A prototype Homelessness Solutions Model Framework: Evidence-based cost-effective solutions to ending homelessness in Australia

Discussion Paper

October 2023

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Acknowledgement of Country

In the spirit of djurip (reconciliation), **The Centre for Social Impact at the University of Western Australia (CSI UWA)** acknowledges that their operations are situated on Noongar boodja (land), and that the Noongar moort (people) remain the spiritual and cultural custodians of their land, and continue to practise their values, languages, beliefs, and knowledge. We acknowledge the Traditional Custodians of the country throughout Australia and their connections to land, sea, and community. We pay our respect to their elders and extend that respect to all Aboriginal and Torres Strait Islander peoples.

Mission Australia's vision for reconciliation is a reconciled Australia where the Aboriginal and Torres Strait Islander people of this country will be restored to a place of equity, dignity and respect. We aspire to see our national soul healed and for Aboriginal and Torres Strait Islander cultures to be fully valued. We wish for broken relationships restored and social inequalities eradicated. We acknowledge the Traditional Custodians of this land, and pay our respects to the Elders past, present and future for they hold the memories, the culture and dreams of Aboriginal and Torres Strait Islander peoples. We recognise and respect their cultural heritage, beliefs and continual relationship with the land and recognise the importance of the young people who are our future leaders.

Acknowledgements

We acknowledge that, while this paper discusses homelessness in a policy and research context, there are real people behind the concepts, numbers and categorisations presented here. We pay tribute to the strengths, resilience and diversity of the individuals, families and children whose lives have been affected by experiences of homelessness and recognise their trauma. In particular, we pay respects to the unacceptable and disproportionate number of First Nations elders, individuals, families, children and communities who have lived experience of homelessness.

We would also like to acknowledge the support of an Expert Advisory Group to this paper, comprising Associate Professor Selina Tually, Associate Professor Catherine Robinson, Professor Hal Pawson and Professor Cameron Parsell. The views presented in the paper are those of the authors alone.

The present work draws freely on the work of Mission Australia and the Centre for Social Impact at the University of Western Australia including Flatau et al. (2021), Ending homelessness in Australia: An evidence and policy deep dive.

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Suggested Citation: Flatau, P, Di Nicola, K, Bennett, M and Callis, Z (2023). *A prototype Homelessness Solutions Model Framework: Evidence-based cost-effective solutions to ending homelessness in Australia,* Centre for Social Impact, UWA. Perth, Western Australia.

Publisher: Mission Australia

Centre for Social Impact

The Centre for Social Impact (CSI) is a national research and education centre dedicated to catalysing social change for a better world. CSI is built on the foundation of four of Australia's leading universities: UNSW Sydney, The University of Western Australia, Flinders University and Swinburne University of Technology. Our research develops and brings together knowledge to understand current social challenges and opportunities; our postgraduate and undergraduate education develops social impact leaders; and we aim to catalyse change by drawing on these foundations and translating knowledge, creating leaders, developing usable resources, and reaching across traditional divides to facilitate collaborations.

Mission Australia

Mission Australia is a national Christian charity that has been standing alongside Australians in need since 1859. We combat homelessness, provide housing, assist struggling families and children, address mental health issues, fight substance dependencies, support people with disability and much more. Together, we stand with Australians in need for as long as they need us.

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Executive summary

2023 marks a significant opportunity in homelessness and housing policy in Australia. All State and Territory governments have recently adopted housing and homelessness strategies, and most have increased spending both for social and affordable housing and for specialist homelessness support programs.

Crucially, the Federal Government has re-engaged more closely with housing and homelessness policy, as reflected in recent major announcements on social and affordable housing supply and the commitment to the development of a 10-year National Housing and Homelessness Plan in parallel with the renegotiation of the National Housing and Homelessness Agreement.

The recent housing crisis has focused government and public attention on questions of housing supply, housing affordability and rental stress. However, while these are necessary considerations for the many Australians currently locked out of affordable housing, they fail to fully encompass experiences of homelessness which afflict an increasing number of people, including new cohorts, but is particularly persistent for the most vulnerable members of our community.

The authors, therefore, wish to reassert the need for specific solutions to homelessness. We seek to work with colleagues in government, research and practice and with people with lived experience, to think about **how Australian governments should allocate resources to end homelessness:**

- How is funding currently allocated across different types of prevention, housing and support interventions?
- Are those interventions effective?
- What savings or avoided costs do they achieve across all social systems?
- Should the level of homelessness support and housing funding be increased further beyond current levels to meet demonstrated high levels of unmet need and demand?
- What are we doing at present and what should we do in the future to prevent homelessness – what interventions make a significant impact in reducing the numbers of people falling into homelessness?
- What can and should we do to improve the lives of those experiencing homelessness – to make it a rare, brief and non-recurring event?
- What is the ideal balance of investment between homelessness and housing programs?

In summary: **How can the allocation of housing and homelessness resources be made most effective and efficient, and what measures will achieve the best outcomes per dollar spent?**

We do not yet have a full answer to this essential question, but the evidence base is strong enough for us to be confident in concluding:

- Effective and cost-effective measures are available to **prevent** homelessness, both housing responses and support responses. Currently in Australia, these measures do not operate at scale.

- Other effective and cost-effective measures are available to shorten people's time in homelessness **crisis** and to prevent recurrence. Most resources in the homelessness service system are currently allocated to crisis responses.
- Deeper investment in homelessness **prevention** would constitute an effective and cost-effective systemic approach to resolving the current homelessness situation.

In the present Discussion Paper, the Centre for Social Impact (CSI) and Mission Australia have focused attention on one lens for addressing homelessness, that is, **evidence-based cost-effective solutions to ending homelessness**. The aim of the Paper is to start discussion and engagement on the role of evidence in developing good policy solutions to achieve the objective of ending homelessness.

To this end, the present Discussion Paper develops a prototype of a **Homelessness Solutions Model Framework** – a framework incorporating evidence about the effectiveness, costs and cost-effectiveness of housing and homelessness responses across the full spectrum of responses required to end homelessness in Australia. The Framework classes all responses across the following typology, which draws on the end homelessness model presented in Flatau et al. (2021):

1. **Permanent housing with support as required** — increasing the supply of social and affordable housing and funding for support programs, including:
   - Housing for people with no support needs
   - Housing for people with support needs
   - Permanent supportive housing for people with experiences of chronic homelessness and multiple disadvantage
2. **Prevention measures** for people at risk of homelessness, including:
   - Universal homelessness prevention measures, to address societal drivers of homelessness
   - Targeted support for cohorts with elevated risk of homelessness
   - Responses that prevent entry to housing crisis/homelessness including tenancy support measures
3. **Crisis responses for people experiencing homelessness**, including:
   - Outreach support
   - Transitional housing and support

We have populated the Framework with a suite of specific Australian interventions and their evaluations, showing variable including: the evidence about their effectiveness; the unit cost to deliver; avoided costs; the quality of the evidence; etc. Given the broad reach of the project and complexity of analysis required to compare interventions of very different types, as well as the evident major gaps in the evidence base, we have focused attention in this Discussion Paper on populating the prototype Framework with findings from a set of exemplar projects and programs for which there is relevant data on outcomes and costs (of varying degrees of complexity) rather than attempt a comprehensive examination.

