

# National Housing and Homelessness Plan Submission

20 October 2023

*I had been told from my main carer I can stay past 18. As soon as I turned 18, they told me they don't get paid anymore and I had to leave. I have been homeless 3 times from the time I got kicked out. I did some couch surfing with people while trying to find a place. Had so many post care workers. None hung around long enough to help me. They moved on. Then 4-5 months until another support worker came along. (Young person, CREATE 2023a)*

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# About CREATE Foundation

CREATE Foundation is the national consumer body for children and young people with an out-of-home care experience. Nationally, we represent the voices of over 45,000 children and young people with an out-of-home care experience up to the age of 25 years. We listen to what those with a lived experience of the care system tell us, and advocate with and for them to achieve systemic change.

## Introduction

CREATE Foundation welcomes the opportunity to contribute to the National Housing and Homelessness Plan. While acknowledging that this consultation has a broader scope, our submission focuses on the specific experiences and needs of children and young people with an out-of-home care experience.

Child protection and housing instability are two issues that are deeply intertwined. However, these issues are often dealt with by separate agencies, and through different policies and plans, making it difficult for the drivers of risk to be appropriately addressed and for service outcomes to be measured. We encourage the Department of Social Services to carefully consider the interface between the National Housing and Homelessness Plan and *Safe and Supported: The National Framework for Protecting Australia's Children 2021-2031*.


Homelessness amongst young people with a care experience occurs at high rates, with two thirds of all homeless individuals sampled nationally having been in out-of-home care at some point (Flatau et al., 2015). Therefore targeted interventions that address the needs of this cohort would reduce pressure on crisis homelessness services.

Young people involved in the out-of-home care system will often experience trauma that is related to their housing experiences, in addition to trauma arising from experiences of abuse and neglect. For example, higher numbers of care placement changes are linked to increased likelihood of homelessness (Thoresen & Liddiard, 2011). Additionally, young people leaving care often lack support from adults and families when transitioning to independent living. Therefore it is vital that appropriate and adequate supports are available for young care leavers to ensure their access to safe and secure housing and to reduce the risk of homelessness.

### Care leavers and homelessness

Access to safe, secure and affordable housing is crucial for a successful transition from the out-of-home care system to independent living, and is necessary for physical and mental health and wellbeing, sense of security, engagement in education and employment, and social and community connectedness. Housing is one of the critical building blocks for young people transitioning from care. However young people leaving out-of-home care are at significant increased risk of homelessness. A CREATE Foundation survey in 2020 found that 30% of young people with an out-of-home care experience had experienced homelessness within the first year after their transition from out-of-home care (McDowall, 2020). Of these young people, more than a third had been homeless for a period of six months or more.

Young people with a care experience are vulnerable to homelessness for different reasons, including experiences both before during care. These include experience of abuse/neglect, socio-economic disadvantage, intergenerational trauma, multiple placements, inconsistency of schooling, and disconnection with culture and community) (CREATE, 2022a). These adverse life experiences also impact on the capacity of young people with a care experience to achieve and sustain employment and earn adequate income, which in turn places them at higher risk of homelessness (Stein, 2016).



To address this, urgent national reform and investment is needed to create more affordable, long-term housing options for young people leaving care, and to address the drivers of children entering the child protection system.

Sadly, we know that when most young people leave the care system, they do not receive the same level of support from their families that their peers of a similar age receive. They are often left to find and apply for housing, navigate public and private rental systems and manage their housing and financial obligations, without the advice or support of a trusted adult, leaving them highly vulnerable. This is why it is vital that governments and non-government organisations provide effective, wrap-around supports and interventions to ensure young people leaving care do not fall through the gaps (Campo & Commerford, 2016; Clare et al., 2017; Mendes & McCurdy, 2020).

These specific challenges experienced by care leavers are exacerbated by structural factors, such as the lack of affordable housing options and barriers in accessing them. Currently, care leavers are feeling the effects of the rapidly rising costs of living. Over the twelve months to the June 2023 quarter, the CPI rose 6.0% (ABS, 2023). In particular, rental prices went up by 6.7%. Young people are disproportionately affected by the rising costs of living. In fact, Finder's recent Cost of Living Report 2023 (Cooke, 2023) highlighted that 90% of 'gen Z' are reducing their spending compared to only 59% of baby boomers, and 70% of them said they experienced financial stress.

