# Housing is essential for mental health

Housing Connect Front Door Service Snapshot

June quarter 2025

2024-25 YEAR IN REVIEW

WORKING FOR A JUST TASMANIA



SOCIAL ACTION & RESEARCH CENTRE

### **Contents**

Housing Connect Front Door	5
Executive summary	6
Recommendations	11
Front Door service in Housing Connect 2.0	13
Housing system indicators 2024-25	14
Residential vacancy rate	14
Median rent relative to income	17
Rental affordability for people on low incomes	18
The social housing register	19
Wait time for social housing	20
People connecting with the Front Door	22
The people seeking support	23
People accessing housing support	24
Housing circumstances of people seeking housing support	25
Reasons for seeking support	28
Front Door response	33
Applications for social housing	33
Private rental assistance	34
Crisis and emergency accommodation	35
Housing support	37
Identifying and meeting client needs	39
Support services	43
Housing	47
Client satisfaction	50
Housing and mental health	51
Complex needs and co-morbidity	53
Mental health and housing trajectories	53
Is Housing Connect 2.0 working?	58
Recommendations	61
Glossary	63
References	67

Published July 2025

# **Acknowledgement of Country**

Anglicare Tasmania acknowledges and pays respect to the Tasmanian Aboriginal community as the traditional and original owners and continuing custodians of this land, Lutruwita/Tasmania, on which this project has taken place. We acknowledge Elders past and present, and Aboriginal people who have participated in and are connected with this research.

### **Acknowledgements**

The assistance of the staff of Anglicare Tasmania's Housing Connect Front Door service in the preparation of this report is gratefully acknowledged. Thank you for the important work you do, and to the people you work with for their strength and resilience.

The assistance of Homes Tasmania in providing data is also acknowledged.

Thank you to other Anglicare colleagues for your expertise, support and guidance.



# **About Anglicare Tasmania**

Anglicare, in response to the Christian faith, strives to achieve social justice and to provide the opportunity for people in need to reach fullness of life.

### **Our values**

### Hope

Confidently reaching for fullness of life.

### Compassion

Showing empathy and care for those in need.

### **Justice**

Promoting the fair distribution of resources and opportunities.

### Respect

Recognising the inherent value and dignity of every person.

# **Anglicare Tasmania's Social Action and Research Centre**

The Social Action and Research Centre investigates how and why Tasmanians are affected by poverty and inequality. We use what we learn to advocate for changes that improve people's lives.

Our qualitative research centres on the lived experience of Tasmanians. It often features the voices of people who use Anglicare services and our frontline workers.

Our quantitative research uses data to demonstrate social trends.

We brief government and stakeholders on our research and create opportunities for networking and collaboration.

# **Housing Connect Front Door**

The Housing Connect Front Door is the entry point for people to access housing support, from emergency accommodation to a long-term home. This begins with an assessment to understand their individual circumstances and help match them with the most suitable options available.

Anglicare Tasmania is funded by government to deliver the Housing Connect Front Door Service statewide. This arrangement began from July 1, 2024.



People can access the Housing Connect Front Door by telephone, 24 hours a day, 365 days a year on 1800 800 588. This is a free call.



People can also access the Front Door at these Anglicare Tasmania offices between the hours of 9.00 am and 5.00 pm, Monday to Friday:

- 159 Collins Street, Hobart
- 122 Elizabeth Street, Launceston
- 31 King Street, Devonport
- 51 Wilmot Street, Burnie.

Wyndarra Centre Inc. provides a Front Door service at 43 Smith Street, Smithton.

### The Housing Connect Front Door does not provide housing

The Front Door service links people with supports that are suited to their life stage and individual circumstances. Although the Front Door service does not provide housing, it can assist clients to apply for social housing or to secure or maintain a private rental tenancy.

For many people, the Front Door can provide the level of support they need. However, for those who require more intensive and ongoing support, the Front Door connects them with Key Development Coaches in their region.

# **Executive summary**

Anglicare Tasmania delivers the Housing Connect Front Door service statewide, helping Tasmanians to access the housing supports they need, based on their individual circumstances and personal goals.

In the quarter 1 April to 30 June 2025, the Front Door service has:

Responded to
12,532
enquiries from
Tasmanians seeking

**6**%

housing support

Assisted people to make

1,412

new social housing applications

4%



Provided
1,264
periods of support to
1,206 people or families

**11%** 

Provided over \$151,000 in financial assistance to:



Fund emergency accommodation



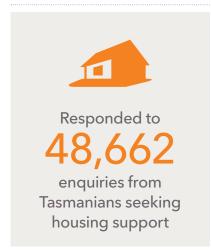
Help people to establish or maintain a tenancy



Enable people to access training, education or employment



Help people access other specialist services This Snapshot also reports on the first year of the Front Door service operating under the Housing Connect 2.0 model. From 1 July 2024 to 30 June 2025, the service has:







Provided
4,273

periods of support to
3,734 people or families

# Provided over \$580,000 in financial assistance to:



Fund emergency accommodation



Help people to establish or maintain a tenancy



Enable people to access training, education or employment



Help people access other specialist services

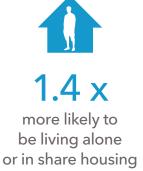
Most housing system indicators have deteriorated over 2024-25, which means that it has become harder for Tasmanians to find affordable and appropriate housing. From June 2024 to June 2025:

- vacancy rates were lower than in 2023-24 in every region of Tasmania
- rents rose almost twice as fast as income
- the social housing register grew by 9.6% to a record 5,163 applications.

The only indicator that showed improvement was the average time for priority applicants to be allocated social housing, which decreased by 12% to 79.1 weeks. However, the wait time remains over one and a half years, which is likely to result in adverse consequences. For priority applicants, including people escaping domestic and family violence and/or those with declining mental health conditions, the consequences can be catastrophic.

In 2024-25, compared to the Tasmanian population, people seeking housing support were:















2 X as likely to have a mental health issue

The most common primary reasons people sought housing assistance were a housing crisis (25%), inadequate or inappropriate dwelling conditions (19%), housing affordability stress (12%) and domestic and family violence (11%).

The most common need of people seeking assistance was advice or information, which was needed by 81% of clients, followed by other basic assistance (77%), long-term housing (67%), medium-term/transitional housing (30%), advocacy/liaison (28%) and short-term or emergency accommodation (28%).

1 Out of those clients who were long-term housed.

### Improvements over the year

The Housing Connect Front Door Service has achieved significant improvements in its services over the course of 2024-25. In the last quarter of 2024-25, compared to the first quarter:

81%

of people had a case management plan

**1** from 61%

63%

of people achieved all the goals in their plan

**○** from 49%

81%

of people achieved most of the goals in their plan

**○** from 69%

93%

of people's non-housing needs were met by the end of their support period

**♠** from 90%

The Front Door has increased its outreach to people in mental health centres and facilities, safe spaces and prisons. The service has also established a client satisfaction survey with 99% of the 255 survey respondents in the June quarter reporting that they were satisfied (4%) or very satisfied (95%) with the service they received.

#### Shortages of affordable housing and support services

The outcomes that can be achieved by the Housing Connect Front Door are limited when there is a lack of housing or support services.

In 2024-25, Housing Connect clients experienced significant shortfalls in accessing psychological services, psychiatry services, intellectual disability services, support services for perpetrators of family violence, and professional legal services. Where private services were available, the cost meant they were out of reach for many people.

However, the main barrier to meeting people's needs was a lack of affordable and appropriate housing. Although people's housing conditions and tenure at the end of a support period were generally as good as or better than at the start, most needs for actual housing were not met. In 2024-25:

- 49% of people's needs for crisis and emergency accommodation were unmet
- 73% of people's needs for medium-term and transitional accommodation were unmet
- 77% of people's needs for long-term housing were unmet.

### Housing and mental health

For people with complex needs, including people with mental health conditions and those escaping domestic and family violence, the lack of housing can be particularly harmful. Both mental health and domestic and family violence are issues of significant community concern in Tasmania, which in spite of current efforts are deteriorating based on headline measures.

Housing and mental health are inter-related. Research shows that housing instability and homelessness adversely affect people's mental health (Brackertz et al. 2020) and so the current lack of housing is contributing to the prevalence of poor mental health in the Tasmanian community. Importantly, secure housing can facilitate mental health recovery.

In our current housing system, poor or declining mental health also adversely impacts people's housing stability. Alongside improvements to mental health services, social housing options need to address the needs of people living with mental health conditions. The existing housing system can also be more effectively used to prevent Tasmanians living with mental health conditions from experiencing unnecessary housing stress and homelessness.



### Recommendations

Anglicare Tasmania continues to recommend that the Federal Government increases income support payments above the poverty line.

Anglicare Tasmania recommends that the Tasmanian Government:

- Works with social housing and supported accommodation providers to improve social housing allocation to make more supported accommodation available to people who need additional support, including people living with a mental health condition.
- 2. Funds delivery of more crisis accommodation, transitional housing and social homes, including:
- 2

- **a.** investing in crisis accommodation that is safe and suitable for people living with mental health conditions
- **b.** additional investment in transitional and long-term supported accommodation to meet the needs of people living with mental health conditions
- **c.** increasing crisis accommodation that is safe and suitable for women and children fleeing DFV to meet demand, based on the regional prevalence of DFV
- **d.** increasing the number of homes available under the Rapid Rehousing program and ensuring that they are safe and suitable for the needs of victim-survivors of DFV.
- 3. Works with the Australian Government to scale up investment in long-term social housing.

3

# **4.** Commits to reducing the harmful impacts of waiting for social housing by:

- 4
- **a.** establishing targets for reducing the number of applicants on the social housing register and average waiting times for applicants in the next housing action plan, in consultation with stakeholders
- **b.** developing a process for providing applicants with realistic estimates of waiting times and the progress of their application.

# **5.** Improves reporting and measurement of progress against the Tasmanian Housing Strategy by:

- 5
- **a.** clearly reporting how many of the 10,000 houses delivered by Homes Tasmania under the Action Plan are new dwellings which have been completed
- **b.** clearly reporting how many of the 10,000 houses delivered by Homes Tasmania under the Action Plan were affordable for people in the bottom two income quintiles.

