

BRIEFING: Rising Housing and Financial Insecurity for Renters

COVID-19's impact and opportunities for
fairer responses in Victoria's recovery

July 2023

About Justice Connect

In the face of rising unmet legal need, Justice Connect designs and delivers high-impact interventions to increase access to legal support and progress social justice.

Justice Connect believes in a fair and just world, where people and communities are supported to engage with and fully participate in our legal and social systems, and avoid the negative impacts on their wellbeing or organisational health that flow from unresolved legal problems.

We lead innovative solutions to help to close the 'justice gap', including:

- brokering strategic, efficient use of pro bono lawyers and barristers—53,000 hours last year, equating to \$20.5 million of pro bono legal help.
- delivering holistic, integrated legal services to clients experiencing significant disadvantage through strategic partnerships, including by embedding staff at community agencies and health justice partnerships to engage with the hardest-to-reach clients.
- leading access to justice innovation through innovative digital solutions, including Dear Landlord, our award-winning free digital, self-help tool that supports more Victorians renters to avoid eviction.
- amplifying and extending the impact of our work through strategic engagement to help drive systems-level change



Justice Connect's Homeless Law

Justice Connect's Homeless Law (Justice Connect) is Victoria's specialist free legal service for people experiencing or at risk of homelessness. Justice Connect works to prevent and end homelessness by increasing access to integrated and digital legal support and advocating for better laws and policies.



Justice Connect provides tailored legal assistance to Victorians facing homelessness, particularly our priority cohorts including women and their children with an experience of family violence, people in and existing prison, and people sleeping rough. Since 2001, Justice Connect has been outreach-based and client-centred, and from 2010, we have added staff social workers, allowing us to holistically address clients' legal and non-legal needs.

In 2021-2022, Justice Connect:

- provided an integrated combination of specialised legal representation and social work supports to Victorians who are experiencing or at risk of homelessness through 649 new client files;
- delivered 27,773 hours of free legal work for Homeless Law clients by 650 pro bono lawyers from our partner law firms delivered, with our legal clinics continuing to run remotely throughout the pandemic;
- strategically prioritised our impactful and innovative work with three key cohorts facing housing insecurity: women and their children, particularly in the context of family violence, people in prison, and people sleeping rough;
- we significantly scaled our reach and impact by helping 36,770 new users (up by 21% from 2020-21) who were facing eviction for rental arrears through the latest iteration of our [award-winning](#) digital tool, [Dear Landlord: Self-help tools and resources for Victorian renters](#);
- deepened our partnerships with cross-sector allies, including through co-locations and embedded partnerships with community-based health and homelessness services, including cohealth, Launch Housing and Sacred Heart Mission – Journey to Social Inclusion and GreenLight; and
- collaboratively advocated for the best-practice implementation of Victoria's rental reforms, and a fairer, more effective, and accessible fines system, along with using casework and client evidence to raise national awareness about the need for more social housing and the risks of criminalising homelessness.

In 2021-22, Justice Connect directly prevented 170 clients and their families from being evicted into homelessness. This work has never been more impactful than during COVID-19, and based on Australian Housing and Urban Research Institute findings, equates to government and community-wide cost savings of approximately \$5 million.¹

In addition to our integrated model of service delivery, which focuses on early intervention and prevention of legal issues before they escalate to crisis point, Justice Connect uses the evidence from our direct casework to inform systemic change aimed at stopping homelessness before it starts and preventing the criminalisation of homelessness.

¹ See Kaylene Zaretsky et al, *The cost of homelessness and the net benefit of homelessness programs: a national study*, AHURI Final Report No 205 (2013) 4, which identified that people experiencing homelessness had higher interaction with health, justice and welfare systems than people with stable housing and estimated that an individual experiencing homelessness represents an annual cost to government services that is \$29,450 higher than for the rest of the Australian population. Of this increased cost, \$14,507 related to health services, \$5,906 related to justice services, and \$6,620 related to receipt of welfare payments.



Contents

<u>PART ONE: Executive summary and five recommendations</u>	05
<u>PART TWO: Victorian renters' experiences and responsive approaches in the context of COVID-19</u>	13
<u>PART THREE: Intersections between legal need and renters' rising housing and financial insecurity</u>	22
<u>ANNEXURE : Summary timeline of Victorian renters' experiences during COVID-19 (2020-2022)</u>	37

Acknowledgement of Country

Justice Connect acknowledges the Wurundjeri and Boon Wurrung peoples of the Kulin Nation, and the Gadigal peoples of the Eora Nation as the Traditional Owners of the land on which we meet and work. We acknowledge that sovereignty was never ceded and pay our respects to Elders past and present.

Despite moving to a 'COVID-19 normal' or 'recovery phase', rising pressures related to the housing and cost of living crises are pushing more Victorians into housing and financial insecurity. Through our integrated and digital legal supports, we have seen this growing need being caused and compounded by the ongoing, cumulative impact of the COVID-19 pandemic.

Legal, housing, financial, health, and social needs have increased in the context of COVID-19, placing many Victorian renters at risk of homelessness for the first-time. These continued impacts have been exacerbated by rising pressures related to our community's housing and cost of living crises, which we have directly observed in the heightened demand for our statewide, specialised legal services for people facing homelessness.

IN THIS EVIDENCE-BASED BRIEFING REPORT, JUSTICE CONNECT'S HOMELESS LAW (JUSTICE CONNECT) FOCUSSES ON OUR WORK PREVENTING AND ENDING HOMELESSNESS IN RESPONSE TO COVID-19.

This includes our analysis of detailed client and help-seeker feedback, along with data from our integrated and digital legal supports, such as our Dear Landlord digital self-help tool for Victorian renters.² We also share learnings from our tailored consultations with other community support services. We draw on these findings to offer insights about key trends and future opportunities, including through five recommendations that will improve housing and financial security for Victorian renters through fairer responses.



² Available at: justiceconnect.org.au/help/dear-landlord/. Justice Connect's grateful to the Lord Mayor's Charitable Foundation, the Helen Macpherson Smith Trust, the Ian Potter Foundation, and the Paul Ramsay Foundation for kindly supporting the development of Dear Landlord. We also want to acknowledge the people with lived experience who have generously shared their insights to help us in creating and continuously iterating Dear Landlord.

KEY TRENDS: STOPPING HOMELESSNESS BEFORE IT STARTS IN THE CONTEXT OF COVID-19

'FUTURE HOMELESS': IMPORTANCE OF UNDERSTANDING THE INTERSECTIONS BETWEEN LEGAL NEED AND RENTERS' RISING HOUSING AND FINANCIAL INSECURITY

Since COVID-19 commenced, Victorian renters have endured significant and unprecedented events that shaped their personal and financial circumstances.

In Justice Connect's frontline experience, this includes:

- housing insecurity, driven by growing rental affordability and availability pressures;
- rising cost of living;
- employment loss, particularly for at-risk cohorts, including women;
- changes in social dynamics and pressures, including higher prevalence of family violence, relationship breakdowns, and social isolation; and
- ill-health, including non-COVID-19 related physical and mental health issues.

The collective impact of these financial and personal stressors has been further compounded by the removal of COVID-19 safeguards, including the temporary rental relief through the 'Eviction and Rent Increase Moratorium', and the increased financial support through the Coronavirus Supplement payment and JobKeeper scheme. These pressures have led to a growing cohort of people accessing support, described as the 'future homeless' and 'new vulnerable'.



In the context of COVID-19, Justice Connect has seen significant growth in demand for free tenancy legal services, coupled with an increase in the complexity of circumstances impacting help-seekers facing homelessness.³ This includes more demand for specialised legal services with expert, integrated social work support and embedded housing, financial and employment referral pathways. Since COVID-19 started, Justice Connect's seen a 124% increase in new help-seeker enquiries leading to a 33% increase in intensive client casework in the last 12-months alone. Through this work, we know that many Victorian renters who had not previously sought holistic legal support were seeking help from already under-resourced community and legal services.

There is a complex intersection between this growing legal need, and the housing and financial insecurity that developed during COVID-19, which continues to heavily burden Victorian renters.

³ Justice Connect's experience is consistent with other legal and community service providers: see Federation of Community Legal Centres Victoria (2020) Legal need and the COVID-19 crisis, at https://d3n8a8pro7vhm.cloudfront.net/fclc/pages/743/attachments/original/1593647085/FCLC_-_COVID-19_bid_-_For_tabling_at_PAEC_-_19052020_-_final.pdf?1593647085. Also see, Kutin, J. J., McDonald, H. M., Hagland, T., Kennedy, C., & Balmer, N. J. (2022). Working in community legal centres in Victoria. Results from the Community Legal Centres Workforce Project: COVID-19 experiences and lessons. Melbourne, Australia: Victoria Law Foundation. Available at: <https://victorialawfoundation.org.au/research/research-reports/>, 19.

Key issues include:

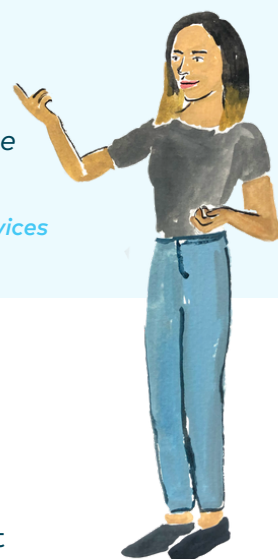
- Victorian renters falling behind in rent and financially struggling because of compounding financial stress, family violence, relationship breakdowns and ill-health;
- preventable evictions for rent arrears, and the need for financial support to keep renters safely housed;
- substantial rent increases placing people in further financial hardship and increasing the possibility of rent arrears accumulating;
- an increasingly tight rental market, with an acute shortage of affordable and appropriate housing, including public and community (social) housing;
- increased demand on legal, housing, and wider-community support services; and
- women disproportionately at risk of eviction, particularly due to the heightened links between family violence, financial hardship, and homelessness.

