## ROYAL COMMISSION INTO VICTORIA'S MENTAL HEALTH SYSTEM

Held via Zoom

On Tuesday, 2 June 2020 at 10am

Before: Ms Penny Armytage (Chair) Professor Allan Fels AO Dr Alex Cockram Professor Bernadette McSherry

Counsel Assisting: Mr Stephen O'Meara QC Ms Georgina Coghlan Ms Fiona Batten

1 Welcome to the Royal Commission's discussion THE CHAIR: 2 on enabling a contributing life. 3 4 I'm Penny Armytage, the Chair of the Royal Commission 5 into Victoria's Mental Health System, and I'm joined bymy fellow Commissioners, Professor Allan Fels, Alex Cockram 6 7 and Professor Bernadette McSherry. 8 On behalf of the Commission I acknowledge Aboriginal 9 peoples as the traditional owners across all of the lands 10 on which we locate for today's panel discussion, and Ipay 11 my respects to their Elders past, present and emerging. 12 13 14 Firstly, I would like to extend my sincerest thanks to 15 Dr Sarah Pollock, Dr Michael Fotheringham and Ms Catherine Humphrey for taking the time to participate in today's 16 panel discussion. 17 18 19 I know that you have dedicated a significant amount of time and effort into developing your comprehensive witness 20 statements and preparing for today's discussion. 21 22 23 The Commission recognises that a contributing life can 24 mean many things to different people. During last year's 25 hearings the Commission heard from Janet Meagher AM who was 26 actively engaged in the development of the National Mental 27 Health Commission's Contributing Life Framework. Janet 28 defines a contributing life as: 29 A life that is fulfilling, enriched by 30 .31 close connections to family, friends and our communities of choice. 32 33 34 In her witness statement, Janet highlighted a range of 35 factors that can assist people to live contributing lives including: 36 37 Having a home, having something meaningful 38 to do, improving opportunities, obtaining 39 40 good personal health, having healthy 41 relationships and having adequate mental 42 health and social supports. 43 44 Given the complexity and enormity of the issues in 45 Victoria, today's discussion will have a particular focus 46 on the topic of housing and homelessness for peopleliving 47 with mental illness.

1 2 The Commission is aware of the scale of housing and 3 homelessness issues in Victoria. The statistics about the 4 lack of safe, secure and affordable housing stock in 5 Victoria are particularly striking, as is the heightened impact of these issues for people with mental illness. 6 7 8 The Commission understands that there are, according to the Australian Bureau of Statistics, currently an 9 estimated more than 24,000 Victorians experiencing 10 homelessness and, according to the Parliament and 11 Victoria's Legal and Social Issues Committee, more than 12 80,000 Victorians on the waiting list for social housing. 13 14 15 The Australian Institute of Health and Welfare also estimates that more than 30,000 Victorians who were 16 Homeless Support Service clients in 2018 were recorded as 17 having a current mental health issue. 18 19 20 We understand that this issue impacts many Victorians. 21 We are also acutely aware of the complex bidirectional relationship that exists between poor mental health and 22 23 housing and security. 24 25 Existing evidence tells us that people with mental 26 health issues are significantly more likely to experience 27 housing challenges or homelessness and vice versa. 28 The Commission has consistently heard that, while 29 housing alone is not sufficient to effectively and fully 30 31 support someone with mental illness, access to secure and appropriate accommodation is a fundamental component of 32 33 recovery. 34 35 One individual who attended our community consultations in St Kilda noted that: 36 37 I don't understand how you can have stable 38 39 mental health if you don't have stable housing. 40 41 We also understand that this issue is experienced 42 differently by different people, affecting consumers, their 43 families, carers and loved ones. 44 45 While we acknowledge that there is a critical needfor 46 47 stable housing for all Victorians, our terms of reference

