

Sacred Heart Mission

87 Grey Street
St Kilda 3182

PO Box 1284
St Kilda South 3182

Enquiries

(03) 9537 1166

info@sacredheartmission.org

www.sacredheartmission.org

Prepared by

Cathy Humphrey, Chief Executive Officer

Olivia Killeen, Project Officer – Social Policy and Strategic Projects

Sacred Heart Mission acknowledges the people of the Kulin Nations as the Traditional Owners of the land on which we operate. We commit to providing accessible and culturally appropriate services to Aboriginal and Torres Strait Islander people.

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1. Executive Summary

Sacred Heart Mission (SHM) appreciates the ability to contribute to the Inquiry into the Victorian Government's Response to the COVID-19 Pandemic. We recognise the complexity of responding to a pandemic environment, and the Victorian Government's commitment to preventing widespread infections of COVID-19 in Victoria, which have overall been successful to date, despite many challenges since the onset of the pandemic.

However, we are deeply concerned by the short- and long-term impacts of stay-at-home and social distancing restrictions on the Victorian community, particularly those who are experiencing deep disadvantage, poverty, and homelessness.

The coronavirus (COVID-19) pandemic has had a profound and severe impact on the social and economic fabric of societies all over the world. The need for physical distancing has required the shutdown of much of societies' economic activities, leading to job losses, reductions of hours and temporary stand-downs of employees. The likely long-term effects of the pandemic cannot be underestimated.

However, it is likely that many of the jobs lost due to the pandemic will not return, even with significant financial support to businesses through the Victorian Government. Many people will struggle to re-engage in the paid workforce, and people who were formerly in a stable, or at least manageable financial position prior to the pandemic will be at significant risk of long-term unemployment, homelessness, and poverty.

Climbing out of poverty is extremely difficult, in part due to historically punishing levels of income support in Australia that cannot sustain basic living standards. The decision to increase the JobSeeker Payment (formerly Newstart Allowance) and widen the eligibility criteria, as well as the implementation of the JobKeeper Scheme are important policy interventions by the Commonwealth. The increases to income support payments have had a significant positive impact for the long-term unemployed people previously languishing on the old Newstart Allowance.

It is extremely disappointing that the Commonwealth government has not heard calls from all sectors of the community not to reduce JobSeeker and JobKeeper Payments from 28 September, despite the fact that the Victorian community, particularly given the longevity of Stage 4 restrictions in Metropolitan Melbourne. We believe the Victorian government must find ways to provide income support to Victorians who are still unable to work and prevent more community members from falling into poverty.

Sacred Heart Mission is expecting a significant increase in demand for homelessness services and social housing in the wake of the COVID-19 pandemic. Already, we are experiencing demographic changes in who our service users are, and changes in their interactions with our staff – primarily, increasing loneliness and isolation.

To respond to the current demand and the anticipated surge demand, the Victorian Government must invest in social housing, and provide localised supports for people to exit homelessness. Without it, the homelessness crisis will escalate, and will continue to be a wicked social issue, that society and governments will be challenged by for years to come.

2. Recommendations

Recommendation 1: That the Victorian Government must continue to invest in community and social services, such as mental health, family violence support, alcohol and other drug services etc. to support our social recovery from the COVID-19 pandemic.

Recommendation 2: That the appeals process for challenging fines associated with breaches of COVID-19 restrictions is clear, transparent and responsive to circumstances; and that Victoria Police are encouraged to use discretion when responding to breaches and issuing fines, particularly for disadvantaged communities.

Recommendation 3: That the Victorian government, in collaboration with the community sector and other relevant parties, develops a strategy to ensure that those who are temporarily housed due to COVID-19 can access permanent housing, and are provided with appropriate support to sustain that housing.

Recommendation 4: That the Victorian government commits to investing in social housing, at a rate of at least 6,000 social housing units per year over the next ten years, alongside strategies to boost the availability of affordable housing in the short term, until a long-term social housing supply can be created.

Recommendation 5: That the Victorian government continues to advocate for long-term changes to the Commonwealth income support system, as well as continuing to use alternative mechanisms to financially support vulnerable Victorians in the absence of action by the Commonwealth, including assistance to people who do not have paid leave entitlements.

Recommendation 6: That the Victorian Government collaborates with the Commonwealth, landlords and financial institutions to prevent private tenants from being forced to repay their accumulated housing costs at an unaffordable rate, risking eviction, homelessness, and exposure to trauma.

Recommendation 7: That government invests in programs and services that provide access to, and training in digital technologies for vulnerable Victorians, particularly older people and those experiencing homelessness and disadvantage.