Justice Connect's data highlights that multi-intensity, multi-channel legal supports that prioritise early intervention and prevention, are well-placed to address these interconnected issues and stop homelessness before it starts for Victorian renters.



"Basically prevented us from being chucked on the streets and having a bad outcome. It gave us more time to organise an alternative. It was the difference between really positive and a complete disaster."

– Client feedback about Justice Connect's integrated legal services



IMPACT OF INTERVENING EARLIER THROUGH DIGITAL TOOLS IN SUPPORTING RENTERS TO AVOID EVICTION

Demand from renters seeking free legal assistance has increased significantly throughout COVID-19 and the 'recovery phase'. To meet this increasing need within the community, Justice Connect scaled the reach and impact of our homelessness prevention work through co-designed, innovative digital tools and resources, such as Dear Landlord. These digital tools directly complement our intensive, integrated legal and social work services for people facing homelessness who have the most complex needs.

First launched in 2018, Dear Landlord is Justice Connect's award-winning free digital, self-help tool that supports Victorian renters to avoid eviction. Dear Landlord was responsively updated due to COVID-19, ensuring renters had access to timely and trusted help, so they knew their rights and options, and could take earlier, proactive steps to stay securely housed. This included directly empowering renters who were seeking a rent reduction, proposing a manageable payment plan, or navigating Victoria's extensive new tenancy reforms, along with offering tailored pathways to additional legal and non-legal supports.



SINCE COVID-19 STARTED, OVER 84,000 RENTERS HAVE USED DEAR LANDLORD TO AVOID EVICTION. USER DATA AND ANALYTICS FROM THIS PERIOD PROVIDE AN INSIGHT INTO RENTERS' EXPERIENCES DURING COVID-19.

Rent arrears remains the most common reason Victorian renters face eviction into homelessness. Of the tens of thousands of Dear Landlord users, the average amount of rent arrears has been \$2,580.

Dear Landlord also provides insights into the reasons Victorians have fallen behind in rent, including:

- financial hardship compounded with personal challenges, such as unexpected costs at the same time as ill health or death of a family member;
- relationship breakdowns and financial stress, for example when a co-tenant left or did not pay rent, or renters who ended relationships and were maintaining rent as individuals or single parents;
- delayed wages or income, unexpected expenses, and the rising cost of living; and
- ill-health, including non-COVID-19 related physical and mental health issues.

Most significantly, family violence has been identified by many Dear Landlord users in a free text response as the reason they have fallen behind in rent. Since Dear Landlord's iteration to include this as a direct response option, 23% of users generating payment plans for rent arrears reported family violence.

Building on these learnings, Justice Connect is also taking a human-centred design approach to developing a new digital tool, which will proactively help renters who are experiencing or at risk of family violence to better-understand and exercise their legal rights under Victoria's new rental laws. This new digital tool will further scale our reach to ensure that more renters facing or rebuilding from family violence, particularly women and their children, are able to get the legal and financial help they need to safely avoid homelessness.

“

"I feel more confident having had them show me what's possible, I am financially better off, I am mentally better off, I had a huge weight lifted and in the process of doing so I found housing."

– Help-seeker feedback about Justice Connect's Dear Landlord digital self-help tool



RECOMMENDATIONS

FUTURE OPPORTUNITIES: FIVE RECOMMENDATIONS TO IMPROVE HOUSING AND FINANCIAL SECURITY FOR VICTORIAN RENTERS THROUGH FAIRER RESPONSES

Based on our evidence-based findings shared in this briefing report, along with our wider-leadership and strategic engagement across the Victorian community and legal sectors, Justice Connect makes five recommendations to improve housing and financial security for renters in our community.

BETTER ACCESS TO EARLY INTERVENTION, PREVENTATIVE DIGITAL TOOLS FOR MORE RENTERS

Early intervention is key in stopping homelessness before it starts. Our evidence confirms that many tenancies can be saved if the underlying issues are addressed early. Co-designed, user-centred digital tools and resources can provide early access to customised legal help, practical information, financial aid, self-help resources and other proactive supports to prevent evictions and improve housing and financial security. Importantly, these digital tools offer one-to-many supports at scale, with significant potential to reach more renters across Victoria, including those in outer-metro, regional and rural areas.



RECOMMENDATION 1:

To support and scale early intervention, Justice Connect recommends prioritising and resourcing the development and ongoing operation of digital tools, which empower more renters to understand their rights and options and take preventative steps to avoid eviction.

INVEST IN ONGOING FINANCIAL BROKERAGE SUPPORTS AND RENT RELIEF GRANTS

User-feedback and data insights from Justice Connect's Dear Landlord have shown that many Victorian renters behind in rent owe less than \$3,000. With a contextually small amount of financial support, many renters can make manageable payment arrangements to address their rental arrears and maintain their housing. Financial brokerage and one-off rent relief grants are essential supports for people experiencing financial insecurity to maintain or access stable housing, avoiding additional risk of homelessness.



RECOMMENDATION 2:

To ensure renters can pay off manageable amounts of rent arrears and stay securely housed, Justice Connect recommends:

- a) reintroducing ongoing Rent Relief Grants; and
- b) increasing ongoing financial brokerage programs for those most at risk of homelessness, including women facing family violence, people who have experienced prison, and people who have experienced sleeping rough.

INCREASE THE AVAILABILITY OF INTEGRATED LEGAL AND SOCIAL WORK SERVICES FOR THE MOST AT-RISK RENTERS

Renters at risk of homelessness often face complex personal and financial circumstances, which require more intensive and multi-disciplinary supports. For this reason, Justice Connect delivers targeted, holistic legal services for specific cohorts who are at higher risk of homelessness, such as our Women's Homelessness Prevention Project, which keeps Victorian women and children safely housed. Investment in digital tools can be seen as complimentary to the provision of high-intensity, integrated legal and social work supports for Victorians with the most complex needs, who directly benefit from wrap-around legal, housing, financial, social and health supports to avoid homelessness.



RECOMMENDATION 3:

To ensure we can proactively resolve needs that cause and compound housing and financial insecurity for Victorian renters who are most at risk of homelessness, Justice Connect recommends:

- a) Investing in early-intervention, client-centred and co-located legal services that can proactively resolve legal issues to minimise barriers to housing and financial security.
- b) Supporting the integration of legal, social work, health and other community-support professionals to help renters facing homelessness.
- c) Extending the reach and number of intensive housing-support services, including programs with dedicated health and social work professionals and those closely integrated with specialised legal services.

To specifically break the links between family violence, homelessness, and financial stress, Justice Connect recommends:

- d) Increasing access to specialised tailored tenancy legal supports to ensure that family violence victim-survivors understand and exercise their rights to stay safely housed.





MAKE RENTING SAFER AND MORE FINANCIALLY SUSTAINABLE THROUGH TAILORED EDUCATION FOR RENTAL PROVIDERS AND REAL ESTATE AGENTS

When renters face family violence and financial hardship, being able to effectively communicate and negotiate with rental providers and real estate agents can be the difference between staying safely housed or being pushed into homelessness. Helping rental providers and real estate agents to better understand renters' circumstances and the supports available, will help to resolve more disputes in a mutually beneficial way, so more Victorians can avoid the crisis of eviction and stay safely housed.



RECOMMENDATION 4:

To make renting safer and more financially sustainable for Victorians, Justice Connect recommends tailored education and training for rental providers and real estate agents, building an understanding of alternatives to eviction for renters experiencing challenging circumstances, particularly family violence victim-survivors, and appropriate pathways for renters to seek legal, financial, social, and other supports.

MORE PUBLIC AND COMMUNITY HOUSING WITH WRAP-AROUND SUPPORTS, AND STRONGER PROTECTIONS FOR RENTERS

Increasing demand and the rising cost of housing is placing further pressure on Victoria's already stretched rental market. In that context, increased supply of accessible, suitable, and safe public and community (social) housing with wrap-around supports has never been more essential, particularly for renters with complex needs. Given the ongoing, genuine power imbalance in the rental system, we also see significant potential for all Victorian renters' rights to be strengthened through additional reforms to laws, policies, and practices, which will keep more people securely housed.



RECOMMENDATION 5:

To ensure that Victorians have access to a social housing safety net for renters, particularly those with complex needs, we need more fit-for-purpose, long-term public, and community (social) housing and stronger protections for renters' rights. Justice Connect recommends:

- a) Increasing social housing stock in Victoria by 6,000 new properties each year over the next decade and creating a long-term pipeline of social housing to meet community demand;
- b) Creating fair, consistent, and publicly available policies for all social housing providers in line with best practices (including the Victoria's Social Housing Regulation Review);
- c) Ensuring that community housing providers are recognised as public authorities for the purposes of the Charter of Human Rights and Responsibilities Act 2006 (Vic);
- d) Creating an independent appeals and complaints body to oversee complaints from all public and community housing renters;
- e) Prioritising fairer dispute resolution to protect renters' rights, including by introducing an internal appeal mechanism for VCAT decisions under the Residential Tenancies Act 1997 (Vic).



PART TWO

VICTORIAN RENTERS' EXPERIENCES AND RESPONSIVE APPROACHES IN THE CONTEXT OF COVID-19

As housing and financial insecurity for renters continues to rise across Victoria due to the ongoing, cumulative pressures of the COVID-19 pandemic, we have seen a growing demand for specialised, integrated and digital legal supports through Justice Connect's Homeless Law (Justice Connect). Many Victorians are facing increased legal, housing, financial, health, and social needs, placing many renters at risk of homelessness for the first-time. For Victoria's most vulnerable, the impact of COVID-19 has been disproportionately felt, further entrenching existing disadvantage. These continued impacts have been exacerbated by rising pressures related to our community's housing and cost of living crises, which we have directly observed in the heightened demand for our statewide, specialised legal services for people facing homelessness.

