

Yfoundations PO Box 3115 Redfern NSW 2016

Housing Strategy Implementation Unit Land and Housing Corporation NSW Department of Planning, Industry and Environment Locked Bag 4009 Ashfield BC, NSW 1800

24th July 2020

Re: Yfoundations' Submission - A NSW Housing Strategy

Dear Minister Stokes,

I am writing to you with Yfoundations' Submission in response to the NSW Government's discussion paper for a 20-year NSW Housing Strategy.

Yfoundations has been working to advocate, support and amplify the voice of young people across NSW for over 40 years.

We work closely with youth homelessness prevention organisations, specialist homelessness services, and Local and State Government to make sure young people have positive flourishing outcomes into adulthood.

Yfoundations focuses on five pillars; Safety & Stability, Home & Place, Health & Wellness, Connection & Participation, and Education & Employment. We believe in order for young people to live flourishing and meaningful lives all five pillars need to be present.

We ask that you please consider the recommendations set forward in our submission. The needs of young people in the housing landscape are different to those of adults, and it is imperative that they be considered in any long-term housing strategy.

I thank you and your team in advance for your time and consideration into this very important issue.

Sincerely,

Pam Barker

Chief Executive Officer

About Yfoundations

For over 40 years Yfoundations has been the NSW peak body representing young people at risk of and experiencing homelessness, as well as the services that provide direct support to children and young people.

Our vision: Creating a future without youth homelessness. We believe that all children and young people have the right to safety and stability, home and place, health and wellness, connections and participation, and education and employment (together these are the foundations of our organisation). We know these are the foundations for the prevention of, and pathways out of, homelessness.

Our values underpin all the work we do. We value:

- Young people;
- Justice and human rights;
- Diversity and inclusion;
- Optimism and hope;
- Courage and Integrity.

We know that homelessness is an interrelated issue. It requires a whole of government and service response. We need to be innovative, collaborative, and determined if we are going to end homelessness.

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Executive Summary

Yfoundations welcomes the release of the NSW Housing Strategy discussion paper. We believe a 20-year whole of government Housing Strategy will set the right policy framework for NSW to adapt to changing trends and ensure sufficient supply of well-located quality housing, delivering benefits for all people and communities across NSW.

Safe, stable and affordable housing for young people as they transition to independence is essential to their health, wellbeing, connection to community, and ability to lead productive lives. For the past few decades, however, housing in NSW has been characterised by a decline in homeownership, increasing private rental costs, and decline in the availability of social housing, as well as an increase in the rate of youth homelessness. High rental costs, disadvantage accessing private rental properties, low incomes, and lack of affordable housing stock make accessing stable accommodation a challenge for many young people.

Any long-term NSW Housing Strategy must consider the unique housing needs of young people and there are a number of levers the NSW Government can pull to increase the availability of affordable housing options for young people. In this submission, we call on the NSW Government to invest in affordable housing and youth-specific social housing; to resource the provision of medium-term 24/7 supported accommodation and Education First Youth Foyer models for young people; to invest in subsidised private rental models and reduce discrimination in the private rental market; and to explore investment in innovative housing construction.

Recommendations

- 1. The NSW Government should ensure that any long-term NSW Housing Strategy is not silent on the State's youth population but rather identifies and addresses their unique housing needs and challenges.
- 2. The NSW Government should ensure inter-departmental collaboration with other key government departments such as the Departments for Communities and Justice; Transport and Main Roads; Education, Skills and Employment; and Health, among others.
- 3. The NSW Government to commit to further consultation and co-design of the NSW Housing Strategy with the housing and homelessness sector, including reviewing the first draft and providing ongoing feedback.
- 4. In response to the COVID-19 pandemic and economic crisis, the NSW Government to invest in the construction of social and affordable housing to improve health and housing standards for those living in severe overcrowding and stimulate the residential construction sector.
- 5. The NSW Government to invest in the provision of affordable housing across NSW, particularly in areas within close proximity to employment and education opportunities.
- 6. The NSW Government to review and expand Rent Choice Youth to ensure young people opportunities to access the private rental market, and to allow services to offer dedicated Rent Choice Youth support.
- 7. The NSW Government to further invest in programs such as Foot in the Door that seek to break down barriers to entry for young people accessing the private rental market.
- 8. The NSW Government must invest in an immediate enhancement of funding to existing medium-term accommodation services in NSW, plus an expansion of the model across the state, with particular focus on rural and regional locations.
- 9. The NSW Government must invest in capital grants and ongoing operational costs for Youth Foyer programs distributed across NSW. They should follow best practice for Youth Foyer design and location.
- 10. The NSW Government to adopt and expand innovative housing and construction models such as Tiny Homes and the Kids Under Cover Studio Program, to support children and young people at-risk of homelessness.