Recommendation 8: That government should provide additional assistance to vulnerable Victorians who are ineligible for Commonwealth income support or the JobKeeper payment, to reduce financial hardship prevent exposure to homelessness and trauma in communities of temporary residents and migrants.

Recommendation 9: That government should invest in a public health campaign to discourage people from attending their workplace when unwell, and to work with employers to ensure that their staff do not feel obliged to attend work in these circumstances.

Recommendation 10: That government should continue to expand the *Working for Victoria* Scheme to support Victorians back into work in the coming months and years as we commence economic recovery from COVID-19, and work with businesses to understand their ongoing requirements in a 'COVID-normal' environment.

3. About Sacred Heart Mission

Sacred Heart Mission (SHM) has been delivering services and programs for people experiencing long-term disadvantage and exclusion for over 37 years. SHM is committed to programs that build people's strengths, capabilities, and confidence to participate fully in community life.

Today we are one of Victoria's leading agencies working with people who are experiencing deep, persistent disadvantage and social exclusion, particularly people experiencing long term homelessness.

For details of our programs and services, visit www.sacredheartmission.org.

3.1 Service delivery during COVID-19

SHM's accommodation and homelessness services are essential services, and our focus throughout the COVID-19 pandemic has been to continue to provide critical services as far as practicable, while modifying our services as necessary to ensure physical distancing and protect the safety of clients and staff.

It is important to note that 'social distancing' is the terminology used to describe the need to keep a 1.5 metre distance from each other in public places. However, the implication of this practice is a lack of social connection as a result of what is in fact, a physical distance, rather than a social one. Therefore, we use the term 'physical distancing' throughout this submission, to recognise this subtle but significant difference. Key modifications to our service delivery are described below:

Engagement Hubs (Dining Hall, Central Services, and the Women's House)

- From 16 March 2020, our Dining Hall clients have been offered a combined breakfast and lunch takeaway meal, a modification to this service to reduce for vulnerable people to gather as they wait for their meal, outside the door of SHM's main building (87 Grey Street, St Kilda). Women's House clients are also receiving meals at this location, and clients are supported by Women's House and Central staff members.
- To ensure physical distancing, we have spray-painted hearts on the pavement in front of our Dining Hall gate, to indicate the 1.5 metres of distance people are required to keep between each other.
- Highly vulnerable clients, and those who were required to self-isolate have been linked to the Red Cross who are providing food hampers. RACV is also donating meals and delivering them to our clients at RHPP, Sacred Heart Local, Bethlehem Community and Homefront.
- Provision of mobile phones to vulnerable clients, courtesy of Better Life Mobile, to help them stay connected to support workers. Across April and May, over 350 social support phone calls were provided to our Engagement Hub clients.
- Access to the GP clinic is available four days a week from Monday to Thursday between 9am and 1pm.
- Access to toilets at Sacred Heart Central remain available seven days a week, however the showers and laundry services are temporarily closed. The Women's

House will continue to offer crisis and housing support. Drop in access, showers, laundry and the sleep room are temporarily closed.

- Our Resource Room continues to provide information and assistance with a range of issues including housing and accommodation.
- Hands on Health Clinic has moved services such as our physiotherapy pain clinic and dietetics services onto an eHealth platform and has provided 31 eHealth consults during April and May. The Health and Wellbeing group activities have also been placed on hold.
- A new food security and social support team has been created with existing modified Engagement Hub roles to meet current and emerging needs in the community, as existing services are modified, and new emerging needs identified.

GreenLight, J2SI, Sacred Heart Local and other outreach and case management support

- Clients of GreenLight and J2SI have continued to provide case management and service coordination remotely to clients via telephone. Certain exceptions have been made for new housing offers to clients or high-risk tenancies, whereby outreach has continued to occur with appropriate controls in place.
- Outreach and case management support will occur via the telephone. Current clients receiving case management have been supported with mobile phones.
- Sacred Heart Local has implemented daily welfare checks via telephone for all clients, and staff are maintaining physical distancing where possible when visiting clients and using personal protective equipment (PPE) as appropriate.

Residential/Accommodation Services (Rooming House Plus Program, Bethlehem Community, Sacred Heart Community)

- All accommodation services are maintaining physical distancing protocols for residents and staff based on Victorian and Commonwealth Government advice
- Group activities and non-essential services have been modified or suspended as necessary based on physical distancing advice and will be slowly re-introduced based on updated advice.
- Minimal visitors, screening of visitors and ensuring they comply with physical distancing restrictions and ensuring that all visitors (including staff) to Sacred Heart Community have received a 2020 seasonal flu vaccination as per Commonwealth directives.
- Creation of discrete staff teams and rosters to reduce staff contacts and implemented the use of PPE as well as training for all staff.