are clear that our inquiry is to focus on Victoria's mental 1 2 health system. 3 4 As a Commission, we understand that we cannot resolve 5 all issues in the housing and homelessness sectors, including the current shortage of social housing stockin 6 7 our state. But to the extent to which it is possible within our remit we are considering opportunities to drive 8 meaningful reform for Victorians experiencing bothmental 9 illness and housing and homelessness issues. 10 11 We are particularly interested in exploring the 12 supported accommodation needs of people living with mental 13 illness who have experienced homelessness or unstable 14 15 housing, that is, housing that is accompanied by care, treatment and support for an individual with mentalillness 16 to support them to live a contributing life. 17 18 19 We're considering a wide range of approaches to such supported accommodation within Victoria, around Australia 20 and internationally, including those funded by the National 21 Disability Insurance Scheme. 22 23 24 In addition, we're interested in opportunities to 25 address homelessness in young people experiencing mental 26 illness. The Commission is aware of the potential lifelong 27 impacts of mental illness and homelessness at a youngage 28 and of the evidence of the significant cost of youth homelessness in Australia. 29 30 31 We are interested to understand opportunities for early intervention for young people with mental illness who 32 are homeless that includes housing support. 33 34 35 To quote an individual that attended our community consultation in Box Hill, "The one-size-fits-all model 36 37 doesn't work", and I believe this remains particularly pertinent for any reform that we are to pursue. 38 39 40 It is clear that across your statements there are 41 broad areas of consensus, including the insufficient supply of social housing stock in Victoria, unmet demand for 42 43 supported accommodation options for people with mental illness, and opportunities to improve and better leverage 44 the National Disability Insurance Scheme specialist 45 46 disability accommodation. 47

1 Today's discussion will seek to explore reform 2 directions proposed in your witness statements. This will 3 support us as a Commission to better understand our windows 4 of opportunity to drive meaningful reform and change in 5 this area.

7 I would like to emphasise that today's deliberation is 8 just one way that the Commission will obtain information on 9 this issue.

11 We remain committed to placing the views and 12 experiences of people with lived experience at the centre 13 of all of our inquiries. Insights and recommendations will 14 continue to be sought from consumers, carers and families 15 on this issue, as well as representatives from the mental 16 health and housing sectors.

Finally, before I hand over to Counsel Assisting, Fiona Batten, who will facilitate today's discussion, I would like to once again thank you for your time in assisting the Commission with our inquiry. We look forward to a robust and insightful discussion on a difficult but very important topic.

25 MS BATTEN: Thank you, Chair. I will first introduce our 26 three panel members for today's discussion and then Iwill 27 outline the main areas proposed to be discussed. This is 28 in no particular order.

30 Dr Sarah Pollock is the Executive Director in research 31 and advocacy at Mind Australia. In that role Dr Pollock 32 advocates for social conditions in which people impacted by 33 serious and complex mental health issues will have more 34 equitable opportunities and a better quality of life.

36 Over the last two years Mind Australia, together with 37 the Australian Housing and Urban Research Institute, where 38 Dr Fotheringham is from, has conducted a national research 39 project called Trajectories. That project explores the 40 interplay between mental health and housing pathways.

42 Ms Cathy Humphrey is the Chief Executive Officer of 43 Sacred Heart Mission and the Chairperson of the Council of 44 Homeless Persons. Ms Humphrey has been working in 45 government and not-for-profit organisations in areas 46 specifically focused on people who are homeless since1996. 47