Introduction

It is crucial that young people have access to safe, stable housing as they transition to adulthood and independence. With the adoption of the Universal Declaration of Human Rights, adequate housing is universally viewed as one of the most basic human needs.[i] It is also well established that safe, stable housing is essential to our health, our wellbeing, our connection to community, and our ability to lead productive lives.

The NSW housing and homelessness crisis is severe for young people. Census data reveals that the rate of youth homelessness in NSW (defined as young people aged between 12 and 24) increased from 6,631 in 2011 to 9,041 in 2016.[ii] Homelessness includes rough sleeping, couch surfing, staying at specialist homelessness services (SHS) or severe overcrowding.

The housing concerns of young people today are very different to those from previous generations. For the past few decades, housing in NSW is characterised by a decline in homeownership, increasing private rental costs, and decline in the availability of social housing, as well as an increase in the rate of youth homelessness. High rental costs, disadvantage accessing private rental properties, low incomes, and lack of affordable housing stock make accessing stable accommodation a challenge for many young people.[iii]

The most recent Demographia International Housing Survey confirmed that Sydney is Australia's least affordable market and ranked third least affordable overall (trailing Hong Kong and Vancouver). In fact, across Australia, only one market was considered affordable: Gladstone in Queensland.[iv]

Australia's high house prices have increased the cost and demand for social housing. The Australian Housing and Urban Research Institute (AHURI) estimate the "current housing need in Australia to be 1.3 million households," and expected the need to worsen.[v] A Parliamentary briefing book found that "the stock of social housing is not increasing at a rate sufficient to keep up with demand and waiting lists for social housing remain long."[vi]

It is unsurprising, therefore, that that the latest Housing Income and Labour Dynamics Survey data confirm a sustained trend towards young adults staying in the family home. In 2017, 56% of men aged 18 to 29 lived with one or both parents, up from 47% in 2001. Over the same period, the proportion of women aged 18 to 29 living with their parents rose from 36% to 54%.[vii] This highlights the urgency of improving housing outcomes for young people who do not have family that are able to support them as they transition to independence.

The average age of leaving home is complicated to get right, since it only includes those who have already left. For women, this was 22.1 in 2001 and 24.2 in 2017. For men, it was 23.1 in 2001 and 23.5 in 2017. But this doesn't accurately convey the magnitude of change. A growing proportion of young adults have not moved out at all. Consequently, the average age of moving out is considerably higher and has grown more than these numbers suggest.

Young people experiencing homelessness typically couch surf from place to place or live in overcrowded dwellings until they are able to access an SHS.[vii] A transient lifestyle causes stress and anxiety for a young person, while also disrupting their education and employment pursuits. The experience of prolonged uncertainty and stress greatly increases risk factors for young people including poor mental and physical health, drug and alcohol use, disrupted education, and unhealthy relationships.

It is important that young people are able to find affordable, stable and long-term housing as quickly as possible. In addition to stable and appropriate housing, it is vital a young person is supported to connect with other local services that will assist them to reach independence, building their confidence and self-worth. Enhancing positive connections (e.g. employment services, training services, psychological support will assist a young person to end their experience of homelessness.

Policy Considerations

1. The Needs of Young People

We note that the discussion paper does not consider the unique needs of and challenges faced by young people accessing housing and transitioning to independence. Young people aged 15-24 form 12.5% of the NSW population.[ix] Any long-term housing strategy that fails to consider their needs will not be representative of the entire population of the state and simply cannot be successful.