Op Shops

- Due to COVID-19 restrictions, it was necessary to close all 12 of SHM's Op Shops from 1 April 2020.
- We have since increased the number of items available via our Instagram and eBay online stores.
- From 22 May 2020, four stores were able to reopen – these are larger and have a greater ability to accommodate physical distancing.
- Due to the implementation of Stage 4 restrictions on 2 August 2020, all stores remain closed until retailers are allowed to reopen. This is financially challenging for SHM,

and we hope to be able to reopen shortly, with a strong COVID-Safe plan in place to ensure the safety of all customers and staff.

- Our experience between May and August demonstrated that we were able to operate in a COVID-Safe manner across our stores, and when collecting and sorting donations. We hope to reopen shortly and will continue to prioritise safety and hygiene for staff, volunteers, and customers.

Office-based staff and operational changes

- Office-based staff and those with the ability to work remotely have been encouraged to do so throughout the pandemic. SHM is using technology to conduct meetings, events, training, as well as restricting movement between offices. Visits to our office and service sites are currently restricted.
- Clear instructions provided to staff on appropriate actions to be taken if feeling unwell.
- Suspension of shifts for volunteers, with some volunteers able to assist remotely and have been supported to do so. Some volunteers have been able to work in person and have been provided with permits.

4. Social impacts of COVID-19 on disadvantaged communities

It will take many months or years to understand the full impact of the COVID-19 pandemic on Australian and global society, from a health, social and economic perspective. However, the experience of clients themselves, and of organisations and their staff is important in understanding the personal and social impacts of the crisis as it is occurring.

SHM staff report that the most prominent topic brought up by clients as part of their engagement with them is loneliness and social isolation. For clients who regularly attend the Dining Hall for meals; the need to receive a take-away meal option and physically distance themselves from their community members and friends is extremely unsettling and distressing.

SHM has made a concerted effort to maintain connections with clients, including those who we see on a sporadic basis. We have provided over 50 mobile phones to clients who were unable to access one and have delivered hampers of food and other supplies to clients who have needed material assistance because of the pandemic.

The need to provide case management services remotely has been challenging for both clients and staff. We are aware that for many clients, feelings of isolation, poor mental health and well-being, demotivation and increased substance use are likely to be occurring, even when clients are not able to communicate this. Staff providing intensive case management have a unique opportunity to support clients to navigate change in such a complex environment and assist them to make positive changes to their lives.

Some staff have also reported that they have seen an increase in clients presenting to our services who are affected by drugs and alcohol, as well as witnessing and needing to intervene in a greater number of overdoses in recent months. We believe this is a likely a side effect of poor mental health and wellbeing and a form of self-medicating, and a lack of other meaningful activities including interactions with others, due to stay-at-home restrictions.

It is arguable that increases in consumption of alcohol and other drugs are likely to be occurring more widely within the community. However, this issue is more noticeable in groups who are more visible to the public, such as those experiencing homelessness or in temporary hotel accommodation, especially in densely populated areas.

Simultaneously, isolated individuals are also more at-risk when using substances. Without access to their support networks and visitors who would ordinarily interact with them if not for COVID-19 restrictions, there is a greater risk that someone will intentionally or accidentally experience an overdose leading to serious harm or death.

Furthermore, it is evident that the Stage 4 restrictions implemented on 2 August, particularly the 8pm – 5am curfew and restrictions on travelling more than 5km from home has had a profound mental health impact on the Victorian community in general, but that those impacts are felt more significantly on people experiencing disadvantage – particularly those who have minimal access to goods and services within 5km of their homes; and do not have the financial means to purchase more than 1-2 days' worth of groceries at a time to minimise their time outside. The implementation of mandatory mask-wearing is an additional financial burden on disadvantaged community members, and the price-gouging and panic-buying of masks in the days immediately following the announcement highlights how the pandemic has widened social and economic inequalities in ways that were not anticipated.

Victorian Government must seek to understand and address the social, economic, and broader health impacts of the COVID-19 restrictions on the population, especially disadvantaged groups, in the medium-to-long term as we move towards 'COVID-normal' in Victoria.

Recommendation 1: That the Victorian Government must continue to invest in community and social services, such as mental health, family violence support, alcohol and other drug services etc. to support our social recovery from the COVID-19 pandemic.