# Front Door service in Housing Connect 2.0

Under Housing Connect 2.0, Tasmanians will get better access to housing assistance and help to develop strong connections to family and community and build their capabilities for independent living

- Housing Connect Practice Framework (Homes Tasmania 2024)

The statewide Front Door service is part of the Housing Connect 2.0 model being implemented and overseen by Homes Tasmania to deliver on the Tasmanian Housing Strategy. The Front Door staff have been trained in Advantaged Thinking, an approach designed to deliver person-centred, trauma-informed and evidence-based support.

The functions of the Housing Connect Front Door are:

- assessment of each person's situation and needs, to ensure a tailored response
- provision of targeted housing and homelessness information, products and services, and related coaching and support (for people who need only a limited period of support)
- connecting or referring people to service system and community supports
- crisis response, including access to flexible funds for reasonable and necessary support (urgent need response)
- housing application support (Homes Tasmania 2024).

The Housing Connect Front Door is just one part of the Tasmanian Housing Connect system. The Front Door links to Housing Connect partners who are responsible for delivering services to clients (e.g. mental health services), providing longer term (level 3) support, managing the social housing register, allocating social housing, funding social housing supply, and building and leasing homes.

You can read more about how the Housing Connect Front Door operates within the Housing Connect framework in **More Houses Needed** (Anglicare Tasmania 2024).

# Housing system indicators 2024-25

### Residential vacancy rate

A sustainable vacancy rate of around 3 per cent in the private rental market will help to stabilise rents and ultimately reduce pressure on household budgets

- Tasmanian Housing Strategy (Tasmanian Government 2023)

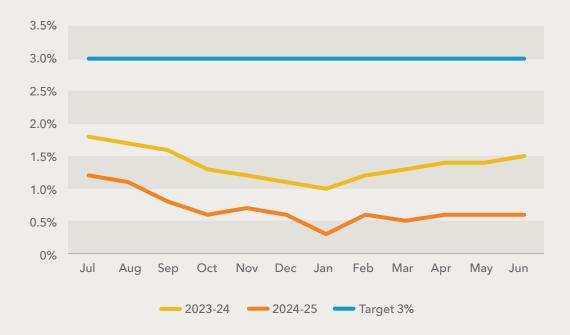
The long-term residential vacancy rate is an indicator of the overall health of the housing market. A rate around 3% reflects a rental market in which rents are stable and people have greater access to affordable housing near employment, education and their social supports.

When the rate falls below 3%, the private rental market has too few properties advertised compared to the number of people looking for a rental. When rates are sustained below 2 per cent, there are few properties available, rents tend to increase and it becomes very difficult for people on low incomes to secure affordable and suitable rental housing.

Average rental vacancy rates across 2023-24 were extremely low at 1.4% in Hobart, 1.2% in Launceston and 0.6% in Burnie. In 2024-25, vacancy rates fell to even lower levels in every region, averaging 0.7% in Hobart (see Figure 1), 0.8% in Launceston (Figure 2) and 0.5% in Burnie (Figure 3).

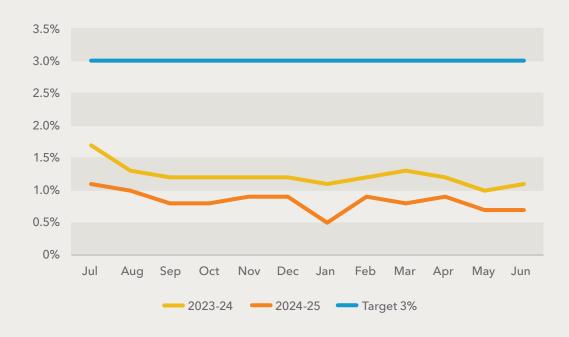
In Hobart, vacancy rates are typically at their lowest in summer, when short-stay vacancy rates are at their highest. The improvement in vacancy rate that usually occurs in winter has not occurred in 2025 with the rate remaining at or below 0.6% (see orange plot in Figure 1).

Figure 1. The rental vacancy rate in Hobart was lower in 2024-25 than in 2023-24



Data source: (Homes Tasmania 2025)

Figure 2. The rental vacancy rate in Launceston was lower in 2024-25 than in 2023-24



Data source: (Homes Tasmania 2025)

Figure 3. The rental vacancy rate in Burnie was as low or lower in 2024-25 than in 2023-24



Data source: (Homes Tasmania 2025)

### Median rent relative to income

The most recent data available shows that rents in Tasmania increased almost twice as fast as income between June 2024 and March 2025. In this period, the Tasmanian median rent index (shown in blue in Figure 4) rose by 4.2% (TUT 2025). The Tasmanian wage price index (shown in orange in Figure 4) increased by only 2.5% over the same period (ABS 2025).

Jul-22 • Weighted Median Rent Index, Tasmania Wage Price Index, Tasmania

Figure 4. Rents are rising faster than wages in Tasmania

Data source: (ABS 2025; TUT 2025)2

<sup>2</sup> The weighted median rent index is compiled by the Tenants' Union of Tasmania from data collected by the Rental Bond Authority.

# Rental affordability for people on low incomes

Housing... that is appropriate for the needs of very low-, lowand moderate-income households. This is generally understood to mean housing that costs no more than 30 per cent of a household's gross income

- Tasmanian Housing Strategy 2023-2043 (Tasmanian Government 2023)

Anglicare Tasmania's Rental Affordability Snapshot 2025 found that rental affordability is continuing to decline (Anglicare Tasmania 2025). The Snapshot assessed the number of properties advertised for rent in late March 2025 and whether they were affordable and appropriate for 14 types of households on low incomes.

The total number of listings fell to 845 properties this year, 25% fewer than in 2024.

For 7 of the 14 low-income groups there were no affordable rentals and the gap between advertised rents and what they can afford is growing. These groups include people relying on JobSeeker, Youth Allowance, Parenting Payment Single, Disability Support Pension and Age Pension.

For other low-income households, with fewer properties advertised the number of affordable properties that are available has fallen and competition for these properties is intense. It is also less likely that an affordable property will be located where it is needed for access to services, school, employment and social supports.

The private rental market is not providing affordable, secure housing for households on low incomes.

The number of Tasmanians who cannot afford to rent in the private market is increasing.

Rental listings



25%

0%

of rentals affordable for Tasmanians relying on JobSeeker, Youth allowance, Disability Support Pension, Parenting Payment Single and those relying on Age Pension who want to live alone



Decreased rental availability and affordability for all Tasmanian renters

# The social housing register

The large number of applications on the housing register indicates that the supply of social housing is inadequate. At the end of June 2025 the number of applications on the social housing register was 5,163 (Homes Tasmania 2025).

The total supply of social dwellings in June 2024 was 15,095 homes, which met only 76% of expressed demand for social housing at that time (SCRGSP 2025). Homes Tasmania has reported that between June 2024 and June 2025, 311 new social homes have been delivered, which include at least 55 supported accommodation units. The net change in the social housing stock over that period is unclear.

In the 12 months to June 2025, the number of applications on the social housing register grew by 9.6 per cent, which was 4 times faster than the 2.4 per cent growth recorded in the preceding year. This indicates that over the 12 months to June 2025, the demand for social housing increased much faster than new social homes became available.

The portfolio of affordable rentals in the Private Rental Incentives scheme and Family Violence Rapid Rehousing program rose by 10% from 258 properties in March 2025 to 284 properties in June 2025 and the target capacity increased from 550 to 582 properties (Homes Tasmania 2025).

Figure 5. The social housing register indicates rising unmet demand for social housing Applications on Tasmanian social housing register



Data source: (Homes Tasmania 2025)

# Wait time for social housing

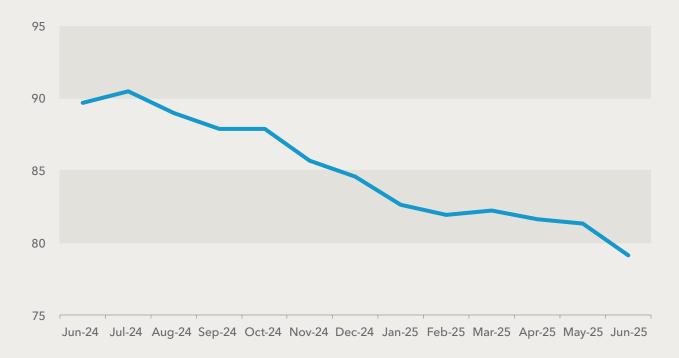
The impacts of waiting are profound. Waitees told of their financial struggles, not being able to feed themselves or their children adequately and cutting back on medication or forgoing necessary medical procedures ... not having an affordable and stable home combined with the endless waiting were fundamental contributors to their poor physical and mental health ... Sadly, the children of waitees were often hard-hit by their situation ... Waitees felt that their lack of stability made it difficult for them to seek or maintain employment.

– Waithood: The experiences of applying for and waiting for social housing (Morris et al. 2023)

As shown in Figure 6, this indicator has improved over 2024-25 with the average wait time for priority applicants falling by 12% since June 2024 to 79.1 weeks in June 2025 (Homes Tasmania 2025). However, the wait time remains over one and a half years, which is likely to result in adverse consequences. For priority applicants, including people escaping domestic and family violence and/or those with declining mental health conditions, the consequences can be catastrophic.

Median wait time for priority applicants and the average and median wait time for non-priority applicants (all of whom have been assessed as eligible for social housing) are not reported by Homes Tasmania.