While the population of the Framework has not yet been completed, it is sufficiently advanced to draw important conclusions and recommendations, and to demonstrate the usefulness of the ongoing work to develop and comprehensively populate the Framework.

We recommend that **government policy makers, researchers and practitioners now work together to refine the Framework** and populate it more fully, so that collectively we can be in a better position to fully understand outcomes achieved for net investment provided across the full housing and homelessness spectrum. This understanding is an essential basis for robust resource allocation decisions.

Further, over the longer-term, we recommend that **this Framework be the starting point for a co-designed, evidence-based Resource Allocation Model** that will assist policy makers direct absolute and relative expenditure on different types of interventions. Such a robust and evidence-based decision-making Model is designed to ensure the optimal allocation of limited resources, so they can best be directed towards preventing avoidable homelessness, improving outcomes for people experiencing homelessness and, ultimately, towards the end goal of ending homelessness.

Those recommendations represent a response to the Productivity Commission's call to improve the evidence base on housing and homelessness outcomes and policy in its *National Housing and Homelessness Agreement, Study Report* (Productivity Commission 2022): "the Australian, State and Territory governments should commit to bolstering the housing and homelessness evidence base, including by expanding the scope of the Data Improvement Plan, changing how the National Housing Research Program is delivered, and establishing a 'what works' centre to draw together insights and make evaluations publicly accessible."

Our recommendations also align with purpose of the newly-established Australian Centre for Evaluation in the Treasury, to "put evaluation evidence at the heart of policy design and decision-making".

Summary of recommendations

We make the following recommendations regarding a **Prevention Transformation Fund**:

- The Federal Government should commit to the establishment of a $500 million dedicated Prevention Transformation Fund in the National Housing and Homelessness Plan.
- The Federal and State/Territory governments should negotiate the inclusion of this Fund in the next National Housing and Homelessness Agreement, to commence in July 2024.
- The Federal and State/Territory governments should negotiate the inclusion of relevant prevention outcomes in the National Housing and Homelessness Agreement.

We make the following recommendations regarding **permanent supportive housing**:

- The Federal Government should commit to funding for permanent supportive housing models and housing-directed homelessness programs for those experiencing chronic homelessness with high needs in the National Housing and Homelessness Plan.
- The Federal and State/Territory governments should negotiate the inclusion of funding for such measures in the next National Housing and Homelessness Agreement, to commence in July 2024.

We make the following recommendations regarding the establishment of **new governance and institutional arrangements**:

- The Housing and Homelessness Ministerial Council (HHMC) should establish a new Housing and Homelessness Data and Evaluation Working Group, comprised of government officials alongside researchers, NGO sector representatives and people with lived experience, with a remit including advising HHMC on:
    - development of the national homelessness research and evaluation program;
    - general research, evaluation and data issues pertaining to housing and homelessness;
    - the data sharing protocol and data quality improvements to which the HHMC committed earlier this year;
    - recommended improvements to the Specialist Homelessness Services Collection;
    - the finalisation of the Homelessness Solutions Model Framework.
- The Federal Government should establish a "what works" centre for housing and homelessness policy. This follows a Productivity Commission recommendation for the establishment of such a centre for housing policy, but expands it to explicitly include a homelessness focus. This centre would gather research and evaluation on housing and homelessness policy and programs, derive insights based on this work, and make it accessible in the public domain. The "what works" centre should be a collaborative partnership with academics, NGO practitioners and evaluators and people with lived experience including First Nations people with lived homelessness expertise.
- The Federal and State/Territory governments, including the Australian Centre for Evaluation within the Australian Treasury, should jointly establish and fund a national homelessness research and evaluation program, which adopts a systems approach to ending homelessness.

We make the following recommendations regarding the **completion of the Framework and the development of a Resource Allocation Model**:

- The new Housing and Homelessness Data and Evaluation Working Group should:
    - lead the Framework's completion and population with extant research and data, by the end of 2024.
    - lead the identification of gaps in the research evidence – including but not limited to gaps in the Framework – to complete the population of the Framework.
    - lead the development of a Resource Allocation Model based on the Framework, for use in the design of successive National Housing and Homelessness Agreements.
- If a new Housing and Homelessness Data and Evaluation Working Group is not established, this work should be undertaken by Federal and State/Territory government agencies with responsibility for housing and homelessness in collaboration with researchers and representatives of the community sector.
- The Australian Institute of Health and Welfare should facilitate an update of the SHSC to include information about the type of services provided by an agency.
- The Productivity Commission should publish detailed expenditure data disaggregated by intervention type.

About this project

Project objectives

The objectives of the project are:

1. To build a comprehensive Framework of solutions for ending homelessness which includes:
    a. A typology of all possible housing and homelessness interventions;
    b. Evidence on the effectiveness and cost-effectiveness of those interventions; and
    c. Conclusions about the direction of long-term investment reform across those interventions.
2. To build a Resource Allocation Model based on the Framework, to inform government policy and investment decisions, including successive National Housing and Homelessness Agreements.
3. To identify gaps in the evidence base and make recommendations for addressing those gaps.
4. To identify what the evidence base says about what works and contribute to the work of both the Australian Centre for Evaluation and a recommended homelessness research and evaluation program to be incorporated within the National Housing and Homelessness Plan framework.
5. To inform government policy and investment decisions, including through the National Housing and Homelessness Plan and successive National Housing and Homelessness Agreements.

Project phases

To end homelessness is an aspirational agenda which seeks to ensure housing is provided to all who need it and there is no entry to homelessness in the first place. This agenda places critical importance on the role of a broad set of prevention strategies. As an intermediate objective, an end homelessness agenda seeks to reduce homelessness to functional zero,[1] ensuring that any experience of homelessness is rare, brief and non-recurring.

Answering the question of how governments should allocate resources to end homelessness is complex. We conclude that a three-phase approach is needed:

Phase 1 – Develop a prototype Homelessness Solutions Model Framework (October 2023 – completed – presented in this Paper)

- Develop a prototype Homelessness Solutions Model Framework.
- Populate the prototype Framework with findings from a select set of homelessness initiatives to test its usefulness and efficacy.

[1] Functional zero homelessness means that the number of people experiencing homelessness at any time in a given month does not exceed the community's proven past record of housing at least that many people each month.

- Use the prototype Framework to inform the National Housing and Homelessness Plan and National Housing and Homelessness Agreement priorities and funding arrangements in the 2024 round of negotiations.

Phase 2 – Governments lead a co-design process to refine the Framework and populate it with existing research evidence (by mid-2024)

- Refine and complete the Framework through co-design with experts from government, the housing and homelessness sectors, lived experience, and researchers.
- Populate the Framework progressively with existing research evidence, including information about the effectiveness and cost-effectiveness of prevention and crisis service delivery approaches.
- Identify gaps in the evidence base.