These findings are consistent with what young people have been reporting to CREATE through CREATE's Youth Advisory Groups. At a recent Youth Advisory Group in South Australia, young people discussed how they were eating less food due to the costs of living, and it was difficult to eat healthy. Since most of their income goes towards rent, they are finding it difficult to afford transport costs, medical fees, and sanitary products (CREATE, 2023a). In addition, the lack of housing options mean that they are forced to live in accommodation that is not safe for them. One young person had to stay in a house where she had experienced sexual assault. Others talked about how lack of housing options led to involvement with the justice system:

*It was really hard to find people I could trust. Every place that I've been to, they have taken my sh\*\*. I was at the point where I was wearing the same clothes for a month. Thinking that I was in a stable place, they would get me to steal for them and now I have a criminal record. (Young person, 18 years. CREATE, 2022b)*


These insights suggest that the lack of support for housing leads to repeating cycles of trauma and risk for young people.

## Summary of recommendations

CREATE recommends that the new National Housing and Homelessness Plan includes a dedicated strategy for young people with an out-of-home care experience. The Strategy should include targeted actions and investment designed to improve and measure housing outcomes for young people with an out-of-home care experience.

As part of this Strategy, we recommend that Commonwealth, State and Territory Governments commit to:

1. Providing guaranteed housing placements for young people with a care experience in all states and territories, up to the age of 25. This should include a range of housing options, including: extended home-based or residential care placements, where appropriate for the young person; guaranteed access to public or social housing; and/or other innovative housing models.
2. Increasing the financial assistance available to care leavers to enable a successful transition to independent living and to support genuine choices around their living arrangements, including in the private rental market if preferred. This includes:

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- a. Increasing the Commonwealth's Transition to Independent Living Allowance (TILA) from \$1,500 to \$10,000.
  - b. Introducing a nationally consistent, minimum allowance/payment as part of state and territory government post-care support packages of \$16,000 per year to better support care leavers when transitioning to independent living and to ensure that all young people receive adequate support, regardless of the jurisdiction they reside in.
3. Increasing the availability of safe, secure and affordable housing options. This should include earmarking funding and accelerating the development of community housing dwellings for care leavers under Housing Australia and improving access to the private rental market for young people with a care experience through targeted private rental schemes.
  4. Exploring and investing in innovative housing models, such as Supported Independent Living Services (SILS) and Youth Foyers, which can provide more supported accommodation options for care leavers.
  5. Explore the feasibility of a private rental scheme specifically targeting care leavers.
  6. Improving access to and the quality of housing-related programs and wrap-around supports for young care leavers, including to:
    - a. Ensure that every young person has a quality leaving care plan that covers all the steps necessary to secure safe and secure housing, such as applying for housing programs, navigating waitlists, and accessing financial assistance.
    - b. Review post-care wrap-around supports that relate to housing to ensure that young people are supported to access their personal records, relevant financial, housing and life-skills programs and services, and support in navigating public and private housing systems and maintaining tenancies.
    - c. Better digital information systems could be put in place to share information across agencies to avoid young people having to repeatedly explain their situation to multiple service providers, which can be re-traumatising and inefficient.
    - d. Review relevant websites, promotional materials, and application processes for supports related to post-care housing to ensure the information is appropriate and accessible. Co-design improvements with young people who access the services.
  7. Retaining Standard 13 of the National Standards for Out-of-Home Care (National Standards), which highlights the need for young people to have safe and appropriate housing arranged before leaving care and detailed in their transition plan, as part of the refresh of the National Standards. This should be conducted in consultation with young people with lived experience of the care system. Transparency and accountability around state and territory compliance with the National Standards should be enhanced through annual, public reporting.
  8. Improve data collection and introducing public reporting to monitor progress and outcomes and improve accountability in relation to use of funding by state and territory governments under the National Housing and Homelessness Agreement in relation to young people with a care experience. This should be aligned to outcomes framework being developed under *Safe and Supported: The National Framework for Protecting Australia's Children 2021-2031*.
  9. Partnering with the university sector to provide free, on-campus accommodation for care leavers attending university.
  10. Providing new incentives for property ownership for young people with a care experience and their families. This includes young parents.



## Guaranteed housing placements for care leavers

As illustrated above, the lack of housing support post-care leaves young people vulnerable to homelessness and housing insecurity. CREATE recommends that every young person should be guaranteed appropriate and safe housing after leaving care, with the goal of encouraging long-term housing stability. This should be a principle accepted at a national level and implemented by each state and territory. The introduction of this principle aims to eradicate homelessness for this cohort.