Figure 6. The average waiting time for social housing remains far too long Average wait time for priority applicants in weeks (12 month rolling average)



Data source: (Homes Tasmania 2025)



# People connecting with the Front Door

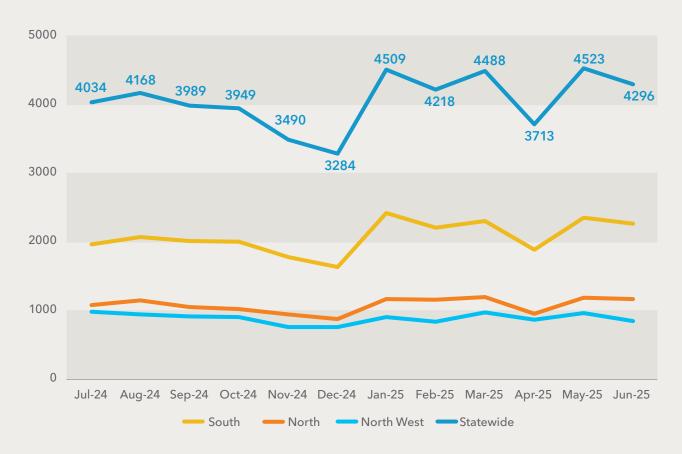
Between 1 April and 30 June 2025, the Housing Connect Front Door responded to 12,532 enquiries across the state (see Figure 7). Monthly enquiries dropped by 17% in April partly due to a general slowing of real estate activity over the Easter/Anzac Day break. Enquiries rebounded to a record 4,523 in May.

Statewide, enquiries averaged 3,820 per month in the first half of the year (July to December 2024). This average rose by 12% to 4,290 enquiries per month in the second half of the year (January to June 2025), driven largely by an increase in enquiries handled in the South.

Over the year, 51% of enquiries were received in the South, 27% in the North and 22% in the North West.

The most common way people contacted the Front Door was by phone (49%) followed by email (28%) and in-person (17%).

Figure 7. Monthly enquires received by the Housing Connect Front Door, 12 months to Jun 2025



Data source: Housing Connect Front Door

# The people seeking support

Housing Connect provides support to Tasmanians who are:

- homeless or at risk of being homeless
- living in unsafe housing or cannot stay where they normally live
- a safety risk to themselves or others or with a third-party threat to them or their household.

Support may also be available to people who are:

- · having trouble paying their rent or bond
- moving and having trouble paying the costs
- living in a place that makes it hard for them or makes their health or mobility worse
- unable to pay for their own housing.

Compared to the Tasmanian population, people experiencing disadvantage and needing housing support in 2024-25 were<sup>3</sup>:













- 3 People needing housing support are Housing Connect clients who had an open support period between 1 January and 31 March 2024.
- 4 Out of those clients who were long-term housed.

# People accessing housing support

In the June quarter, 1,206 people or families accessed housing support, a decrease of 11% from the peak in the previous quarter. There was a small overall increase in the share of men seeking housing support.

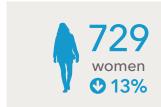
Over the June quarter, the number of employed people seeking housing support declined slightly. However, employed people and the number of full-time employed people increased as a share of all people seeking housing support. Rising rents and low vacancy rates mean that wage earners are experiencing difficulty finding affordable housing.

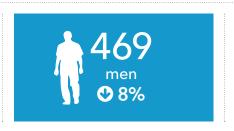
The number of young people aged 18-24 years fell slightly but increased as a share of all people receiving housing support.

The number of single parent families seeking support decreased by 19%. However, the number of two-parent families only decreased by 4%.

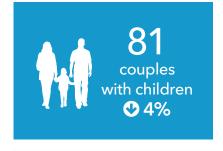
Over the June quarter, the number of children in families seeking housing support decreased by 17% to 1,405. Particularly concerning was the continued rise in unaccompanied children presenting for housing support, which increased by 55% to 34. All of these children were aged 13 to 17 years.

In the June quarter, compared to the March quarter, there were:

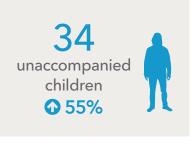














310 people aged 16-24 years • 3%





# Housing circumstances of people seeking housing support

The most common housing circumstances of people one week before receiving housing support were:

379
people renting
in the private
market
0 6%

196
people couch
surfing
0 15%

people sleeping rough or in a car, tent, or improvised dwelling

155

people in emergency and crisis accommodation

Almost 7 in 10 people were experiencing one of these four housing circumstances one week prior to accessing housing support. Figure 8 shows the housing circumstances of people one week before starting a housing support period for the June 2025 quarter.

However, a number of people experienced a change in their housing circumstances in the week leading up to seeking housing support. At the time of their presentation to Housing Connect, there were:

- 42 (5%) fewer people living in a house, townhouse or flat
- 22 (6%) fewer people renting in the private market
- 21 (11%) more people couch surfing
- 15 (10%) more people sleeping rough or in a car, tent, or improvised dwelling
- 31 (25%) more people in emergency and crisis accommodation

The change in housing circumstances in most instances reflects people experiencing a housing crisis and is the main reason they are seeking support.

### **Primary homelessness**

Compared to the March quarter, the number of people seeking support who were experiencing homelessness fell slightly. This includes those who are sleeping rough, or in a car, tent or improvised dwelling. People experiencing primary homelessness accounted for the same share of people accessing housing support compared to the March quarter.

### Other homeless and marginally housed

Almost half of people (611) seeking housing support were either marginally housed or were experiencing homelessness even though they were not sleeping rough. This means that although they had 'a roof over their heads', they did not have secure housing and were experiencing secondary or tertiary homelessness.

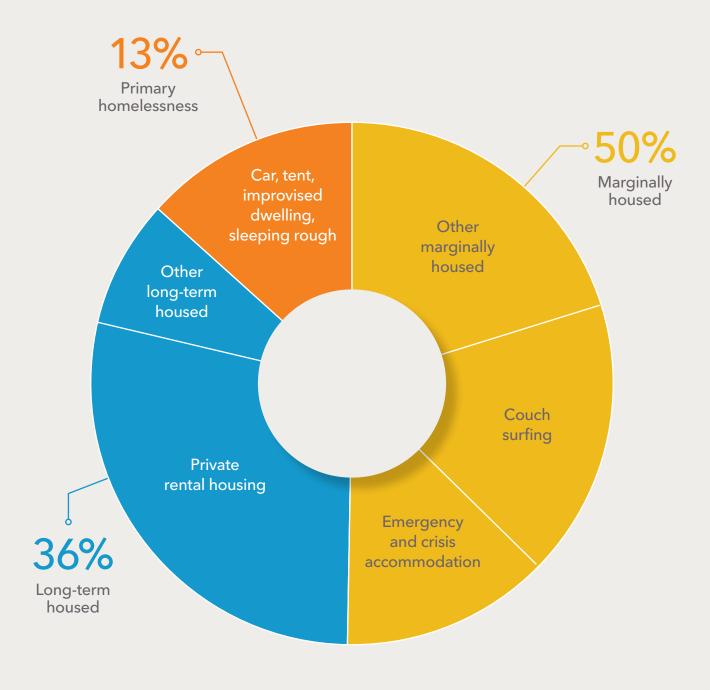
More than half of these people were couch surfing or staying in emergency or crisis accommodation (351). Other marginally housed people were boarding (114), living with a relative fee free (82), in a hospital, rehabilitation or correctional facility (78), in transitional housing (31) or were living in a caravan, cabin or boat (27).

### Long-term housed

Fewer than 4 in 10 people seeking housing support were in long-term housing and the vast majority of these people were renting (98%). For the second quarter in a row, private renters as a share of all people seeking housing support increased and they accounted for 3 in 10 people seeking assistance.



Figure 8. Housing circumstance one week before starting a period of housing support, April to June  $2025^5$ 



Data source: Housing Connect Front Door

5 Values may not add to 100% due to rounding.

# Reasons for seeking support

### Main reasons for seeking support

When asked to name the main reason for seeking housing support, almost nine in ten clients gave one of the reasons in Figure 9. Data for the June quarter is shown in orange and data for the whole year to the end of June 2025 is shown in blue.

The order of main reasons in the June quarter was the same as for the whole year. A housing crisis such as eviction tops the list as the main reason given by 24% of people in the June quarter and 25% of people across the year, followed by inadequate or inappropriate housing, housing affordability stress, domestic and family violence, financial difficulties, previous accommodation ended, relationship/family breakdown, transition from custodial arrangements and lack of family and/or community support.

Looking at the share of people citing each of these as their main reason, the data for the June quarter and the entire year were also similar.

The share of people citing housing affordability stress as the main reason was higher in the June quarter (13%) than for the whole year (12%).

The share of people seeking housing support because of transition from custodial arrangements was also higher in the June quarter (3%) than across the whole year (2%). This is partly due to an increase in outreach by the Housing Connect Front Door to the prison over the course of the year.

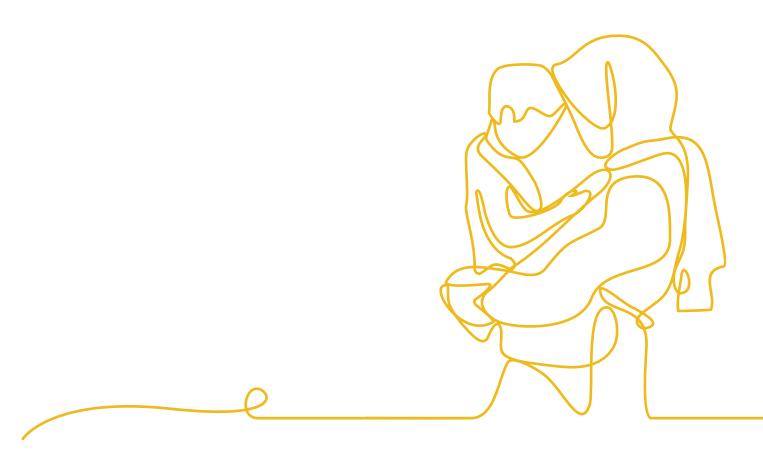
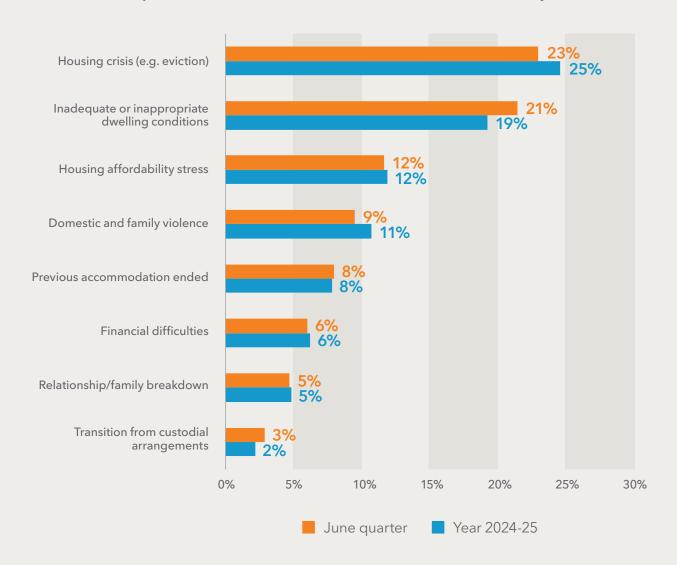


Figure 9. Main reasons for seeking housing support given by Front Door clients, April to June 2025 (June quarter) and for the 12 months to the end of June 2025 (year 2024-25)



Data source: Housing Connect Front Door

### All reasons for seeking support

Most people who contact the Front Door service give a number of reasons for seeking assistance. For example, in Karen's story on page 32, her reasons for seeking assistance included a housing crisis, domestic and family violence, mental health issues and lack of family and/or community support.