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Sacred Heart Mission delivers the Journey to Social 1 2 Inclusion program, amongst other programs, and that program 3 supports people to exit long-term homelessness. 4 5 Finally, Dr Michael Fotheringham is the Executive Director of the Australian Housing and Urban Research 6 7 Institute (AHURI). Dr Fotheringham is a research and 8 policy development specialist with experience in housing and homelessness, public health and urban and community 9 services planning. 10 11 As I mentioned, AHURI was the partner with Mind 12 Australia to conduct the Trajectories research. 13 14 15 As the Chair mentioned, each panel member has provided 16 the Royal Commission with a witness statement and they will be uploaded onto the Commission's website in due course. 17 We are grateful for the considerable time and energy each 18 19 witness has put into their statement and this panel process, particularly with the additional challenges of 20 21 COVID-19. 22 23 As the Chair also highlighted, there is broad agreement amongst the panel members on key issues relating 24 25 to homelessness and mental health, and in particular the 26 lack of secure appropriate affordable housing. 27 But to assist the Commission consider the needs of 28 people with mental illness, the panel discussion will focus 29 on six areas. First, the nature of support people with 30 31 mental illness need in different housing contexts; second, which group should be prioritised for additional support; 32 third, the options for enabling consumer choice and 33 34 control; fourth, increasing access to accommodation support 35 through NDIS; fifth, considering innovative models for increasing the volume of housing stock and maintaining 36 37 tenancies; and finally, examining the workforce capabilities that are needed. 38 39 40 I will now turn to ask our panel members questions and the first topic is the nature of support for people with 41 42 mental illness need in the context of housing. 43 44 The first question seeks to explore the nature of 45 support needed in four housing contexts. I will outline 46 the question in full and then ask Dr Pollock to respond 47 first.

2 Dr Pollock, for people with severe and complex mental 3 illness, what is the nature of support needed for people, first, who generally manage their tenancy wellbut who can 4 5 become unwell; second, who need a medium term response that 6 combines housing and supports; third, who need long-term 7 specialised accommodation support; and fourth, who are 8 chronically homeless? Dr Pollock, could you respond to 9 that? 10

Thank you, yes. 11 DR POLLOCK: In starting, I thought about this question, I think in fact the types of supports that 12 are needed across those four groups are actually the same 13 supports, but I think what there is, is the intensity and 14 15 duration and the balance of the mix of the types of supports, and particularly the supports across clinical 16 17 psychosocial and tenancy support.

19 I think there's also variation in the extent to which 20 people need formal funded support coordination or system 21 navigation, and the difference between the extent to which 22 those supports need to be delivered assertively.

So, in general the supports that are needed are the supports you've noted, so first of all access to secure housing in a meaningful location. People need financial security as well. They need support to manage their tenancy, they need connection to a trusted worker somewhere, someone who they can believe and who they feel believes them and can help them navigate the system.

Help to manage the symptoms of distress and illness, but also help beyond that, so the sort of practical and emotional support that they can get through psychosocial services, help to deal with trauma and early intervention when things go wrong.

In relation to the specific groups, I would say that 38 39 the people who are in a tenancy but need help when they go 40 wrong, I think the really important thing there is that there's early identification that things are going wrong 41 42 and an ability of services to - and a clear escalation 43 pathway and services that then can flex up to support that person through their period of illness. I wouldn't expect 44 that those people would need care coordination, but they 45 46 might.

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1 During a period of illness they need help with 2 practical matters that are related to their tenancy, like 3 paying bills and keeping the house clean, and they need someone to help them to possibly liaise with the tenancy 4 manager or certainly to help them liaise with the tenancy 5 6 manager. 7 8 They need ramped up access to clinical support, and then, especially if there's a period of hospitalisation, 9 they need ongoing support after that. 10 11 12 I think for the second group, again, the housing tenure is the sort of precursor, and I think they need 13 similar supports to the first group, but they need them 14 15 probably at a higher intensity and for longer. 16 17 I think we can assume that people in the second group, the people who need the medium term supports, have less 18 19 stable mental health, so it's really important that clinical support can be there for them over a duration of 20 21 time, flexing up and down as they need it. 22 23 I think also one of the very important things for this group is helping them build community connections and 24 supports in their community so that they're not only 25 26 reliant on formal support services. 27 28 I also think that there needs to be some consideration 29 given to support to get them into education and employment in the long-term. 30 31 And I think that, as the support period comes to an 32 end, if they still need support, then they should 33 34 automatically be NDIS eligible. So, if after a period of 35 say 5 years you still need pretty much regular support, then that indicates to me that that's an NDIS need. 36 37 The third group I think is the NDIS cohort, people who 38 39 need long-term supportive accommodation, so the full range 40 of supports to help them live independently; quick, rapid 41 access to clinical support when they need it, help tobuild 42 relationships with primary health providers. And I think 43 for this group too, support to access education and 44 possibly employment, whether that's voluntary or paid. 45 I think for the fourth group, the real focus there has 46 47 to be on understanding the underlying causes of the chronic

homelessness, not necessarily what drove them into 1 homelessness in the first place, but what has contributed 2 3 to the chronic nature of their homelessness and then 4 support to deal with that, and I would suggest that that's 5 likely to be support to help them deal with underlying trauma and guite possibly AOD support, as well as the full 6 7 range of supports that I've mentioned for the previous 8 groups. 9