4.1 Policing of public health restrictions

The decision to issue highly punitive fines of \$1652 to vulnerable community members that were seen to be disobeying public health restrictions, is also of significant concern. Community legal services have reported that many of their clients being fined unreasonably for supposed breaches of the COVID restrictions (Davey 2020; Youthlaw 2020). This includes not being at home when required to self-isolate; because they were in quarantine hotels, and for shopping and exercising. In particular, these fines appear to be disproportionately issued to young people, refugees, people with limited proficiency in English, people with mental health issues, Aboriginal people and people experiencing homelessness (including those in temporary hotel accommodation). Community legal services have also reported that they are having considerable difficulty appealing these fines; including that they are receiving computer-generated responses without genuine consideration of their requests (Clayton 2020).

The effectiveness of such fines in facilitating behaviour change is also questionable in these circumstances and not in line with expectations of public safety. It is highly unlikely that any young person, or people experiencing significant disadvantage will be able to pay such fines,

which creates blockages in a stretched legal system and brings more people into contact with the court system, causing unnecessary stress and anxiety.

We recognise that the Victorian Government has requested substantial support from Victoria Police in responding to the changes in restrictions over recent months which have been rolled out extremely quickly. However, it is important to highlight that over-policing of marginalised communities is not a new issue, and the COVID-19 restrictions are only the most recent and high-profile example of this.

It is extremely disappointing that Victoria Police have not been responsive to the needs of communities in these challenging times, and that the appeals process is not reasonable and appropriate, and the circumstances of those affected are not considered. The announcement on 28 September 2020 to increase fines for unlawful gatherings to \$4957 is extremely concerning for these marginalised groups. There is a lack of evidence that such fines are acting as a genuine deterrent for people deliberately holding unlawful parties and gatherings, and in fact are more likely to instil fear of the police within vulnerable groups; serving no benefit to public health effort to reduce transmission of COVID-19, or the wider community in general and is likely to have long-term ramifications in community attitudes towards figures of authority.

Recommendation 2: That the appeals process for challenging fines associated with breaches of COVID-19 restrictions is clear, transparent and responsive to circumstances; and that Victoria Police are encouraged to use discretion when responding to breaches and issuing fines, particularly for disadvantaged communities.

5. Rough sleeping and COVID-19

For people who are sleeping rough, or live in inappropriate or overcrowded accommodation, the risk of contracting COVID-19 is higher, due to the inability to maintain a physical distance from others, lack of control over their living environments and the potential lack of access to sanitary facilities. This also means that unless an opportunity to self-isolate is provided, it is more likely that people in these circumstances will spread the virus to others, which is of severe concern.

People with increased health vulnerabilities are also more at risk of becoming severely unwell from commonplace illnesses such as the common cold and influenza, as well as COVID-19. People experiencing homelessness and chronic disadvantage are also less likely to seek medical assistance for health concerns, meaning that by the time they access help, their conditions are chronic and poorly managed.

Early in the pandemic, homelessness providers were able to swiftly and efficiently access vacant hotel accommodation to house rough sleepers. Approximately 1,000 people housed in inner Melbourne in the first four weeks of lockdown, a clear indication of the unmet need of social housing at that point in time.

This initiative should be commended and was essential in preventing a mass outbreak of COVID-19 in homeless communities across Victoria that has so far been avoided. In June, when the first lockdown eased, we were deeply concerned that these people would be forced back onto the streets if they were not provided with alternative housing.

We were greatly relieved by the announcement made in late July 2020 to extend the program until April 2021 and to provide additional funds to support people to transition into stable housing. Our position is that those currently residing in hotels should be supported to access stable and permanent housing as soon as possible.

SHM has been funded by DHHS to provide the Hotel Response Team Project from July until 31 December 2020. The project provides a concierge health and early intervention response for COVID-19 to four hotels (at the time of writing), and ensures appropriate COVID 19 preventative measures are in place to protect the health and wellbeing of people (formerly sleeping rough) residing temporarily in hotels. The Hotel Response Teams ensure adequate service supports are put in place to assist in the response of any further COVID-19 outbreaks.

We have also engaged in the GreenLight HEART project, which provides a rapid response to ensure 300 people have their needs assessed and are linked to case management and housing & support plans, to support them to exit. SHM's team is responsible for working with 100 of these clients. In order to commence this project quickly, SHM pivoted some of its existing resources into GreenLight HEART, as this was determined to be of significant need and other services have been unable to operate as normal under the COVID-19 restrictions.

