

# Tasmanian Housing Strategy Lived Experience Consultation: *‘A home is more than a house’*

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## Executive summary

A state-wide consultation with people who have lived and living experience of housing stress, homelessness, and accessing housing services was undertaken to inform the 20-year Tasmanian Housing Strategy.

The people consulted came from a diverse range of backgrounds, the majority with lived or living experiences of discrimination which intersected with how they experienced housing. They had collective experiences of diverse aspects of the housing system. Issues were complex and the perception that the housing system was broken and needed a significant overhaul was common.

**The primary benefit of having safe, secure, and appropriate housing for participants was stability.** This was most available to participants when they felt like they had not just a house, but a home—one they could make their own and not live in fear of losing. This was a primary benefit for participants living in social housing. Without safe, secure, and appropriate housing, lives fell apart.

**Housing services were reported to be inaccessible, confusing, convoluted, and discriminatory.** Participants told story after story of being bounced around between services. Some people hadn't tried to access housing services because they had no faith that the system would be able to help them. The stigma and discrimination faced by people accessing housing services was widespread, from within services to decision-makers to the public.

**Safety was the most critical consideration** when it came to housing. People in family and domestic violence (FDV) situations reported receiving little support or understanding of FDV from housing services. The locations of many affordable and social housing options were in places where people felt unsafe, particularly LGBTQIA+<sup>1</sup> people, older people, and culturally and linguistically diverse (CALD) people.

Participants found **a lack of wrap-around support** which failed to acknowledge the intersections between housing and other support systems. People also felt that the intersection between people's experiences of housing and other lived and living experiences such as being disabled, older, a young person, CALD, LGBTQIA+, or living on a low income was not appropriately integrated into the system. This pointed to a lack of trauma-informed practice across housing services.

**CALD communities** shared these experiences, compounded by additional barriers which made their situations particularly precarious. CALD participants reported facing systemic racism in housing systems and in the places they lived. These participants desperately needed more tailored and culturally appropriate support when it came to housing.

Participants strongly believed that a solution to the housing crisis must involve **tighter restrictions and regulations around the private housing and rental markets.**

**Social housing** was seen to be of great value when available, but access was problematic. Applications were difficult and waitlists prohibitive. Criteria used to assess waitlist 'priority' and 'low income' for affordable or income-adjusted housing were said to need review. The accessibility, maintenance, and quality of social housing was also seen to need improvement.

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<sup>1</sup> LGBTQIA+ is an acronym which collectively refers to people who identify as lesbian, gay, bisexual, transgender, queer (or those questioning their gender identity or sexual orientation), intersex, and asexual or aromantic (and their allies). The '+' is used to include all other gender identities and sexual orientations not listed in the acronym.

Participants made a total of 21 recommendations for ways to improve housing in Tasmania to inform the Tasmanian Housing Strategy. These recommendations focussed on different levels of the system from individual services providers through to the housing system as a whole and actions for consideration by Homes Tasmania and the State Government.

## Summary of recommendations

### Organisational recommendations: Housing service providers

A small number of recommendations were directed specifically at the organisations who provide housing services. These included:

1. Simplification of housing services to prevent clients needing to liaise across multiple organisations and to provide clearer referral pathways between services.
2. Review of communication mechanisms between housing services and their clients regarding transparency and timeliness.
3. Turning housing services' focus to the client and what works for them rather than requiring users to bend to the system that works best for providers.

See also [Workforce Development](#) recommendations under [Systemic Recommendations](#) below which will have implications for housing services providers.

Most recommendations were directed at the housing system more broadly and the bodies who manage that system, as outlined in the below [systemic recommendations](#).

### Social housing recommendations

Participants suggested multiple recommendations to improve social housing in Tasmania. These recommendations fell into the below two categories: the provision and management of social housing stock; and the systems through which people access and engage with social housing providers.

#### *Social housing stock*

4. Rapidly build new and source existing housing stock dedicated to social housing in *all* suburbs rather than building large enclaves on land far away from neighbourhood shopping areas, schools, and transport because it's cheaper to do so.
5. Better match people to social housing that meets their needs and lifestyle requirements.
6. Improve accessibility of social housing stock based on a more nuanced understanding of people with disabilities and their diverse needs.
7. Develop mechanisms to provide quality of living upgrades to existing housing stock and take a more wellbeing-first and human-centred approach to developing new housing stock.
8. Revise and improve the responsiveness and efficacy of maintenance requests made for social housing and provide workforce development opportunities for maintenance staff to destigmatise their perceptions of people living in social housing.