Phase 3 – Governments lead a co-design process to develop the Resource Allocation Model (by 2025)

- Address gaps in the evidence base through a national homelessness research and evaluation program.
- Co-design a Resource Allocation Model based on the Framework to inform government expenditure on homelessness solutions in future National Housing and Homelessness Agreements and other relevant policy processes.

Research and policy questions

The overarching policy question we pose in the paper is: ***How should Australian governments allocate resources to end homelessness?***

The research and policy questions informing this project are:

1. What responses are required to end homelessness?
2. What evidence do we have for the effectiveness of these responses?
3. What evidence do we have about the costs and cost offsets generated by these responses?
4. How should funding be allocated between various housing and homelessness measures, including:
    a. housing measures (with and without support);
    b. prevention measures (including targeted support for cohorts with elevated risk of homelessness and responses that prevent entry to housing crisis/homelessness); and,
    c. responses for people experiencing homelessness (including outreach support and transitional housing and support)?

Project governance

The project has been jointly undertaken by the Centre for Social Impact (CSI) and Mission Australia and guided by two advisory groups: an Expert Advisory Group comprised of research specialists with

expert knowledge of housing and homelessness; and a Mission Australia operational advisory group comprised of expert practitioners.

Rationale – why we developed the Framework

This paper presents a prototype a Homelessness Solutions Model Framework incorporating evidence about the effectiveness, costs and cost-effectiveness of housing and homelessness responses across the full spectrum of responses required to end homelessness in Australia. Appendix A presents a definition and profile of homelessness in Australia and should be read alongside the discussion in the body of the Paper.

Ending homelessness in Australia means simultaneously ensuring that those experiencing homelessness are housed (with support where needed), and preventing entries into homelessness. As such, ending homelessness in Australia requires concerted action to address underlying societal drivers of homelessness, meet identifiable elevated risks of homelessness and actively support those experiencing homelessness or who are at immediate risk of homelessness to access and sustain permanent, safe and supportive housing. A significant increase in the supply of social and affordable housing is required to underpin an end homelessness agenda.

An aspirational homelessness and housing plan for Australia that has as its goal the ending of homelessness necessarily calls for an increase in housing investment (even beyond the recent announcements by the Australian and some State and Territory governments) and a further rise in funding for homelessness support programs. But that does not mean an across the board increase in investment and funding of homelessness programs.

The emphasis should be on what works best for the limited resources available. This is the rationale for developing a Homelessness Solutions Model Framework which addresses our key question: **How should Australian governments allocate resources to end homelessness?**

The simple answer is that resources should be allocated between possible programs to achieve the greatest sustainable reduction in homelessness and highest level of well-being.

Evidence base

But this simple answer immediately becomes difficult because the evidence base is very patchy about outcomes achieved by homelessness programs, by social housing and affordable housing initiatives, and on the cost of interventions. This is evident in our first-round analysis taken for the present paper. As a result, this work is a start to the process and certainly not the end.

The Framework presented here takes as its starting point the heuristic ending homelessness in Australia model and the existing structure, trends and profile of homelessness and the Australian policy environment. It then seeks to address the question of how to allocate resources to achieve the best possible outcome, based on the evidence.

Decisions on spending priorities for housing and homelessness should be evidence-based, focussing on needs addressed and outcomes achieved relative to resources utilised. While access to, and the sustainability of, permanent housing is key, broader health, economic and social and emotional wellbeing outcomes are also critically important. Assessment of outcomes relative to resources allocated to programs should not only factor in the cost of the program but also the reductions in system costs (such as healthcare costs) resulting from the program.

Systems approach

Ending homelessness in Australia requires a systems approach to resource allocation and to policy and program design. A systems approach utilises the full spectrum of policy and program responses: from housing responses including support where required; to homelessness prevention measures; to crisis programs. To end homelessness requires both a strong housing “bricks and mortar” response, and a strong homelessness support response. One without the other is like having one blade of a scissor. Both are required to effectively tackle homelessness.

A systems approach to ending homelessness also requires an integration of homelessness and housing considerations within the broader relevant human services system. Such an approach leads to better outcomes, particularly when implemented through place-based and community-led collaborations.

Process - how we developed the Framework

The development of the Framework has been informed by a literature review covering academic sources as well as program evaluation reports and administrative data sources.

The Framework is based on a comprehensive typology of possible solutions for homelessness which we have generated using three key sources.

The first source is the end homelessness model presented in Flatau et al. (2021) as described above and a typology of prevention responses to homelessness presented by Fitzpatrick et al. (2021). Fitzpatrick et al.'s (2021) five-part prevention typology, derived in the UK context and proposed for international verification, attempts to bring together both temporal- and population-focused approaches to homelessness prevention (that is, both the timing of prevention initiatives and the population to whom they are targeted). We have made minor modifications to account for its use as part of a typology that looks both at pre-homelessness prevention as well as post-homelessness support, and to account for the Australian context.

The second source is the classification of accommodation and other support services derived from the Specialist Homelessness Services Collection.

The third source is the expertise of homelessness practitioners and researchers we have consulted on the Framework. Their knowledge of service operations and in particular of 'mission drift' – the difference between the intention of the service and the reality of delivering it in the field – has been instructive in understanding what supports are really available to people who are experiencing or at risk of homelessness.

The development of the prototype Framework was also assisted by advice and input from our Expert Advisory Group, a Mission Australia operational advisory group, peak bodies and other expert advisors. Nevertheless, we note that the views presented in the paper are those of the authors alone.

Current gaps in information

From our initial population of parts of the Framework, it is evident that there are information gaps in the evidence base for responses across the three main domains. One obvious area is that we currently do not have a clear view on the current level of government and non-government funding, or on the number of clients served in each domain area.

More generally, we can see a range of data limitations and gaps in the evidence base. This is due to several reasons relating to the availability and quality of relevant data and impact and economic evaluations, including:

1. Evaluations or research studies assessing effectiveness and cost-effectiveness are not available for all homelessness domains or intervention types;
2. The quality of evidence on effectiveness and cost-effectiveness varies significantly across evaluations and research studies;

3. The SHSC contains limited information on the effectiveness of homelessness interventions on a disaggregated basis across domains and intervention types. It gives data on numbers of people seeking to access a SHS, but does not categorise the individual services into domain/type. It also only captures expressed demand (that, is the people seeking help from an SHS), not unexpressed demand (that is, the people who do not turn up to an SHS because they do not know that such help is available, etc);
4. The Report on Government Services (ROGS) does not present expenditure data on a disaggregated basis across domains/types and there is an absence of linkage of outcomes and expenditure data across the administrative data. ROGS provides data on the total spend on SHS agencies across Australia but not its breakdown by functional area of interest. This means that we have limited information to complete the Framework for percentage of recommended or current expenditure, and number of people currently served or expected to be served;
5. There is incomplete information on the long-term sustainability of housing tenancies particularly in the private rental market by formerly homeless people, including those enabled through government assistance;
6. While there have been recent major commitments to investment in new social and affordable housing supply, there is uncertainty on the timing of when dwellings will become available and the degree to which existing commitments will address Australia's homelessness problem (e.g., their adequacy in at least halting the historic decline of social housing proportions).