Research conducted by AHURI in 2002 on young people and housing highlights that young people today continue to face the same challenges and barriers accessing housing as young people almost two decades ago. For example, in 2002, 80% of young people reported high housing costs as a key barrier to housing. Young people also reported leaving home later, a substantial number spent more than 30% of their income on housing while one third spent more than half of their income, and high upfront costs (such as paying bond and rent in advance).[x]

There are two policy challenges at play here. First, to ensure all young people have an equal opportunity to leave the family home and live independently. This requires awareness of the political, cultural and economic forces restricting young people's transitions, for example financial and legislative barriers, employment opportunities and private rental discrimination. Second, to improve the suitability and availability of housing for young people through an improved private rented sector and further provision of affordable and social housing.[xi]

The NSW Government should ensure that any long-term NSW Housing Strategy is not silent on the State's youth population but rather identifies and addresses their unique housing needs and challenges.

2. Inter-Departmental Collaboration

The causes of youth homelessness are many and complex. Often, young people who fall into homelessness are grappling with multiple, coinciding hurdles, the majority of which fall largely outside of their control. Many of the challenges young people face compound one another. For example, domestic and family violence at home can lead to a lack of

stability in childhood, which is linked to disrupted education, which means young people experiencing homelessness are less likely to continue their education beyond the minimum school leaving age. Without formal educational achievement, securing a job is more difficult which in turn makes it harder to secure rental housing.

Therefore, any long-term housing strategy cannot operate in a vacuum and must be considered alongside education, employment, transport, infrastructure, service provision, health and the needs of regional communities.

For example, research undertaken by Yfoundations highlighted the high rates of young people that aren't released from youth detention centres because they are homeless.[xiii] Legislation mandates that the Department of Communities and Justice (DCJ) must first find housing before a young person can be released.[xiiii] A delegation, agreed between the Youth Justice and Child Protection divisions of DCJ, sets out whose responsibility it is to source accommodation based on the age and legal status of a young person (i.e. whether or not they are under the care of the Minister). However, Yfoundations' research highlights that the delegation does not cover every eventuality and allows agencies to shift responsibility.[xiv] This lack of coordination and joint working was highlighted as one of the major reasons for the inadequate response provided to many homeless young people leaving detention.

Further, initiatives like the Home Stretch campaign, which advocates for the extension of support for young people in out of home care (OOHC) until the age of 21, can contribute to the prevention of youth homelessness if implemented. Indeed, evidence from the United Kingdom, the United States and many other countries where initiatives similar to Home Stretch have been introduced, shows that extending care to 21 improves outcomes in education, employment and other life domains.[xv]

The NSW Government should ensure inter-departmental collaboration with other key government departments such as the Departments for Communities and Justice; Transport and Main Roads; Education, Skills and Employment; and Health, among others.

3. Proper Consultation

Policy reform and innovation in a complex area such as housing requires detailed and well-informed consultation with a range of key stakeholders. Yfoundations believes that there has been insufficient consultation with the housing and homelessness sector. The discussion paper was released to the public on the 15th June 2020, citing a deadline for submissions of the 24th July 2020. This left stakeholders with just six weeks to research, consult with interested parties and stakeholders and draft a submission, at a time when services continued to grapple with increased demand as a result of the Coronavirus pandemic. It also coincides with the end of financial year, a busy time for individuals and services.

The NSW Government to commit to further consultation and co-design of the NSW Housing Strategy with the housing and homelessness sector, including reviewing the first draft and providing ongoing feedback.

4. The Coronavirus Pandemic

The public health measures taken to contain COVID-19 have resulted in the biggest economic shock in NSW history, with vulnerable young people particularly negatively impacted. Economic modelling has highlighted the economic catastrophe expected from COVID-19, while also revealing the social and economic benefits from a social and affordable led recovery. The forecast drop in immigration will reduced demand for housing of 38,500 units over 2020 and 2021[xvi]. As a result, up to 85,000 in the residential construction sector across NSW will be lost over the next 18 months, and rising unemployment is projected to increase homelessness by between 7,905 and 16,140 people in NSW.[xvii]

The report, entitled 'Supporting Economic Recovery', was conducted by Equity Economics on behalf of NCOSS, Homelessness NSW, Community Housing Industry Association, Shelter NSW, and the Tenants' Union of NSW. The report doesn't just highlight the immediate urgency for a strong housing strategy for our most vulnerable, it also demonstrates that investment in social and affordable housing plays a critical role in supporting jobs and protecting the most vulnerable across NSW.