#### *Social housing systems*

9. Revise criteria used to assess how people are prioritised on social housing waitlists to reflect needs and circumstances more accurately and increase the transparency with which such assessments are made.
10. Develop more flexible approaches to how people apply for social housing to reduce barriers faced by applicants.
11. Review the requirements for housing larger families with multiple children to provide more workable and flexible social housing solutions for large families.

12. Undertake workforce development and community awareness raising to increase the respect and dignity with which people in social housing are treated both in services and in the broader communities in areas where social housing is located.

## Systemic recommendations: Housing system, Homes Tasmania, and State Government

Most recommendations made by participants were holistic, focusing on changes that need to happen at the systemic level – whether the housing service provision sector, for Homes Tasmania, and/or for the Tasmanian State Government. These included undertaking the following:

### *Urgent actions*

13. Provide more housing and develop approaches to housing which adopt innovate solutions and ‘outside the box’ thinking.
14. Integrate lived experience engagement into the housing system at every opportunity across all levels of the system.
15. Integrate specific focus into the housing strategy to revise the approaches taken to support CALD communities into housing, including:
  - a. Increased and more sustainable funding models for organisations dedicated to supporting CALD communities into housing.
  - b. Workforce development initiatives to develop anti-racist and culturally appropriate approaches across the housing system.
  - c. Education for housing services on the legal rights of migrants and refugees on different visa statuses.
  - d. Develop more nuanced understandings and tailored approaches to supporting communities from the *individual cultures* within the umbrella of ‘CALD’ communities.
  - e. Work with community leaders and people within Tasmanian CALD communities to develop community-led, culturally appropriate support and approaches to more diverse housing options.
  - f. Improve transitional housing options for newly arrived migrants and refugees to be more safe, healthy, and humane.
  - g. Advocate for Federal funding for long-term social housing needs for migrants and refugees, in accordance with annual Humanitarian intake figures.

### *Workforce development*

16. Widespread workforce development to reduce the different kinds of stigma, prejudice, and discrimination faced by clients across all levels of the housing system from frontline workers to government decision-makers, including but not limited to stigma related to LGBTQIA+, age (younger and older people), race, disability, FDV, and income.
17. Integrate a recognition of trauma into the housing system and undertake workforce development on trauma-informed practice at all levels of the system.

### *Systemic review and revision*

18. Comprehensive review of the ways FDV situations are considered in housing systems and services, prioritising trauma-informed support and safety for victim-survivors and workforce development to increase housing staff knowledge of FDV.

19. Apply a 'housing in all policies' approach to housing people. This includes facilitating more effective communication between services and providing holistic support through systemic processes, including but not exclusive to housing.
20. Revise approaches and criteria used to calculate what constitutes 'low income' when it comes to supported housing options and income-adjusted rent to take into account a more holistic view of individual's household expenses in the current cost of living crisis.
21. Comprehensive review of the private homeownership and rental market including putting in place:
  - a. Tighter restrictions on home ownership and the number of homes any individual can own. e.g., increasing stamp duty for second/third etc. homes to stop individuals accumulating housing stock and keeping others out of the housing market.
  - b. Stricter regulation of short-term accommodation.
  - c. Requirements for an allocation of a certain percentage of new housing estates be dedicated to social housing as part of development approval.
  - d. Incentives for multi-homeowners to work alongside Homes Tasmania or other agencies to create more affordable housing opportunities and to reduce the number of vacant properties and blocks of land.
  - e. Bring Tasmania in line with other state legislation by protecting people's rights to have pets in any accommodation type.
  - f. Tighter restrictions on private rentals for:
    - i. how people get access to private rentals to prevent only be available to the 'highest bidder' (e.g., through discrimination against people on Centrelink, from specific backgrounds, or refusal to take bonds from housing support agencies).
    - ii. landlords to give renters more rights (e.g., longer-term leases, caps on rent increases etc.).
    - iii. revision of the *Residential Tenancy Act 1997* to include protections for subtenants and minimum energy efficiency standards.

## Consultation process

This consultation sought to gather the lived and living experiences of people experiencing housing stress or homelessness in Tasmania. The consultation was undertaken by an external consultant,<sup>2</sup> commissioned by Homes Tasmania.

In-depth consultations were conducted with 27 people in Tasmania in March 2023. Consultations took place in for the form of:

- four lived experience workshops with 3-7 participants in each workshop;
- a one-on-one interview; and
- three written submissions.

Participant demographics included a diverse range of backgrounds including young people, older people, people from CALD backgrounds, LGBTQIA+ people, single parents, people with disabilities, brain injury, and chronic illnesses, neurodiverse people, migrants on humanitarian visas, employed and unemployed people, people with a history of alcohol and other drug use, with experiences of FDV, and living in both metropolitan and remote/regional areas around the state.