### National housing guarantee scheme for young people with a care experience

**Recommendation: CREATE recommends a national housing guarantee principle to be embedded in the National Housing and Homeless Plan and the National Housing and Homelessness Agreement.**

The housing guarantee should be managed by the child protection department for each jurisdiction, in collaboration with relevant housing agencies and providers, and would ensure that every young person with a care experience up to the age of 25 is allocated an appropriate housing placement.

While young people should be supported to access and maintain independent living arrangements, if they are able to do so, the housing guarantee would act a safety net, ensuring that they have access to appropriate, longer-term accommodation, without entering the homelessness service system.

The housing guarantee should consider individual needs and young people must be offered genuine choices and decision-making power in relation to their housing arrangements. Young people who prefer and are able to maintain private accommodation would have the option to opt out of the guarantee scheme, but be able to re-enter the scheme as needed throughout their transition to independent living.

For young people that do need to access housing through the guarantee scheme, they should be able to choose between: (i) extending their care placement, (ii) accessing appropriate social housing or (iii) entering supported independent living arrangements.

### Extended care placements to 25

The housing guarantee would include provision for young care leavers to stay with their foster or kinship carer up to the age of 25. This would not only provide longer-term stable housing, but would enable young people to remain living with a trusted adult that can support them to navigate the transition to adulthood and independent living. State and territory governments should extend carer payments for this period to support the arrangement.

All state and territory governments have recently introduced reforms to extend carer payments and allow young people to stay with their carers beyond 18 years, with some variation in regards to the eligibility criteria and conditions, and the age until which the extension is available. Greater consistency would ensure young people and carers receive adequate support, regardless of the jurisdiction in which they reside.

**Recommendation: CREATE recommends that carer payments are made available and extended until the age of 25 in all states and territories.**

**Recommendation: Residential care placements should not end abruptly on young people's 18<sup>th</sup> birthdays. Instead, young people should be supported to exit residential care when safe and secure alternative housing has been found, and the young person is confident and able to implement their leaving care plan.**

## Priority access to social housing

Social housing should be an accessible option for care leavers who struggle to access and afford private rental accommodation or property ownership. However, waitlists are too long and place care leavers at risk of homelessness.

*Six years [on the] waiting list for social housing. (Young person, 20 years; CREATE Foundation, 2023)*

Increasing the availability of social housing to meet demand is an area that requires major investment. New constructions should target remote and regional areas where the need is higher. Community based solutions, where the funding, design and development of housing is community-led, should be considered to meet the specific needs of children, young people and families, as well as to develop more sustainable models. Community-led and self-determined approaches are imperative for Aboriginal and Torres Strait Islander communities.

**Recommendation:** State and territory governments should commit to ensuring that all young people leaving out-of-home care who require social housing are guaranteed a place.

## Innovative housing models for care leavers

While some young people are ready to move to independent living options earlier, others may require some assistance. Supports should be delivered in combination with accommodation, similar to the 'Housing First' model.

*If for example, care and protection had provided a refuge or temporary accommodation and that placement has broken down at any point for the young person, I think they should target what is happening for that person and link them into the proper supports so future placements don't break down. For example, if a young person is having bad mental health issues, I think they should be supported with their mental health. Or you know, helping with finances by providing food vouchers or knowledge for how to pay rent. I think it needs to be targeted help for why that person's placement is breaking down. (Young person, 21 years. CREATE, 2022b)*

One option to provide support and accommodation for care leavers is to extend Supported Independent Living (SILS) services for this cohort to enable young people to access long-term case management support and stable accommodation.

An innovative application of the Housing First principle suitable for care leavers is the Youth Foyer model. While some young people may feel ready earlier to move to independent accommodation options, others require additional support for an extended period of time.

Youth Foyers integrate accommodation, education and employment support all under one roof, for up to two years (Foyer Foundation, 2023). This model aims to reduce the number of young people experiencing homelessness, while at the same time increasing their education and employment. This model also fosters social connections by creating a community of motivated young people at each foyer. The Youth Foyer model designed by Foyer Foundation accommodates around 40 young people each, and would require investment of \$15 million to develop and \$1.6m-\$2m to operate, and their financial analysis indicates that such investment would deliver a return of \$6 for each \$1 dollar invested (Foyer Foundation, 2023). Youth foyers have been trialled with success across Australia.

**Recommendation:** CREATE recommends expanding the roll out of Youth Foyers across all states and territories, and introducing other supported housing models which can offer both accommodation as well as support around education, employment and living skills for up to 24 months.

