

## Submission to the Parliamentary Inquiry into Homelessness

This form was made by Council to Homeless Persons to support people who are or have been without a home to have their say in the Parliamentary Inquiry. It represents the personal views and experiences of the person filling it in. This form will be forwarded on your behalf to the Parliamentary Inquiry without alteration. You may also choose not to use this form and submit your view directly to the committee by emailing [homelessnessinquiry@parliament.vic.gov.au](mailto:homelessnessinquiry@parliament.vic.gov.au)

I have lived without a home or am currently without a home.

I request that this submission be kept confidential

I give permission for another person to submit this on my behalf

**Note:** Parliament strongly prefer to have your contact details, but you may choose not to provide them.

Name: JODY LETTS

[REDACTED]

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### What would have ended my homelessness is:

Simple Answer ~ Choices

As a Victorian resident I am surrounded by many different types of accommodation to choose from – but as a low income earner my choices were vastly reduced because of the competitive nature of the property market in the affordable housing bracket. Whereas, to improve my quality of life and enhance my effectiveness within the community the most important thing should of been finding a place that I can truly feel “at home” - a factor that looks different for each and every Australian resident, an enduring task that is far more achievable with all the right tools in the toolbox i.e. high income employment, fantastic health, great support system and connections with family & community.

The number one obstacle that prevented not only myself, but many other people in Victoria from moving forward was “housing availability”.

My experience of homelessness would have been prevented and/or ended much earlier by a more robust focus and government investment into:

1. Private ownership – improvements to existing and new incentives to assist low income earners to retain or purchase a home i.e. changes to the first home owners grants, exemptions on stamp duty & fees, reductions in council rates, introduce low income earner mortgages & interest rates.
2. Private rental – increase the range of choices i.e. improve rental assistance rates, enforce discretionary zoning for affordable housing in all existing and new residential developments, govern laws to protect tenants against rental increases, stability of tenure and eviction.
3. Public housing – increase the amount of Department of Health & Human Services properties i.e. build 1, 2, 3, 4 & 5 bedroom properties all across Victoria to make homes available to people on low incomes that provides them with a choice of location, size, floorplan and community base required to have adequate support, ability to live independently, financially sustain the rent and ability to maintain the property type (e.g. cleaning & gardens) with leases that allow for fluctuations in income with the ability to increase and decrease the subsidy from 100% to 0% without affecting eligibility to remain in the property.

4. Community housing – increase the amount of affordable properties managed by community organisations i.e. additional grants, loans, dwellings or funding that can be invested into group share options, cohort specific establishments, unique needs buildings as well as increasing the current stock of independent rentals that are calculated at a percentage of market rent instead of household income.
5. Supported housing – increase the amount of supported houses designed for people with high support or health care needs so they can maintain their independence with assistance from dedicated support workers to improve their quality of living.
6. Temporary housing – invest in additional properties that are appropriate for people and families in crisis that need a support worker to assist them with getting back on their feet while navigating the system to find long-term housing.
7. Emergency accommodation – invest in permanent structures with customized assistance that can be delivered intensively and immediately to stabilize a period of homelessness and increase the likelihood and success of moving to something more permanent during their stay, as a temporary option to reduce the trauma inflicted on people and families that are accommodated in sub-standard and unsupported hotels or motels for 1, 2, 3 nights at a time.

### I might have avoided homelessness if the Government provided:

1. Flexibility within Eligibility Criteria of Government Funded Services & Supports – my lived experience:

Access to services were limited on the basis of not meeting the eligibility criteria of state and local government funded services within the broader service system i.e. not on a Centrelink payment, registered address not within catchment area, situation did not meet target group, no evidence to support need.

During my period of homelessness, there were multiple priorities that I needed assistance with on a daily basis i.e. without access to regular meals I was unable to sustain my medical treatment program that included medication that needed to be refrigerated, taken with food and at set timings to be effective – therefore; my condition deteriorated, my behaviours became erratic and my ability to participate decreased.

2. Increased Range of Housing Options – my lived experience:

Availability of crisis accommodation and housing stock in public, community and private rental is in such high demand that my choice was removed.