Homes Tasmania is also in consultation with Tasmanian Aboriginal peoples and is facilitating workshops with community separate to this process.

Participants had lived and living experiences of a wide range of housing situations including living in affordable housing, transitional housing, social housing, illegal tenancy situations, student accommodation, shared equity home ownership, private rentals, mental health supported accommodation, boarding houses, caravan parks, rehabilitation facilities, in the Multicultural Accommodation and Learning Centre for recently arrived migrants and refugees, and homelessness.

Participants responded to the following questions:

1. What is your current housing situation?
2. Why is having secure, safe, and appropriate housing important for you and/or your family? Or what has been the impact of not having a home?
3. What challenges have you experienced in seeking housing support services and how have you found ways to overcome these challenges?
4. What are the benefits or challenges of living in social housing? What would you expect from social housing in the future?
5. What solutions would you suggest to the government to improve housing or help people who are homeless or at risk of homelessness?
6. Is there anything else you would like to tell us about your views on housing in Tasmania?

The below sections summarise the themes heard across the consultations. The first section speaks to experiences of the housing system broadly, whilst the second section speaks specifically to experiences of social housing. Illustrative quotes are included from participant's stories. Recommendations are those made by participants themselves.

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<sup>2</sup> Dr Lucy Mercer-Mapstone, [Collective Voices Consulting](https://www.collectivevoicesconsulting.com.au)

## Benefits and challenges of housing and housing services in Tasmania

The below sections outline key themes that arose from these consultations. Many themes were experienced by participants as both benefits and challenges of the housing system, depending on the context.

### Stability

The primary benefit of having safe, secure, and appropriate housing for participants was stability. This was most available to participants when they felt like they had not just a house, but a home—one they could make their own and not live in fear of losing. For participants in social housing, this was a particularly prevalent benefit.

Having housing stability was fundamental to every other aspect of their lives. Some examples of ways stable housing helped, or would help if participants had access to it, was keeping people off the streets, keeping them from relapsing with substance abuse, escaping from FDV situations, staying mentally and physically well, enabling social inclusion, employment, and education, fostering better community engagement and family relationships, and providing an appropriate and loving home for children.

*My home is my sanctuary. I tend to be more on the introverted side. I like going out and socialising and things, but I need a secure base to sort of come back to and regroup. To have that space that's my own.*

*I guess you can't really be a functional human being in society if you don't have a place to call your own. Especially if you have children. I have a 14-year-old daughter and I couldn't live my life if I didn't have my own place.*

Without safe, secure, and appropriate housing, participants' lives fell apart. People ended up in illegal tenancy situations, homeless, back living with family in inappropriate, over-crowded homes, back using drugs or alcohol and then back into rehabilitation centres, becoming severely physically or mentally unwell and ending up in mental health rehabilitation units, or having to stay or return to an abusive ex-partner in FDV situations. These impacts put people in precarious and unsafe situations without any hope of alternative options.

*If you have an argument with your family, you have one less place to stay. That is huge for me because needing to keep your mouth shut among family so that you can keep a roof over your kids' heads and make sure they're fed makes you and your kids open to all kinds of crap and abuse. It is horrible.*

### Services

Housing services were almost universally reported to be inaccessible, confusing, convoluted, and discriminatory.

It was widely reported that it felt impossible to “get a foot in the door”. Participants told story after story of being bounced around between services, referred back to the service that had made the original referral, and a complete lack of communication between services and with services and their clients. Multiple participants reported being told, when they inquired, they have been kicked off the housing waitlist without being contacted



or with no given reason. These experiences were reported to be frustrating, dehumanising, and demoralising, and, in many cases, led to people just giving up or trying to find solutions themselves.

Many people hadn't tried to access housing services because they had no faith that the system would be able to help them based on the reputation of such services in their communities. They had heard the stories of long waitlists, lack of housing, and going round in circles, and thought they'd be better off dealing with their situation themselves most of which were less than safe, secure, or appropriate.

*Navigating all the information is so confusing. You don't know where to go when they say, 'Go to housing.' What is that? And they look at you like, 'Why don't you know?' And you feel the absolute shame. You feel like everywhere you go you're blocked. There's no, 'We'll do this' or 'We'll help you with that' or 'We'll direct you here where you will be heard.' Because of that all my mental health issues got worst because it just feels so helpless and hopeless. It makes you very, very, very frightened.*

The people who did manage to progress in these services were those who had case, social, or support workers working with them or for them to get access to housing. This was particularly important for people from CALD backgrounds or who were neurodiverse. For others, they felt it was a complete luck of the draw in terms of which staff member they talked to at a housing service as to whether or not they received help.