10 MS BATTEN: Thank you, Dr Pollock. Ms Humphrey, could you 11 outline to the Commission the nature of the support that 12 you think people with mental illness need, and just to 13 clarify which cohort you're talking about, thank you.

- 15 MS HUMPHREY: You can hear me?
- 17 MS BATTEN: Yes, thank you.

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MS HUMPHREY: That's better. So, if we can talk to the first group of those who have become unwell. I use the term "sustaining tenancy support" and that does capture a whole lot of kind of ongoing enduring support that canflex up and down as needed, and it's about keeping people housed.

It's a practice that's probably very underdeveloped by the sector because we tend to have a set and forget mentality of getting someone housed and our job is done and our belief is that it's actually not done; that's when the hard work starts about keeping people housed, so that practice development around sustaining tenancy support is really critical.

Also is early identification and prevention of risk, and that's that risk of tenancy breakdown, and I think that's - the sustaining tenancies' role should pick that up early and avoid people's housing breaking down.

Alongside that is self-management, so that's the development of kind of the personal social, capital to keep well and manage a crisis. In my statement I talk about a GP being really central to that.

Alongside that is re-connection with family and friends, so building that social capital of others who have a care or concern for someone's life and what's happening in their world and with their health, so that development 1 2

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of self-management strategies is really critical.

Alongside social inclusion activities, like having a meaningful opportunity and purposeful activity, so whether that be through volunteering, education, workforce participation that keep people engaged in community. So, that's kind of the first group about what keeps people well and keeping them housed.

10 If I then look at the medium term group, I think it is 11 all of the above, but I would add in assertive outreach and 12 that's home visits; it's a sense of connecting with people 13 in their home and making sure that they're managing their 14 tenancy and their care needs well, and that support needs 15 to be tailored, flexible and responsive and can flex up and 16 down as needed.

18 Then if I look at the long-term group who are in 19 specialised accommodation, that's when I think, you know, 20 you're in that congregate care model where on-site support 21 including sleepover staff is required; you would have 22 medication management, you make sure that there's wrapped 23 around coordinator supports and visiting services, and 24 that's both specialist and mainstream supports.

Then I think where it is a congregate care facility, you need to manage community, so that's the community living in the facility so there's a sense of how you navigate living with others is really critical in that environment.

If I go to the fourth group which is chronically homelessness, I have a huge slopping list, so bear withme.

35 MS BATTEN: I won't cut you off, Cathy.

37 MS HUMPHREY: I'll be succinct. So, a housing pathway plan is really important because, you know, there's no 38 39 silver bullet for this group; they are chronically 40 homelessness for a reason, but it needs to be a rapid 41 housing response. So, if we can't deliver housing first, 42 we need to make sure we can get someone into permanent 43 housing quickly, and then do that settlement support to 44 help them set up and establish a home which might be the first home that they've had for their lifetime. 45

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We then need that wrap-around coordinated support,

