there circumstances where different income and asset tests should apply to certain applicants?*

In our Pregnancy and Early Parenting Support program (PEPS) we have more than once encountered a bizarre Catch-22 situation. The PEPS program aims at helping prepare a young mother-to-be, usually with no other support, prepare for the birth and continuing care of her child. In the course of the program, among other skills, the young mother-to-be is trained in financial management. Public housing is also sought for her so that she has somewhere to go when she is ready to leave the program. At the start of the PEPS program, because she has no income and no assets, the mother-to-be may qualify for immediate housing. A few months later, however, having saved a small amount of money to buy white goods and other items in order to set up a household and care for her baby properly, she no longer satisfies the assets test and is disqualified from the housing list.

This Catch-22 needs to be addressed.

There is room for better partnership and mutuality between government and agencies on issues like this. We suggest that agencies be able to nominate a member of their own staff of sufficient experience and seniority to be trained by the Office of Housing in assessment criteria, and then accredited by the Office of Housing. This agency person would also be assigned a liaison partner in the Office of Housing. A structure along these lines would increase the human element and decrease the bureaucratic element in assessment of needs.

## 6. Rent market test

- *Should an applicant's ability to access the private rent market be considered as part of their eligibility for priority assistance? (Are there particular client groups who should be exempted?)*
- *How could the current rent market test be improved?*
- *Are there better ways to assess private rental options?*

This rent market test has proved to be the most onerous, unhelpful, unnecessary and time-wasting exercise for the vast majority of families seeking housing (see narratives below). Inconsistency in the application of policy has not helped here either. When a family, often a separated mother with young children, is in need of housing and there is no income and few assets, it is a waste of time and energy and money to go through the ritual of five rejections.

As suggested above in 5, agencies should be able to nominate a member of staff of sufficient experience and seniority to be trained by the Office of Housing in rent market test requirements, and then accredited by the Office of Housing. This structure would be open to abuse, perhaps, but it is also open to review. It would increase the spirit of partnership and it would reduce workloads considerably.

"Every time we go into a real estate agent it is so demeaning to people. A person with a mental disability got literally fifteen rejections because three times she was denied priority housing and had to go back and get some more. She got up to fifteen. And after the third set of denials terribly downputting this was for this person who was struggling and who I was gaining ground with, and it did work, she was re-instated. But it shouldn't take that. You have to write a letter of appeal after every denial if you want to keep trying. I also wrote about the inconsistencies of information she was given – one person was told she only had to write addresses down and didn't have to look at properties, but then when that was checked up she was scrapped from the list, even though that's what she was told, we were there in the office.' I wrote a letter of appeal saying how this lady had fronted up fifteen times and how terribly downputting this was for this person who was struggling and who I was gaining ground with, and it did work, she was re-instated."

"One person I was working with, who had no chance of rental accommodation and who had never had accommodation, was looking for priority housing. She had been a state ward and in orphanages and so on all her life. Caravans all over the place. She had no stable record of address to point to, and she was ashamed of that. One of the questions they have to answer is 'previous accommodation' and she was very embarrassed to have to answer that: it was a big issue and not a formality for her, and we never got passed it. And there was another woman with a violent child, and there was damage to the rental property that she had had before she sought priority housing. She got evicted, though it's not clear whether that was because she hadn't paid rent for weeks and weeks or because of the damage to the house. Probably both. Yet we had to prove on the application forms that she couldn't afford to pay the rent and answer the question of why she had to leave her last house. If she answered these questions it was going to exclude anyone from renting housing to her this time. It's just so hard for people to fill out forms because of the very issues that have rendered them homeless. They have no record of previous rental properties. To declare that they are on pensioner benefits is really a downer for them."

## 7. Links between housing assistance and support services

- *How can the related support needs of priority applicants be addressed through public housing?*

This is an important and difficult issue. The much talked about "whole of government" approach is needed if various issues of mental health, employment, education and training, disability support, and so on, are to be addressed. As noted above in 3, young people leaving care have a cluster of needs that are probably best met through Community Care, but linkage with the Office of Housing may help. Similarly, in our disability services we often encounter families with children with profound disabilities and other complex needs: housing, transport, education, occupational therapy, and so on (see narratives below). The right house is usually in the wrong place, and vice versa, and limitations on modifications to housing further complicate the housing situation. Families should never be housed an impractical distance from support structures: to do so is only to further compound their disadvantage.

"Different people in the department will give different accounts of policy and requirements. If they are in one region, say around Broadmeadows, and are seeking housing in another region, say around Frankston, the demands are impossible to meet. People will have to get forms from the office in Broadmeadows and then be sent off to Frankston. When they get to the Frankston office they have been told that they have to make an appointment. Then they can be told that they don't have to go to the Frankston office at all. Clerical staff are generally well meaning, but can be inconsistent. There is no specialised housing desk, and four different workers can have four different ideas of forms required. A person without an advocate, usually a single mother with other burdens to carry, would be hopelessly lost. The same story can be told of other offices in other regions. Staff are generally obliging, but policies are inconsistent."

## 8. Broadbanding issues

- *What aspects of the OOH's broadbanding policy could be improved to better match the housing needs of applicants with public housing stock?*

While understanding the need for some breadth of perspective, we have considerable difficulties working with broadbanding. In the Western Region, where much of our work is done, the band is just far too broad. Families lack the resilience to move distances of 20km, and feel defeated and powerless when the only housing option given them is so far away. Given the unfortunate limits on public housing stock, if the broadbanding policy is to be continued, then perhaps the Western band could be controlled by a clause which allows applicants not to accept offers more than, say, 8km from their preferred location. Further, some greater assistance might be shown in helping families move and settle in and "marketing" the housing offered them. Ideally, however, the band could be narrowed by at least half, if not quartered. On the current scale, the bureaucracy becomes too big to deal with what could be local community issues.

"You used to be able to apply for housing in one relatively small region, but broadbanding has meant that the regions are of astronomical size, so that if you apply for housing without specifically stating the sub area you want to live in you could end up miles away. You only get one offer when you apply for priority housing, and it could be anywhere in this broad banded area. You could put down three choices of suburbs and they have the right to put you somewhere else that could be miles away. Sometimes you do this, seeking a place close to support, and you'd think common sense would prevail, and some workers are helpful; but others will say, we're not allowed to do anything; the next place that comes up will be offered to her. If it's Timbuktu, that's the way the system works. There's absolutely no consistency. And if the applicant says no, that's not appropriate, I couldn't live there, that's it, they're off the list. The priority is, you'll live anywhere or you're not priority. The classic for us is when there is a supportive network or family in a particular suburb, say Flemington, and they say, well, that's in the western region, we've got a place for you in Werribee. You can't say no. But some appeals, after granting priority housing in one place, can lead to a change to a better place. How can someone with a mental disability understand these issues?"

"Many people are on priority housing lists because they are discriminated against in the rental market because they are single women with children, sometimes sexually harassed by landlords. As soon as they put on application form that they are on sole parenting benefits they are automatically disqualified. Because of their low income and social status. A few real estate agents might give them a go, if they are managing agents, but generally the problem is with landlords."

## 9. Acknowledgements

The following staff of MacKillop Family Services made contributions to this submission:

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