The vast majority of participants reported a lack of dignity and respect from staff at housing services, and many reported experiencing discrimination on the basis of age (both for young and older people), socioeconomic status, race, migrant or refugee status, disability, gender, or life experiences such as drug or alcohol use. Other participants reported not having engaged with housing services because of fear of discrimination, particularly for people from CALD or LGBTQIA+ backgrounds.

*It's a nightmare, quite honestly, it really is. I mean, if I wasn't in a bad way before, I would be after [dealing with housing services]. It's just a nightmare, I can't explain to you. It's the whole field, a total lack of dignity. They treat you like you're not right. You know, like it's all your fault.*

*I found that I was discriminated a lot because I was a youth. I was 16 at the time of applying for housing, and so they must have thought, 'Well, being young, you're probably running away from home, being rebellious' when that was not the case at all. I was in dire need of housing. So, there was discrimination...they obviously ask you a lot of questions about your circumstances and it was almost gaslighting. I was telling my story and they'd throw it back to me like, 'Are you sure you're not being dramatic? You are young, after all. Are you sure you can't live with your mum and dad?' And it's like, well, I'm here because I need help. Not because I can stay with my parents with the situation at hand.*

Participants emphasised that they just wanted to be treated as humans – listened to, trusted, and supported accordingly.

*This section also reflects themes heard in relation to accessing or trying to access social housing.*

**Recommendation: Simplification of housing services to prevent clients needing to liaise across multiple organisations and clearer referral pathways between services.**

**Recommendation: Review of communication mechanisms between housing services and clients to increase transparency and timeliness of communications.**

**Recommendation: Turn housing services' focus to the end user and what works for them rather than requiring users to bend to the system that works best for providers.**

**Recommendation: Widespread workforce development to reduce the different kinds of stigma, prejudice, and discrimination faced by clients.**

## Safety

Safety was the most critical consideration – being both benefit and challenge – when it came to housing for the participants. How people experienced safety in housing was complex.

One of the primary areas where safety was discussed was for participants who experienced FDV.

*With my background with family violence, a home is a safe haven for myself and my children. No-one can come into my space. When you're not comfortable elsewhere, you tend to stay home. You need that bubble of safety and security. It's stability for the children and improved mental health. When I was in a woman's shelter, I had one child at the time, my mental health was really, really bad. I couldn't have any of my daughter's stuff. I couldn't have any of my own stuff. I literally had to carry a bag of clothes and that was it. She had no toys, no nothing. To me, that was mentally draining because I felt like I was failing as a parent. You want to give her everything and when you're in a women's shelter or in a family violence situation or homeless, you can't do that.*

Participants coming from or in FDV situations reported receiving very little support, understanding, or acknowledgement of FDV from housing services, particularly in social and transitional housing, even where police and FDV services advocated on their behalf, and, in some cases, active discrimination and stigma because of it.

*I had to sleep in my car for three days with a 9-year-old and a 2-year-old because there was no funding for hotel while my ex-partner was hiding from police waiting to be arrested and for an order to be served.*

There were multiple instances reported of housing services blocking modifications being made to transitional or social housing for safety purposes such as peep holes, CCTV, flood lights, or screen doors under the guise not 'damaging' the properties. One participant reported that after multiple requests for such modifications to be made for the safety of herself and her children from a FDV perpetrator, she ended making the modifications herself at her own cost and was subsequently threatened with eviction as a result. Participants pointed out that there were many problematic impacts of FDV legislation and response mechanisms that negatively impact victim-survivor's housing which would be worth reform.

*They need to integrate housing needs and queries into family mediation processes. If I had been asked about it and able to discuss my situation with a trauma-informed person with housing knowledge, I would have likely moved out of the family home earlier, spent less of my own funds on doing so and escaped my husband's controlling behaviour regarding the house sooner and with more confidence.*

Another issue around safety was in relation to the location of many affordable and social housing options. These locations are in suburbs which were reported to have a low socioeconomic status linked with high rates of violence and discrimination. These places were reported to feel unsafe, particularly for LGBTQIA+ people, older people, and CALD people.

*I identify as non-binary transmasculine which makes me feel quite unsafe in a lot of lower socioeconomic areas where, I hate to say it, sadly there is a lot of violence. So that's why I've never felt comfortable applying for social housing and even when I'm looking for rentals, there are certain areas that I just won't consider because I want to feel safe walking down the street. I want to feel safe in my home. I need to feel safe in my home. It's a big barrier.*

When participants had raised those issues with housing services, they were met with attitudes along the lines of, "Those locations are our main turnover. Tough luck." This specific experience was related to a victim-survivor of FDV being offered housing in the same small neighbourhood as the FDV perpetrator, which was completely inappropriate, unsafe, and in violation of protective court orders.