including service navigation through very complex systems. 1 We need to help people develop the independent living 2 3 skills of managing a home because often they've not had to do that, whether that's paying bills, cleaning, whether 4 5 that's establishing a tenancy, all those things that you and I can take for granted are really important. 6 7 8 Then there's that coaching to self-management, so what does that look like in managing a crisis or managing a 9 conflict, or recognising the signs of when I'm becoming 10 11 unwell is really critical. 12 13 Then those social inclusion activities that keep people connected to community and to that personal social 14 15 capital that keeps them well. 16 Trauma-informed care is really important because with 17 this group there's often been an associated traumatic event 18 19 that's led to their homelessness, but also the trauma of experiencing homelessness, so it's really essential that 20 trauma-informed care is fundamental to the nature of the 21 needs that's provided. 22 23 24 Outreach assertive treatment is really important. And 25 I kind of talk about the duration being something like a2 to 5 year that allows that kind of intensity, flexibility 26 27 and responsiveness, because once people are housed that's 28 when the real work starts. I'll stop there. 29 30 MS BATTEN: Thank you, Cathy. Dr Fotheringham, we've had a very comprehensive outline of services, is there any 31 other support that you would add that hasn't been covered? 32 33 34 DR FOTHERINGHAM: I'm grateful to my fellow panellists for 35 really answering the question for me, but I guess just to provide a little bit of complementary perspective: Ithink 36 37 it's worth just stepping back and thinking about tenure in this. So, from a housing perspective, you know, mental 38 39 health problems occur for people in all types oftenure, 40 that includes homeowners as well as those inprivate rental, the social housing system whether it's community 41 42 housing or public housing, and those experiencing or at 43 risk of homelessness, and there are different supports 44 needed for each of those tenure groups, if you like. 45 So, for homeowners that support often comes through 46 47 the medical system, but in terms of the housing impact can

be around loss of income which can affect mortgage 1 payments, so that's where the banking system tends to be 2 3 needed to support, mortgage holidays and various other mechanisms, which have waxed and waned over the years, but 4 I think in our current COVID pandemic we're seeing a new 5 wave of accommodating behaviour by the banking system. 6 7 8 For private rental, there's probably less support systems around; there are some, but there is not as much 9 tenure support for people in the private rental system. 10 11 Community housing and public housing, the social housing system is where that's perhaps best shown. 12 13 14 The housing first principle, which I know I thinkall 15 three witness statements address in different ways, is an important principle; that people need to be housed to be 16 able to progress their wider complex needs. 17 You can't address people's complex needs while their housing is 18 19 insecure and unsafe, and so I'll probably stop there. 20 21 MS BATTEN: Thank you. The next question is directed to the support needed for youth and young people. 22 23 24 It has been suggested to the Commission that the 25 characteristics of effective housing and housing support 26 for young people with mental illness are similar to those 27 needed for adults, except there is a greater emphasis on 28 family-based housing and support that is needed. 29 The question is, do you agree with that position, and 30 31 is a different approach needed in relation to youngpeople? Dr Pollock, can I turn to you first. 32 33 34 DR POLLOCK: Sure. So, I agree with the position to the 35 extent that young people need housing, they need support, they need connection to communities, they need connection 36 37 to meaningful activity, and for young people I think particularly connection to education, training and 38 39 employment. But I think that there needs to be sufficient 40 recognition and response to the developmental stage that young people - you know, that they're young people, they're 41 42 not adults. 43 44 I think too, the age that a young person ticks over 45 into being an adult in service systems tends to get set in an arbitrary way, you know, we have to pick an age. 46 But I 47 think for young people who are trying to establish a life

1 at the same time as coming to terms with potentially having 2 a significant mental illness, when that tipping point of 3 young person into adult occurs will depend on when things 4 first started to go wrong for them.

So, if you're a young person whose life started to go 6 7 off the rails when you're in primary school or early secondary school, by the time you reach your late teens or 8 early 20s your life is likely to be in a pretty - you know, 9 the risk is that, without appropriate supports, yourlife 10 11 will be in a pretty parlous state and you will have missed out an awful lot of the development that your peers will 12 have had. 13

15 If, on the other hand, you first become ill in your 16 late teens or early 20s, especially in your early 20s, if 17 you've got some reasonable education under your belt the 18 point at which you're starting from is very different and 19 consequently, the sorts of supports you need are very 20 different.

22 So, I guess what I'm saying is, I think we need 23 possibly to allow that notion of being a young person 24 certainly, to extend into the mid-20s, and possibly evenup 25 to 30 for some young people because of their early - or 26 their adolescence being disrupted.