## Financial assistance to support access to housing for care leavers

### Increasing the Commonwealth's Transition to Independent Living Allowance (TILA)

The Commonwealth Government's TILA currently offers a single payment of \$1,500 to young people leaving care, to cover costs related to leaving care, such as bond payments and furniture. TILA can also be used for other critical costs unrelated to housing, such as education fees or a car.

Unfortunately, this amount has not been increased since 2009, despite significant increases in the costs of living and housing during this period. In fact, between 2009 and 2019 the overall inflation rate has increased by 23.4%, and property rates and charges have increased by 63.6% (Hall, n.d.). The costs of living have further increased in more recent years, with an increase of CPI of 6% in 2022-2023 (ABS, 2023). As a result, TILA needs to increase substantially to align with increased costs of living.

Currently TILA does not provide adequate financial assistance for care leavers. In fact, it does not even cover the basic costs associated with transitioning to independent living.

**Recommendation: The Commonwealth Government should increase its TILA payment to \$10,000 for care leavers moving to independent living.**


The Commonwealth should consider providing the additional funds to the state and territory governments via a National Partnership. This would allow young people to access the additional financial support through one provider, rather than multiple providers. The parameters for TILA payments should be clarified and reviewed in light of the introduction of recent state-based payments for care leavers to ensure the payment model is as effective as possible. The National Partnership may also be an effective mechanism for ensuring greater national consistency in payments and supports for care leavers.

### Introducing a minimum independent living allowance for care leavers across all states

Currently, some states have introduced financial support to care leavers beyond 18 years of age as part of post-care packages. Independent living allowances are paid to young people who decide to move to independent living accommodation, and are intended to cover both housing and other living expenses. The payment amounts vary greatly from state to state, with Victoria, Queensland, and Western Australia offering up to about \$16,000 a year, New South Wales \$6500 a year in fortnightly payments, and Tasmania up to \$2500. The remaining states do not yet provide this kind of allowance. States that offer higher allowances, such as Victoria and Western Australia, provide the same rate for the independent living allowance as for the carer payment, although the expenses are likely to be significantly higher for young people transitioning to independent accommodation from a care placement than the costs incurred by carers in extending a care placement.

These payments are in addition to TILA, as TILA is a one-off payment that is meant to cover the expenses related to moving to independent living. Independent living allowances are intended to cover the ongoing costs of living. These financial supports provided by state and territory governments are critical as they specifically aim to support young people who cannot or choose not to remain with their foster or kinship carer to achieve and maintain independent living. In particular, young people who are leaving residential care or who have experienced frequent placement changes, may not be eligible for extended carer payments. Without consistent support, this group of young people is extremely vulnerable.

Unfortunately, most of the independent living allowances offered by state and territory governments are not adequate to cover accommodation costs, let alone other basic living costs. In this context, allowances should be raised to a level commensurate with the true cost of living.



Although young people may also receive rent assistance, currently most young people do not have access to adequate financial support to cover the minimum costs of living, including rent, utility bills, transport, education and food. This makes them vulnerable to homelessness and housing insecurity.

**Recommendation: To support young people leaving care to transition to independent living, CREATE recommends that Commonwealth and state and territory governments work together to agree and introduce a nationally consistent minimum payment/allowance amount for care leavers.**

A nationally consistent, minimum allowance of \$16,000 per year would better address the true costs of independent living, regardless of where they live. The payments should be administered through a simple and consistent payment framework, which clearly outlines eligibility and conditions, with improved promotion and guidance for young people around accessing the payments. This approach should make it easier for young people to access and navigate the application process, and reduce the level of discretion held by providers.

## Accessing safe and affordable housing

### Private Rental Scheme

Young people leaving care face several barriers when trying to access rental properties, which are also a reflection of the current market situation in Australia, with high competition and lack of affordable properties available. A first challenge for young people is earning a stable income. The allowances they receive are not adequate to cover rents. For example, in Western Australia the Affordability Snapshot (Anglicare WA, 2021b) found that 0% of properties in WA were affordable for young people living on youth allowance.