*These issues were particularly prevalent in social housing.*

**Recommendation: Undertake a comprehensive review of the ways FDV situations are considered in housing systems and services, prioritising trauma-informed support and safety for survivor-victims and workforce development to increase housing staff knowledge of FDV.**

**Recommendation: Invest in social housing in all suburbs – do not just build large enclaves on land far away from neighbourhood shopping areas, schools and transport because it's cheaper to do so.**

## Intersections between systems and lived experiences

As illustrated in the above section on the impact that FDV situations have on housing, participants felt there was a lack of wrap-around support in the housing system which failed to acknowledge the intersections between systems—from FDV support services, and health, to education, and more. For example, one participant who went into social housing at 16 years of age was old enough to rent from the government but not old enough to open an energy account. There were many similar examples of where misalignments between systems and services caused major barriers to housing. This was exacerbated by the lack of coherent communication among different services and the housing system.

*For those who are homeless, the fact that your children can be taken off you through Child Protection for failing to give them a roof over their heads is ridiculous in a market which is completely out of your control. I can't get into a shelter, I can't get housing, I can't afford a rental in the private market, none of that is due to my neglect it's due to the government's neglect which also snowballs into affecting the children's schooling and education as well.*

People also felt that the intersection between their lived and living experiences of housing and other experiences such as being disabled, older, a young person, CALD, LGBTQIA+, or living on a low income was often ignored. While some of these experiences might have been considered from a bureaucratic perspective (i.e., putting a person with a disability in an accessible unit), there was a lack of understanding of how those experiences of marginalisation actually impacted people's experiences of housing—for example, as outlined in the section about above what it took for people to actually feel safe in their own homes.

This was framed by one participant as a lack of recognition of trauma and a lack of trauma-informed practice across housing services. This acknowledges that people needing housing support nearly always are experiencing other forms of intersecting oppression and trauma which should be a core part of the services there to support them.

Of particular importance noted by many was having housing options within close proximity to good public transport and, vice versa, developing good public transport to places where there is space for large housing developments. This was a major barrier for many people in having to choose between having a house or being able to maintain reasonable access to employment, community, healthcare, education, and other services.

Another consideration that participants felt was often overlooked was the real-life implications of living on a low income in the current cost of living crisis. They felt this was not considered when assessing their existing incomes or the criteria used to calculate income-adjusted rent. While rents were calculated based on a percentage of a household's income up to a maximum of market rent, this was felt to be calculated without taking into account the actual cost of living in the current economy in a realistic way, which resulted in regularly not having enough income after rent to cover other essentials like food and energy. Participants also indicated that there were large portions of the community who were excluded from certain housing services they desperately needed because they were just above the low-income cut off criteria but were also living in poverty.

*Lots of low-income working people are locked out of social housing due to incomes being slightly too high, but also locked out of private rentals as incomes aren't high enough. We want a hand up, not a handout. We don't want talk fests, we want homes.*

**Recommendation: Review mechanisms of communication and collaboration between housing and other relevant systems and services and revise accordingly to take a more holistic approach to providing wrap-around support.**

**Recommendation: Apply a 'housing in all policies' approach to housing people. This includes facilitating more effective communication between services and provide holistic support through systemic processes, including but not exclusive to housing.**

**Recommendation: Review approaches and criteria used to calculate what constitutes 'low income' and amounts for income-adjusted rent to take into account a more holistic view of individual's household expenses in the current cost of living crisis.**

**Recommendation: Integrate a recognition of trauma into the housing system and undertake workforce development on trauma-informed practice at all levels of the system.**

## Housing for culturally and linguistically diverse communities

Participants from CALD communities shared their experiences on all the above issues and in many cases, these experiences were compounded by additional barriers such as not speaking English, having no local community or family, or no knowledge of how to navigate Australian systems or services. The participants we spoke to were predominantly single mothers, some with multigenerational families, who came to Tasmania on humanitarian visas. Participants came from Iranian, Ethiopian, and Vietnamese backgrounds. Some spoke little to no English.<sup>3</sup>

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<sup>3</sup> Translators were provided for those consultations.