This data provides information about the range of challenges faced by people experiencing housing insecurity. The ten most common reasons are shown in Figure 10. Data for the June quarter is shown in orange and data for the whole year to the end of June 2025 is shown in blue.

In the June quarter, 'housing crisis' was the most common reason for seeking support and was cited by 43% of people.

Across the whole year, however, housing affordability stress was the most common reason and was cited by 46% of people. This was followed by 'housing crisis', which was a reason given by 45% of people, financial difficulties (38%), inadequate or inappropriate dwelling conditions (37%), lack of family and/or community support (25%), previous accommodation ending (21%), mental health issues (20%), domestic and family violence (19%), and relationship or family breakdown (19%).

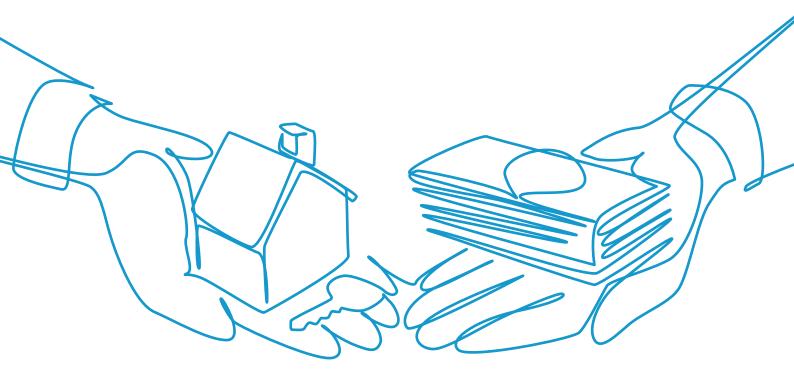
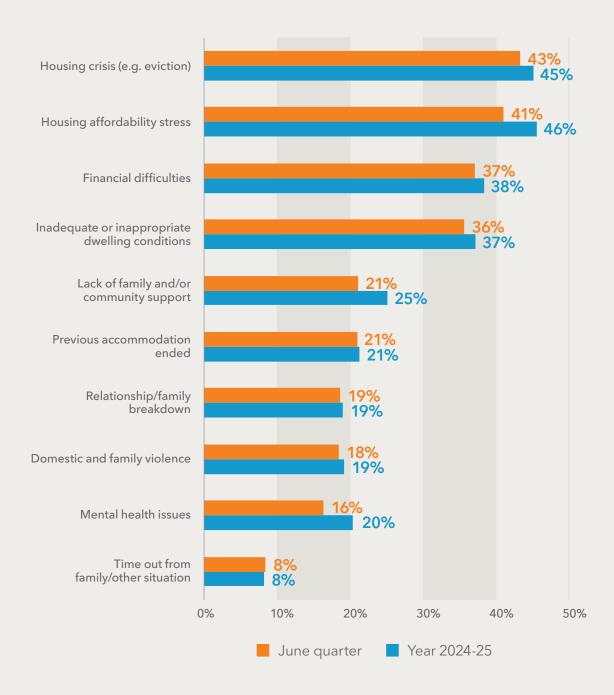


Figure 10. All reasons for seeking housing support given by Front Door clients, April to June 2025 (June quarter) and 12 months to 30 June 2025 (year 2024-25)



Data source: Housing Connect Front Door

# Karen's story

Karen<sup>6</sup> has lived with severe anxiety for most of her life. It is something that she has generally been able to manage.

However, when the relationship with her partner broke down, her partner became violent, and she left their shared home for her own safety. Karen soon found that her housing options were limited.

Her severe anxiety disorder meant a crisis shelter was out of the question. She struggled around large groups of people, and she would not feel safe living surrounded by strangers.

Another obstacle for Karen was that at 65 years of age she did not have a rental history and, as a result, agents did not even consider her applications for private rental accommodation.

Her adult daughters provided what support they could but their houses were already full and at times overcrowded.

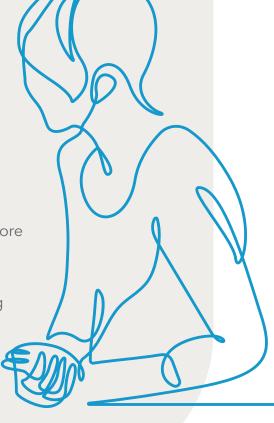
Karen did not have anywhere to go and was living in her car at the time she contacted Housing Connect for assistance.

Being homeless is known to have an adverse impact on anyone both mentally and physically. For Karen, her precarious and unsafe living circumstances led to a worsening of her anxiety symptoms. Added to this, the lack of housing meant she could no longer have her granddaughter visit and she discovered that she had been a vital source of social connection for her. Karen became more socially isolated, her physical health suffered, and her mental health deteriorated significantly.

Secure housing was what Karen most needed in order to restore and manage her mental health.

Karen's Housing Connect worker assisted her to apply for social housing and connected her to supports to start getting her physical and mental health back on track. Importantly, they persistently advocated for her and, after many months, Karen was offered a property by a social housing provider. For Karen, this has enabled her to make progress in her recovery and stabilise her mental health.

6 Names and minor details in client stories have been changed for privacy reasons.



# Front Door response

Housing Connect's Front Door service helps Tasmanians:

- to apply for social housing or update their application if their circumstances have changed
- to apply for private rental assistance such as bonds and rent arrears
- to find a bed for the night, including referral to crisis accommodation
- to access supports following family violence, including rapid rehousing
- with support and advice on how to keep their tenancy
- with referrals to other support services.

# Applications for social housing

Between 1 April and 30 June 2025, Anglicare's Housing Connect Front Door assisted **1,129 people** with new applications for social housing, a decrease of 16% on the previous quarter. There were 507 new applications in the South (45%), 339 in the North West (30%) and 283 in the North (25%).

The Front Door also assesses new applications to ensure they fit the required criteria and subsequently assists applicants to update their circumstances and ensure that their application remains current.

The Front Door service does not allocate housing and is unable to provide clients with advice about how long they may wait to be allocated housing.

### June quarter 2025









### Private rental assistance

Between 1 April and 30 June 2025, the Front Door service provided over \$79,900 in financial assistance to help people establish or maintain a private tenancy, a decline of 6% on the March quarter. These payments included assistance to pay rental bonds, rental arrears or moving costs.

Compared to the previous quarter, the number of new applications for private rental assistance rose by 12% to 463, with 178 in the South, 127 in the North and 158 in the North West.

Although the total number of PRA applications is highest in the South, on a per capita basis they were the lowest, with an average of 2 applications per month per 10,000 people. On this basis, PRA applications are highest in the North West, where they rose by 42% over the June guarter to be 2.2 times higher than in the South.

The sustained increase in applications suggests that more people are experiencing rental stress as a result of increasing rents combined with an increase in the non-housing costs of livina.

Private Rental Assistance is important for addressing the financial and housing stress being experienced by Tasmanians now and vital for preventing these people from experiencing homelessness.

However, PRA does not increase housing supply and should not be counted towards the Tasmanian Government's stated target of 10,000 new homes.

#### June quarter 2025









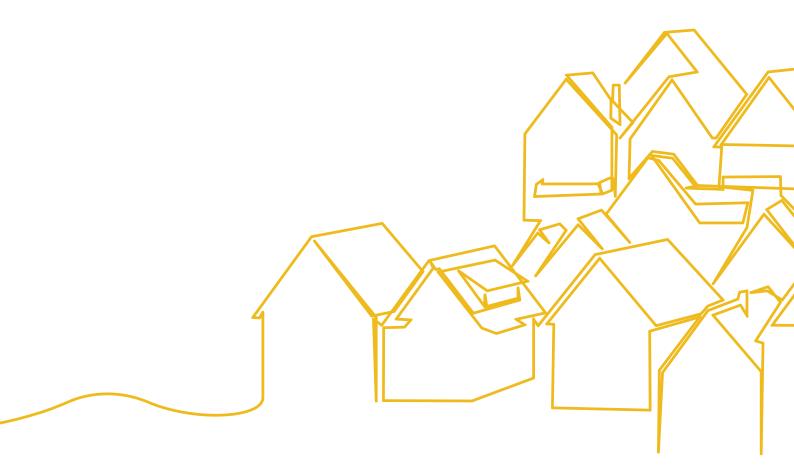
\$79,900 provided in private rental assistance • 9%

# Crisis and emergency accommodation

Crisis and urgent responses include finding or brokering emergency accommodation and providing reasonable urgent financial assistance.

Over the June quarter, the Front Door arranged 375 nights of short-term or emergency accommodation, an increase of 12% on the March quarter. The brokerage funds provided for emergency accommodation also increased by 13% to \$43,880.

Crisis and emergency accommodation options are not suitable for many people living with mental health conditions who are struggling with housing instability and often have complex needs. Karen's and Nick's stories illustrate just two of many possible reasons why crisis and/or brokered accommodation might not meet their needs.