Early in the COVID-19 outbreak, SHM, along with other sector partners received funding from the Victorian Government to repurpose disused buildings to provide temporary accommodations and 24-hour support to people who are experiencing homelessness and chronic and acute medical conditions who require temporary housing.

It was initially anticipated that these centres would operate as COVID-19 Isolation & Recovery Facilities (CRIFs). However, due to the swift decision made to temporarily house rough sleepers in hotels and other vacant accommodation, a severe outbreak in the homeless communities around Australia was not realised, including during Victoria's second wave from July 2020.

As a result, the SHM Respite and Recovery Facility has provided recuperative support in the short term (up to 3 months) for people who have chronic and acute medical conditions not associated with COVID-19, until November 2020. Case managers are employed on a 24/7 rotating roster, to support clients to access housing and other services to exit homelessness post-discharge.

The aim of the Respite and Recovery Facility in supporting rough sleepers to access housing, however, will only be realised if there is sufficient social housing available to meet demand, alongside the ability to be flexible and assertively refer clients into other specialist services.

Though disastrous, the COVID-19 pandemic has created a unique opportunity to provide rough sleepers with support to exit homelessness in a way that did not previously exist. It is vital that people who are rough sleeping are provided with intensive support to access and sustain housing permanently.

However, the release of additional funds for homelessness services to provide ongoing support to vulnerable community members has been significantly delayed. A lean Victorian Public Service has meant that its' ability to be agile and responsive in the COVID-19 environment is extremely limited; and has proven to be challenging throughout the pandemic. A long-term commitment by the Victorian Government to invest in the public

service and boost its' capacity for decision-making and emergency planning will be beneficial in responding to future challenges in our society.

Recommendation 3: That the Victorian government, in collaboration with the community sector and other relevant parties, develops a strategy to ensure that those who are temporarily housed due to COVID-19 can access permanent housing, and are provided with appropriate support to sustain that housing.

6. Housing affordability and investment in social housing

Prior to COVID-19, the housing market, both for purchasers and renters was becoming increasingly unaffordable, with increasing proportions of over-indebted households; as well as slow wage growth (ABS 2019; Department of Treasury 2017). In these types of circumstances, there is greater risk of people experiencing financial difficulty, and more potential for homelessness to occur – such as via rental evictions or being unable to meet mortgage repayments.

The COVID-19 pandemic adds a further layer of complexity to Australia's housing affordability crisis. It is anticipated that the COVID-19 pandemic will have long-term and widespread impacts on the Australian economy to rival that of the Great Depression. While we don't yet know the full extent of these impacts, estimates from April 2020 suggest that 14 - 26% of Australian workers (1.9 – 3.4 million people) could lose their jobs as a direct result of the need to physically distance from others, and the unemployment rate could rise to 10 – 15% (the Grattan Institute, 2020).

It is also likely that personal and household debt will increase, property values will drop, and superannuation will be less profitable, all of which have significant impacts on people nearing retirement age. Despite endeavours by the Commonwealth to assist people to prevent financial difficulties due to COVID-19, there will inevitably be those for whom that assistance is unable to prevent a financial crisis. It is simply not possible for people to get back on their feet without housing. The solution is a supply of accessible and appropriate social housing for those who need it.

At SHM, it is clear that a lack of investment in social housing for many decades, and complex pathways for people to navigate between various systems – such as mental health, justice, hospitals and income support - mean that people are falling through the gaps into homelessness. This problem will be exacerbated by the financial difficulties brought on by COVID-19, with the investment in, and supply of social housing already severely lacking.

The *Make Social Housing Work* report (Victorian Housing Peaks Alliance, 2020) calls for the building of 6,000 social housing units per year in Victoria over the next ten years. This will create a more permanent solution for people who have been temporarily housed to due COVID-19, as well as for those who will become increasingly vulnerable due to unemployment because of the pandemic.

Recommendation 4: That the Victorian government commits to investing in social housing, at a rate of at least 6,000 social housing units per year over the next ten years, alongside strategies to boost the availability of affordable housing in the short term, until a long-term social housing supply can be created.

7. Centrelink payments and COVID-19

We acknowledge that the Commonwealth has implemented mammoth changes to the income support system in response to the COVID-19 pandemic as well as financial assistance to businesses to keep their staff employed. These changes have been swiftly implemented, and are hugely beneficial to many Australians, not only those in receipt of government assistance prior to the pandemic. Though income support is a Commonwealth issue, the State and Territory governments have a responsibility to advocate on behalf of their vulnerable constituents and reframe the entire welfare support system into one that ensures people who are not employed, or on low incomes, do not live in poverty.