Their situations were particularly precarious. All but one (who was a migrant who came into Australia on a working visa rather than on a humanitarian visa) had lived or were currently living in supported temporary accommodation. All participants who had lived there described the housing options as unsafe, unhealthy, inhumane, and inappropriate. The temporary accommodation often housing multiple generations of the same family were described to be extremely hot in summer and extremely cold in winter. Participants reported many issues including:

- not having enough space to accommodate their family;
- not having enough space or the right facilities to support them and their children to continue study (either at school or at TAFE learning English);
- living conditions causing new or exacerbating existing health issues;
- poor mental health because of living conditions;
- not feeling safe in the area or in the cabins;
- a lack of cleanliness and good hygiene; and
- a lack of appropriate living facilities such as workable kitchens.

*It feels like no one is caring about you or looking after you. It makes you feel depressed or anxious. Living there, this was the biggest impact—mentally. It affects the whole life of someone. It really makes me less productive, takes my energy away from doing things to help myself and my children. I felt depressed staying in that place, feeling that I am not going to receive any help or the help I receive is not enough.*

Participants in this facility were given very short term ‘leases’ renewed on a monthly or three-monthly basis. Because it is seen as transitional housing, they receive pressure to find somewhere else to live—whether in public housing or private rentals. Access to both, however, is extremely limited for migrants who have low levels of English, no pre-existing rental record in Australia, no income source other than Centrelink, and a lack of knowledge about navigating systems in Tasmania. One participant reported having lived in this ‘temporary’ housing for nine months with no housing options on the horizon.

*When the Australian government decided to bring us to Australia, instead of giving us this cabin, they should provide us with a better-quality house. Not a big luxury house, but at least the basic standard quality, especially for us, the single mothers. Other families who got the father, the husband, they have someone to go out and work and take care of the family, but we don't have that. We're more vulnerable. When we come to Australia, we don't have English and it's not easy to find or afford a house. I think it's the government's responsibility to provide us with the public housing, at least for the beginning, to settle down here, and then we go and improve our language, find the jobs that then we can afford the rental house. Otherwise, how can we do that?*

Participants desperately needed more culturally appropriate support when it came to housing. They pointed out that not only was support not tailored to ‘CALD’ communities, but that it was then not tailored to their own individual cultures either. It was highlighted that these are people who come from drastically different countries with different cultures, religions, languages, and ethnicities are all being treated the same in ways which are also fundamentally racist. critical situation was described by one migrant who had also worked within the housing system:

*For this cohort, there must be acknowledgement of the racism they face, and work needs to be done to address it. Because racism is there; it's within the system. It's there within the housing*

*application forms, it's there within the workforce, it's there within the public. There's no amount of money, no amount of houses, no amount of workers or consultation that can overcome it if there's no acknowledgement of that. If Homes Tasmania are looking at a long term, 20-year housing strategy, and if they want to look after the CALD cohort, they need to acknowledge the racism and work on it first and urgently.*

Examples of this racism took the form of participants not getting a look in at private rental inspections or applications, being verbally and physically abused on the streets around their homes and facing stigma when approaching housing services and discrimination when engaging those services. One participant shared that migrants have been turned away from some housing services because they are immediately pigeonholed as 'refugees' who aren't eligible for those services even though they are on visas which grant them equal rights to the services as any Australian citizen. Despite explaining that, they were still refused support.

Participants reported that many migrants end up leaving for the mainland where they have family and community and more housing options. Alternatively, there were also examples of certain migrant communities who are well established within Hobart—such as the Nepali and Bhutanese communities—who have set up their own approaches to housing new migrants within their existing communities outside the housing system. They have developed solutions to housing which are culturally appropriate and from which the Tasmanian housing system could learn.

*If you say that you want to help these people settle in your country, you need to have a very specific approach. You have to be bottom up. You have to empower people. I think the direction for housing CALD communities should be talk to those communities, talk to the leaders of those communities, talk to the people who are doing the actual community work.*

**Recommendation: Specific focus in the housing strategy is given to revising the approaches taken to support CALD communities into housing, including:**

- **Workforce development initiatives to develop anti-racist and culturally appropriate approaches across the housing system.**
- **Education for housing services on the legal rights of migrants and refugees on different VISA statuses.**
- **Development of more nuanced understandings and tailored responses to supporting communities from the individual cultures within 'CALD' communities.**
- **Working with community leaders and people within CALD communities to develop community-led, culturally appropriate support and approaches to more diverse housing options.**
- **Improving transitional housing options for newly arrived migrants to be more safe, healthy, and humane.**
- **Advocate for Federal funding for long-term social housing needs for migrants and refugees, in accordance with annual Humanitarian intake figures.**

**Recommendation: Increased and more sustainable funding models for organisations dedicated to supporting CALD communities into housing.**

## Home ownership, short-stay accommodation, and private rentals

Participants strongly believed that a solution to the housing crisis must involve tighter restrictions and regulations around the private housing market to prevent 'greed-driven' accumulation and use of housing.