The quality and quantity of information available to complete these fields would be improved by extending robust impact and economic evaluations of homelessness programs and providing more detailed information from existing expenditure data and homelessness and housing data. Ways to address these issues are presented in the Recommendations section of this paper.

Description of the Framework

Domains and intervention types

Our prototype Framework categorises all possible housing and homelessness measures into the following policy and program domains and intervention types, following the end homelessness model presented in Flatau et al. (2021):

1. **Permanent housing with support as required** — increasing the supply of social and affordable housing and funding for support programs, including:
   - Housing for people with no support needs
   - Housing for people with support needs
   - Permanent supportive housing for people with experiences of chronic homelessness and multiple disadvantage
2. **Prevention measures** for people at risk of homelessness, including:
   - Universal homelessness prevention measures, to address societal drivers of homelessness
   - Targeted support for cohorts with elevated risk of homelessness
   - Responses that prevent entry to housing crisis/homelessness including tenancy support measures
3. **Crisis responses for people experiencing homelessness**, including:
   - Outreach support
   - Transitional housing and support

Variables against each domain/intervention type

Against each domain/type, the Framework includes the following variables:

- **Information about the effectiveness of the intervention:**
  - Rating of effectiveness
  - Quality of evidence on outcomes
- **Information about the costs of the intervention:**
  - Cost to deliver - capital (per person per year, 2023 dollars[2]), estimated using rental return on equivalent property
  - Cost to deliver - operational (per person per year)
  - Aggregate and disaggregated avoided costs (per person per year)
  - Quality of evidence about costs
- **Conclusions about the direction of recommended expenditure on each intervention over the long term**.
  - Direction of recommended expenditure over the long term
  - % recommended expenditure
  - % current expenditure
  - # of people currently served

[2] Throughout this paper, all references are to June 2023 dollars, unless otherwise stated.

- # of people expected to be served

In our first pass at populating the Framework, we focused on certain programs and initiatives for which we found evidence (of varying quality) about effectiveness and cost-effectiveness. We emphasise that in this initial program of work, the chosen set of programs is neither exhaustive nor meant to be representative.

From our work developing the prototype Framework and our first pass at populating it, we can make some general comments in relation to the three major policy and program domains and intervention types, outlined in the next three sections. There, we have taken a sample of impact and economic evaluations of programs in the different domains and examined the results to understand what they tell us about the effectiveness and cost-effectiveness of measures in those domains.

There is, of course, likely to be some bias in this process. Programs which have impact and economic evaluations are likely to be ones that are larger in size than others, may be better funded and are more likely to be innovative. But it remains a useful first step to review these studies as a first pass to a more systematic review and to the development of the recommended Resource Allocation Model.

Findings about Domain 1 – Permanent housing with support as required

We are leaving to one side, for the time being and for subsequent analysis, the question of the effectiveness and cost-effectiveness of capital investment in increasing the stock of affordable private rental housing and social housing. Here, the major assessment task is to determine what level of supply (and pipeline of investment) of public, community and affordable housing is required to support an end homelessness agenda and at what cost.

The UNSW City Futures Research Centre has forecast that around 940,000 social and affordable homes are going to be needed over the next 20 years to meet demand. Additionally, the current social and economic costs of the shortage of affordable housing are around $677 million per annum, which is projected to rise to $1,290 million per annum by 2036 (Nygaard 2022). Ensuring an adequate supply of social and affordable housing is a vital part of ending homelessness and contributing to the wellbeing of all Australians.

However, it is important to note that while a strong housing "bricks and mortar" program to increase the supply of homes for people on very low to moderate incomes is necessary, it is by no means a sufficient response to homelessness. It needs to be complemented by a strong support system, including with respect to social security payment rates and eligibility conditions. Many people experiencing, or at risk of, homelessness only need a safe and secure home, but many also require assistance: firstly to access housing and manage their other support needs; and thereafter to sustain their housing with both tenancy and other supports. It is fundamental to recognise the critical role of homelessness programs in the permanent housing domain.

Once housed, support to sustain tenancies and meet other needs can be provided to people from the stable base of their permanent home, whether that is in private rental or social housing. Despite the solid evidence of the effectiveness of this type of intervention, the current coverage across the country is inconsistent and inadequate to meet demand.

One particular form of permanent housing plus support is the intervention type named Permanent Supportive Housing; this is known as the "Housing First Model" in some countries. These programs support people experiencing chronic homelessness (particularly chronic rough sleeping) and multiple disadvantage (often alcohol and other drug (AOD) use and/or mental illness) to make a rapid transition (with wraparound support) to permanent housing with (wraparound) tenancy sustainment and other support, either on-site or immediately accessible, for as long as needed.

We consider Permanent Supportive Housing models as part of domain 1 for the purposes of the Framework and this discussion paper because an essential characteristic of these models is permanency of housing: it is the resident's home for as long as they wish to stay. We note, of course, that these programs are largely designed for people with long histories of homelessness with high needs. An argument could be made for them to be considered as part of domain 3 – but the permanency of the housing means we consider them here instead.

In Permanent Supportive Housing models, the costs of support are very high relative to average support period costs in the Specialist Homelessness Service system, but outcomes achieved in terms of housing and well-being are very strong and cost offsets achieved are very high.

The evidence base for the effectiveness and cost effectiveness of these models is perhaps the strongest of all the domains/intervention types examined in this project; three case studies are summarised below. In these cases, we emphasise their dual role as homelessness programs supporting people experiencing homelessness access permanent housing (providing wraparound support while homeless) and permanent housing programs (providing wraparound support while housed).

The **MISHA** program in Sydney (2010-2013) supported chronically homeless men to rapidly access permanent housing and then sustain that housing over time. Caseworker-based services provided included housing access and tenancy support, AOD use support, mental health support, family relationship support and a range of other services.

The MISHA program was evaluated for both its effectiveness and cost-effectiveness (Conroy et al., 2014). Not only did the program result in rapid access to permanent housing but tenancies were sustained over time (Sustained tenancy rate 12 months: 97%; 24 months: 89%) and well-being rose. Data quality on outcomes was good and there were baseline, 12-month and 24-month surveys. However, outcomes were not identified against the counterfactual. All data was self-report.

An economic evaluation was undertaken as part of the study with costs of support identified. The cost of support per person on average was $18,221 (in June 2023 dollars[3]). Included in the costs were payments for caseworker support of various forms (see above), brokerage costs, management costs and office overheads. Costs offsets are the reduction in systems costs resulting from the program. In the case of the MISHA study, these were estimated from self-reported service usage and covered healthcare, justice and income support cost offsets. At the 12-month survey, cost offsets were were $1,361 per person. At 24-months, cost offsets totalled $10,656 per person .