Data published by the Australian Bureau of Statistics (ABS, 2023) and the Rent Affordability Index (SGS Economics and Planning, 2022) show that median rents has been increasing in all states since 2021 (ABS, 2023). In 2019-20, 42% of all low-income renter households were in rental stress, compared to 35 per cent in 2008 (ABS, 2022). This economic trend is reflected in the experiences of young people who face the challenge of securing rental properties after leaving care. One young person suggested that an additional way to support young people would be to help them consider discounted private rental schemes, similar to the National Rental Affordability Scheme:


*There should be more support and assistance into getting people into private rental markets rather than supported accommodation. You know there's NRAS – there should be something similar for young people leaving care. It's quite daunting paying rent and utilities at the same time. I forget what it's called. There's something out there where you get a house but it's a little bit cheaper. Say the rent's \$370 but if you're on an eligible list you get it \$40 cheaper a week. It should be something that young people in care are signed up to prior to leaving care. (Young person, 20 years; CREATE, 2022c)*

Since the demand for rentals is so high, young people have less chance to secure a tenancy. Our consultations show that they are likely to be turned away due to being too young, not having references, landlords rejecting Centrelink as a source of income, and stigma (CREATE, 2022b).

*I had 12-month youth accommodation arranged where I rented a share house for 12 months with another teenager, and after that was up I found it extremely difficult to find other accommodation because no one wanted to lease accommodation to a teenager that had no parents to sign as a guarantor and especially a child in care that has come into the real estate with a support worker. It was always assumed that I would be wild and party, and trash the house, which I never did at any stage. (Young person, 23 years; McDowall, 2020)*

This is another reason why a rental housing scheme dedicated to young people with a care experience would effectively facilitate their access to rental properties. The NRAS scheme offers discounted rentals to eligible Australians on low incomes. However, it does not remove barriers for





care leavers who are still disadvantaged compared to other groups of applicants. In this context, for a rental scheme to be accessible to care leavers, it would have to prioritise this cohort through agreements with owners and providers, with the goal of ensuring that care leavers have access to affordable rental properties and are not systematically excluded from the market. The properties should be available in locations where there is demand and that respond to young people's needs.

**Recommendation: CREATE recommends conducting a feasibility study into discounted private rental scheme specifically targeting care leavers through a collaboration between housing providers and child protection departments.**

Furthermore, to increase the availability of properties, there must also be an increase in the funding for the development and construction of community housing dwellings for care leavers under Housing Australia.

## Accessing quality, wrap-around housing supports

The reality for many young people trying to access payments through a federated model means they are faced with navigating multiple complex systems and interacting with a number of different service providers. For example, young people leaving care in Australia may need to engage with Services Australia to access Centrelink payments such as Youth Allowance or Rent Assistance; state-based agencies to access the Commonwealth's Transition to Independent Living Allowance; and state-based government and/or non-government agencies to access the support programs or allowances provided by their state government.

Navigating such complex systems to access support can be very difficult for young people leaving care. Care leavers may not have an adult who can guide them and support them in their applications, and they may not even know what is available. Further, another barrier care leavers face is difficulty accessing the basic identity records that are required for applying for payments.


**Recommendation: State and territory governments should ensure comprehensive wrap-around supports for young people leaving care, including early planning prior to leaving care that actively involves young people and addresses their future housing needs. This may involve case workers applying for public housing on their behalf from as early as 15 years, to account for waiting lists. Post-care supports should include support with accessing financial assistance; support accessing records; life-skills programs; support navigating public and private housing systems; and support maintaining tenancies. Better digital information systems could be put in place to share information across agencies to avoid young people having to repeatedly explain their situation to various service providers, which can be re-traumatising and inefficient.**

## Easy access to information and program enrolment

Young people are often not aware of the services and supports that are available to them, and frequently mention difficulties in finding and understanding information about available financial assistance and housing options.

**Recommendation: CREATE recommends that Commonwealth, state and territory government child protection and housing departments review their information platforms and communication systems to ensure every young person, their carer, and family, have clear access to the information needed. This may include improving websites and digital apps, using social media and digital advertising, disseminating information through providers and youth services, and sending information packs to each young person. Further, each young person should be informed of and warmly referred to all relevant supports by their caseworkers.**

CREATE Foundation has designed a digital App called 'Sortli' that helps young people transitioning from care, and has a function to help finding housing. This functionality could also be expanded and rolled out in all states.



It is fundamental that enrolment into programs and financial assistance is made as easy as possible for young people. The best strategy to ensure that nobody misses out, particularly in regards to financial assistance, is that young people are by default added to the program and automatically sent the payments they are entitled to, unless they choose to opt out. This would reduce the administrative burden of processing applications.