The modelling estimates that constructing 5,000 additional social and affordable housing units would support 18,000 construction jobs across NSW.[xviii] This will deliver short-term stimulus to the residential construction sector and household wealth, and long-term benefits through improved housing security, health, and economic participation.

The COVID-19 pandemic has also highlighted the plight of people residing in overcrowded and crammed dwellings. The increased risk of COVID-19 infections for the residents exposes the importance of improving quality and quantity of housing for all. The number of Australians experiencing homelessness grew dramatically from 2011-2016, with the largest increase for people living in severely overcrowded dwellings. Tertiary students are a group likely to be living in overcrowded share houses and roomshare rentals, where living arrangements already breach basic health and sanitation standards.[xix] Expansion in social and affordable housing must be part of NSW plan to combat the COVID-19 pandemic. Well-designed, secure, and maintained housing should be the first defence in combating this public health emergency.

In response to the COVID-19 pandemic and economic crisis, the NSW Government to invest in the construction of social and affordable housing to improve health and housing standards for those living in severe overcrowding and stimulate the residential construction sector.

Housing Responses for Young People

Housing is a critical foundation for all young people, but it must be age-appropriate and support growth, resilience, and positive connections. It is important for housing to nurture the learning and development needs of young people and to support their future aspirations.

Currently, NSW does not have a sufficient support system for our most vulnerable. As a result, homeless young people often seek shelter in refuges, on friends' couches, on the street, or in inadequate or severely overcrowded dwellings. While temporary accommodation and crisis intervention will always play a role in the homelessness support system, it should not be the main focus. To end youth homelessness, we must invest in long-term housing solutions for young people who cannot rely on familial support, including increasing the affordable housing stock, investing in medium-term supported accommodation and youth foyer models, and capitalising on new and innovative construction models.

1. Youth Specific Social and Affordable Housing

The last five decades have seen massive changes to the NSW housing market and research has long demonstrated that a lack of affordable housing is a key driver of youth homelessness. It is evident that no age group has been more affected by these changes than young people as they transition into adulthood and independence.

The most recent Demographia International Housing Survey confirmed that Sydney is Australia's least affordable market and ranked third least affordable overall (trailing Hong Kong and Vancouver).[xx] Housing Affordability is not much better outside of major cities. The Rental Affordability Snapshot, which reports on the amount of private rental properties advertised on a given date across several major NSW regional regions highlights the market's unaffordability. Of the 2,835 private rental properties advertised, none were affordable for young people on JobSeeker or Youth Allowance, even if they opted to live in a share house.[xxi]

This is concerning. Initiatives designed to address youth homelessness and support young people to transition to independence, such as Rent Choice Youth, are dependent on the adequate availability of affordable private rental properties in areas rich with education and employment opportunities. Youth homelessness prevention must involve increasing the availability of affordable housing options through a range of mechanisms:

a) Build and maintain NSW affordable housing stock (including social and community housing).

Countries that have the lowest rate of homelessness in the world, such as Finland and Denmark, have invested heavily in affordable housing. Further, international evidence demonstrates that lower rates of homelessness are correlated with increased investment in affordable housing.[xxii] Yet, in NSW, just 2% of housing in specified zones must comprise of affordable housing. This contrasts with 15% in South Australia, and 20% in the ACT.[xxiii] The provision of affordable housing should be a key priority for the NSW Government in any strategy or plan to curb the rise of youth homelessness.

Homeless young people account for over half (54%) of all single people who seek help from SHS, but form just 2.9% of principal tenants in social and public housing in Australia.[xxiv] The current business model of mainstream social housing means that providers are often reluctant to accept young residents because of their low and insecure incomes, and because they are regarded as high-risk tenants. This, alongside concerns with the suitability of social housing for young people transitioning to adulthood, has led services to call for youth-specific social housing models in NSW.

Finland has adopted a unique approach to this challenge, developing a youth-specific housing system (operated by the Finnish Youth Housing Association) that provides housing and counselling to young people aged 18-29 years transitioning into independence.