28 I also agree that attention to the family situation is a good idea, but I think it needs to be undertaken with a 29 prevention framework. If we wait to do family focused work 30 31 at the point when the young person is already introuble and homelessness it's a very different kind of work from 32 the family focus work that you might do when the young 33 34 person is at home and possibly exhibiting the first signs 35 of possible mental illness; often exhibits inbehavioural issues at home or at school, and I think that's the point 36 37 at which the family focus work needs to kick in.

39 So, it's really important that, for young people, we 40 actually have early identification of things going wrong to 41 try and not get to the point where the young person is 42 unwell and homelessness.

44 So, youth appropriate housing needs to take account of 45 the young person's relationship with their family, and that 46 for some young people it's too difficult to reconnect with 47 family at that point, at the point at which you're trying

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to actually put some housing together for them; that may 1 2 occur in the passage of time, but it may not be appropriate 3 in the first place, so I think it's a sensitivity around 4 when a family focus approach is appropriate and when it 5 isn't. 6 7 Do you want me to talk as well about what I think 8 about the approach that is needed for young people? 9 Yes, if you can briefly, I'm going to move you 10 MS BATTEN: all along, but I will let you say this. 11 12 Alright, I'll go as quickly as I can. 13 DR POLLOCK: The evidence suggests, and we put this evidence in our 14 15 Trajectories research report, the evidence suggests that young people tend to be better in congregate care than 16 adults, and that in that case housing first models actually 17 do need some adaptation for young people, and 18 19 Dr Fotheringham may be able to talk to that more than I 20 can. 21 22 I think the supports provided need to respond to the 23 likelihood that the young person who's experienced trauma either prior to becoming homelessness or through their 24 25 homelessness experience, I think it's likely that support 26 will need to deal with the issue of substance use, quite 27 often as a form of self-medication or self-management of 28 their mental distress. 29 Quite often young people have been involved in the 30 31 criminal justice system, so sort of helping them sortout any outlying criminal justice issues, and then helpingthem 32 to build - so kind of sorting out the worst of the messor 33 34 the difficulties, but in one sense helping them to build 35 connections in a community that will sustain them and support them. 36 37 I know with the young people that we've worked within 38 39 residential settings, when the periods of time, whether 40 that's short residential like the step-up/step-downs for PARCs or the longer residential youth ready rehab models, 41 42 young people are quite fearful when it comes to the endof 43 their period in the residential support; they're fearful 44 that they're going to go back to the same group of friends, 45 the same set of circumstances that actually drove theminto the difficulties that are the combination of mental 46 47 distress and no housing in the first place, so building

those informal networks, those community connections that 1 are sustaining and nourishing is really, really important. 2 3 4 I think young people also need at least assessment of 5 the extent to which they need to develop skills for daily living; the sorts of skills that, you know, my kids 6 7 developed at home, living at home with me for stufflike 8 managing a house, budgeting shopping, cooking, taking care of yourself, taking care of a house and doing that with 9 other people who might be living with you in that house. 10 11 I think too young people need care coordination; it's 12 too much to ask them to sort out all the different parts of 13 their life where they will require help from different 14 15 service systems without having some sort of formal coordination and formal service system navigation support. 16 17 Thank you, Dr Pollock. Dr Fotheringham, I 18 MS BATTEN: 19 might turn to you next, could you tell us about the nature of supports that you think young people need. 20 21 Happy to, and I'd like to endorse the 22 DR FOTHERINGHAM: comments that Dr Pollock has made, and perhaps just expand 23 a little bit specifically on the approaches to housing 24 25 support for young people. 26 27 I think there's probably two forms of that that I 28 would like to put forward to the Royal Commission and some Victorian examples that demonstrate how that can be done 29 well. 30 31 The first is, as Sarah alluded to, the congregate care 32 model, sort of congregate care version of the housing first 33 34 principle which we see in the Foyer model, which is an 35 internationally recognised approach to the congregate housing for young people where there is wrap-around support 36 37 provided, often with someone living within a complex to provide 24-hour support, and with some expectations that 38 39 residents engage in education or employment in some way. 40 41 It's a fairly well developed model and the Drill Hall 42 in Melbourne run by Housing Choices is a really good 43 example of that model. There's many others as well, it's 44 been adapted in different ways, but as an approach takes the housing first principles and adapts them to ayoung 45 46 people cohort. 47