Journey to Social Inclusion is a trauma-informed, intensive case management program that supports people to exit homelessness by providing those most in need with housing and long-term support to improve their health, well-being, independence, and social connections required to experience and maintain a better quality of life (Seivwright et al., 2020). The three-year program (2016-2019) is targeted to those experiencing long-term, chronic homelessness and was evaluated with a randomised control trial. Outcomes data were based on surveys, program administrative data, and linked government administrative data. In the first year, 64.5% of the participants had permanent housing compared to only 32.4% of the control group. Further, 48.4% of participants had permanent housing from year one

[3] Throughout this paper, all references are to June 2023 dollars, unless otherwise stated.

until the end of the program (i.e., year 3), compared to only 16.2% of the control group (Seivwright et al., 2020).

With respect to health and justice service usage and associated costs, self-reported hospital, allied health, police, and legal system interactions revealed an estimated saving of $39,756.67 per person over the three years. Service costs for the control group on the other hand, increased by $81,666.57 per person for the same period. Further, the program cost an additional $65,980.83 per client (June 2023 dollars) relative to treatment as usual. Thus, the differential saving of the program was $121,422.01 per person over the three years.

Brisbane Common Ground is a supportive housing initiative that aims to provide sustainable housing and improve the quality of life for people who have experienced chronic homelessness (Parsell et al., 2015). The Common Ground model was evaluated between 2014 and 2015 via client surveys and linked administrative data for the services accessed 12 months prior and 12 months post commencement of the tenancy.

Tenants (86%) reported that they felt safe, 60% considered more than two other tenants to be their friends, 71% socialised with other tenants at least once a week, 71% and 76% found staff helpful with personal problems and accessing services, and 93% felt that Brisbane Common Ground was their home (Parsell et al., 2015).

Based on an economic analysis of the program, the costs associated with the reduction in service utilisation in the 12 months post tenancy compared to the 12 months prior to commencing the tenancy (i.e., $34,402 per tenant) offset the cost of delivering the program for the year (i.e., $17,971 per tenant). This data is of high quality although baseline data was used as a proxy for the counterfactual.

Despite this strong evidence base, there is a stark lack of Permanent Supportive Housing models currently operational to meet demand for this cohort.

Findings about Domain 2 – Prevention measures

The second policy and program domain is homelessness prevention responses.[4]

Universal prevention measures relate to the structural societal risk drivers of homelessness, including: the impact of housing affordability, housing supply and social housing constraints; poverty, including the adequacy of, and eligibility for, social security payments; racism and discrimination; labour market barriers; serious and long-term physical and mental health conditions; AOD risk and harm; and family and domestic violence.

Responsibility for expenditures for these responses lies largely outside the housing and homelessness ecosystem - with the exception, of course, of the supply of social and affordable housing which is central to the end homelessness agenda.

There is increasing recognition of the importance of universal prevention measures that address societal drivers of homelessness, and several recent attempts to quantify their impacts (Fitzpatrick et al. 2021). The two primary societal drivers of homelessness have been identified as poverty - or strength of welfare systems - and the availability of sufficient affordable housing stock, while others include levels of violence, access to healthcare and childcare, and conditions at the lower end of the labour market (Fitzpatrick et al. 2021).

Research has demonstrated that **countries with robust poverty-reduction measures have lower levels of homelessness**, and that **homelessness is determined by housing market conditions** (Fitzpatrick et al. 2021) including, in Australia, the availability of public housing which is a strong protective factor against homelessness (Johnson et al. 2018).

In setting out the drivers of homelessness, it is important to recognise the life-cycle nature of homelessness. Flatau et al. (2013) revealed high levels of intergenerational homelessness and childhood and teenage homelessness among adults in Australian SHS agencies. In this sense, homelessness can be 'passed through' generations. Preventing homelessness in the first place has long-term benefits.

The assessment of universal prevention programs is whether they are working to reduce the structural drivers of homelessness and at what cost. Is poverty falling? Are we reducing unemployment? Is the prevalence of family and domestic violence falling? On a key driver of homelessness, poverty, the evidence is clear that there has not been a discernible shift downwards in poverty rates in Australia over time. On the other hand, unemployment has fallen to levels we have not seen for decades.

The existing research evidence suggests that particular cohorts experience elevated risks of homelessness. Such cohorts should be the focus of targeted prevention programs. These include children and young people in out-of-home care and leaving out-of-home care, children at risk of

[4] There is of course overlap between the permanent housing and prevention measures domains, since an adequate supply of affordable housing is a key universal homelessness prevention measure.

unaccompanied homelessness due to a lack of care and effective guardianship (Robinson 2023) and young people and adults leaving justice, health or mental health residential facilities.

The majority of programs for these groups are general in nature and are not focused on preventing homelessness per se. But again, the assessment of the effectiveness of upstream systems-based prevention programs is whether these programs are acting to reduce the number of those in relevant groups such as those in justice facilities and out-of-home care and the number experiencing homelessness. Of course, alongside the generic upstream systems-based prevention programs, there are housing and homelessness specific programs such as programs supporting those leaving justice facilities to access and sustain permanent housing and avoid an immediate entry into homelessness post release, or that support young people at risk of homelessness to engage with education, employment and others supports such as Youth Foyers, presented below.

> **Youth Foyers** provide young people (16-24) with stable accommodation and supports for education or employment, health, connection, financial capability, and independence for 1-2 years before they transition to live independently (Accenture, 2022). In 9 Foyers across Australia in 2020, young people were 1.6 times more likely to achieve a higher level of education than those in the Specialised Homelessness Services collection. Further, 65% of young people in Foyer gain employment compared to 51% in the SHS, and 80% exit into stable housing (Accenture, 2022). Using conditional probability modelling to estimate SHSC outcomes relative to Foyer outcomes, it is estimated that Foyer results in an overall per person benefit to government of $90,042.48in avoided costs over 40 years. Accenture (2022) suggests that the investment in Foyers is paid back within four years.

Responses that prevent entry to housing crisis/homelessness differ from whole-of-cohort-based prevention programs and focus on an identified immediate risk of homelessness among individuals and families or supporting new entrants to homelessness to return rapidly to housing. Tenant support programs, for example, work with those who may have received warnings or eviction notices to retain their housing.

Within this intervention type, crisis prevention measures target those who are likely to experience homelessness in the foreseeable future, for example, women and children escaping domestic and family violence or people who are in significant rental arrears. Emergency prevention measures target those who are at imminent risk of homelessness, for example, those who have been served an eviction notice. An example of a crisis prevention measure is the Reconnect program.

> **Reconnect** is an Australian Government program which was introduced more than 20 years ago that assists young people aged 12 to 18 years who are homeless, or at risk of homelessness, and their families to stabilise their living situation and improve their level of engagement with family, work, education, training and their local community. Young people living in temporary situations fell from 16.5% at Reconnect's initial intervention to 5% at exit from the services. Young people living with parents increased from 57.5% at the start of support to 62% after support. Other improvements include health benefits, engagement with education and employment, communication within families, and ability to manage

conflict. The 2023 cost of support is around $5,500 per person per year, while cost offsets were estimated at around $9,900.