GOVERNMENT RESPONSES TO THE FINANCIAL IMPACTS OF COVID

COVID-19 had a significant and sustained impact on Victorian's income and financial capacity. Unable to earn an income, many Victorians could not meet basic living expenses, including rent and related housing costs. Justice Connect, alongside other key cross-sector services, advocated successfully for temporary changes to rental laws to provide greater protection for vulnerable renters and to prevent many evictions into homelessness during the pandemic.

Acknowledging the financial impact of COVID-19 and the importance of secure housing during a public health crisis, the Victorian government introduced an eviction moratorium and paused any rent increases.⁴ Similarly, banks acknowledged the impact of the pandemic by temporarily freezing mortgage repayments for individuals whose financial circumstances were impacted.

The Victorian eviction and rent increase moratorium lasted between 25 April 2020 and 28 March 2021. The moratorium ensured that many renters were able to stay housed and maintain their rental payments.

In addition to the eviction and rent increase moratorium, the Federal Government announced JobKeeper payments to support employers to keep employees.⁵ Individuals receiving JobSeeker, Disability Support Pension, Carers payment, Parenting payment, and other payments received a Coronavirus Supplement of \$550 per fortnight⁶ on top of their regular payment. The Federal Government provided for early access to superannuation to address financial hardship. The Victorian and Federal Governments also implemented payments for individuals who were unable to attend work because they had COVID-19 or were testing for COVID-19.⁷



BENEFITS OF INCREASING FINANCIAL SUPPORTS

The increase in Government social security payments provided necessary financial support during a global pandemic. As a direct result in these supports, many Victorians were able to meet their basic, essential living costs, preventing evictions into homelessness and keeping people safely housed.

In the 2020 AHURI rental survey,⁸ respondents repeatedly said that JobKeeper kept them "afloat" and allowed them to "make ends meet". This is supported by research that found JobKeeper and JobSeeker payments reduced poverty and housing stress measures.⁹

In the 2020 AHURI rental survey, respondents repeatedly said that JobKeeper kept them "afloat" and allowed them to "make ends meet".



⁴ Justice Connect, Cross Sector Advocacy Leads to Protections for Victorian Renters, accessed 27 April 2023 at <https://justiceconnect.org.au/fairmatters/cross-sector-advocacy-leads-to-protections-for-victorian-renters/>

⁵ Australian Government Treasury, JobKeeper Payment, accessed 7 November 2022 at <https://treasury.gov.au/coronavirus/jobkeeper>

⁶ Services Australia, Coronavirus Supplement, accessed 7 November 2022 at <https://www.servicesaustralia.gov.au/coronavirus-supplement>

⁷ Coronavirus Victoria, Financial and other support, accessed 7 November 2022 at <https://www.coronavirus.vic.gov.au/financial-support-and-emergency-relief>

⁸ AHURI, (October 2020) Renting in the time of COVID-19: understanding the impacts, at <https://www.ahuri.edu.au/research/final-reports/340>. This survey conducted by AHURI of 15,000 Australian renters during the initial phase of the COVID-19 lockdowns in July and August 2020

⁹ Phillips, Gray & Biddle, (August 2020) COVID-19 JobKeeper and JobSeeker impacts on poverty and housing stress under current and alternative economic and policy scenarios, ANU Centre for Social Research and Methods, at [https://csmr.cass.anu.edu.au/sites/default/files/docs/2020/8/Impact of Covid19 JobKeeper and Jobseeker measures on Poverty and Financial Stress FINAL.pdf](https://csmr.cass.anu.edu.au/sites/default/files/docs/2020/8/Impact%20of%20Covid19%20JobKeeper%20and%20Jobseeker%20measures%20on%20Poverty%20and%20Financial%20Stress%20FINAL.pdf)



Longitudinal research into Australian financial stress and poverty up until 2020 found that financial stress has declined through recent decades across the whole population. However, those receiving working-age social security payments such as the Disability Support Pension, Carers Payment, Parenting Payment and JobSeeker did not benefit from this trend.¹⁰

This research also found:

- A 10% increase in the social security budget alone would lower poverty rates for households whose primary source of income is JobSeeker from 88% to 34% and lower severe financial stress by 16%.¹¹
- The Coronavirus Supplement reduced poverty rates for those on JobSeeker from 88% to 26%. Following the removal of the supplement as well as the \$450 per fortnight increase, poverty rates are expected to return to 85%.
- With the replacement of the Coronavirus Supplement (\$550 per fortnight) with a \$50 per fortnight increase, child poverty rates for single parents will return to 41% compared to 13% for children in couple families.

JobKeeper payments were reduced on 28 September 2020 and 4 January 2021 and eventually ended on 28 March 2021. The Coronavirus Supplement ended on 31 March 2021, reducing many Government benefits to pre-pandemic levels. The COVID-19 pandemic and its impact on Victorians employment, however, continued through 2021 and beyond. This impact was felt disproportionately by women and long-term Centrelink recipients. Women are three times more likely than men to work part-time and represent a significant portion of the casual workforce who were excluded from JobKeeper. At the peak of the pandemic crisis, almost 8% of women lost jobs compared to 4% of men, and women-dominated industries were the hardest hit in the pandemic.¹² Many long-term Centrelink recipients secured housing during the pandemic after years of living below the poverty line but were unable to afford the increased rents without the Coronavirus Supplement.

¹⁰ Phillips, B & Narayanan, V. (April 2021) *Financial stress and social security settings in Australia*, ANU Centre for Social Research and Methods, at <https://treasury.gov.au/coronavirus/jobkeeper>

¹¹ *ibid.*

¹² Wood, D., Griffiths, K., and Crowley, T. (2021). *Women's work: The impact of the COVID crisis on Australian women*. Grattan Institute, at <https://grattan.edu.au/wp-content/uploads/2021/03/Womens-work-Grattan-Institute-report.pdf>



Acknowledging the significant financial implications for Victorians who could not work during this period, the Victorian Government introduced the COVID-19 Rent Relief Grant Program. Round 2 of the Program commenced on 6 September 2021 and offered grants of up to \$1,500 for Victorians impacted by COVID-19 and experiencing rental hardship. Applications closed on 16 January 2022.

Unfortunately, many people financially impacted by the pandemic were not eligible for a grant as they were not able to meet the eligibility criteria. Even if a person could establish their eligibility, as explained below, many renters had already accumulated substantial rent arrears exceeding \$1,500 by the time the grant was provided.

ONGOING, CUMULATIVE PRESSURES ON VICTORIAN RENTERS

Several research studies were conducted into the financial circumstances of Victorian and wider-Australian households during 2020 and 2021 to investigate the impact of COVID-19. Much of this research indicated that individuals and families were experiencing financial stress and precarity in response to the economic impact of COVID-19, with many Australians having reduced their spending.¹³

Among those who reported a significant drop in income, one in seven had asked for a pause on their rent or mortgage payments, one in five had asked for financial help from friends or family, and one in eight had asked for help from a welfare or community organisation.¹⁴



In the Victorian Commissioner for Residential Tenancies Renter Snapshot 2021, the Commissioner reported that:

- **63%** of Australian rental households experienced some change to their employment or income.
- Over **35%** of Victorian renters reported that the COVID-19 outbreak affected their mental health and social & financial wellbeing.
- **1/3** of renters in Australia accessed their savings to make ends meet during the pandemic.¹⁵

¹³ Warren, D., Hand, K., Baxter, J. (2020). *Families in Australia Survey: Life during COVID-19 Report no. 6: Financial wellbeing and COVID-19*. Melbourne: Australian Institute of Family Studies. At https://aifs.gov.au/sites/default/files/publication-documents/covid-19-survey-report_6_financial_wellbeing.pdf.

¹⁴ *ibid.*

¹⁵ Commissioner for Residential Tenancies (2021) *Renting in Victoria Snapshot 2021*, at <https://files.rentingcommissioner.vic.gov.au/2021-11/Renting%20in%20Victoria%20Snapshot%202021.pdf>.

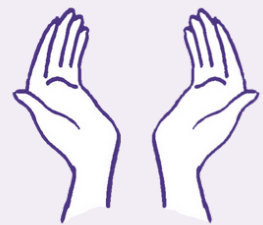


In 2021, Victorians continued to feel that impact of the pandemic through reduced income and employment, along with exacerbation of the already financially stressed circumstances of the most at-risk community members. Many cumulative stresses added to financial and housing stress. These included physical and mental health, relationship stress and breakdown, and family violence.

Victoria's lockdown restrictions substantively ended on 21 October 2022. For many Victorians, this became the unintended tipping point for their financial and housing precarity. COVID-19 infections peaked in Victoria in mid-2022. Many businesses remained closed, people continued to self-isolate, the mental and physical health impacts continued to restrict people's ability to work, and the financial pressured imposed by the pandemic continued.

Compounding these difficulties, limited availability of appropriate rental stock saw a sharp increase in the cost to rent properties across the state. Other economic pressure led to a significant increase in the cost of living, putting additional pressures on low-income households to meet essential living costs. In the first quarter of 2022, inflation rose by 2.1%, at an annual pace of 5.1%, the highest rise since 2001. While most of the research on financial or housing impacts has focused on the period following the initial lockdown restrictions in 2020 or 2021, the repercussions of the COVID-19 pandemic are ongoing and cumulative.

The experiences of Victorian renters for over two years have placed many individuals and families in exacerbated financial stress, housing insecurity and at increased risk of homelessness.



This financial and housing precarity has been felt directly by community support and legal services. During 2020-2021, community services experienced a sharp increase in demand for support and assistance for financial and housing needs.¹⁶ For community legal services, the demand for tenancy legal assistance concerning significant rent arrears, eviction notices and related issues has sharply increased. The demand far exceeds the available resources, and the pressure on services is overwhelming.