### This included recommendations for:

- Tighter restrictions on home ownership and the number of homes any individual can own. E.g., increasing stamp duty for second/third etc homes to stop individuals accumulating a lot of housing stock and keeping others out of the housing market.
- Stricter regulation of short-term accommodation.
- Incentives for owners to reduce the number of vacant properties and blocks of land.
- Requiring allocation of a certain percentage of new housing estates be dedicated to social housing as part of development approval.
- Incentivising multi-homeowners to work alongside Homes Tasmania or other agencies to create more affordable housing opportunities.
- Bring Tasmania in line with other state's legislation for protecting people's rights to have pets in any accommodation type.

*The amount that my dog increases my quality of life is immeasurable. Pets shouldn't be a privilege for rich people.*

- Tighter restrictions on private rentals for:
  - o how people get access to private rentals to prevent them only being available to the 'highest bidder' (e.g., through discrimination against people on Centrelink or from specific backgrounds or refusal to take bonds from housing support agencies);
  - o landlords to give renters more rights (e.g., longer-term leases, caps on rent increases etc.);
  - o the *Residential Tenancy Act 1997* to include protections for subtenants and minimum energy efficiency standards.

*[A renter's] entire existence result revolves around this other person who you don't know. And they're just sort of like this overlord that could kick you out at any minute and the rights that you supposedly have mean nothing, particularly in in housing market as it is because you can't afford to lose that house. So, you would do anything, you'll bend over backwards to stay in that house, even if you're being shat on.*

### “The whole system needs to be overhauled”

The perception that the housing system was broken and needed a significant overhaul was common. This was in addition to the desperate need to provide more housing and approaches to housing using innovate solutions and 'outside the box' thinking.

*A house isn't a given these days, but it should be a f\*\*\*\*\* right. Everyone should have a roof over their head, whether they're making \$20.00 an hour or \$100,000 a year. You should have a roof over your head to feel like a human, not just some piece of rubbish.*

*Stop treating housing as an investment for your personal gain. It's an investment in society.*

One theme that was repeatedly mentioned in relation to the whole housing system was the need for better integration of lived and living experience into every aspect of the system itself from frontline service delivery to government decision-making to make the system more humane. Participants strongly felt that their experiences were not reflected in the housing system, meaning the solutions offered were rarely fit-for-purpose.

*Open your eyes— come live in my house on my income, see what it is really like. The decision makers need to know the actual impact of their decisions.*

**Recommendation: Integrate lived experience engagement into the housing system at every opportunity across all levels of the system.**

**Recommendation: Provide more housing and develop approaches to housing which adopt innovate solutions and 'outside the box' thinking.**



## Experiences of social housing

Highlighted in the sections above are many issues relevant to social housing. The below sections outline issues which were described as specific to social housing rather than to housing in general.

### Access and wait lists

For people in social housing, the benefits were aligned with those listed in the sections above. Having income-adjusted rent was seen to be highly valuable, giving security that they wouldn't be priced out of the market.

Access to social housing was seen to be prohibitively difficult and the waitlist excessively long. Participants felt that the criteria used to assess the priority ranking on the waitlist was flawed, as were definitions of 'homelessness.' There were many instances where people were low on the waitlist because they had a roof over their head, but that roof was often entirely inappropriate—such as a private rental which wasn't accessible to someone as their disability worsened, unhealthy—such as in highly overcrowded family houses, or unsafe—such as living with a perpetrator of FDV.

*The only choice you've got to keep a roof over your head is to be with someone that punches your head in all day, every day, and torments you mentally and emotionally. I had to keep my mouth shut for a long time, knowing full well that if I didn't, I was going to be out on the streets with a child.*

*I was caught in a place where I wasn't in a good enough situation to have to have a decent chance of getting a rental on my own. But I also wasn't in a bad enough situation to be helped by Homes Tasmania. So, it was just that limbo situation that if it wasn't for friends here, I don't know how that would have happened.*

There were also incidents where participants reportedly were either denied applications, removed from waitlists, or bumped down lists because of a lack of understanding from housing services of nuanced and complex life circumstances. For example, a man being bumped down the list because he had to turn down a social housing unit to stay and take care of his unwell sister. Or FDV victim-survivors who had 'black marks' on their files because an ex-partner has damaged a previous social housing property, or they had been misidentified as a predominant aggressor.

One participant pointed out that the application process should be much easier with an online option to remove barriers like the cost of printing, postage, transport costs of coming into the office in person, or needing a fixed address to receive post.