Finnish Youth Housing Association (NAL)[1]

Youth homelessness in Finland is in part sustained by a shortage of small, affordable rental units in metropolitan areas. A recent review of Finnish homelessness policy found that for some young people in Finland, their homelessness is primarily the result of lacking the income to pay for the high costs of rental units. This group of young people do not necessarily require intensive support services in order to stabilise their housing but are in dire need of affordable rental units if they are to avoid homelessness.

The Finnish Youth Housing Association (NAL) (Nuorisoasuntoliitto in Finnish) responds to the need for youth-focused, affordable housing across Finland. The NAL is a non-profit, non-governmental umbrella organisation comprised of 24 local associations and seven national member organisations targeted at defending young people's interests in housing matters across Finland. The NAL provides affordable housing opportunities for all non-student young people between the ages of 18 and 29, offering over 3,100 rental properties in over 30 cities across Finland.

Services offered through NAL include:

- Accessible, youth-friendly application processes to apply for NAL housing
- Housing counselling for all tenants, including financial and debt advice
- Resources and guides to support young people transitioning into independent housing
- Individual support (e.g., floating support) for some young tenants
- Active referrals to additional services and support.

The NSW Government to invest in the provision of affordable housing across NSW, particularly in areas within close proximity to employment and education opportunities.

b) Introduce mechanisms to increase the affordability of rental housing, for example abolishing unfair rent rises and increasing the availability of subsidised private rental housing.

Rent Choice Youth supports young people to access safe and affordable housing in the private rental market. It provides a time limited private rental subsidy for up to three years and facilitates access to support services, including training and employment opportunities, to build capacity for independent living. Subsidy tapering prepares young people to pay full market rent through a gradual reduction in subsidy assistance. Rent Choice Youth is available to young people between the ages of 16 and 24 years who are capable of living independently; are homeless or at risk of homelessness; are eligible for social housing and who have the capacity and intention to engage in employment, education or training.

The NSW Government to review and expand Rent Choice Youth to ensure young people have opportunities to access the private rental market, and to allow services to offer dedicated Rent Choice Youth support.

c) Prevent landlord discrimination within the housing market.

A national report analysing people's experiences with the private rental market found that discrimination was widespread, particularly for young people. It found that young renters under the age of 35 were the most likely to say they'd been discriminated against (55%), particularly in regard to their age. Low income households also reported being discriminated against, particularly those receiving government payments.[xxv]

The NSW Government must take steps to ensure an inclusive private rental market and decrease the discrimination faced by many young people seeking to access properties. Foot in the Door is a NSW program that aims to increase access to private rental housing for young people, aged 18 to 24, who are exiting SHS and for whom private rental would be a suitable next step, by engaging with and providing training to real estate agents. An evaluation of the program found that Foot in the Door significantly improved real estate agents' understanding and competency around youth homelessness.[xxvi] Given the positive outcomes achieved, the NSW Government should look to expanding Foot in The Door program.

The NSW Government to further invest in programs such as Foot in the Door that seek to break down barriers to entry for young people accessing the private rental market.

2. Medium-Term Supported Accommodation (24/7 staffing) model

Medium-term accommodation provides supported housing for young people with 24/7 on-site support from caseworkers. Much like crisis accommodation, medium-term accommodation provides young people with safe and stable accommodation in a home-like environment, with holistic wraparound support and trauma-informed care. Unlike crisis accommodation however, medium-term accommodation allows young people to reside in the service for 2-3 years, as they complete their education or training, and

develop critical living skills. These medium-term services take into consideration that trauma and development significantly impact on a young person's capacity to live independently.

The GHSH reforms resulted in a critical loss of medium-term youth homelessness services. At present, there are only four medium-term services - three in metropolitan Sydney and one in the Illawarra.

Due to the lack of medium-term supported housing options, children and young people must rely on short-term crisis accommodation, which requires they move every three months, leading to a disrupted education and loss of community connections. Homelessness can be disruptive to education as it is associated with frequent school moves and disengagement in the classroom. For example, 60-70% of children who have experienced homelessness left school before Year 12, and never recovered their education.[xxx] Stability of housing and continuity of schooling can lead to better educational outcomes, contribute to wellbeing later in life, and entry into the labour market.