¹⁶ Federation of Community Legal Centres Victoria (2020) Legal need and the COVID-19 crisis, at https://d3n8a8pro7vhm.cloudfront.net/fclc/pages/743/attachments/original/1593647085/FCLC_-_COVID-19_bid_-_For_tabling_at_PAEC_-_19052020_-_final.pdf?1593647085. Also see, Kutin, J. J., McDonald, H. M., Hagland, T., Kennedy, C., & Balmer, N. J. (2022). Working in community legal centres in Victoria. Results from the Community Legal Centres Workforce Project: COVID-19 experiences and lessons. Melbourne, Australia: Victoria Law Foundation. Available at: <https://victorialawfoundation.org.au/research/research-reports/>. 19.



'FUTURE HOMELESS': MORE VICTORIAN RENTERS FACING HOUSING AND FINANCIAL INSECURITY FOR THE FIRST TIME

Victoria has always had a significant demand for housing and financial support from the community sector.¹⁷ Prior to the COVID-19 pandemic, the 2016 census recorded that 41.9 persons per 10,000 Victorians had experienced homelessness. However, the social and financial impact of COVID-19 changed the number and demographic of people seeking help from community and homelessness services. A new cohort of individuals and families began seeking legal and social support for financial and housing stress. Many individuals seeking help had not needed nor accessed community or legal support in the past. Not only did the pandemic exacerbate existing factors that push people into housing insecurity, such as rental affordability, physical or mental ill health and poverty, but it also created new circumstances that made individuals vulnerable to, and tipped them into, financial and housing insecurity.

Unsurprisingly, the financial and housing stressors experienced across the Victorian community were felt most acutely by groups of Victorians, who were already vulnerable to social inequality and poverty: low-income women, victim-survivors of family violence, single parents, migrants and refugees, people with a disability and low income/unemployed young and mature age people.¹⁸

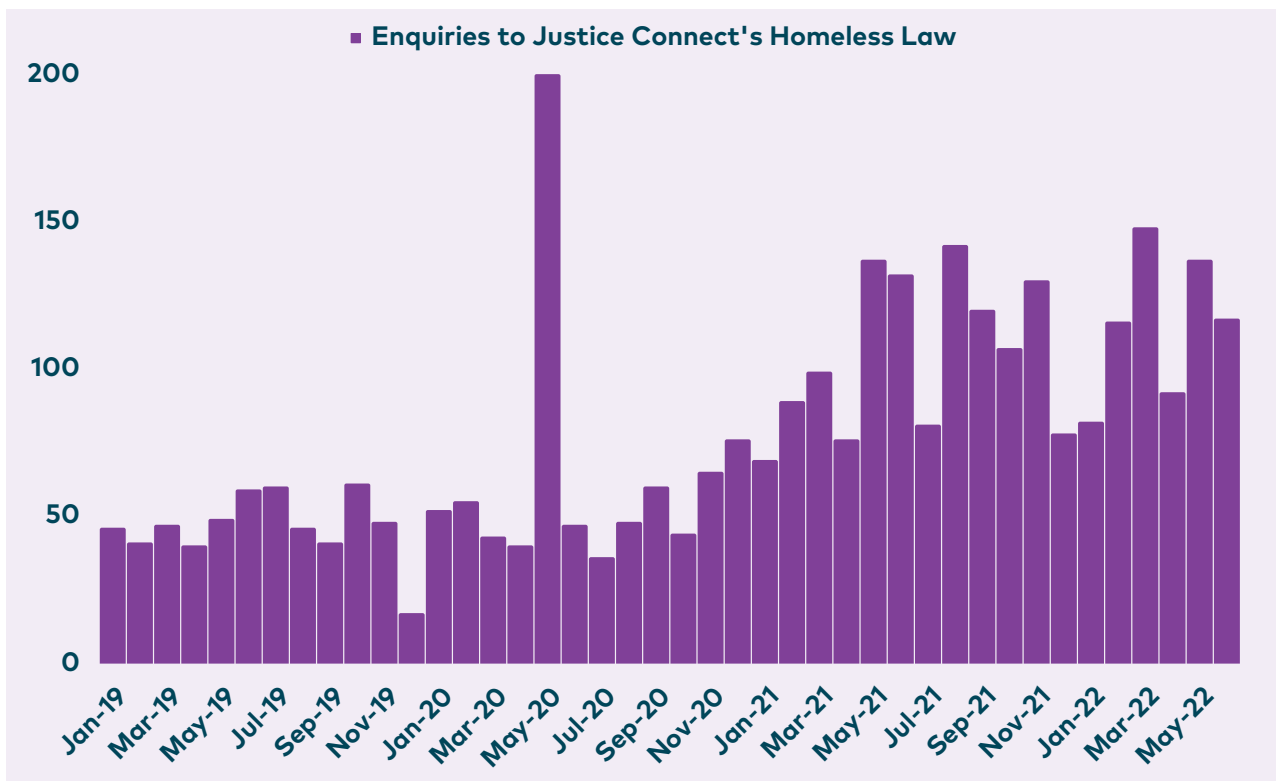


¹⁷ See Australian Institute of Health and Welfare (AIHW), *Specialist homelessness services annual report 2021-22* (Homelessness Services Annual Report 2021-22) Figure CLIENTS.6: Main reason for seeking assistance (top 6), by homelessness status, 2021-22: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-services-and-outcomes>.

¹⁸ The following studies have researched the growing precarity for many people as a result of COVID-19, including increased poverty and subsequent risk of homelessness.

- Brotherhood of St Laurence (June 2020) *Hidden in plain sight: The impact of COVID-19 response on mature-age low-income people in Australia*, at <https://www.bsl.org.au/research/publications/hidden-in-plain-sight-the-impact-of-the-covid-19-response-on-mature-age-low-income-people-in-australia/>.
- Brotherhood of St Laurence (May 2020) *People with a disability (COVID-19 insights)*, at https://library.bsl.org.au/jspui/bitstream/1/11970/1/BSL_COVID-19_Insights_Disability_May2020.pdf.
- O'Sullivan D, Rahamathulla M, Pawar M. (2020) "The Impact and Implications of COVID-19: An Australian Perspective". *The International Journal of Community and Social Development*. 2(2):134-151; Raynor, K. & Panza, L. (2020) "The Impact of COVID-19 on Victorian Share Households". Melbourne: The University of Melbourne, Hallmark Research Initiative for Affordable Housing

JUSTICE CONNECT'S RESPONSIVE WORK TO ADDRESS RENTERS' NEEDS CAUSED AND COMPOUNDED BY COVID-19



Since the beginning of COVID-19, Justice Connect has seen a sharp increase in enquiries for specialised legal assistance, as seen through the above graph.

In the context of COVID-19, Justice Connect has observed:

- A striking **400%** increase in enquiries for our intensive, integrated legal services in May 2020 from the previous month, two months after COVID-19 commenced and just following end of Victoria's eviction moratorium, JobKeeper and the Coronavirus Supplement payments.
- The increase in enquiries for tailored legal assistance over the past 24 months has remained consistently higher than pre-pandemic enquiries.
- The three-month period following the end of the moratorium, JobKeeper and the Coronavirus Supplement payments saw a **131%** increase in enquiries compared to pre-pandemic inquiries in 2019, and this has continued to increase by **21%** in 2022.



Average enquiries for intensive, integrated legal services 2019-2022

DATE RANGE	Mar – May 2019	Mar – May 2020	Mar – May 2021	Mar – May 2022
Average enquiries per month	45	94 (108% increase)	104 10% increase since 2020 131% increase since 2019	126 21% increase since 2021 180% increase since 2019

Specific Justice Connect projects have also seen a sustained increase in requests for assistance. Demand for legal support through our Under One Roof project has doubled since COVID-19 started. Our Courting Justice project has also had an increase in new criminal legal client files of 160% since pre-COVID-19 levels, with 53% of new clients being referred through our embedded community partners.

The consistent and increased demand for legal services from renters demonstrates that the 'COVID-19 recovery' period has not eased their housing and financial stress but increased it.

BETTER ACCESS TO EARLY INTERVENTION, PREVENTATIVE DIGITAL TOOLS FOR MORE RENTERS

In response to the significant need and demand for legal assistance from renters, Justice Connect looked to innovative digital tools to scale our impact and reach, including through Dear Landlord. These digital initiatives have been seen as a direct complement to our high-intensity, integrated legal services for Victorian renters with complex needs. Dear Landlord is Justice Connect's award-winning free online self-help tool that supports Victorian renters avoid eviction and stay safely housed.

First launched in 2018, Dear Landlord empowers Victorians in private rentals to navigate the complexities of our current rental laws, while providing practical help to communicate with their rental providers. Renters can create letters to their rental providers proposing payment plans or rent reductions, along with being able to draft VCAT Applications. Dear Landlord also helps renters to connect with other specialist supports. Since COVID-19 commenced in 2020, over 84,000 renters have used Dear Landlord to avoid eviction.