The other group that I think it's worth acknowledging 1 is those who have come through out-of-home care systems, 2 3 whether it's foster care or kinship care or other versions 4 of that type, and one of the challenges we've seen across 5 the country is transition from those care environments into the wider housing ecosystem and that transition frombeing 6 7 supported in that way to graduating from it when you reach 8 a certain age. Different states across the country have different ages at which young people graduate from those 9 programs, and the general pattern appears to be that, the 10 later that is the better. So, that ranges from 18, 21, 11 25 years old, and the longer the support generally the 12 better. But a transition program can be a really important 13 way to help people move from that supported environment to 14 15 one where they're perhaps more independent. 16

17 The Springboard program in Victoria has been a good 18 example of that sort of approach run by DHHS.

20 MS BATTEN: Thank you, Dr Fotheringham. Ms Humphrey, do 21 you agree with the proposition that the characteristics of 22 effective housing and housing support for young people with 23 mental illness is the same as what's needed for adults?

MS HUMPHREY: Yes, I do, and not being an expert in terms of support services for young people, but I would justlike to probably note that it is really important that we prevent the trajectory of young people into adult homelessness, and so, I think I'd really support the comments made by Michael and Sarah in that respect.

MS BATTEN: Thank you. This leads to the next question: of people who have severe and complex mental illness and housing support needs, are there particular cohorts who have more challenging support needs?

37 Ms Humphrey, I might stay with you and see, in your 38 view are there particular cohorts who have more challenging 39 support needs?

MS HUMPHREY: Yeah, the group that we tend to see are single adults who have really been experiencinglong-term cycles of chronic homelessness, often with untreatedmental health issues and that's exacerbated by being in and out of homelessness. Because of the lack of continuity of care, the person's kind of engaging and disengaging with the service system. Also, crossing regional boundaries, so

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that kind of continuity of care really gets lost overtime 1 and it's almost like you're starting again with the person 2 3 as they're crossing boundaries. 4 5 On top of this is kind of that multilavered factors of the impact of trauma alongside problematic drug and alcohol 6 7 use, and often a cognitive impairment and they're the kind 8 of groups that we really see who are difficult to engage and difficult to sustain their engagement in support 9 services. 10 11 I'm talking I guess from the 18 years of experience at 12 Sacred Heart Mission of seeing this cohort cycling round 13 and round and round the homeless services in the mental 14 15 health service system. 16 17 Dr Pollock, are there particular cohorts in MS BATTEN: your experience who have more challenging needs? 18 19 20 DR POLLOCK: In the Trajectories research we were able to 21 identify some of the risk factors or factors that really amplify the sort of nexus of housing instability or 22 23 homelessness and deteriorating mental health, and I think 24 these factors are all the things that Ms Humphrey has just 25 referred to. 26 27 So, substance abuse, history of abuse and/or being a 28 victim of violence; history in detention; history in state care, and I think, too, long-term financial hardship. 29 30 31 We also know from the Trajectories research that serious injury or serious illness amplifies the effects of 32 housing homelessness, mental health interface and family 33 34 violence, or rather, family breakdown. 35 I think, as Ms Humphrey said, it's the people who are 36 37 difficult to engage and difficult to keep in services, and they are often people whose behaviours are scary; they're 38 39 scary for the people who work with them, they're scaryfor 40 the public, and they're scary often for the individual themselves. 41 42 43 I think that issue of chronicity, the longer the problems have gone on, the harder it is to engage and the 44 harder it is to address and remediate the issues. 45 46 47 I think then there's the issue of impaired cognition,

whether it's from an ABI or from an undiagnosed intellectual disability, or developmental delay, or simply the impacts of having led a really tough life for along time with a serious mental health issue

6 MS BATTEN: Thank you. Dr Fotheringham, in your 7 experience of people with severe and complex mentalillness 8 and housing support needs, are there particular cohortswho 9 have more challenging support needs?