Findings about Domain 3 – Crisis measures

Once people enter homelessness, they need support to mitigate its adverse consequences, find appropriate housing as quickly as possible and remain out of homelessness. Ideally, people experiencing homelessness are seamlessly and rapidly provided with permanent housing, or assisted to recover access to previous housing if suitable. However, the shortage of permanent housing means this is usually not possible. A range of programs including outreach services and temporary accommodation and support are necessary to mitigate the adverse impacts of homelessness, particularly those associated with rough sleeping.

In part, the lack of affordable housing creates the need for this complex response: ensuring an adequate supply of housing stock is a vital part of ending homelessness and eliminating as far as possible the need for people to pass through temporary accommodation before entering permanent housing.

However, in and of itself, an adequate supply of housing will not end homelessness. Policy responses must recognise the hugely demanding and skilled nature of the work required to assist people with high and complex needs into housing.

While adequate housing supply and other prevention measures should ideally reduce, over time, the number of people needing a crisis response, at present there is pressing demand for skilled staff and dedicated services that can support people, often with chronic histories of homelessness and complex support needs, to accept housing in the first place and then maintain it.

While there are a range of programs and initiatives currently available to people through specialist homelessness services, the system as a whole is desperately oversubscribed. For example, over 300 requests for support per day go unassisted nationally. This is why a shift to a prevention approach will necessarily take time.

We are leaving aside a detailed analysis of crisis measures for subsequent stages of the Framework development.

Policy recommendations

Our work on gathering the data is at its formative stage but allows us to make three major policy recommendations that flow from this analysis.

The first two recommendations regard the ways in which the Framework can inform the National Housing and Homelessness Plan and Agreement; the third relates to government leadership on the development of a Resource Allocation Model.

Recommendation 1 - Deliver a dedicated Prevention Transformation Fund

Over the short term, the first step in shifting to an end homelessness strategy should be to establish a $500 million Prevention Transformation Fund. This would establish a ringfenced funding stream, over and above current homelessness expenditure, through the next National Housing and Homelessness Agreement.

The evidence base on homelessness prevention in Australia is still being built. Nevertheless, our first round of analysis for the Homelessness Solutions Model Framework indicates that we can be confident in concluding that:

- effective and cost-effective measures are available to prevent homelessness; and
- deeper investment in homelessness prevention would constitute an effective and cost-effective systemic approach to resolving the current homelessness situation.

Homelessness prevention measures in Australia at present (excepting universal policy settings such as income support) are disparate and uncoordinated. Direct homelessness prevention measures, such as programs for people leaving institutional care and tenancy sustainment programs, are patchily funded and delivered across Australia, leaving a significant gap in demand. The lack of a clear, coordinated and effective homelessness prevention effort is evident in the continuing high rates of homelessness and risk of homelessness across the country.

While rates of homelessness remain persistently high and the housing emergency continues, investment must continue in homelessness crisis measures (discussed in section 4 of this submission). There is no other choice for a system already struggling to meet demand for its services.

However, a robust additional investment strategy focused on prevention measures must be implemented over and above current spending; if not, homelessness will only increase. Taking a systems approach to ending homelessness necessitates proportionate effort and resource allocation devoted to the prevention domain until, over time, the specialist homelessness services system becomes increasingly residual as the only experiences of homelessness are rare, brief and non-recurring.

The Prevention Transformation Fund would direct resources to measures including:

- targeted prevention programs for groups with elevated homelessness risk, including:
    - women and children experiencing family and domestic violence;
    - unaccompanied children (who experience homelessness largely as a result of family and domestic violence in the family home); and

    - young people experiencing family violence or conflict that may lead them to leave home (as currently addressed by the Reconnect program).
- policy reforms that prevent homelessness for groups with elevated homelessness risk, including exit planning and housing assistance for people leaving institutions such as correctional facilities, out-of-home care and health facilities; and
- other supporting measures needed to shift to a prevention approach such as workforce training.

Government investment may be complemented by a philanthropic investment stream; however, the aim of the Fund should be to support the delivery of prevention activities at scale which may not be a suitable target for philanthropic funding which tends to focus on innovative and pilot opportunities.

We make the following recommendations regarding a Prevention Transformation Fund:

- The Federal Government should commit to the establishment of a $500 million dedicated Prevention Transformation Fund in the National Housing and Homelessness Plan.
- The Federal and State/Territory governments should negotiate the inclusion of this Fund in the next National Housing and Homelessness Agreement, to commence in July 2024.
- The Federal and State/Territory governments should negotiate the inclusion of relevant prevention outcomes in the National Housing and Homelessness Agreement.

Recommendation 2 - Increase permanent supportive housing for people with intensive support needs

The second recommendation reflects the strong evidence to support greater investment in major permanent supportive housing models for people with histories of chronic homelessness and multiple co-occurring complex medical, mental health and/or substance use issues. These programs can be viewed both as a response to homelessness and also a prevention measure, as they act to prevent recurrent homelessness.

There is clear evidence that permanent supportive housing models work to sustain tenancies for people with histories of chronic homelessness and intensive support needs. They are expensive to deliver, but also generate avoided costs that far exceed the investment required. Those avoided costs are typically in areas such as health, AOD treatment and justice. Funding for permanent supportive housing models therefore warrant supplementation.

We make the following recommendations regarding permanent supportive housing:

- The Federal Government should commit to funding for permanent supportive housing models and housing-directed homelessness programs for those experiencing chronic homelessness with high needs in the National Housing and Homelessness Plan.

- The Federal and State/Territory governments should negotiate the inclusion of funding for such measures in the next National Housing and Homelessness Agreement, to commence in July 2024.

Recommendation 3 - Complete the Framework and use it to build a Resource Allocation Model

The third recommendation is to instigate a co-design process to complete the Framework and use it to build a Resource Allocation Model to direct government spending on an end homelessness strategy.

The finalisation of the Framework and the development of a Resource Allocation Model will necessitate the engagement of experts in homelessness and housing across policy, research, practice and lived experience. It will require expertise from across disciplines to bring the Framework to fruition, and the support of all to realise the vision of a new Resource Allocation Model.

The authors seek to work collaboratively with government, peaks, researchers and others in the sector to review and critique the Framework, populate any information that has not already been included, assess the nature and extent of gaps in the evidence base and determine research and data priorities for filling them, and build the Resource Allocation Model to inform government spending toward the aim of ending homelessness in Australia.

During Phase 1, we have developed the prototype Homelessness Solutions Model Framework and are working to progressively populate it. For the present Discussion Paper, we have populated sections of the Framework utilising findings from a set of homelessness initiatives where information exists on outcomes and costs to test out the Framework's usefulness and efficacy.

Phase 2 will involve finalising the Framework and populating it with extant evidence, while Phase 3 will move to identifying and addressing gaps in the evidence base and using the Framework to design a Resource Allocation Model.

We believe that completing Phases 2 and 3 will require government leadership, alongside collaboration and contribution from others, to inject the necessary resources into the work that will be required.