The NSW Government must invest in an immediate enhancement of funding to existing medium-term accommodation services in NSW, plus an expansion of the model across the state, with particular focus on rural and regional locations.

3. Education First Youth Foyers

Youth Foyers are a model of service developed in the United Kingdom for over 20 years provides quality transitional housing, with onsite support to assist young people with access to training, education, employment, and transiting into independent living. Foyers offer a package of support, including accommodation to homeless or at-risk young people, based on participation in education, training and/or employment as a supported transition into independent living and a sustainable livelihood. While there are other programs providing education and homelessness support to young people in NSW, there are very few that provide the fully integrated service model of a Foyer.

A 2017 study by Adam Steen and David MacKenzie, 81% of ex-residents of Australian foyers moved into stable and secure housing found that ex-residents were moving on to stable and secure housing, which compared favourably with overseas models in similar housing markets. Fifty-two per cent of ex-residents were in some form of education and training, and while this was lower than overseas figures, the researchers suggest that 'A plausible explanation for this is that ex-residents may have entered the workforce, but this could not be verified'. The study also concluded that in all of the Australian foyers, the shortfall between annual client rent received (25% of the resident's incomestandard for community housing rents in Australia) and the total cost is significant. It indicates that without substantial additional recurrent funding, the various foyers are not financially sustainable.[xxxi]

There are several Youth Foyer models operating in Australia. In Wollongong, Southern Youth and Family Services operates the Illawarra Youth Foyer Project. The Illawarra Youth Foyer Project begun as a pilot in 2004 in a renovated Department of Housing building and officially launched in February 2010, providing housing for up to 25 young people aged 16-23 years old who are engaged in education, training, and preemployment and employment support.[xxxii]

Another good-practice model in Australia is the Victorian Education First Youth Foyers (EYF) run by the Brotherhood of St Laurence in partnership with Launch Housing. It is based on having supported accommodation for at-risk young people aged 16-24 located in close proximity to TAFE and University. The EYF Model is designed to break down structural barriers that prevent young people from engaging in education opportunities and provides a structure for them to transition to independence.[xxxiii] The EFY Foyer evaluation found that the model substantively improves participants' education, employment, housing, and health and wellbeing outcomes. On entry, 42 per cent of residence had completed Year 12 or Certificate III, but 67 per cent had achieved this level by the time they left the foyer, and 75 per cent a year later.[xxxiv]

In 2019, KPMG released a financial evaluation of Victoria's EYF model, assessing the costs and benefits attributed to young people exiting these Foyers over a three-year period. When compared to alternatives, the report found Foyers delivered significant long-term savings of \$10 million in net benefits over a 20-year timeframe through increased earnings, avoided incomes support payments (i.e. Centrelink), avoided housing support, and reduced emergency department admissions.[xxxv] With student accommodation for 40 young people, the EYF model has sufficient scale to ensure financial viability of the model and the ability to attract philanthropic and corporate funding.[xxxvi]

SHS across NSW have since sought to replicate the success of the Youth Foyer model. In July 2019, Platform Youth Services commenced an Education First Program at Lemongrove House in Penrith. Although the NSW Government is yet to support this program, an interim report highlighted a number of positive outcomes for young people including successful exits to independent living, two-thirds of young people engaged in education with the remaining third seeking opportunities, 50% in employment, as well as health improvements.[xxxvii]

The NSW Government must invest in capital grants and ongoing operational costs for Youth Foyer programs distributed across NSW. They should follow best practice for Youth Foyer design and location.

4. Innovative Construction and Affordable Housing Models

Traditional supportive housing models alone cannot end youth homelessness, we must look to new, creative, flexible affordable housing models that match individuals and local community needs. To adequately address the emerging needs of those experiencing homelessness NSW must have a wide selection of affordable housing models. To do so the NSW Government must invest in innovative ways to utilise government land, and improve the selection and availability of housing stock, offering both a social and economic return, whilst achieving the best outcomes for tenants. In a 2016 study entitled 'Cost Offsets of Supportive Housing: Evidence for Social Work', over a period of twelve months a person experiencing homelessness accessed an average of \$48,217 of government services, such as police, prison, emergency department, hospital-admitted patients, ambulance, mental health, and homelessness services. By comparison, when a person was a tenant of supported housing their annual need for frontline services was reduced by \$13,100.[xxxviii]

Two recent examples of innovative construction models which provide significant social and economic returns are Tiny Homes Foundation and Kids Under Cover Studio Program.

a) Tiny Homes

Tiny Homes Foundation is a not for profit organisation dedicated to providing socially, environmentally, and economically sustainable affordable housing solution. The Pilot Project in Gosford NSW is based on a "Housing-First" principle that prioritises housing for people experiencing or at-risk of homelessness and then wrap around additional supports and services as needed.