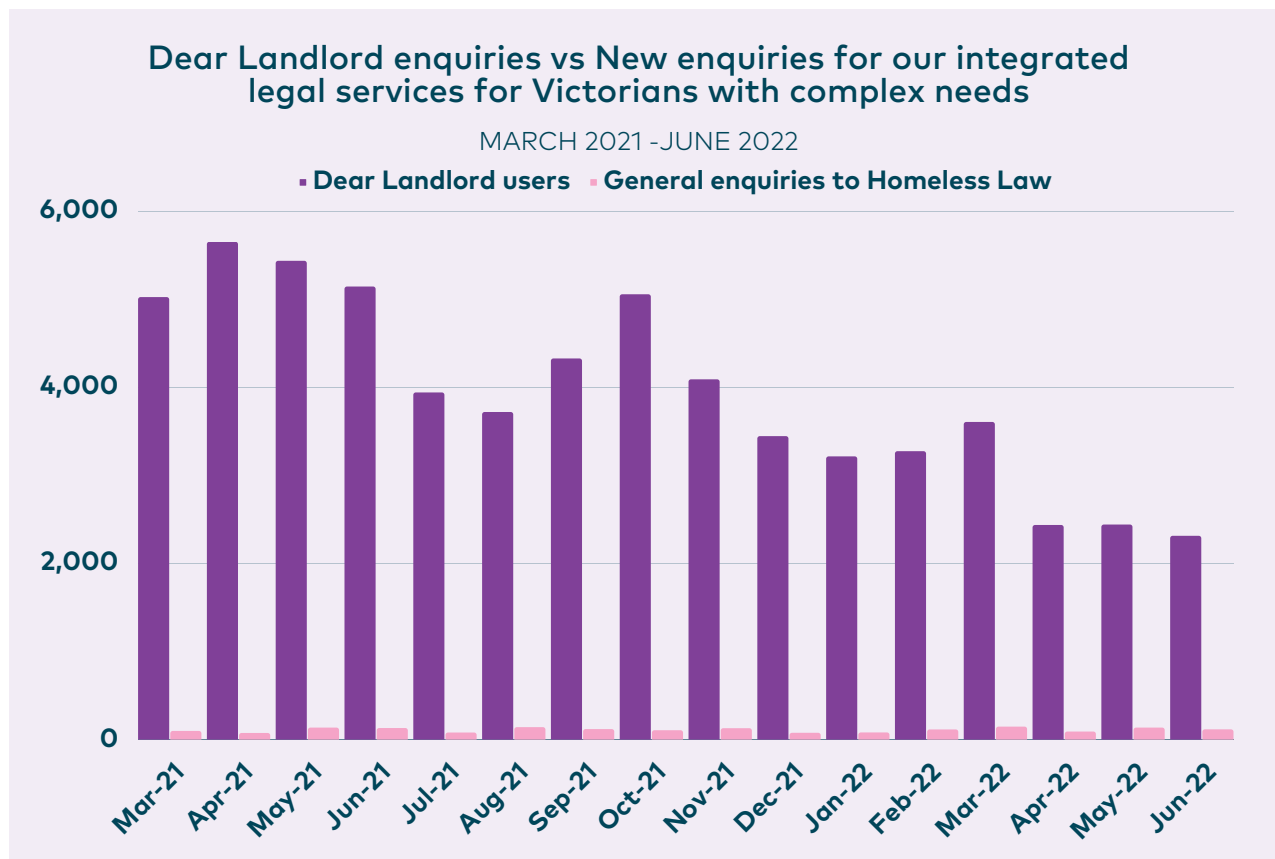
Significantly, 36% of users accessed Dear Landlord to create a payment plan proactively before even receiving an eviction notice, which shows the power of our co-designed digital tools to intervene earlier in achieving secure housing.



In anticipation of the increased need for legal help connected to Victoria's welcome rental reforms, Justice Connect updated and relaunched Dear Landlord¹⁹ on 29 March 2021. In the first six months of its relaunch, Dear Landlord was accessed by more than 28,000 users, an increase of 115% in users from the previous six months. This reflected the growth of renters facing eviction, including eviction for unpaid rent. The increase in Dear Landlord usage aligned with the spike in demand for our integrated legal services for people facing homelessness. We also saw increased activity from users in regional Victoria, likely due to our increased outreach to regional, remote, and rural communities and, as explained below, the unprecedented rent increases in regional Victoria.

Specialist tenancy legal services are often accessed by renters when their legal need has progressed towards the crisis point of eviction. These legal needs are resource intensive because of their complexity. Comparatively, Dear Landlord was accessible to a significantly higher number of users than traditional tenancy legal services because it provided early intervention and targeted renters before they were at imminent risk of eviction. This meant that many Dear Landlord users could resolve their legal needs early without needing higher-intensity legal services.

These high numbers of new users for Dear Landlord represent the thousands of Victorians that require legal help with evictions for rent arrears.



¹⁹ Available at: justiceconnect.org.au/help/dear-landlord/. Justice Connect is grateful to the Lord Mayor's Charitable Foundation, the Helen Macpherson Smith Trust, the Ian Potter Foundation, and the Paul Ramsay Foundation for kindly supporting the development of Dear Landlord. We also want to acknowledge the people with lived experience who have generously shared their insights to help us in creating and continuously iterating Dear Landlord.

INTERSECTIONS BETWEEN LEGAL NEED AND RENTERS' RISING HOUSING AND FINANCIAL INSECURITY

The experience of people facing eviction is often complex, unique, and interconnected. This section explores the story behind the statistics, looking at the lived experienced of renters in arrears and facing eviction into homelessness.

Learnings from Dear Landlord demonstrated that:

- 01 Rent arrears and rent increases have created increased housing insecurity for renters.
- 02 There has been an increased demand on legal and tenancy support services.
- 03 Compounding financial hardship, family violence, relationship breakdowns, and ill health are the key reasons Victorian renters are behind in rent.
- 04 Women are disproportionately at risk of eviction.
- 05 Early legal and financial supports play a vital role in preventing evictions and keeping Victorians safely housed.

RENT ARREARS AND RENT INCREASES HAVE CREATED INCREASED HOUSING INSECURITY FOR RENTERS

Record rent increases and the accumulation of rent arrears are creating additional financial stress for renters, leading to increased housing insecurity.



According to the Victorian Civil and Administrative Tribunal (VCAT) Residential Tenancies data dashboard:

- In the first week of the moratorium ending, VCAT RT Hub generated **5,532** rent increase notices and **4,530** notices to vacate.
- The top application to VCAT under the RTA is a possession order application for rent arrears, with an average of **185** applications per week.
- The average rent increase in the first three months following the rent increase moratorium ranged from **2.95%** to **8.73%**. In June 2021, the average rent increase in Northern Victoria was over **10%**.²⁰

The Victorian Department of Fairness, Families and Housing - Homes Victoria (Homes Victoria) records the overall increase in rent across Victoria in their quarterly rental reports, which includes the Melbourne Rent Index (MRI) and Regional Rent Index (RRI). In the twelve months to March 2022, the MRI increased by 4 per cent.²¹

In the twelve months from June 2021 to June 2022, the MRI increased by 7.7 per cent.²² These annual rates of change are compared to the long-term average annual increase of only 1.4% (over the past ten years).

The Regional Rent Index (RRI) increased by 10.1% in the twelve months to March 2022, well above the long-term average annual increase of 3.6%.²³ Over the same period, the Wage Price Index (WPI) rose on 1.5%, significantly less than the average rent increase.



²⁰ Victorian Civil and Administrative Tribunal, "Residential Tenancies Amendment Act 2018 (RTAA): Post commencement activity data as at 23 May 2021" at <https://www.vcat.vic.gov.au/sites/default/files/2021-05/rt-post-commencement-data-29-march-to-25-april-2021.pdf>

²¹ Department of Families, Fairness and Housing - Homes Victoria (Homes Victoria), Rental Report: March Quarter 2022, at <https://www.dffh.vic.gov.au/rental-report-march-quarter-2022-word-p6>.

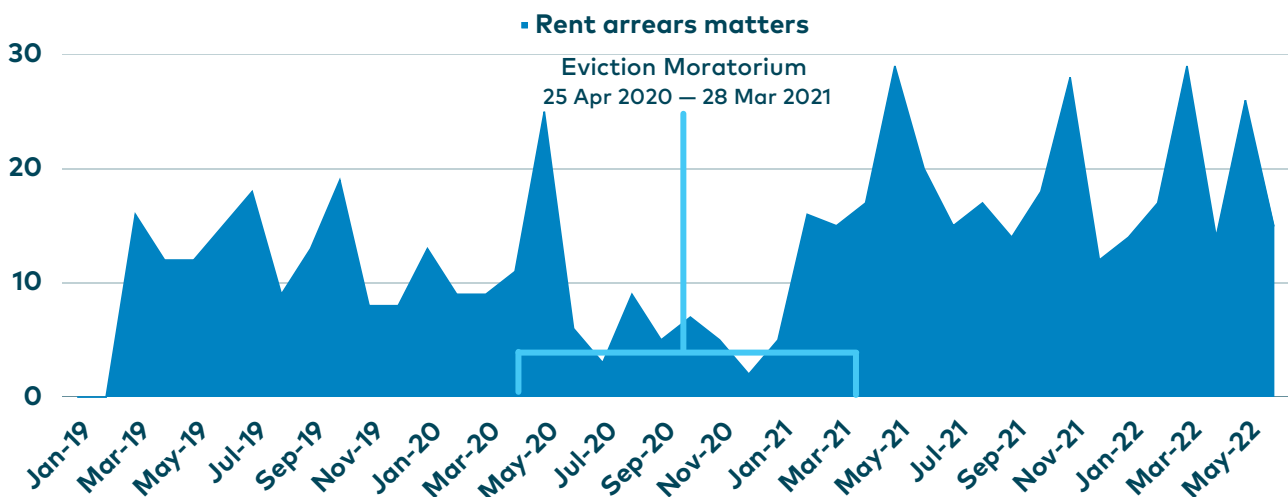
²² Homes Victoria, Rental Report, accessed 7 November 2022 at <https://www.dffh.vic.gov.au/publications/rental-report>

²³ Homes Victoria, Rental Report: March Quarter 2022, at <https://www.dffh.vic.gov.au/rental-report-march-quarter-2022-word-p6>.

In the 12 months following the rent increase moratorium, the Melbourne Rent index increased by 4%, compared to 1.4% over the past ten years. Regional Rent increased by 10.1%, compared to 3.6% over the past ten years.

These significant rent index increases demonstrate that Victorians are under an exceptional and significant amount of financial pressure that is causing housing insecurity. In some cases, individuals are both under pressure to pay off large amounts of rent arrears whilst also facing significant rent increases.

INCREASED DEMAND ON INTEGRATED LEGAL AND SOCIAL WORK SERVICES FOR RENTERS



Since the end of the eviction moratorium, Justice Connect has seen a progressive increase in rent arrears matters, including a significant increase in the amount of arrears per client.