For those who were already experiencing extreme disadvantage and poverty prior to the pandemic, the Coronavirus Supplement of an additional \$550 per fortnight (announced on 22 March 2020) for eligible recipients, as well as the \$750 Economic Support Payments provided to a wider group of eligible recipients, has made a significant positive impact on recipients of these payments, alongside the suspension of mutual obligation requirements for payments throughout the pandemic.

However, these changes have been described and clearly indicated as being temporary measures during the pandemic, with the current date to revert to the prior rates is 24 September 2020.

However, there is overwhelming evidence that the current payment rates must be maintained, particularly considering the likely longevity of the virus and its' impacts. Many low-income Australians are experiencing extreme financial hardship, struggling to make ends meet in private rental, and are at severe risk of homelessness.

The Department of Health & Human Services (DHHS) conducts quarterly rental reports, to examine availability and affordability of the rental market. In December 2019, the median weekly rent was \$400 across both regional areas and metropolitan Melbourne (DHHS 2019).

The rate of the JobSeeker payment without the Coronavirus Supplement at \$282.85 per week is nowhere near enough to meet basic housing needs, even with the additional full rate of Commonwealth Rent Assistance (CRA) of \$69.80 per week.

Given eligibility for maximum rate of CRA requires rental payments to be at least \$310.73 per week, someone would be left with \$28.10 per day to meet all other needs – food, bills, transport, and clothing. A spend of any more than 30 per cent of income on rent (in this case, \$105.79) per week is the definition of housing stress for people on a low income – a nationally accepted benchmark. It is estimated at least 40 per cent of people receiving CRA are in this position. This means that recipients of the JobSeeker Payment, as well as other Centrelink payments, are living well below the poverty line, and this has been the case for well over a decade given that the payment had not been increased in real terms since 1994 prior to the COVID-19 pandemic.

Low-income single person households face the most difficulties in accessing affordable rental housing, due to such a limited supply of affordable one-bedroom dwellings. In December 2019, DHHS found that just 0.4 per cent of one-bedroom dwellings let in the December quarter were affordable to low-income singles across Melbourne, and 2% in the state of Victoria. In comparison to March 2000, the earliest records of this data collection, 5.5% of one-bedroom dwellings were affordable for the same cohort, and 19.1% across the state (DHHS 2019).

Anglicare Australia recently conducted its annual Rental Affordability Snapshot in March 2020. This year's study was completed just after the COVID-19 changes to the welfare system for the following six months. This provided a unique opportunity to compare rental affordability under 'business as usual' arrangements against what would happen for people on government assistance if the Coronavirus Supplement were made permanent.

Of the 69,960 properties studied on 21 March 2020, just three properties in the country were affordable and suitable for single people receiving Youth Allowance, and only nine for a single person receiving the JobSeeker Payment (Anglicare Australia, 2020).

If the Coronavirus Supplement was made permanent, there would be 624 properties (0.9%) that would be affordable for a single person receiving Youth Allowance, and 1,040 properties (or 1.5%) that would be affordable for a single person receiving the JobSeeker Payment. This is still a small number, but it is indicative of how much difference the changes to income support associated with the COVID-19 pandemic have made to people receiving Commonwealth income support. For single people on the minimum wage, only 1688 properties (2.4%) were affordable.

These changes confirmed what was well understood within the community – that the previous rate of the JobSeeker Payment, formerly known as Newstart, as well as other Centrelink payments are too low to meet basic living standards and mean that poverty becomes entrenched in their lives.

Many SHM clients receive Commonwealth income support and have been extremely grateful for the temporary changes to payments associated with COVID-19, as many clients have been subsisting on insufficient payments for several years. The present environment provides SHM staff with a unique opportunity to support clients to learn budgeting skills, and to pay off debt where it has accumulated and rebuild their lives.

This was supported by the Senate Community Affairs References Committee, who conducted an Inquiry into Newstart (now known as the JobSeeker Payment) and related payments in 2019. The Committee recommended that the Australian Government immediately undertake a review of the income support system to ensure that all eligible income support recipients do not live in poverty (Commonwealth of Australia, 2020).

The Australian Government has a unique opportunity provided by the COVID-19 pandemic to reframe the welfare system into one that allows for an acceptable standard of living and prevents poverty, disadvantage, and homelessness. It is deeply unfortunate that the Commonwealth has not listened to the calls from across the community not to decrease JobSeeker and JobKeeper payments on 28 September, particularly given the current restrictions within Victoria.