Completed in May 2018, the pilot project built 4 Tiny Homes (Tiny Homes Village) on land leased by Central Coast Council. The 4 self-contained single occupancy homes were 14.4spm each and included a bathroom, kitchenette, and sleeping/lounge area. The 4 Tiny Home's shared common lounge room and laundry in a Tiny Home Village.

Since then, Tiny Homes have expanded to deliver a 'Tiny Home on Wheels' into Armidale to engage with the BackTrack Youth Works programs. Tiny Homes Foundations would like to collaborate further with BackTrack to build additional tiny homes as part of their work with young people in the Armidale region.[xxxix]

The pilot program has proved successful, as tenants have maintained their tenancies, improved their mental health, and engaged in education and employment.[xl] NSW Government should replicate the program in different local councils across NSW. Utilising Trade Training Centres and up skilling Building and Construction Students to get on the job experience.

b) Kids Under Cover

Kids Under Cover is a not-for-profit organisation supporting vulnerable young people between 12 and 25 years who are at risk of homelessness. At the heart of their work is the 'Studio Program'. One or two-bedroom studios with bathroom are built in the backyards of family or carers homes. This provides secure and stable accommodation for young people on the verge of family breakdown.

For at-risk young people their lives often become unbearable, burdened by poverty, neglect, abuse, unemployment, health complications, and mental illness. The cycle of events causes many young people to leave home when they are not ready or have nowhere to go.

Kids Under Cover interrupts the cycle and helps the young person to maintain connection to home and their support networks. By acting early Kids Under Cover can address the issues, which lead to homelessness, and can secure and maintain their housing. For the wider community, this approach reduces the cost to society that invariably results from entering the cycle of homelessness.

Studios are prefabricated, with its entire kit flat-packed and pre-assembled. Studios can be transported by truck and erected within 10 days.

In 2017, EY conducted a Social Return on Investment (SROI) analysis. The findings from the report showed that Kids Under Cover Studio Program is effective in archiving its aims, with EY calculating that the social return equates to over \$30 million over 6 years. The evidence provided within the analysis has shown for every dollar invested over 6 years returns \$4.17 in social value, with the model generating \$63 million of social value.[xli]

The NSW Government to adopt and expand innovative housing and construction models such as Tiny Homes and the Kids Under Cover Studio Program, to support children and young people at-risk of homelessness.

Conclusion

Youth homelessness is a prominent public issue. The prolonged and sustained growth in youth homelessness reflects, in part, the challenges faced by young people as they transition from dependence to independence. The reasons why are many and complex. Past trauma, inadequate living skills, lack of affordable housing options, lack of support, discrimination, a lack of income and employment opportunities, or indeed a combination of these, can all play a part.

To end youth homelessness, the NSW Government must invest in affordable and long-term housing solutions. For many young people, youth homelessness can be resolved through stable integrated housing models, such as medium-term supported accommodation and Youth Foyers, with a trauma-informed approach that focuses on developing living skills and education and employment opportunities. For other young people, the availability of affordable housing and removing barriers to access the private rental market will provide pathways out of homelessness.

COVID-19 has highlighted the plight of those experiencing homelessness. It has brought attention to the importance of increasing the availability of quality and affordable housing. Building more social and affordable housing will not only have immediate benefits for the individual and communities through improved housing security and health benefits, but it will also stimulate the flailing residential construction sector.

While housing will always be at the forefront of any homelessness intervention, it is imperative that young people have choice and are able to build their resilience through a strong support network, suitable education and employment opportunities, and developing living skills to engage in a positive lifestyle and maintain their housing. Put simply, the NSW Housing Strategy must consider the unique needs of children and young people if it is to have lasting success.

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