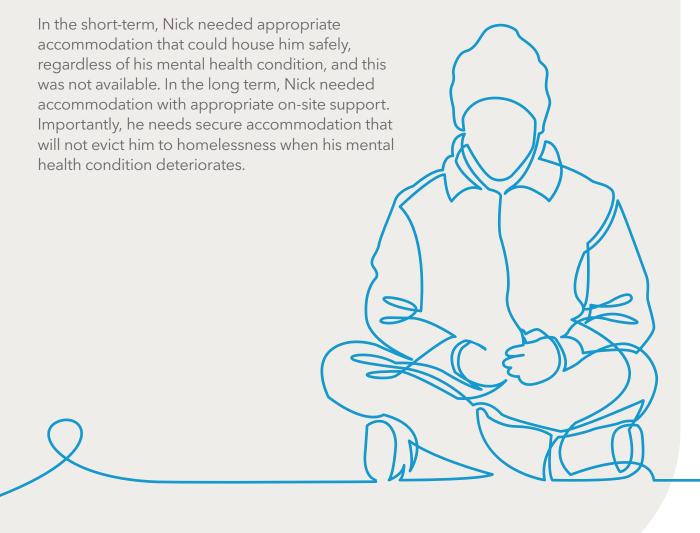


# Nick's story

Nick lives with a chronic mental health condition for which he is on regular longterm medication. Even with his medication, Nick's condition makes it hard for him to maintain a tenancy in the private rental market and his address changes frequently.

Following one of his moves, Nick fell out of contact with the health system and, as a result, did not receive his regular medication. Without his medication, Nick's behaviour became disruptive and unpredictable and he soon became homeless.

Nick sought shelter at a Safe Space but they could not accommodate him because his untreated mental condition and behaviour made other people in the shelter feel unsafe. Safe Space contacted Housing Connect. Nick's condition meant that it was not possible to broker accommodation for him. Housing Connect worked to arrange alternative accommodation for Nick but it was not ideal.



## **Housing support**

For people requiring short- or medium-term support, Front Door Connections Coaches provide or refer people to the services they need during a support period. People needing more intensive, longer-term support are referred to partner organisations to work with Key Development Coaches.

In 2024-25, the Housing Connect Front Door Service:

Provided
3,734

people with support with a Connections Coach

Referred
568

people for intensive,
longer-term
support with a Key
Development Coach



In the June quarter alone, the Housing Connect Front Door provided a housing support period to 1,206 people and families, a decline of 11% on the previous quarter. The total number of active support periods also declined by 11% to 1,423. The reduction in support periods reflected the reduction in enquiries from the record high in the previous quarter.

In the June quarter, support periods lasted 4.4 weeks on average with just over half of people needing support for 2 weeks or less.

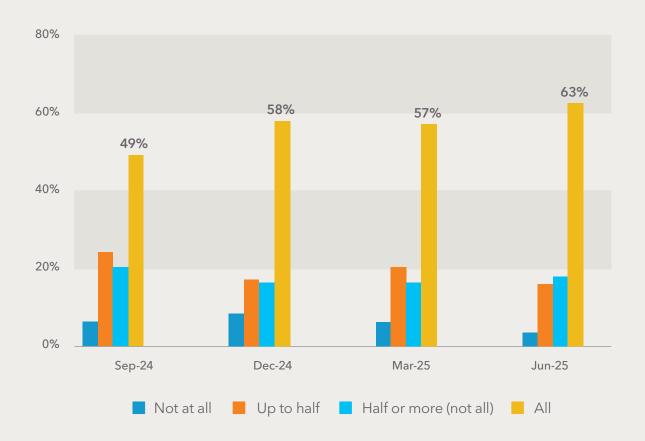
In the June quarter, 81% of people receiving support had a Housing Connect case management plan in place. The most common reasons for having no plan were that the support period was too short (11%) or the client did not agree to one (6%).

Of those with a case management plan, 63% of people achieved all their goals by the end of their support period, up from 57% the previous quarter (see Figure 11). A further 18% achieved more than half their goals, compared to 16% the previous quarter. The percentage of clients who achieved none of the goals in their case plan fell to 4%.

In summary, housing support provided by the Front Door Service at the end of 12 months included:

- 1,423 periods of support
- 4.4 weeks average length of support period, down by 20% from a peak in March 2025
- 81% of people have a case management plan, up from 61% over 12 months
- 63% of people achieved all the goals in their case plan, up from 49% over 12 months
- 81% of clients achieved most of the goals in their case plan, up from 69% over 12 months.

Figure 11. Extent to which people achieved the goals in their case management plan, 2024-25

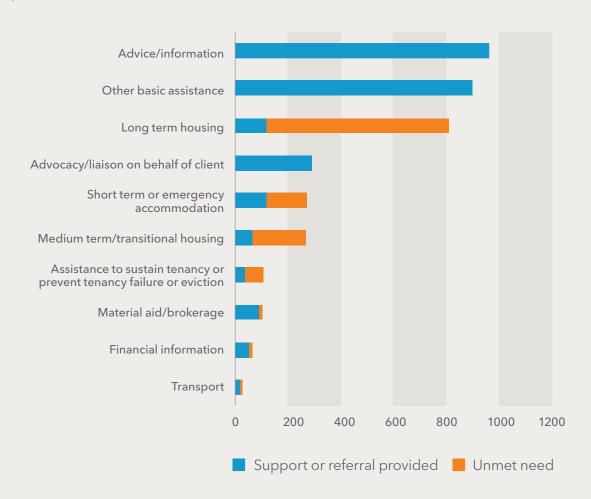


Data source: Housing Connect Front Door

# Identifying and meeting client needs

Working with a Connections Coach, people receiving housing support identify their needs, which can be multiple. Figure 12 shows the most common needs of people seeking housing support in the June quarter (1 April to 30 June 2025). The blue part of each bar in the chart shows client needs that were met, and the orange part of the bar indicates unmet needs.

Figure 12. Key needs identified and support provided for the quarter, 1 April to 30 June 2025



Data source: Housing Connect Front Door

Figure 13 shows the most common needs identified for the full year to the end of June 2025.

Figure 13. Key needs identified and support provided for the year, 1 July 2024 to 30 June 2025



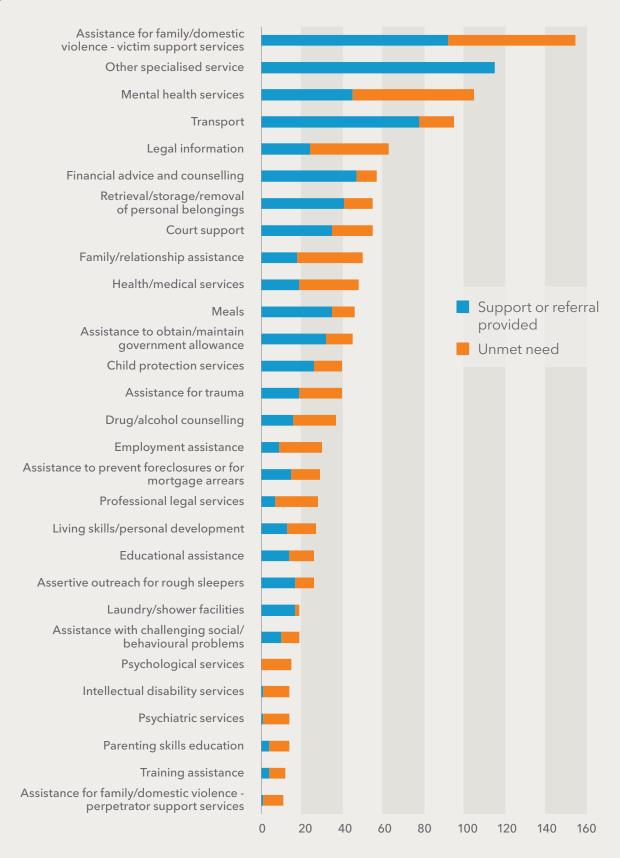
Data source: Housing Connect Front Door

In every quarter of 2024-25, including the June quarter, the nine most common needs identified were advice or information, basic assistance, long-term housing, advocacy, short-term or emergency accommodation, medium-term or transitional housing, assistance to maintain a tenancy or prevent eviction, material aid or brokerage, and financial information.

Support services for victim-survivors of domestic and family violence was the tenth most common need across 2024-25. It was also the tenth most common need in every quarter, except the June quarter 2025 (this quarter), when it was transport.

Figure 14 shows other needs identified for at least 10 clients in 2024-25 and the extent to which those needs were met. This chart excludes the nine most common needs shown in Figure 13.

Figure 14. Other needs identified and extent to which they were met, all support periods 2024-25



Although the Housing Connect Front Door connects people with housing, it does not actually provide or decide on the supply of affordable short-, medium- or long-term housing. The extent to which those needs are met are shown in blue in Figure 15.

In the June quarter, only 23% of people needing housing were provided with it by the end of their support period. The outcomes for people needing housing have fluctuated over the year and have ultimately trended downward.

100% 94% 93% 90% 90% 90% 80% 70% 60% 50% 40% 30% 28% 30% 25% 23% 20% 10% 0% Sep-24 Dec-24 Mar-25 Jun-25 Housing needs met
Non-housing needs met

Figure 15. Percentage of people's housing and non-housing needs met, by quarter 2024-25

Data source: Housing Connect Front Door

For non-housing needs (orange bars in Figure 15), the outcomes achieved by Front Door clients have improved across the year. 93% of client needs were met in the June 2025 quarter, up from 90% in the September 2024 quarter.

Anglicare Tasmania is a provider of many of the support services that clients need. However, some services are also available from other providers, and some services are only available from other providers.

Front Door service data on the outcomes achieved by clients can provide critical information about shortfalls or gaps in the supply of housing and specialist supports.

# Support services

These include services to enable or support social and community connectedness, health and wellbeing, education and employment, and living skills (see Figure 16).

Social and community connections

Health and wellbeing

Coaching Advice Advocacy

Education and training

Employment and income

Figure 16. Supports provided to clients working with Connections Coaches

Housing and living •

At the end of the June quarter, Housing Connect has provided or referred clients to supports to meet 93% of their non-housing support needs.

In 2024-25, general advice/information, basic assistance, advocacy, assistance to maintain a tenancy, material aid or brokerage, and financial information were the six most common needs (excluding housing). 100% of these support needs were met, with 97% provided by the Front Door Service and 3% met through referral to other providers.