Recommendation 5: That the Victorian government continues to advocate for long-term changes to the Commonwealth income support system, as well as continuing to use alternative mechanisms to financially support vulnerable Victorians in the absence of action by the Commonwealth.

8. Moratorium on rental evictions and mortgage relief

On Sunday 29 March 2020, the Commonwealth Government announced a six-month ban on landlords evicting residential or commercial tenants who are unable to pay their rent due to having lost income due to the virus lockdown (AHURI, 2020a). There has been a significant effort by the Victorian government to support this, through amending the Residential Tenancies Act and providing financial assistance to renters via the rent relief grant in Victoria (DHHS 2020).

Banks are also providing mortgage relief to both owner-occupiers who have lost income, and landlords with loans on a rental property where the tenants are unable to pay their rent, but interest will continue to accumulate on the loan, which comes at a longer term cost. It is important for financial institutions to continue to support their customers to ensure they are not at risk of defaulting on their loans and risk losing their housing.

At this stage, it is unclear how tenants will be required to repay their rent after the six-month period, assuming that they are able to resume work at prior levels of employment or obtain another job quickly. It is possible that households would be expected to repay their rental arrears, alongside their current rent; and that mortgage repayments will need to be increased. It is also possible that private landlords may need to quickly sell tenanted properties, causing significant disruption for their tenants who may then need to relocate if the purchaser does not want to maintain the existing tenancy.

At best, this 'double rent'/increased repayment scenario would reduce households' spending capacity, and therefore limit Australia's ability for economic rebound after the pandemic (AHURI 2020b). If households cannot pay rent or service their loans, they may well be at risk of losing their housing and be exposed to homelessness.

Recommendation 6: That the Victorian Government collaborates with the Commonwealth, landlords and financial institutions to prevent private tenants from being forced to repay their accumulated housing costs at an unaffordable rate, risking eviction, homelessness, and exposure to trauma.

9. Technological disadvantage

Digital technologies, such as the internet, video chat and mobile phones facilitate social connections between human beings while being physically separated, which has become increasingly important in reducing social isolation associated with physical distancing during the COVID-19 pandemic. Access to these technologies, while commonplace in Australia, are still limited to those with the means to purchase them, and the skills to use them effectively and safely.

The 'digital divide' within Australian society will inevitably rise – those with limited access to technology are unable to participate in social interaction in the new environment and will continue to miss out into the future. This is not only restricted to personal and social interactions but has significant impacts for access to goods and services, accessing medical care via Telehealth, access to education and government services including Centrelink and even understanding changes to COVID-19 restrictions that are communicated to the public online.

People experiencing disadvantage and homelessness have very minimal access to technology and are often difficult to engage, and SHM has been able to provide mobile phones to clients to reduce the likelihood that they will disengage, but this is not a long-term solution.

An associated concern is the rise in cashless payments to prevent the spread of COVID-19, where many businesses are now actively encouraging contactless transactions (such as debit or credit card 'tap and go' payments, or mobile phone payments) when purchasing goods and services, or refusing to accept cash at all during the pandemic. The Reserve Bank of Australia's 2019 Consumer Payments Survey indicated that the use of cash payments has declined from 69% in 2007 to 27% in 2019 (Caddy et al., 2020). However, they have recognised that lower-income households are more likely to use cash, as well as older Australians, and some consumers are still heavily reliant on cash to make payments; and moves towards a cashless society risks leaving vulnerable people who have minimal access to both technology and funds behind. This has occurred in Sweden, where only 2% of payments are made with cash, but the government halted removal of cash as it was having significant negative impacts on vulnerable people (Commonwealth Bank of Australia, 2019).

Technological disadvantage is becoming clear challenge within Australian society, particularly in the wake of the COVID-19 pandemic and should be examined long-term to ensure that disadvantaged communities do not become further disadvantaged by a lack of access to technology.

Recommendation 7: That government invests in programs and services that provide access to, and training in digital technologies for vulnerable Victorians, particularly older people and those experiencing homelessness and disadvantage.

10. Demographic changes at SHM

Over the course of the COVID-19 pandemic, SHM has seen some changes in who has presented to our Engagement Hubs during the pandemic. Sacred Heart Central highlighted that they have provided meals and other support to several clients who newly presented to our services, who were not experiencing or at risk of homelessness prior to the COVID-19 pandemic.