A new set of institutional arrangements will be required to support this and other evaluation, research and data work in housing and homelessness. These arrangements will be needed to support the proper implementation and monitoring of the National Housing and Homelessness Plan and Agreement in any case, and part of their role should also be to lead Phases 2 and 3 and finalise the development of the Framework and Resource Allocation Model.

We make the following recommendations regarding the establishment of new governance and institutional arrangements:

- The Housing and Homelessness Ministerial Council (HHMC) should establish a new Housing and Homelessness Data and Evaluation Working Group, comprised of government officials

alongside researchers, NGO sector representatives and people with lived experience, with a remit including advising HHMC on:

  - development of the national homelessness research and evaluation program;
  - general research, evaluation and data issues pertaining to housing and homelessness;
  - the data sharing protocol and data quality improvements to which the HHMC committed earlier this year;
  - recommended improvements to the Specialist Homelessness Services Collection;
  - the finalisation of the Homelessness Solutions Model Framework.

- The Federal Government should establish a "what works" centre for housing and homelessness policy. This follows a Productivity Commission recommendation for the establishment of such a centre for housing policy, but expands it to explicitly include a homelessness focus. This centre would gather research and evaluation on housing and homelessness policy and programs, derive insights based on this work, and make it accessible in the public domain. The "what works" centre should be a collaborative partnership with academics, NGO practitioners and evaluators and people with lived experience including First Nations people with lived homelessness expertise.
- The Federal and State/Territory governments, including the Australian Centre for Evaluation within the Australian Treasury, should jointly establish and fund a national homelessness research and evaluation program, which adopts a systems approach to ending homelessness.

We make the following recommendations regarding the completion of the Framework and the development of a Resource Allocation Model:

- The recommended new Housing and Homelessness Data and Evaluation Working Group should:
  - lead the completion of the Framework and populating it with extant research and data, by the end of 2024.
  - lead the identification of gaps in the research evidence – including but not limited to gaps in the Framework – to complete the population of the Framework.
  - lead the development of a Resource Allocation Model based on the Framework, for use in the design of successive National Housing and Homelessness Agreements.
- If a new Housing and Homelessness Data Working Group is not established, this work should be undertaken by Federal and State/Territory government agencies with responsibility for housing and homelessness in collaboration with researchers and representatives of the community sector.

- The Australian Institute of Health and Welfare should facilitate an update of the SHSC to include information about the type of services provided by an agency.
- The Productivity Commission should publish detailed expenditure data disaggregated by intervention type.

Conclusion: Looking ahead to the Resource Allocation Model

The development of the prototype Framework structure during Phase 1 of this project has highlighted the broad reach of its ambition as well as the patchy nature of evidence on homelessness interventions in Australia. There are significant gaps in the evidence due to a lack of high-quality impact and economic evaluation studies across the spectrum of interventions, and also to limitations in administrative data sets that impede an examination of expenditure vs outcomes by intervention types.

Phase 2 will require significant further investment of time and resources for a full comprehensive examination of the evidence and a summary and analysis of that within the Framework structure. Further input from researchers, policy makers, practitioners and people with lived experience will be needed to undertake that work. Leadership from government will be needed to ensure that it can be properly resourced.

This process will also help to detail precisely how strong the evidence base is across the spectrum of housing and homelessness interventions and where further investment will be needed to generate robust and reliable information about outcomes and expenditure.

Once the Framework is complete – or as complete as it can be, given the extant available data and research literature - we will be in a better position to draw robust conclusions about investment priorities across the entire spectrum of possible housing and homelessness interventions.

Phase 3 will then continue with transforming the Framework structure into a Resource Allocation Model, which we hope will be able to inform government expenditure on homelessness solutions. This will need to be complemented by a homelessness research and evaluation program that addresses identified gaps in the evidence base. To return to the central aim of this project, we hope that this work will make a significant contribution to answering the question of ***how governments should allocate resources to end homelessness.***

The Resource Allocation Model will draw on the information contained in the Framework about possible interventions, their effectiveness and cost-effectiveness to support robust, evidence-based decisions on where governments should prioritise investment.

The development of the Resource Allocation Model will also need a co-design process involving governments, researchers, practitioners and people with lived experience.

Once complete, it will provide a mechanism for moving from current levels of funding across intervention types to ideal future funding arrangements. It will allow for consideration of the absolute amount of funding needed for each intervention, and the relative proportion of resources that should be expended on each.

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Appendix A – overview of homelessness in Australia

Homelessness in Australia remains stubbornly high. A significant shift in policy settings will be required to decisively move Australia on to a path of ending homelessness.

A definition of homelessness

For the purposes of the present paper, homelessness is defined, in line with the Specialist Homelessness Services collection (SHSC), as a state in which a person is not in permanent housing. In other words, those experiencing homelessness are living either in: (1) non-conventional accommodation ('sleeping rough'), or, (2) short-term or emergency accommodation due to a lack of other options (e.g., refuges, crisis shelters, couch surfing or no tenure, living temporarily with friends and relatives, insecure accommodation on a short-term basis, and emergency accommodation arranged by a specialist homelessness agency).

The SHSC definition of homelessness is narrower than the Census statistical definition of homelessness which includes those in severely crowded dwellings (AIHW 2023, Flatau et al. 2021).

We recognise that the definition we adopt is an operational definition of homelessness and in presenting this definition we would highlight the importance of a broader approach to homelessness. Such an approach is eloquently stated in the definition of homelessness adopted by the Australian Bureau of Statistics in their 2012 *Information Paper: A Statistical Definition of Homelessness* where a person is defined as homeless if their living arrangements are in a dwelling that is inadequate (including rough sleeping); they have no tenure, or their tenure is short and non-extendable; which do not allow for control of, and access to space for social relations.

We also follow the SHSC approach in defining a person 'at risk' of homelessness if they are in housing but at imminent risk of losing their accommodation (e.g., have received an eviction notice) or are experiencing at least one risk factor that is known to contribute to homelessness such as those that threaten or harm the physical, emotional, social, cultural or economic safety of a person; including living in severely crowded conditions (AIHW 2023a, Flatau et al. 2021).

Trends in homelessness

Homelessness in Australia remains stubbornly high. A significant shift in policy settings will be required to decisively move Australia on to a path of ending homelessness.

According to the Australian Census data, the rate of homelessness fell marginally at the 2021 Census (48.2 people per 10,000) from the 2016 Census (49.8 people per 10,000), but gaps in data collection during COVID-19 lockdowns affected homelessness counts and, in particular rough sleeping in NSW and Victoria (ABS 2021).

The highest rates of homelessness are in northern Australia; far exceeding those evident in the rest of Australia reflecting the significant over-representation of Indigenous people who are experiencing homelessness. The high rates of homelessness in the Indigenous population in the Census is mirrored in the SHSC data in which the rate of client utilisation of Specialist Homelessness Services (SHS) by Indigenous clients is around 10 times that for non-Indigenous clients (AIHW 2022). Given this, ***it is an important underlying principle of the Framework that housing and support for First***

Nations people should be culturally appropriate and, where possible, delivered by an Aboriginal Community Controlled Organisation. The Census and SHS data also reveal high rates of homelessness among those aged 18-24, among children, and among women. And while older Australians have the lowest rates of homelessness across all age groups, their rates of homelessness have increased over time.