41 other supports were needed across a total of 3,734 clients (29 of these are shown in **Figure 14**). 58% of these needs were met, with 37% provided directly by the Front Door and 21% provided through referrals. However, 42% of these support needs remain unmet.<sup>7</sup>



7 Percentages do not sum to 100% due to rounding.

Across the data for the entire year, sustained support gaps were identified where less than 30% of need was met. This means that for at least 70% of people receiving housing support, the support could not be provided or a referral arranged within the housing support period.

Sustained support gaps were experienced in the following areas:

- psychological services (0% of needs met)
- psychiatric services (7% of needs met)
- intellectual disability services (7% of needs met)
- assistance for domestic and family violence perpetrator support services (9% of needs met)
- child contact and residence arrangements (20% of needs met)
- professional legal services (25% of needs met).

Nation-wide workforce shortages in some professions, such as general medical practice, psychiatry, psychology and occupational therapy, underpin the gaps in services. People on low incomes who are unable to afford private fees may experience very long wait times for access to services.

In many cases, the NDIS has increased demand for these professions, partly by creating demand for assessments needed to qualify for NDIS support (Acil Allen 2022; OTA 2022). People on low incomes can face the challenge of needing an assessment to qualify for NDIS support and yet being unable to access the service because they do not yet receive financial support through the NDIS (see Janine's story).

The 2024-25 Housing Connect data also shows that very few people who needed support services for perpetrators of domestic and family violence were connected with those supports. This aligns with recent observations by the Community Legal Centre's Ben Bartl that:

It is very concerning that the significant increase in reportable family violence incidents has not resulted in more offenders undertaking rehabilitation

- Ben Bartl (quoted in Bailey 2025)

The reasons for this shortfall are not clear. However, it adds weight to calls to increase investment in rehabilitation.

# Janine's story

Janine lives with a mental health condition, psychosocial disability and mobility issues. Up until recently, Janine shared a private rental in a regional town with her mother who was also her carer. Although she does not receive support through the NDIS, she and her mother have managed with support through the Tasmanian Home and Community Care Program (HACC) and Wellways.

Janine's life changed when her mother was no longer able to care for her. Almost overnight Janine lost her carer, her transport and her housing security.

Now living alone, Janine was spending over 60% of her income on rent. Janine became isolated because her mobility issues prevented her getting to the bus stop and she relied on taxis and friends. She no longer had enough money after rent to cover food as well as transport.

When the private rental property was sold, Janine needed to find a new place to live. She had no idea where to start and contacted Housing Connect.

Janine's Housing Connect worker started by arranging some basic assistance including a voucher and emergency food relief. Next, they helped her to apply for social housing and advocated on her behalf. They also encouraged and helped Janine to apply for NDIS support as Janine had previously thought that she was ineligible.

Janine received an offer of housing from Homes Tasmania, subject to an assessment by an occupational therapist (OT) to determine what support she needed for daily living activities. Janine also needed this assessment for her NDIS application.

Janine could not afford the \$3,000 charged by private OT and was facing a lengthy wait for an assessment through the public system. Her Housing Connect support worker contacted an OT at a local NDIS provider who successfully advocated for funding from the provider to enable Janine to have an

assessment. Janine was soon able to accept her housing offer and, with appropriate supports, is growing in her independence.

## Housing

In the June quarter, long-term housing was the primary need of most people seeking housing support (64%) and in 85% of cases this need remained unmet.

Compared to the March quarter, 9% fewer people needed long-term housing and yet the percentage of people whose needs for long-term housing were not met increased from 78% to 85%:

- 808 clients needed long-term housing, down 9%
- 688 clients had unmet needs for long-term housing at the end of their support period.

More social and affordable housing is needed to achieve better outcomes and a secure housing future for all Tasmanians.

The Housing Connect Front Door team work to achieve the best outcomes for clients that they can despite the continued lack of affordable housing and decreasing private rental affordability.

Key outcomes for people supported in June quarter include:







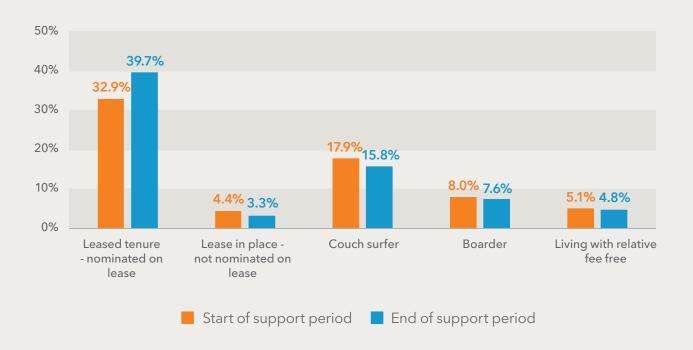


8 Having a lease in place and being nominated on the lease is the most secure form of leased tenure.

### Housing security and tenure - 2024-25

Figure 17 shows housing tenure at the start and end of the support period for the year from 1 July 2024 to 30 June 2025. This provides an indication of the changes in housing security over the support period. The chart shows an increase in the percentage of people with leased tenure who are nominated on the lease, which is a more secure form of tenure. Over the same period the share of people in less secure forms of housing tenure declined. Overall, at the end of their support period, clients' housing security was as good as or better than at the start.

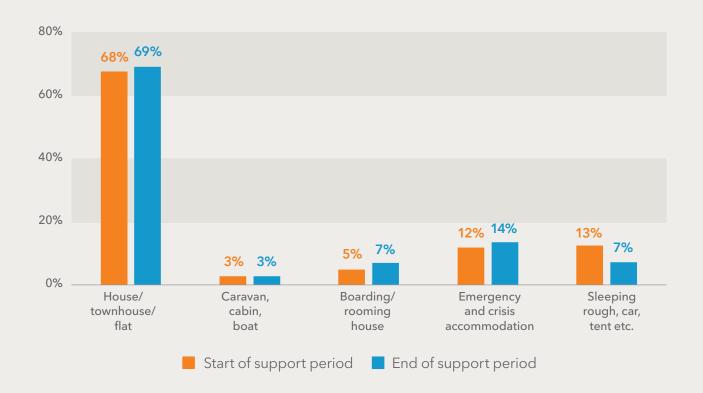
Figure 17. Housing tenure at start and end of support periods, 12 months to 30 June 2025



Data source: Housing Connect Front Door

Figure 18 shows the percentage of clients in different types of dwelling at the start and the end of their support period. The share of clients sleeping rough declined from 12.5% to 7.3% and the share of clients living in the other categories of accommodation increased or stayed almost the same. Taken together, these changes reflect a decrease in primary homelessness. Overall, the housing conditions of people at the end of a support period were as good as or better than at the start.

Figure 18. Type of dwelling at start and end of support period, 12 months to 30 June 2025



Data source: Housing Connect Front Door

### **Client satisfaction**

All clients receiving face to face support from a Connections Coach or Applications Management Officer are invited to complete a single question satisfaction survey which asks:

Overall, how satisfied are you with the support and services you received from Housing Connect Front Door?

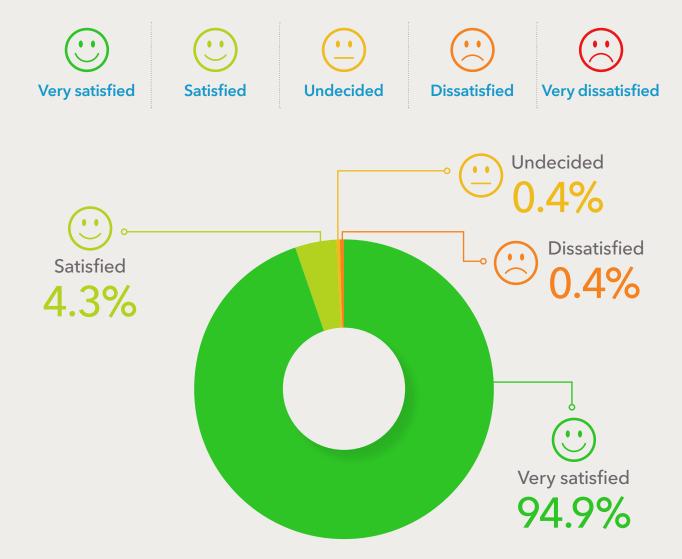


Figure 19. Client satisfaction

Statewide, 255 clients responded to the survey, 45% more than in the March quarter. 99.2% of respondents were satisfied or very satisfied. The remaining 0.8% of respondents were undecided or dissatisfied.

# Housing and mental health

In 2024-25, compared to all Tasmanians, people seeking housing support from the Front Door Service were:



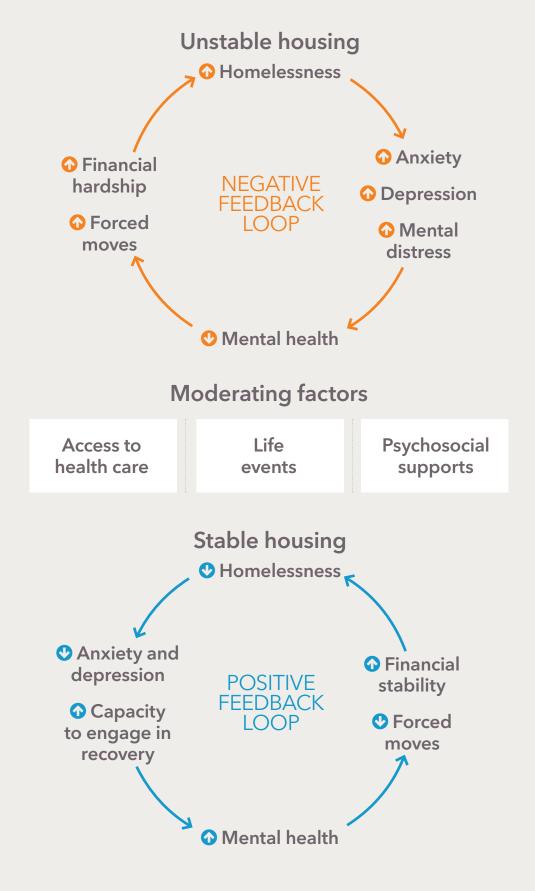
45% of people receiving housing support were identified as having a mental health issue, many of whom were not currently receiving treatment. 23% were currently receiving mental health treatment and 8% had received mental health treatment in the past year.