These individuals have indicated that they previously worked in the 'gig economy' and hospitality and lost their employment due to the COVID-19 restrictions and are not Australian citizens or permanent residents. This includes temporary migrants, working holidaymakers, partner visa holders, international students, and New Zealand citizens who hold a non-

protected Special Category Visa. People who are in Australia on these visas are ineligible for Centrelink payments or Medicare and would not qualify for the JobKeeper Payment from their employers to provide financial assistance.

In some cases, we have been able to refer clients who had lost their housing into motel accommodation, where they would not generally be eligible for crisis accommodation based on citizenship criteria. We have also been able to support some clients who have lost their employment to sustain their housing when they have been ineligible for financial assistance from the government.

It is deeply unfortunate that the Commonwealth has excluded non-permanent residents in its efforts to provide temporary financial assistance to those who have lost their employment due to COVID-19, or to their employers who are able to claim the JobKeeper Payment for other employees within their business. Many temporary residents have made their homes in Australia, and are not being treated equitably, despite their social and economic contributions to society, including filling skill gaps in the Australian workforce and paying income tax. This demonstrates a lack of consideration into the welfare of thousands of people who call Australia home, and have for some time, and it is unrealistic and unfair to ask them to simply 'pack up and leave' due to the pandemic.

As such, the Victorian government should continue to advocate on behalf of its' vulnerable constituents; and to provide targeted financial assistance to people who do not have access to Commonwealth assistance.

This will improve health and wellbeing of these Victorians, and prevent financial hardship and exposure to homelessness and trauma, and reduce the impact on community service organisations who will support people to the extent they are able, regardless of their visa status.

An example of a positive intervention is the financial support provided to Victorians who do not have access to paid leave entitlements but needed to be tested for COVID-19 self-isolate while awaiting results; and then to remain isolated for 14 days if the test indicated they were infected with the virus. We applaud the Victorian Government for providing this support and recognising the fact that a lack of paid leave encourages unwell people to continue to attend work despite public health concerns, due to financial pressures or fears of losing their employment (especially in a casualised workforce).

Another key aspect of this issue is culture change associated with a 'soldiering on' mindset present in many workplaces and industries. Such a culture is not beneficial in minimising transmission of other illnesses (such as common colds and seasonal influenza) within the community, and arguably contributes to worker burnout. We encourage the Victorian Government to continue to work with employers and the community to change the culture around attending work when unwell, to ensure that no one feels obliged to 'soldier on'.

Recommendation 8: That government should provide additional assistance to vulnerable Victorians who are ineligible for Commonwealth income support or the JobKeeper payment, to reduce financial hardship prevent exposure to homelessness and trauma in communities of temporary residents and migrants.

Recommendation 9: That government should invest in a public health campaign to discourage people from attending their workplace when unwell, and to work with

employers to ensure that their staff do not feel obliged to attend work in these circumstances.

11. Re-employment assistance

The *Working for Victoria* Scheme, a dedicated job and employee search platform for people who have been displaced from work due to COVID-19 is an extremely beneficial initiative. A positive aspect to the program is that it is open to anyone who has working rights in Australia and we commend the Victorian Government for recognising the additional risks for people who do not have permanent residency or Australian citizenship in the current environment.

SHM has been successful with two applications under the *Working for Victoria* Scheme, which will benefit us in creating a COVID-Safe environment for our clients, residents, volunteers, staff and Op Shop customers (when stores reopen) and provide employment opportunities for around 50 people. The first application provides for 38 Wellbeing and Hygiene Worker roles, who will be responsible for cleaning and sanitation and monitoring social distancing across our services; as well as two Kitchen Assistants in our Meals Program, and two Human Resources positions to assist in this recruitment effort. The second application provides funding for 8 full time positions for 6 months directly in Client Services roles, supporting new graduates, or people in a final placement year to have a pathway into employment, and for SHM this provides a fantastic opportunity to add some capacity and worker support across our services. These roles will work with people experiencing homelessness who have been temporarily placed in hotels and build the skills and capacity of early-career community services professionals.

Recommendation 10: That government should continue to expand the *Working for Victoria* Scheme to support Victorians back into work in the coming months and years as we commence economic recovery from COVID-19, and work with businesses to understand their ongoing requirements in a 'COVID-normal' environment.

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Note: The Victorian Housing Peaks Alliance is comprised of Aboriginal Housing Victoria, the Community Housing Industry Association Victoria (CHIA Vic), the Council to Homeless Persons (CHP), Domestic Violence Victoria (DV Vic), Justice Connect, Tenants Victoria, the Victorian Public Tenants Association (VPTA) and the Victorian Council of Social Service (VCOSS).

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