These figures do not account for when individuals have eviction matters for multiple different reasons. In addition to the rise in rent arrears matters, community legal and tenancy services have reported seeing clients with more complex and significant amounts of rent arrears.

As discussed below, help-seekers accessing legal services have compounding and cumulative financial, personal, and legal stressors that require high-intensity services if not address early by appropriately targeted legal and financial supports. Need for high-intensity services place greater demand on already stretched community resources.



“

"I would have been a blubbing mess, they really helped me out — can't say it enough how good it was. I was really down at the time, and had got myself in a mess — they supported me all the way through, and even followed up after to see how I was. They helped me get a repayment plan, which I've stuck to. I've recommended it to other people, saying you should call Justice Connect."

– Client feedback about Justice Connect's integrated legal services

"It's made a huge difference — I've got somewhere to live, otherwise I would have been out. I don't know where I would have been. Three times the landlord took me to VCAT, and three times it was struck out."

”

– Client feedback about Justice Connect's integrated legal services



KEY REASONS IMPACTING ON RENTERS:

Compounding financial hardship, family violence, relationship breakdowns, and ill health.

Behind the amount of rental arrears Victorian renters had accumulated, there is a complex story of financial and personal hardship throughout the pandemic period.

More detail is available at [Annexure 1: Summary timeline of Victorian renters' experiences during COVID-19 \(2020-2022\)](#).

In the first six months of the new rental laws from March 2021, unemployment or reduced hours impacted renters most when it came to paying rent. However, this shifted in the second half of the year post-rental reforms as the pandemic landscape changed, with ill health the top reason reported for being behind in rent between October 2021 and March 2022. This aligns with the spike in COVID-19 cases over December and January as restrictions lifted and a new, more infectious strain of COVID-19 circulated, which impacted people's ability to work due to ill health or having to isolate themselves due to risks of close contact. For people unable to work from home, particularly for the casual workforce without sick leave entitlements, this meant a loss of income for work missed during lengthy isolation or recovery periods.



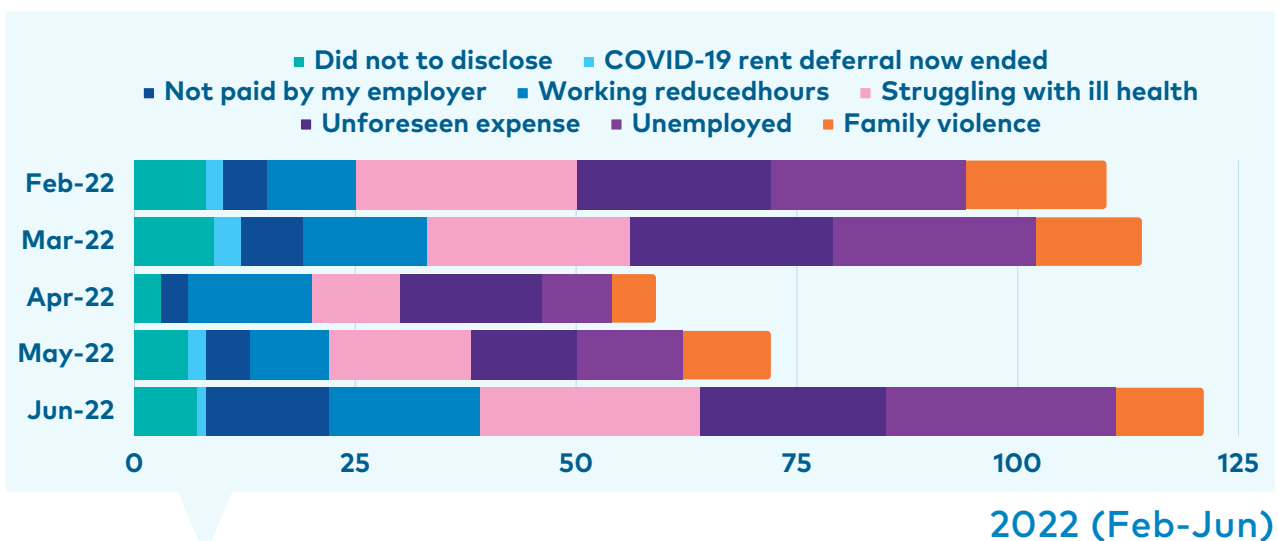
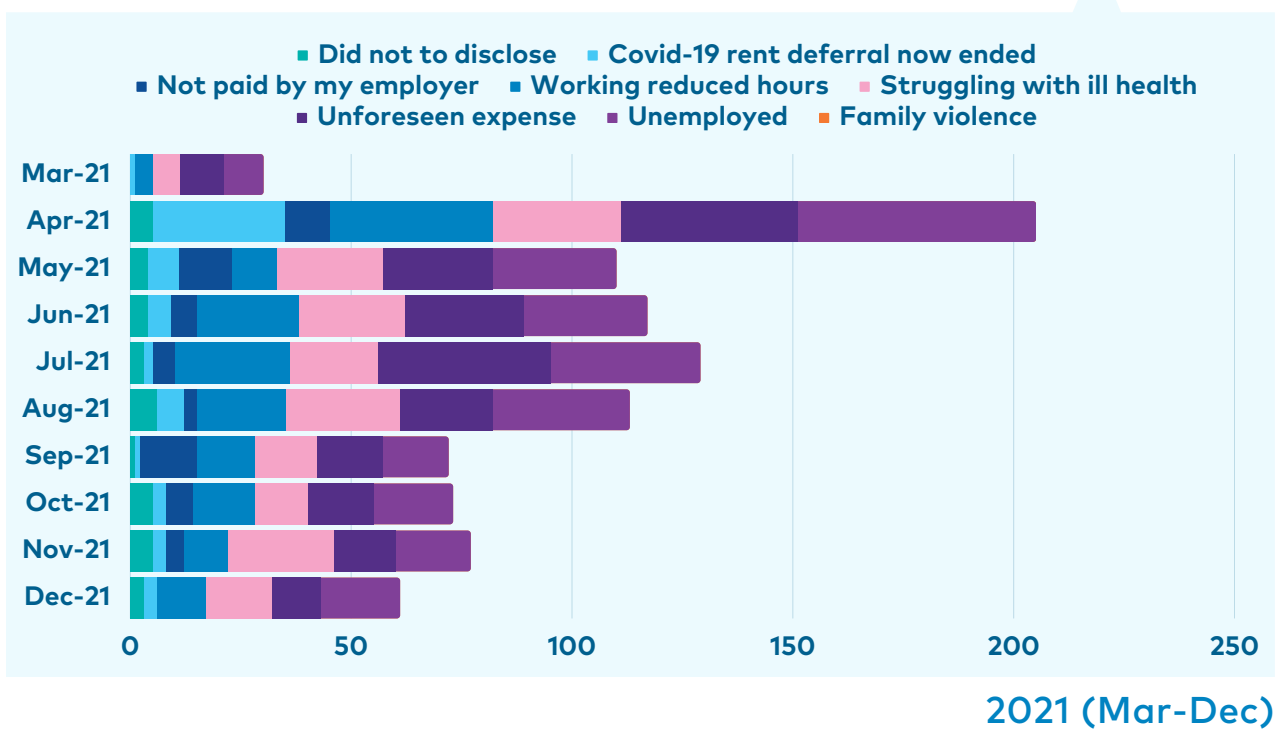
Dear Landlord allows renters to input the reasons they are behind in rent. Analysing these responses provided key themes around why users had rent arrears and some themes emerged, including:

- Numerous users had financial hardship issues compounded by personal issues, such as unexpected costs at the same time as ill health or the death of a family member.
- Many renters reported financial stress when a co-tenant left or did not pay their rent, including renters who ended relationships and maintained rent as individuals or single parents.
- Renters reported issues with delayed wages or income, unexpected expenses and the rising cost of living that impacted their ability to pay rent.
- Family violence and health, including non-COVID-19-related physical and mental health issues, also featured prominently in users' responses.





Reasons for falling into rent arrears:



Significantly, family violence was raised numerous times by users for the reason they were behind in rent. Research has shown a surge in family violence since COVID-19²⁴, with one study showing that in the first three months of the pandemic, 5% of women surveyed experienced family violence. Many of these women were experiencing family violence for the first time.²⁵

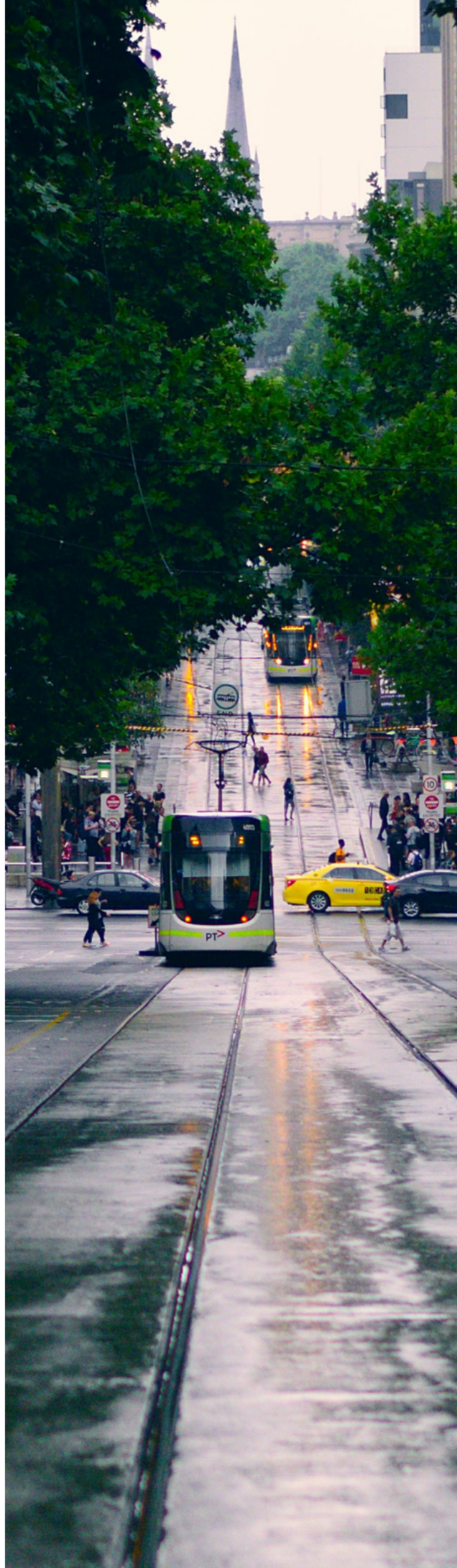
The prevalence of users citing family violence in their free text responses prompted the addition of family violence into the Dear Landlord set responses. Since its introduction in March 2022, 23% of users generating payment plans for rent arrears reported family violence.