Accompanied by a teenager, the type of accommodation we required needed to include my own needs, but also those of my daughter i.e. we needed an environment that could provide independent living that suited my disabilities – including access to adequate public transport, in a location that I could frequently participate in treatment programs, readily source food and medication, in addition to a single level property that had no steps, trip hazards, stepless shower and handrails. Security was also a priority – consideration to the amount of foot traffic, lockable windows and doors made a significant difference to the hypervigilance I experienced as a result of my war trauma. My daughter was seeking different options including a private space (own bedroom), social inclusion with peers to maintain friendships, access to

education and youth services that suited her unique needs and the ability to travel independently or receive outreach to engage in activities to improve her situation.

Our crisis accommodation options were predominately single room motels with limited to no cooking facilities, no privacy and in locations that attracted undesirable behaviours – exacerbating our existing situation and encouraging a range of bad decisions from an equally bad range of options.

The only Transitional Housing property available to us was double storey and an exemption was needed from a general practitioner in order for me to lease the property and utilise the lounge room as a bedroom, as my disabilities prevented me from using the staircase to access the bedroom and main bathroom.

With the highest priority for the public housing waiting list, after 18 months and three changes to preference of locations in order to increase the property searches the Department of Health & Human Services was unable to find a property that could be modified to suit my needs.

On accessing stable accommodation, outside the government service system, housing affordability forced us to choose a property that was completely outside the zone of our existing service connections, displaced us from our family and community by a minimum of 2 hours travel and we needed to rebuild our lives from scratch with little to no support system.

## What would you like to tell the Government about being without a home:

Four years on and I am still shocked that I went from living independently with a successful working history of 20 years; building up my equity through a string of residential properties; within reach of being mortgage free; to losing everything and living in a vehicle. I've worked hard to get back on track, but burning in the back of my mind I know how quickly and suddenly it all happened. As a Veterans Affairs Disability Pensioner, it would only take mortgage rates, utility bills or council rates to go through the ceiling and I could experience homelessness again.

Considering my circumstances covered Mental Health, Physical Disability, War Veteran, Single Parent, Homeless and was attending appointments on a daily basis – some days multiple appointments, it is no wonder that my exposure to government services left me feeling physically and emotionally abused and that if I wasn't willing to fully participate every day in every way, regardless of what they asked of me, that I would lose access to the 'benefits' they were offering.

During my period of homelessness and living in a vehicle with my daughter I attempted to access and was denied assistance to address my:

- employer on an involuntary "Termination" – based on their inability to modify a position to suit my disability.
- employer on unpaid wages and entitlements.
- superannuation provider on entitlements from my employer not allocated to my account and unaccountable fees.
- federal government on rejected injury and illness medical claims for approval.
- federal government on rejected Loss of Income entitlements.
- federal government on eligibility for entitlements.
- local government on parking fines issued whilst in Crisis Accommodation and/or attending Homeless Services.

Being without a home constantly put me in the pathway of discrimination:

- 48 “REJECTED” applications for rental properties – no income/no rental history.
- Ineligible for services as I was not a Centrelink client.
- Ineligible for services as I could not prove that I did not have an income.
- Ineligible for services as I had a compensation claim “in process”.
- Judged by my gender/age “you don’t look like a veteran”.
- Judged by my department “you don’t look like you have a disability”.
- Judged by my look “you don’t look homeless”.
- Restricted access to many of the spaces and places – travelling with a teenager, pets, vehicle size/height and my physical disability.
- Not able to have emotional support animals – mental health plan.

My experience of being without a home was not caused by poor life choices or a lifestyle that reflected a lack of knowledge on how to meet my basic needs. It was outside my control that I was unable to work, unable to afford housing, unable to afford necessary food & medication, unable to afford appropriate clothes (seasonal). I have no difficulty prioritizing needs, it was purely the fact that while I was being pushed around the government service system I was marginalized and not able to live with dignity.

I did not choose to live like this – I had no choice – please improve the housing choices for Victorians like myself so we can improve the quality of our life.

Thank you for taking the time to have you say to the Parliamentary Inquiry into Homelessness. This submission can be emailed to [homelessnessinquiry@parliament.vic.gov.au](mailto:homelessnessinquiry@parliament.vic.gov.au) or posted to:

Parliament of Victoria  
Legislative Council, Legal and Social Issues Committee  
Parliament House, Spring St  
EAST MELBOURNE VIC 3002.

For more information on the submission and inquiry process see [parliament.vic.gov.au/lc-lsic/inquiry/976](http://parliament.vic.gov.au/lc-lsic/inquiry/976)