Research has established that housing stability and mental health influence each other. The diagram in Figure 20 provides an outline of this 'feedback' relationship. In the orange negative feedback loop, housing instability and homelessness negatively impact mental health, including by increasing anxiety, depression and mental stress (Brackertz et al. 2020). For renters, housing affordability stress alone has been found to have a negative impact on mental health as a result of reduced financial wellbeing (Botha et al. 2024). Poor or deteriorating mental health, in turn, reduces housing stability with research finding that it increases the likelihood of financial hardship in the next 12 months by 89% and forced moves (such as eviction) by 39% (Brackertz et al. 2020).

Conversely, improved housing stability has a positive impact on mental health and well-managed mental health improves housing stability, as shown in the blue positive feedback loop. Colleen's story shows how housing can positively impact mental health. Factors that affect the direction and intensity of this feedback loop include access to mental health services, negative life events and psychosocial supports. These are called moderating factors and are shown in between the two loops in Figure 20.

<sup>9 18.9%</sup> of Tasmanians reported having a 12-month mental health disorder in 2022 (National Study of Mental Health and Wellbeing, 2020-2022 | Australian Bureau of Statistics) and 25% reported their mental health as fair or poor (Report on the Tasmanian Population Health Survey 2022).

Figure 20. Relationship between housing and mental health



# Complex needs and co-morbidity

As well as being more likely to be on a low income, clients experiencing poor mental health and psychological distress have an increased risk of experiencing family and relationship breakdown, family and domestic violence, and alcohol and substance abuse, all of which are risk factors for homelessness (Brackertz et al. 2020). Anglicare's Front Door staff observe that a lack of housing compounds this risk. As a result, people with mental health issues seeking housing support may have multiple, complex needs.

With a lack of housing, clients tend to start out optimistic and as time goes on their mental health often begins to deteriorate. With this deterioration, there often seems to be repercussions, such as an impact on their relationships, their physical wellbeing ... those facing homelessness often struggle to complete other tasks in their lives, including finding work or studying, because it is simply too hard to do so when moving around and having no permanent address.

**Housing Connect Front Door worker** 

While not all people with mental health conditions, low income and a lack of social supports will have complex needs, Anglicare Tasmania data shows that most clients with complex needs experience these three factors together.

# Mental health and housing trajectories

Mental health conditions may be episodic with different levels of support being needed at different times. Negative life events, access to health services and social supports are key factors that shape housing and mental health pathways.

For people with mental health conditions, a negative life event can trigger a deterioration in their mental health, particularly if it also causes housing instability. In Karen's case, it was a relationship breakdown. For Janine, it was the loss of her carer. For Nick, it was becoming homeless again.

The experiences of Karen, Janine, Colleen and Nick are all very different. People with mental health conditions do not follow a 'typical trajectory', and their progress through the health and housing systems is rarely linear.

Brackertz et al. (2020) developed a framework which identifies five broad groups of people with mental health conditions based on their housing and health trajectories. These are summarised below:

#### Excluded from help required

People lack access to the housing or mental health care they need. It may be because:

- person does not meet eligibility criteria
- services or housing not available/inappropriate
- system difficult to navigate
- access discouraged by previous negative experiences
- lack of coordination between services
- cost prevents access.

Without the help of Housing Connect, Janine's story fitted this trajectory.

**Stuck without adequate support** due to a lack of options or pathways.

This includes people who are stuck:

- in inappropriate housing (e.g. crisis or transitional housing) with a detrimental impact on their mental health
- in hospitals or institutions because they cannot be discharged (e.g. due to lack of transition support, community care)
- financially being unable to afford housing and/or mental health care and support
- without help to navigate the system
- because they have complex needs that do not fit the services available.

#### Cycling

People repeatedly enter and drop out of the system, services and supports, usually with a downward trajectory. It can be due to:

- discharge from an institution to homelessness or unstable housing
- episodic mental health conditions, unresolved trauma
- lack of long-term services, supports and continuity of care with same worker
- crisis-driven access to support rather than ongoing scalable support to maintain mental health.

Nick's story illustrates this trajectory.

#### Stabilising

People have the conditions in place that enable them to focus on recovery, namely:

- access to secure, affordable, appropriate housing
- ongoing mental health support
- support to build social connections
- financial stability.

Karen's story provides an example of someone who is now stabilising.

#### Well supported

People have the type of housing and level of care and support that is right for them. They are engaging in activities and relationships and have financial security. People who are well supported are able to develop and focus on things in their life beyond housing and mental health.

Colleen's story provides an example of someone who is now well-supported.

**Nick's** story highlights the need for people with mental health conditions to be able to access accommodation with an appropriate level of support to meet their needs. Some people need long-term accommodation with on-site support while others build their independent living capabilities and transition to independent living.

If someone who needs supported housing is placed into an independent social housing dwelling, there is high risk that the tenancy will fail and they will become homeless again. At the same time, someone who is ready to exit supported accommodation to an independent dwelling may miss out on a social housing dwelling because it is allocated to a person who would be better placed in supported accommodation (see Figure 21).

Under these circumstance, better outcomes could be achieved with existing accommodation if people who are ready to move on from supported accommodation were identified and allocated an independent social housing dwelling. This would make supported accommodation available to a person who needed the additional support.



Figure 21. An example of how social housing allocations could improve outcomes for people living with mental health conditions.

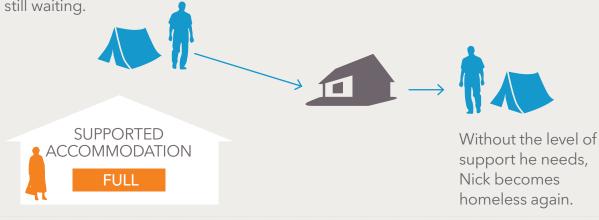
Nick and Sue both have mental health conditions and have applied for social housing.



A one-bedroom social housing unit becomes available.

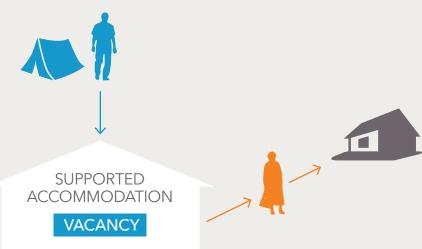


**Scenario 1** Nick is allocated the social housing unit because he is homeless and there are no vacancies in supported accommodation. Six months later, Nick is homeless again and Sue is still waiting.



#### Scenario 2

Sue is allocated the social housing unit.
This creates a vacancy in the supported accommodation which is then allocated to Nick.
Six months later, Nick is stabilising and Sue is well supported. They both have a secure home with the right level of support.



# Is Housing Connect 2.0 working?

The Tasmanian Housing Strategy sets an outcome that Tasmanians have access to housing regardless of their circumstances by:

- addressing primary homelessness with a Housing First approach (see What do we mean by 'Housing First')
- continuing to improve access to, and the availability and quality of, housing and homelessness services for Tasmanians seeking housing support
- prioritising delivery of, and access to, housing for Tasmanians who need support.

Housing Connect 2.0 seeks to deliver on that outcome.

The design of Housing Connect 2.0 incorporates many features, including housing first principles, that have been recommended in research including:

- connecting people with both housing and the supports they need (Roggenbuck 2022)
- connecting people with housing regardless of whether they have supports in place (Roggenbuck 2022)
- connecting people with supports regardless of whether they have secure housing (Homelessness Australia 2020; Roggenbuck 2022)
- preventing homelessness by supporting people to maintain tenancies (Homelessness Australia 2020; Roggenbuck 2022)
- adopting an advantaged thinking approach (Education First Youth Foyer n.d.)
- assisting people to navigate the housing and support system (Brackertz et al. 2020)
- adopting a trauma-informed approach (O'Donnell et al. 2014; Wall et al. 2016)
- tailoring supports to life stages (valentine et al. 2024)
- tailoring services to the level of support needed (Roggenbuck 2022).

These are all good design features. However, to function well Housing Connect 2.0 needs an adequate supply of affordable and appropriate housing and services to connect people to.

It is acknowledged that addressing underlying housing and workforce shortages takes time.

However, there are some changes that could be implemented now to improve outcomes for people with mental health conditions and complex needs:

- funding ongoing psychosocial support for people with chronic mental health conditions to ease demand on tertiary-trained mental health professionals by preventing mental health crises through early intervention
- investing in more short-term and transitional accommodation that is suitable and safe for people experiencing acute mental health episodes or with poorly managed mental health symptoms
- prioritising allocation of social housing to people who are ready to exit supported accommodation to live independently to free up supported accommodation places.

#### What do we mean by 'Housing First'?

According to Homelessness Australia 'Housing First is an international model for housing and supporting people who have experienced long term and reoccurring homelessness and who face a range of complex challenges' (Homelessness Australia 2020). It lists the following as the Housing First Principles for Australia:

- People have a right to a home
- Housing and support are separated
- Flexible support for as long as it is needed
- Choice and self-determination
- Active engagement without coercion
- Recovery orientated practice
- Social and community inclusion
- Harm reduction approach

You can read more about what these principles and what they look like in practice in Homelessness Australia's **Housing First Principles for Australia**.



# Colleen's story

Colleen says that when she applied for social housing, she was in a dark place with no sense of hope. She had been struggling with health problems and felt very isolated. This made the support she received from the Housing Connect team all the more important.

They advocated on Colleen's behalf and continued to contact her from time to time to update the details on her application. Finally, Colleen was able to tell them that a few months ago she had been offered a home with a social housing provider.

She told the worker how much her physical and mental health had improved since moving in. No longer worrying about what the next day would bring, she was able to think about other things in life. Once a keen gardener, Colleen had a garden of her own for the first time in years, and she had started growing her own vegetables.

Colleen's already got to know her neighbours and made new friends, where previously she'd felt she had no one to rely on. She enjoys waving to people as she goes for her morning walk around the neighbourhood. Stability, security, and social connection have played a big role in the recovery of her mental health.



# Recommendations

Anglicare Tasmania continues to recommend that the Federal Government increases income support payments above the poverty line.