These responses enable us to understand the complexity of renters' financial and personal hardships, demonstrating that most users experienced various and compounding factors that lead them to be unable to pay their rent, accumulate rent arrears and place themselves at risk of eviction and homelessness.

For many renters, these circumstances have not disappeared but have exacerbated their precarious housing security as the cost of living and rental increases continue in this COVID-19 recovery period.

²⁴ Australian Institute of Criminology, (2020) "The prevalence of domestic violence among women during covid-19 pandemic, Statistical Bulletin 28, at https://www.aic.gov.au/sites/default/files/2020-07/sb28_prevalence_of_domestic_violence_among_women_during_covid-19_pandemic.pdf

²⁵ Carrington, K., Morley, C., Warren, S., Ryan, V., Ball, M., Clarke, J., & Vitis, L. (2021). The impact of COVID-19 pandemic on Australian domestic and family violence services and their clients. *Australian Journal of Social Issues*, 56, 539– 558. <https://doi.org/10.1002/ajsi.183>





CLIENT STORY

SINGLE WOMAN SAFELY MOVES INTO PRIVATE RENTAL HOUSING THROUGH INTEGRATED LEGAL AND SOCIAL WORK ASSISTANCE

Rebecca* had been working as a nanny and living in her private rental property for six years. During the pandemic, she lost her employment and fell into rental arrears. COVID-19 also directly impacted her mental health, making it harder for her to cope, manage her wellbeing and stay connected.

When Rebecca first spoke with Justice Connect, her residential rental provider had issued her with a Notice to Vacate for falling behind in rent. With appropriate legal advice and representation, Justice Connect lawyers successfully prevented Rebecca's immediate eviction into homelessness. Rebecca was also supported by Justice Connect's specialised social worker, who helped Rebecca secure more-sustainable, alternative housing and secure vital financial brokerage from one of our embedded community partners.

With appropriate legal and financial support, Rebecca was able to stay safely housed and stabilise her life after the impacts of COVID-19.

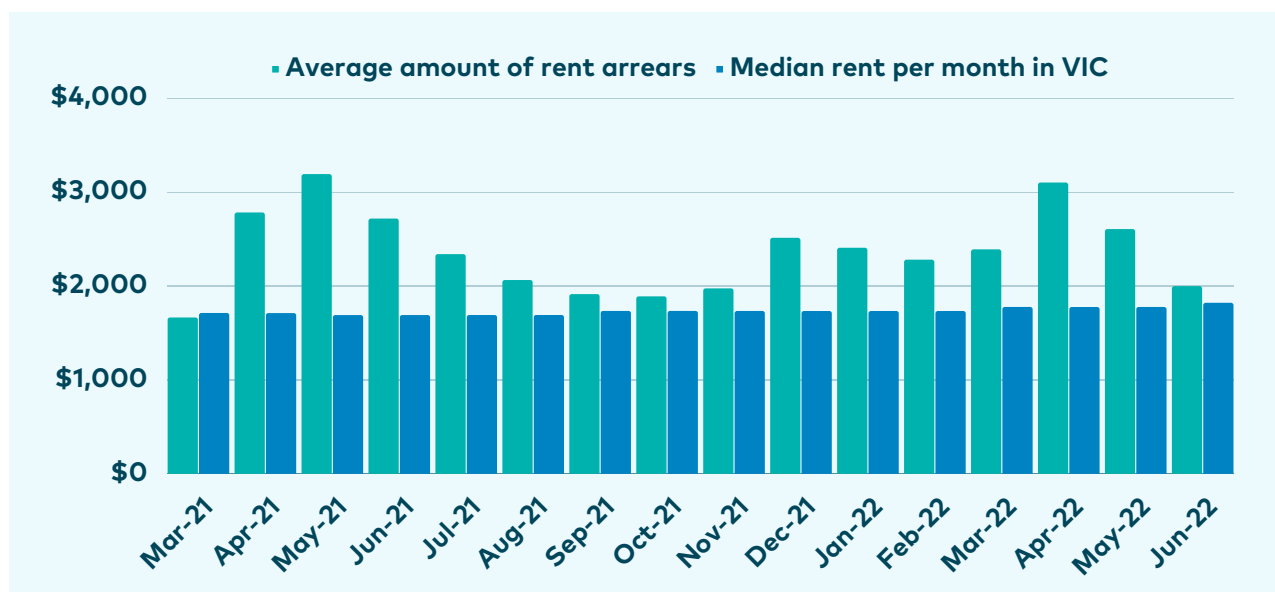
** All names in this story have been changed to protect their identity.*

PREVENTABILITY OF RENT ARREARS-BASED EVICTIONS

The social and financial impacts of COVID-19 were acutely felt by renters, with the average amount of rent arrears increasing during the pandemic. Between March 2021 and June 2022, the average amount of rent arrears per Dear Landlord user was \$2,580, 1.5 times the median monthly rent in Victoria.²⁶

Averaged across over 1145 users that generated payment plans for rent arrears, this represents over \$2.9 million in aggregate rent arrears. Justice Connect's data shows that the average rent arrears input by Dear Landlord users was higher than one month worth of arrears. In fact, 70% of users were behind in rent by up to \$3,000, 25% were behind by \$3,000 up to \$10,000, and 2% had accrued arrears above \$10,000.

Ultimately, the majority of users were in arrears around 1.5 times their monthly rent and could be resolved through payment plans or financial assistance.



In September 2021, the Victorian government announced a temporary [Rent Relief Grant](#) of up to \$1,500 to provide more financial support to renters.²⁷ Dear Landlord was also updated to empower renters to understand their rights and step through how to access the Rent Relief Grant, including how to negotiate a rent reduction with their rental provider. In the following month (October 2021), documents requesting rent reductions overtook payment plans as the most created document on the site.

²⁶ Department of Families, Fairness and Housing, Rental Report, accessed 7 November 2022 at <https://www.dffh.vic.gov.au/publications/rental-report>

²⁷ Recognising the need for better financial support, we developed a new self-help resource about What kind of COVID-19 financial support is available for Victorians?, which saw a 400% increase in traffic and over 52,000 views across the six months <https://justiceconnect.org.au/resources/what-kind-of-covid-19-financial-support-is-available-for-victorians/>

Unfortunately, many renters did not meet the eligibility criteria for receiving the Rent Relief Grant, and only 25% of those who applied were able to receive it. This left a substantial group of renters without financial support that could have kept them safely housed.



WOMEN ARE DISPROPORTIONATELY AT RISK OF EVICTION

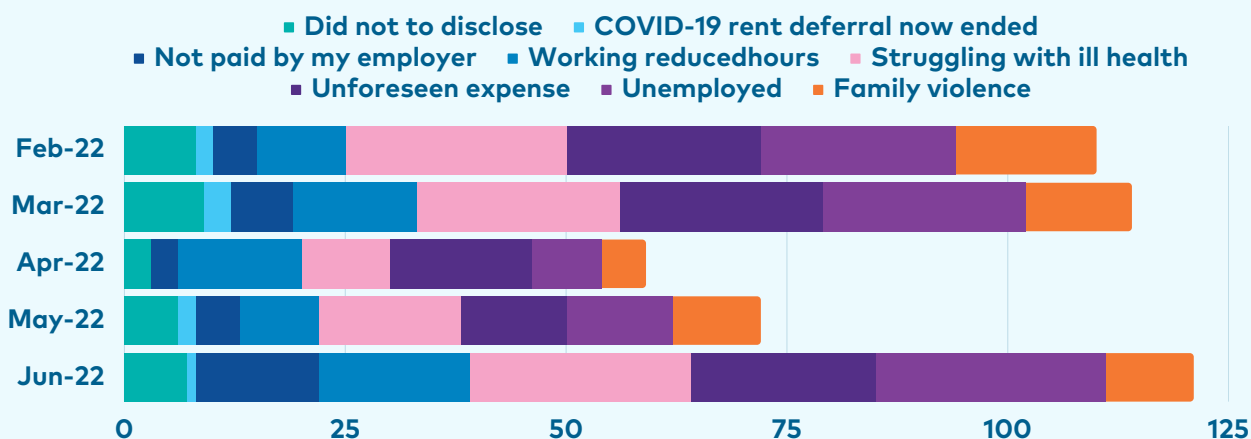
From data across the specialist tenancy legal assistance sector, women are disproportionately at risk of eviction, accounting for the majority of clients seeking legal help for rentals and evictions.

Most of the users accessing Dear Landlord were women, accounting for 62% of users compared to men 38%. Similarly in our Homeless Law integrated legal service inquiries, women represent consistently over 60% of clients.

The pandemic has particularly exacerbated women's housing and financial insecurity. As signposted, there are a disproportionately larger number of women in short-term casual employment compared to men, and this employment type was not eligible for government support such as JobKeeper payments. This has also meant women have been less likely to have financial recourse in the form of support payments. At the peak of the pandemic crisis, almost 8% of women lost jobs compared to 4% of men.