In terms of SHS clients, the homelessness rate, as measured by SHS clients per 10,000 population has stabilised in the last few years (106.2 clients per 10,000 population in 2021-22) (AIHW 2022). Recent monthly SHS data (to June 2023), however, suggest a slight recent upward lift in clients who are homeless or at risk of homelessness (AIHW 2023b).

The SHSC data highlight that there is a large unmet demand for both accommodation and permanent housing, with over 300 requests for support per day unassisted. The vast majority of unassisted requests (85%) are for emergency or short-term accommodation or other housing (AIHW 2022). Gross flows SHSC data also reveal that the majority of those that begin a SHS support period homeless end the support period still homeless emphasising the shortage of permanent housing options. The same gross flows SHSC data, on the other hand, show that those that begin a SHSC support period at risk of homelessness remain housed at the end of the support period (AIHW 2022).

The SHSC data (2021-22) reveal that those receiving support from Specialist Homelessness Services face elevated levels of vulnerability in a number of areas; principally in family and domestic violence (two in every five clients reported experiencing family and domestic violence); mental health (two in five clients reported a current mental health issue) and problematic AOD use (one in 10 clients) (AIHW 2022). However, reflecting the heterogeneity in the client population, almost two in five reported experiencing none of these vulnerabilities (AIHW 2022). The data speak to the need for a nuanced service approach with some clients receiving relatively short, low-cost support directed to accessing or sustaining permanent housing while others require longer term and continuing wraparound health, social and economic support while seeking to access or sustain housing.

The housing crisis

Australia is currently facing a major housing crisis. Addressing this crisis is fundamental to ending homelessness in Australia.

The housing crisis is reflected in three areas:

1. Very low social housing stock and long waiting lists reducing pathways for those experiencing homelessness with high needs to enter permanent housing.
2. Increases in private rental costs and low vacancy rates
3. Worsening housing affordability problems across the housing market including among mortgagees.

Over the last ten years to June 2022, there has been a significant decline in the number of households in public housing from 321,213 households in 2013 to 286,014 households in 2022 (AIHW 2023c). The growth in community housing and in State-owned and Managed Indigenous Housing and in Indigenous community housing has assisted to offset the impacts of this reduction.

However, overall, the social housing sector has not kept up with the growth in need and demand with a rapid increase in greatest need households on public housing in the last five years (from 38,030 households in 2017 to 68,008 households in 2022) (AIHW 2023c).

Over the last two years those in the private rental sector have faced significant cost and availability challenges. Rents have risen in the year to the June 2023 quarter at a rapid rate and somewhat faster than the CPI itself (ABS 2023). National vacancy rates in the private rental sector fell dramatically from end 2020 and are now at historically low levels. The Federal Government's decision to increase Commonwealth Rent Assistance (CRA) supports renters in the short-term (though acting to further increase demand), but ultimately, it is increasing the supply of affordable rental accommodation that will have the best long-term outcome in the private rental market.

In terms of the homeownership market, rising house prices and the increase in borrowing costs have placed significant burdens of low-income mortgagees with new non-performing loans increasing in the six months to June 2023 leading to a rise in a risk of homelessness.

Both the Federal Government and State and Territory governments have announced significant initiatives in relation to social and affordable housing in recent times. After a long period of neglect, the Federal Government has announced a significant boost to the social affordable rental housing stock through the $10 billion Housing Australia Future Fund, the National Housing Accord, the increase in the National Housing Finance and Investment Corporation liability cap, increasing the remit on the National Housing Infrastructure Facility in social and affordable housing and the Social Housing Accelerator payment to State and Territory governments.

New capital investment by the Federal Government and by State and Territory governments will take time to be realised in relation to permanent housing options for Australians experiencing homelessness, but nevertheless represent major opportunities to realise an ambition of ending homelessness in Australia.

The diversity of the homelessness experience

The importance of diversity for our Homelessness Solutions Model Framework is that it recognises the different pathways into, and experiences of, homelessness for different people, pointing to the necessity of a range of policy and service responses that are needed to end homelessness.

Diversity is reflected in differences in the intensity of both homelessness and the needs of people, and the different pathways into and through homelessness experienced by different cohorts and groups at different points in the life cycle.

The implication of diversity is that no one policy setting applies to all people, over all time and in each location. Programs need to be sensitively developed to meet the different circumstances of those experiencing homelessness or at risk of homelessness and should be established on a culturally appropriate basis.

One lens on the diversity of the homelessness experience is that of a typology based around the occurrence, duration, and chronicity of the homelessness experience. This typology separates

homelessness into one-off or transitional homelessness, episodic homelessness, and chronic homelessness.

One-off or Transitional Homelessness: A temporary or singular experience of homelessness. People experience one-off homelessness as a result of a specific event or crisis, such as one-off violence in the family, loss of a job, eviction, or a natural disaster. One-off homelessness should be experienced for a very short period of time while individuals transition to alternative housing options or receive support to regain stability and secure permanent housing. However, if there are shortages of affordable housing and access to permanent housing is not re-established quickly, the person may get stuck in homelessness and begin to experience adverse impacts from that experience.

Episodic homelessness: Recurrent or intermittent periods of homelessness. People experience episodic homelessness as a result of various factors interacting with a constrained housing market such as repeated violence in the family, unstable employment over time, mental health issues, substance abuse, or a lack of social support networks. While individuals experiencing episodic homelessness may secure housing at times, they face challenges in maintaining stability during shocks and may cycle in and out of homelessness over their lifetime (e.g., consistently when they experience a stressful life event).

Chronic homelessness*:* A long-term and persistent state of homelessness. Individuals who are chronically homeless experience extended periods without permanent housing, typically for at least a year, and generally for much longer. People experiencing long-term homelessness may have complex and long-term health conditions, such as mental illness, substance use disorders, physical disabilities, or other medical conditions.

A second lens on the diversity of the homelessness experience is that of different cohorts of people experiencing homelessness who may have very different experiences and life-course pathways. While using cohorts as an analytical grouping can have benefits – for example, allowing responses to be developed for groups of people experiencing similar issues, such as young people leaving out-of-home care – this approach also has significant limitations. There is likely to be considerable heterogeneity within specified cohorts and it is important to recognise that the specification of a cohort may be based on administrative convenience. Take the case of children and young people. Young people are generally defined as those aged 15-24, with those under the age of 15 being described as children with a common representation of children in the homelessness space being that of women and children escaping family and domestic violence. This presentation neglects the case of unaccompanied children aged under 15 who experience homelessness (rough sleeping and couch surfing) as a result of running away from home or being thrown out of home due to violence in the home. The policy response for this group is quite different from a young person being accommodated in a youth refuge after periods of episodic or chronic homelessness.

One final last distinction to make in terms of the diversity is that between those who are homeless and those who are at risk of homelessness. Preventing an entry into homelessness from housing is an evidently cost-effective solution to ending homelessness.