**Recommendation: Revise criteria used and increase the transparency of the process to assess how people are prioritised on social housing waitlists to reflect needs and circumstances more accurately.**

**Recommendation: Have more flexible approaches for how people apply for social housing.**

**Recommendation: Rapidly build new and source existing housing stock dedicated to social housing.**

## Suitability and accessibility

Some participants mentioned that there seemed to be an effort to group together people in social housing according to demographic—for example, young people with other young people or the same for older communities. This was appreciated as it created a sense of safety and belonging.

For a participant with a disability who had been in social housing for many years, the stability of having an accessible unit was a huge relief. For them and other people with disabilities in social housing who they knew, there was also the suggestion that the units they were given could be better tailored for the access requirements. For example, for people with disability who need a lot of equipment, even if they are single, a one-bedroom apartment it not big enough to accommodate their equipment and feel liveable.

This participant also said that when they applied there seemed to be a real lack of disability-appropriate housing leaving very little choice about where they lived. They found the application process to disregard their nuanced needs, such as being close to the city to have access to accessible transport to facilitate community engagement.

*They just didn't care [about my disability]. They were more like bureaucrats concerned about their budgets.*

Participants also cited a lack of social housing for both single people and larger families needing more than 2-3 bedrooms. For the latter cohort, the restrictions on having children of different genders required to have their own bedrooms was problematic in the context of the limited number of larger houses. One family with a single mother and four children said this was the reason that they had been secondary homeless for seven years—living between up to 2-5 different houses a week because there were no houses big enough to house them under those requirements. They said they would happily have taken a smaller house and had the children in shared bedrooms which would have been a lot better than being homeless. This was also a problem when it required families with older boys and men to get split up in emergency accommodation and shelters.

**Recommendation: Better match people to social housing that meets their needs and lifestyle requirements.**

**Recommendation: Develop more accessible social housing stock based on a more nuanced understanding of people with disabilities and their diverse needs.**

**Recommendation: Review the requirements for housing larger families with multiple children to provide more workable and flexible social housing solutions.**

## More 'humane' quality of housing

Participants living in social housing gave mixed feedback about the quality of the housing. One said that when they moved in it was immaculately clean and that was very much appreciated. Others had the opposite experience and said that, while they were deeply grateful to have a stable home, they also felt the quality of housing could be improved in social housing.

*Being poor and in need of accommodation shouldn't mean you have to live in a tiny box instead of having an accessible home you can live in.*

*Stop squeezing the units so close together. Psychologically, it makes me feel like I'm in prison. It makes me feel like I live in captivity. I just don't think it's healthy to squeeze people so closely together. Yes, you're giving people housing, but the outcome isn't great.*

They felt that the housing system, particularly the process of getting into social housing, reinforced that they didn't have a right to have any kind of preference about where or how they lived.

*I think the idea from housing services is, 'Don't be fussy if you don't like the place. There's plenty of other people that will take it because there's so many people on the list. Be grateful for what you're offered.' It's almost like it feels like a punishment for needing help.*

This was a major barrier to them feeling able to ask for improvements to facilities such as upgrading energy inefficient heating, improving ventilation and general disrepair, and other related basic home improvements which would improve their quality of life.

This feeling extended to their experiences of requesting routine maintenance to be done to their properties which was reported to be met with mixed success in terms of responsivity and outcomes. Wait times were reportedly lengthy for basic and urgent maintenance issues, leaving tenants feeling stigmatised.

*You don't have any power at all. You're beholden to a bureaucracy. These people [in housing services] feel like they are better types of people. They are a class above us. But if you live in public housing, you're nothing. Psychologically, I feel like I'm nothing....*

Even though they were now housed, the impact of these living conditions was deep on participants' sense of wellbeing, belonging, and mental and physical health.

**Recommendation: Develop mechanisms to provide quality of living upgrades to existing housing stock and take a more wellbeing-first and human-centred approach to developing new housing stock.**

**Recommendation: Revise and improve the responsivity and efficacy of maintenance requests made for social housing and provide workforce development opportunities for maintenance staff to destigmatise their perceptions of people living in social housing.**

## Stigma

People in social housing described feeling stigmatised for living in social housing by their communities and by staff in housing services. They felt like they were looked down on and made to feel "less than".

*I just want to not feel stigmatised. There's a lot of prejudice around social housing. If you're in social housing, then there's seen to be something wrong with you and that feeling has got to go. Because it doesn't make you any less. Everybody deserves dignity and a certain pride in where they are in life.*

**Recommendation: Workforce development and community awareness raising efforts be undertaken to increase the respect and empathy with which people in social housing are treated both in services and in the broader communities in areas where social housing is located.**