Reasons for falling behind in rent as given by Dear Landlord users

FEBRUARY — JUNE 2022





FAMILY VIOLENCE VICTIM-SURVIVOR WITH HEALTH COMPLEXITIES STAYS SECURELY HOUSED THROUGH INTEGRATED LEGAL AND SOCIAL WORK ASSISTANCE

Emily* is a single woman, who has a history of experiencing family violence and has lived in her National Rental Affordability Scheme property for a year. Emily has complex health issues, including diagnosed depression, anxiety, post-traumatic stress disorder and kidney problems.

Emily usually works casually in the aged-care sector. However, she recently experienced flu-like symptoms and had been unable to work due to coronavirus (COVID-19) transmission concerns, which alongside her existing medical expenses, caused her to receive a Notice to Vacate for falling behind in rent.

When Emily spoke with Justice Connect, her rental provider had also given her a Notice to Vacate based on the end of her fixed-term lease, and had applied to VCAT for a possession order hearing. Justice Connect's lawyers provided extensive advocacy and prevented Emily's eviction, including arranging an affordable repayment plan for the rent arrears, and also securing a new lease for Emily.

In addition to offering Emily holistic supports, the integrated Justice Connect social worker secured financial brokerage towards her rent arrears, which was pivotal to helping Emily remain safely in her home, where she can safely continue prioritising her health during COVID-19.

** All names in this story have been changed to protect their identity.*

Of the women accessing Dear Landlord for rent arrears help, family violence was reported as one of the reasons they were unable to pay rent. In our Women's Homelessness Prevention Project 81% of women reported family violence over the last 8 years. Rent arrears was a substantial issue for this client group as well, which increased significantly following the COVID-19 pandemic. In the WHPP during 2019-2020, rent arrears ranged from \$119 to \$6,500. In 2020-2021 this increased to a range of \$2,000-5,300 and 2021-2022 the range was \$1,000-\$15,000. Additionally, this service provides wrap around intensive case management for women and children at risk of homelessness. Our social work support has intensified for these clients over the past 2 years as the complexity of issues facing these clients has increased and individuals are requiring more support.

Women's homelessness is increasing – there was a 27% rise in women experiencing homelessness in Australia between 2006-2016, a 31% rise in women aged 55 and over, and 60% of people supported by specialist homelessness services in 2020-2021 were women.²⁸ We also know that a rental property in any major Australian city costs a single mother working part-time between 40-70% of her income.²⁹ In order to support women during this COVID-19 recovery period, specialised and targeted assistance is critical to avoid preventable evictions into homelessness.

“

"I'm not homeless, that's for sure – they made sure I got what I needed, which was the right help and the support I needed. Talking to the real estate – I wouldn't have been able to do that on my own and it helped keep a roof over the kids' heads. It really saved me, and I've been keeping on top of paying the rent since."

– Client feedback about Justice Connect's integrated legal services

²⁸ Australian Institute of Health and Welfare (AIHW) (2017), *Specialist Homelessness Services Collection*, cat. no. HOU 299; Australian Institute of Health and Welfare (2021) [Homelessness and homelessness services](https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services), AIHW, Australian Government, at <https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>

²⁹ SGS Economics & Planning: Rental Affordability Index, Key Findings. November 2018 Release. Accessed at: https://www.sgsep.com.au/application/files/8015/4336/9561/RAI_Nov_2018_-_high_quality.pdf





CLIENT STORY

FAMILY VIOLENCE VICTIM-SURVIVOR AND YOUNG, DISABLED SON AVOID HOMELESSNESS DUE TO INTEGRATED LEGAL SERVICES

Gabriel* is a single mother who is a family violence victim-survivor with mental and physical health complexities. She is also the carer for her young, disabled son.

Gabriel had been suffering with dental issues that was causing her extensive pain. Gabriel fell into financial strain after paying for dental work and reduced child support payments, due to her ex-partner losing work during COVID-19.

When Gabriel first spoke with Justice Connect, her residential rental provider (RRP) had given her a Notice to Vacate due to alleged rental arrears. After advising Gabriel about her legal rights and options, Justice Connect's specialised lawyers assisted Gabriel to negotiate with her RRP and represent her at VCAT, and ultimately prevented her eviction.

Due to these holistic legal and social work supports, Gabriel and her son were able to maintain their secure housing, ensuring she could prioritise her ongoing health recovery and care for her son.

** All names in this story have been changed to protect their identity.*

EARLY LEGAL AND FINANCIAL SUPPORTS PLAY A VITAL ROLE TO PREVENT EVICTIONS AND KEEP PEOPLE STAY SAFELY HOUSED

With increasing housing and cost of living pressures, along with the compounding impact of COVID-19, renters continued to face greater financial hardship than ever before. Being behind in rent upwards of \$2,500 puts pressure on daily living expenses, and makes paying off arrears difficult without extra financial support, leaving renters at real risk of eviction. However, these figures also indicate that with the right combination of targeted financial and legal support, many Victorian renters can be supported to pay off their rental debts and stay safely housed. In the six months after the re-launch, 93% of Dear Landlord users were new to the site. Coupled with our data in relation to renters' early use of the tool, this low number of return users provides evidence that effective support upstream leads to longer term, sustainable outcomes by getting on top of rental hardship earlier.

Further, Dear Landlord builds in housing and financial supports and resources tailored to the user's circumstance. The highest accessed support link through Dear Landlord has been to Housing Access Points³⁰ that administer one-off payments towards rent through the Victorian Government's Private Rental Assistance Program (39% of all clicks on external support links), followed by a link to financial counselling support³¹ (12%). This early access to legal and financial support by renters demonstrates the appetite for earlier Intervention and the opportunities for tailored, online self-help to act as a preventative tool.

Given that 95% of Dear Landlord users were less than \$3,050 behind in rent, Housing Access Points are vital for renters seeking early intervention financial support to remain in their homes. 80% of Dear Landlord users clicking through to the Housing Access Point had received a notice to vacate for non-payment of rent, but only 14% of those users had an upcoming VCAT hearing. For renters proactively looking for support early, online digital supports can support early, preventative action. With appropriate and timely online assistance, many tenancies can be stabilised, preventing more evictions into homelessness.



³⁰ <https://www.vincentcare.org.au/our-services/>

³¹ <https://ndh.org.au/financial-counselling/find-a-financial-counsellor/>



“

"There should be more resources for support for services to be provided to people and information such as what Justice Connect provides to enhance resources for people. This helped me know my rights and have them upheld. I would like to know more about the ins and outs of the law as they relate homelessness."

– Client feedback about Justice Connect's integrated legal services

"I would definitely use the service again if I needed to and have recommended the automatic letter writing [Dear Landlord] to other people."

– Help-seeker feedback about Justice Connect's Dear Landlord digital self-help tool

”

ANNEXURE: Summary timeline of Victorian renters' experiences during COVID-19 (2020-2022)

When?	What happened?
2020	
16 March 2020	Victorian State of Emergency Declared
18 March 2020	Funding for homelessness accommodation
21 March 2020	Victorian Economic Support Package Announced
23 March 2020	Increased Victorian Police Powers Regarding Containment
28 March 2020	Increased Victorian Police Powers Regarding COVID-19 Fines
30 March – 12 May 2020 (43 days)	Victorian Lockdown 1
30 March 2020	JobKeeper income support starts
10 April 2020	Accommodation made available for Victorians sleeping rough
10 April 2020	Funding for Crisis Accommodation and Specialised Services
25 April 2020 – 28 March 2021	Eviction and Rent Increase Moratorium
27 April 2020	Coronavirus Supplement starts
13 June 2020	Additional Funding for People Experiencing Homelessness
8 July – 27 October 2020 (111 days)	Victorian Lockdown 2
4 September 2020	Eviction and Rent Increase Moratorium extended
28 September 2020	JobKeeper Income support extended but reduced

ANNEXURE: Timeline (continued)

When?	What happened?
2021	
12 – 17 February 2021 (5 days)	Victorian Lockdown 3
4 January 2021	JobKeeper payment further reduced
28 March 2021	JobKeeper payment ends
28 March 2021	Eviction and Rent Increase Moratorium ends
31 March 2021	Coronavirus Supplement payment ends
27 May – 10 June 2021 (14 days)	Victorian Lockdown 4
15 – 27 July 2021 (12 days)	Victorian Lockdown 5
5 August – 21 October 2021 (78 days)	Victorian Lockdown 6
6 September 2021	Rent relief program (one-off payment) commences
2022	
6 January 2022	COVID-19 new infections peak in Victoria 21,997
18 May 2022	COVID-19 infections peak in Victoria 14,200 new cases (bringing the cumulative total at the time to 1,687,614)
25 May 2022	The highest number of COVID-19 deaths, 64 deaths as at that time.



ACKNOWLEDGEMENTS

Justice Connect thanks all of our government and philanthropic supporters, along with our partner law firms and pro bono lawyers, whose significant contributions continue to generate positive outcomes for Victorians who are experiencing or at risk of homelessness, and shapes our recommendations for reform.

Justice Connect's particularly grateful to the Lord Mayor's Charitable Foundation for generously supporting our evidence-based strategic engagement and systemic advocacy work, which has made this briefing report possible.

We thank Verena Tan for her significant work on this report during her time with Justice Connect. We also acknowledge our colleagues in the legal assistance, homelessness, housing, family violence and community-service sectors for consultations in relation to this paper.

We have shared de-identified Justice Connect client stories and direct insights from clients and frontline community workers throughout this paper, which have informed and given light to our recommendations, and we thank them for their valuable contributions.

CONTACT



Cameron Lavery

Head of Community Programs — Homeless Law
cameron.lavery@justiceconnect.org.au



Stephen Grace

Manager — Homeless Law
steve.grace@justiceconnect.org.au

justiceconnect.org.au

PO Box 16013

Melbourne VIC 8007

DX 128 Melbourne

T +61 3 8636 4400

ABN | 54 206 789 276