**Recommendation: CREATE recommends that young people are by default enrolled into financial assistance schemes unless they request to opt out. Caseworkers should be responsible for ensuring that young people are enrolled in housing schemes suitable to their needs and to financial assistance in advance of leaving care.**

### **National Out-of-Home Care Standards**

Standard 13 of the National Standards for Out-of-Home Care (National Standards), highlights the need for young people to have a transition plan for transitioning from care from the age of 15, including details about their housing support (Department of Families, Housing, Community Services and Indigenous Affairs together with the National Framework Implementation Working Group, 2011).

**Recommendation: CREATE recommends that the National Out-of-Home Care Standards are refreshed through a consultation with young people with a care experience and include a guarantee of appropriate housing for care leavers and adequate support. A public reporting system should be instituted to ensure transparency and accountability for the implementation of the standard at state level.**


### **Improve transparency, accountability and outcomes under the National Housing and Homelessness Agreement**

While children and young people are one of the priority cohorts under the National Housing and Homelessness Agreement and the bilateral commitments made by states (Commonwealth, 2018), it is not clear how the funding has been used by states to target homelessness among young people with a care experience or how effective the approaches and strategies have been. Despite the significant amount of funding being allocated, and the particular vulnerability of this cohort, current reporting under the NHHA does not track the housing outcomes for this cohort and there is not enough information around the quality, stability and safety they achieved in relation to their housing.

**Recommendation: CREATE recommends that the Commonwealth Minister for Social Services introduce a requirement for public reporting by state and territory governments in relation to their use of NHHA funding for young people leaving care. This work should be aligned with the outcomes framework being developed under *Safe and Supported: The National Framework for Protecting Australia's Children 2021-2031* to improve the way governments monitor and measure outcomes for young people with a care experience and to enhance public transparency and accountability.**

### **Student accommodation**

Difficulties accessing affordable housing create an additional barrier for care leavers who may want to pursue tertiary education. Existing research has highlighted that care leavers are much less likely to continue their tertiary study (Mendes et al., 2014), and those who continue their studies face financial difficulties, mental health disadvantage and other barriers (Harvey et al., 2017; McNamara et al., 2019). Therefore, it is crucial to ensure some continuity of support so that young people leaving care have the same opportunities as other Australians to pursue fulfilling careers and lives, out of poverty and homelessness. While some states offer some support to cover education costs, such as tuition fees, they do not make provisions for housing. Additionally, tuition support is not enough to address the need for housing for care leavers who want to study full-time, particularly in



cases where it is not possible to study while living with a carer. Full-time study would not be possible for care leavers who need to be employed to pay for their accommodation.

**Recommendation: The Commonwealth Government should work with the university sector to provide care leavers with free and prioritised access to on-campus student accommodation at universities.**

Access to free-on campus accommodation for care leavers would remove a critical barrier to education whilst also providing safe accommodation. Such a scheme could be made available as part of a broader national scholarship package for care leavers. Information and support would be critical, and should be offered both through post-care support teams and University student services.

## **Incentives for property ownership**

Property ownership is not frequently explored as a solution for groups at-risk such as young care leavers, who might have an unstable income. However, in view of the current housing crisis and the lack of available rental properties and social housing, feasibility should be explored in relation to a targeted scheme of incentives that encourage property ownership. This could build on the Commonwealth Government's Help to Buy scheme. Vulnerable groups may face significant barriers buying a home due to barriers accessing a mortgage and savings for a deposit. These barriers could be overcome through a targeted scheme. For example, the Italian government introduced a scheme for young people that includes a mortgage guarantee managed by a public fund (Consap, 2023). In this way, young people with low and/or precarious income can buy a property, even without a deposit, through a mortgage covering the full costs of the property, and the public fund covering costs when they are unable to pay. In the Australian context, this scheme could be used to encourage building new properties, particularly in remote areas, and also encourage property ownership for Aboriginal and Torres Strait Islander people.


This may be a more affordable option than renting, and a less costly scheme. From a policy perspective, it could be an alternative to the pressure on building social housing properties. This could be more suitable as a long-term option for young people who are exiting a post-care support package and have started earning a stable income. Post-care support teams would need to introduce young people to such a scheme and support their applications and home purchase.

This may also be a solution for carers or birth families in need, and it would foster placement stability and attachment.

Thank you for considering our submission. If you have any questions or would like to discuss any of the recommendations in our submission, please contact Sarah Chew, Advocacy Manager, CREATE Foundation at [sarah.chew@create.org.au](mailto:sarah.chew@create.org.au).

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