Anglicare Tasmania recommends that the Tasmanian Government:

- Works with social housing and supported accommodation providers to improve social housing allocation to make more supported accommodation available to people who need additional support, including people living with a mental health condition.
- 2. Funds delivery of more crisis accommodation, transitional housing and social homes, including:
- 2
- **a.** investing in crisis accommodation that is safe and suitable for people living with mental health conditions
- **b.** additional investment in transitional and long-term supported accommodation to meet the needs of people living with mental health conditions
- **c.** increasing crisis accommodation that is safe and suitable for women and children fleeing DFV to meet demand, based on the regional prevalence of DFV
- **d.** increasing the number of homes available under the Rapid Rehousing program and ensuring that they are safe and suitable for the needs of victim-survivors of DFV.
- 3. Works with the Australian Government to scale up investment in long-term social housing.

3

#### 4. Commits to reducing the harmful impacts of waiting for social housing by:

- a. establishing targets for reducing the number of applicants on the social housing register and average waiting times for applicants in the next housing action plan, in consultation with stakeholders
- **b.** developing a process for providing applicants with realistic estimates of waiting times and the progress of their application.

#### 5. Improves reporting and measurement of progress against the Tasmanian **Housing Strategy** by:

- a. clearly reporting how many of the 10,000 houses delivered by Homes Tasmania under the Action Plan are new dwellings which have been completed
- **b.** clearly reporting how many of the 10,000 houses delivered by Homes Tasmania under the Action Plan were affordable for people in the bottom two income quintiles.

# **Glossary**

# Community housing

Housing owned or managed by non-government organisations for people on low to moderate incomes. Community housing rent is typically set below market rate. Residents in community housing are eligible for their rent to be subsidised by Commonwealth Rent Assistance.

#### Homelessness

The **Australian Bureau of Statistics** defines homelessness as when a person does not have suitable accommodation alternatives. They are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate
- has no tenure, or if their initial tenure is short and not extendable
- does not allow them to have control of, and access to, space for social relations (ABS 2021).

In practice, the ABS classifies the following groups of people as experiencing homelessness:

- people living in improvised dwellings, tents or sleeping out
- people living in supported accommodation for the homeless
- people staying temporarily with other households
- people living in boarding houses
- people in other temporary lodgings
- people living in 'severely' crowded dwellings (ABS 2021).

Some people in the following groups may be marginally housed but are not classified as homeless:

- people living in other crowded dwellings
- people in other improvised dwellings
- people marginally housed in caravan parks (ABS 2021).

The homelessness sector often uses the cultural categories of primary, secondary and tertiary homelessness (Mackenzie and Chamberlain 2008, Homelessness Australia 2023).

**In this report,** people without long-term housing are classified into two mutually exclusive groups: 'Primary homelessness' and 'Other homelessness and marginally housed'. Housing insecurity may also be experienced by people in long-term housing due to housing stress.

How these different categories of homelessness and housing insecurity relate to each other is shown in Table 1.

See also: Primary homelessness, Secondary homelessness, Tertiary homelessness, Marginally housed, Other homelessness and marginally housed.

#### Homes Tasmania

The statutory authority established in 2022 under the *Homes Tasmania Act 2022* and responsible for delivering improved housing services and increasing the supply of social and affordable homes by delivering the Tasmanian Government's 10-year housing package.

# Housing affordability

Housing affordability refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes. For households in the bottom 40 per cent of the income distribution, housing is affordable if they spend no more than 30 per cent of their gross income on rent or mortgage repayments. The concept of housing affordability is different to the concept of 'affordable housing' used in the Tasmanian Housing Strategy. See also *Housing stress*.

# Housing stress

Experienced by households in the bottom 40 per cent of the income distribution who pay more than 30 per cent of their gross income on rent or mortgage repayments.

# Marginally housed

People who experience housing insecurity but are not classified by the ABS as homeless, including:

- people living in crowded dwellings but need fewer than
   4 additional bedrooms to house the residents without crowding
- people in other improvised dwellings
- people marginally housed in caravan parks.

#### Other homelessness and marginally housed

People who are not experiencing primary homelessness but are experiencing homelessness or severe housing insecurity, including:

- people living in supported accommodation for the homeless
- people staying temporarily with other households
- people living in boarding houses
- people in other temporary lodgings
- people living in 'severely' crowded dwellings
- people living in other crowded dwellings
- people in other improvised dwellings
- people marginally housed in caravan parks.

This group includes all people classified by the ABS as marginally housed and homeless other than people living in improvised dwellings, cars, tents or sleeping out.

This group includes people experiencing secondary and tertiary homelessness. It does not include people experiencing primary homelessness.

Primary homelessness	Living circumstance experienced by people without conventional accommodation including people who are living in improvised dwellings such as derelict buildings, cars, tents or sleeping out.		
Secondary homelessness	Living circumstance experienced by people who move from one temporary shelter to another, e.g. crisis shelters or couch-surfing.		
Tertiary homelessness	Living circumstance experienced by people staying in accommodation that falls below minimum community standards, e.g. boarding houses or caravan parks.		
Public housing	Affordable housing that is owned and managed by the State Government or public housing authority that is available for rent by people who are unable to afford or access suitable accommodation in the private rental market. It does not include social housing that is supplied by community housing providers. Rents are set as a proportion of household income.		
Sleeping rough	State of sleeping with no shelter on the street, in a park, in the open, or in a motor vehicle.		
Social housing	Affordable housing to assist people who are unable to afford or access suitable accommodation in the private rental market. It includes public housing, state-owned and -managed Indigenous housing and community housing. Rents are set as a proportion of household income.		
Supported Accommodation	A type of housing that combines accommodation with tailored support services to help individuals live as independently as possible. Supported accommodation is often provided to individuals with disabilities, those experiencing or at risk of homelessness and individuals with mental health conditions.		
Tenure	The legal, financial and social arrangements under which someone has the right to live in a dwelling or on a piece of land. Tenure arrangements include the rights and responsibilities of occupants and owners and may influence the stability and security of housing. The main categories of tenure are ownership and renting, but there are many forms of tenure, including those that provide little or no security.		
Trauma- informed	An approach to care and service delivery that recognises and responds to the impact of trauma on individuals and communities.		

Table 1. The meanings of different descriptions of people experiencing homelessness and/or housing insecurity

Living circumstances	This report	ABS classification	Cultural definitions
people living in improvised dwellings, tents or sleeping out	Primary homelessness	Homelessness	Primary homelessness
people living in supported accommodation for the homeless			Secondary homelessness - people who move from one temporary shelter to another
people staying temporarily with other households	Other homelessness and marginally housed		
people in other temporary lodgings			
people living in boarding houses			Tertiary homelessness - people staying in accommodation that falls below minimum community standards
people living in 'severely' crowded dwellings			
people living in other crowded dwellings		Marginally housed	
people in other improvised dwellings			
people marginally housed n caravan parks			

# References

ABS (Australian Bureau of Statistics) (2021) *Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics*, accessed May 2025.

– (March 2025) 'All WPI series: original (quarterly index)' [data set], **Wage Price Index**, **Australia | Australian Bureau of Statistics**, accessed 14 May 2025.

Acil Allen (2022) *Mental health workforce: labour market analysis*, report to Commonwealth Department of Health, accessed July 2025.

Anglicare Tasmania (2025) *Rental Affordability Snapshot Tasmania 2025*, Social Action and Research Centre, Anglicare Tasmania, Hobart.

– (2024) *More houses needed*, Housing Connect Front Door Snapshot September 2024, Social Action and Research Centre, Anglicare Tasmania, Hobart.

Bailey S (2025), 'Shock family violence hike', The Mercury, 14 July 2025, p.3.

Botha F, Bentley R, Li A and Wiesel I (2024), 'Housing affordability stress and mental health: the role of financial wellbeing', Australian Economic Papers, 63(3), 473-492, DOI: 10.1111/1467-8454.12340.

Brackertz N, Borrowman L, Roggenbuck C, Pollock S and Davis E (2020) *Trajectories:* the interplay between mental health and housing pathways, final research report, AHURI and Mind Australia.

Chamberlain C and MacKenzie D (2008) *Counting the Homeless, 2006*, accessed May 2025.

Education First Youth Foyer (n.d.) 'Theoretical framework', accessed July 2025.

Homelessness Australia (2023) *Definitions of homelessness fact sheet*, accessed October 2024.

– (2020) Housing First Principles for Australia, accessed July 2025.

Homes Tasmania (2025) Homes Tasmania Dashboard, June 2025, accessed July 2025.

- (2024) Housing Connect Practice Framework, accessed October 2024.

Morris A, Idle J, Moore J and Robinson C (2023) *Waithood: The experiences of applying for and waiting for social housing*, Institute for Public Policy and Governance, University of Technology Sydney.

O'Donnell M, Varker T, Cash R, Armstrong R, Di Censo L, Zanatta P, Murnane A, Brophy L and Phelps A (2014) *The trauma and homelessness initiative*, report prepared by the Australian Centre for Posttraumatic Mental Health in collaboration with Sacred Heart Mission, Mind Australia, Inner South Community Health and VincentCare Victoria, accessed July 2025.

OTA (Occupational Therapy Australia) (2022) **2022-23 pre-budget submission**, accessed July 2025.

Roggenbuck C (2022), *Housing First: An evidence review of implementation, effectiveness and outcomes*, AHURI, accessed July 2025.

SCRGSP (Steering Committee for the Review of Government Service Provision) (2025) *Report on Government Services 2025*, Productivity Commission, Canberra, accessed February 2025.

Tasmanian Government (2023) *Tasmanian Housing Strategy 2023-2043*, accessed October 2024.

TUT (Tenants' Union of Tasmania) (2025) *Tasmanian rents: March quarter*, accessed May 2025.

valentine k, Liu E, Veeroja P, Harris P, Blunden H and Horton, E (2024) *The role of housing providers in supporting clients with complex needs*, AHURI Final Report No. 428, doi: 10.18408/ahuri7131301.

Wall L, Higgins D and Hunter C (2016) 'Trauma-informed care in child/family welfare services', CFCA paper no.37, Child Family Community Australia information exchange, accessed July 2025.