

9 August 2024

National Housing and Homelessness Plan Bill (2024) (No.2)
Senate Standing Committees on Economics
PO Box 6100
Parliament House
Canberra ACT 2600

Dear Committee Secretary

Submission to Inquiry into the National Housing and Homelessness Plan Bill 2024 (No.2)

1. Economic Justice Australia (EJA) is the peak organisation for community legal centres providing specialist advice to people on their social security issues and rights. Our members across Australia have provided people with free and independent information, advice, education and representation in the area of social security for over 30 years.
2. EJA provides expert advice to government on social security reform to make it more effective and accessible. Our law and policy reform work:
 - a. strengthens the effectiveness and integrity of our social security system;
 - b. educates the community; and
 - c. improves people's lives by reducing poverty and inequality.
3. EJA welcomes the opportunity to provide comment on the *National Housing and Homelessness Plan Bill*, supporting its intention to improve governance and accountability of national housing policy, noting the issue of secure housing has become one of national importance.
4. EJA is pleased to note the Bill's human rights framework.
5. EJA supports efforts to de-silo areas of housing responsibility across State and Commonwealth governance, also noting the critical impact of multiple areas of Commonwealth responsibility on housing.
6. EJA welcomes the Explanatory Memorandum's recognition that social security is housing-related, and submits this critical issue must be noted in subsequent amendments relating to the Bill.
7. As a function of delivering expert social security advice, EJA member centres frequently see people impacted by inadequate housing, insecure housing and homelessness. Social security overlaps with housing security in many ways. By way of illustration, we include a few examples below.

Low rates of social security payments impact people's capacity to pay rent

8. The low rate of working-age social security payments (including JobSeeker Payment, Youth Allowance, Parenting Payment and Special Benefit) has many people on income support struggling to pay rent and utility bills while being forced to cut down on essential food and medicines. EJA endorses advocacy to raise the rate of these payments.
9. Urgent attention is required to address the inadequacy of Commonwealth Rent Assistance (CRA). Currently, the low CRA threshold does little to address the cost of ever-increasing rents. To provide genuine cost of living relief, a significant increase is required to both the rate and threshold of CRA.
10. Further attention is required to address higher cost of living pressures in remote areas, noting Remote Area Allowance has not increased for more than 20 years – currently set at a meagre \$9.10/week.

Social security is critical to housing security for domestic violence victim-survivors

11. There is growing recognition that lack of adequate housing is a barrier to escaping family and domestic violence.
12. Our members frequently see women trying to establish their social security entitlements while escaping domestic violence. Here we note findings from our 2018 report, [How well does Australia's social security system support victims of family and domestic violence?](#). That report, based on a systematic review of Welfare Rights Centre NSW's client data over a 15-month period, found that 60% of clients seeking assistance after domestic or family violence were either homeless or at risk of homelessness.
13. EJA is currently seeking a number of specific reforms, including legislative change to make Crisis Payment accessible to particularly vulnerable victim-survivors who fail eligibility requirements because they have escaped from, or have found only, substandard and/or informal accommodation.

Social security payment delays and interruptions undermine housing security

14. In simple terms, many people have no savings and rely on their fortnightly social security payments to pay their rent. Substantial delays processing claims for new payments (as experienced in late 2023/early 2024) or the suspension/cancellation of people's payments as a penalty for failing to satisfy 'mutual obligations' can have terrible consequences, including people being unable to pay rent and consequently losing housing.

15. EJA is aware that the specific social security issues raised above are beyond the immediate remit of the Committee. They are included here to emphasise the critical intersection between adequate social security and housing security – an issue integral to housing policy and planning.

16. EJA supports the *National Housing and Homelessness Plan Bill 2024 (No.2)*, referring the Committee to our community housing sector colleagues with grass roots experience of the impact of housing policy to gain more nuanced commentary on the Bill.
17. Finally, we urge the Committee to ensure the Bill not only requires that the Commonwealth better engage with States, but also de-silos areas of Commonwealth responsibility, particularly social security.

Contact for this submission

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