11 DR FOTHERINGHAM: This was a question that I was troubled by in initially looking at it, because I think I 12 interpreted it as a question about diagnostic categories, 13 you know, are there particular diagnoses that should be 14 15 prioritised over others, and that was an idea that I found quite risky, in that, it could impact on the diagnoses 16 given. If a person presents with a mental illness and is 17 known to be at risk of homelessness or homeless, that their 18 19 diagnosis might be impacted by that situation which could then compromise their care: I think that's a high risk with 20 a sort of diagnostic approach. 21

23 What I do think is important, and it's a similar concept to what Dr Pollock has talked about, is their 24 25 experience of homelessness or risk of homelessness, of 26 trauma that I think concerns me most. I think what we know 27 about homelessness risk, is the biggest predictor of 28 becoming homeless is having been previously homeless. So, if we can address people whose housing is most vulnerable, 29 30 that's the priority from my perspective.

MS BATTEN: I will come back to that priority question, but before we get there I would like to ask about the support needs for people who are living with a carer.

We've touched on this briefly with family focused work. But, Dr Pollock, if I can ask you first, where a person with mental illness is living with a carer, what support can help both the person and the carer tomaintain that living arrangement, assuming it's an appropriate living arrangement?

DR POLLOCK: And I think that's a really important clarification, because I actually think it's important to challenge this assumption that everyone who lives with a carer, especially where they're living - with mainly a family member, that they as the individual or the family,

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either party or both parties want that.

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I think the SHIP survey of high impact psychosis, the 2010 study, makes very clear that in 2010 there were 10,000 Victorians with high impact psychosis who were livingwith families for whom that wasn't their preferred option. That's a lot of people.

If I think about the carer interviews that we did in the Trajectories, there are some things that all families need, and whether the person lives with them or not, and then there's a sort of subset of things that families need, that have someone living with them who has a seriousmental illness, all families - so there's this broad category and then the specific category. The broad category, so that includes the people who have got someone living with them who's got a mental illness, people need greater control over their housing situation than they currently have and that means, particularly for family members, they want to have better information about the choices available to them for the person they're caring for and the options andhow to access those.

They need interactions with tenancy managers who are knowledgeable about the impacts of mental illness, particularly around the stress points of things like inspections or coming to the end of a tenancy.

I think they need help managing - carers live on payments, often live on payments that are quite minimal, so I think attention needs to be given to their financial planning, financial counselling and their financial security.

Carers need psychoeducation, particularly for somebody who, when they've got somebody living in their house witha complex mental illness, so psychoeducation around recognising the sorts of things that trigger episodes that are difficult for everybody to handle in the family and what to do to actually manage family relationships.

Family members need really good involvement in treatment and discharge planning when somebody's admitted to hospital so that the person only returnshome when it's safe for everyone, for everyone concerned, and to make sure that people aren't discharged too early or, if they are, if they're discharged from acute, that they have an 1 opportunity to go into a step down before they gostraight
2 home.

I think carers absolutely need respite and I think, with the introduction of the NDIS and the rollover of the Mental Health Carer Support Respite Program into the NDIS, it's actually quite fraught for carers to make sure that the individual gets the sort of support in theirpackage that is the carer respite, and I think it's too soon to know whether the integrated carer support system will provide mental health carers with the access to respite that they need. I think that that is something that needs to be monitored by the State Government to see whether there is actually a state responsibility in there to supplement the respite arrangements that are available through those two Federal schemes.

I think carers, certainly carers who have got somebody living at home, they need support, they need carer support too. Again, will the ICSS deliver that? I think it's a situation that needs to be monitored and we need to make sure that carers are supported to manage their own mental health and their own physical health.

25 The other thing that Mind has a particular interestin is carers' access to employment and their support, their 26 27 support to access employment in the first place and stayin 28 employment. So, if you're a carer and you've got somebody living at home with a - an adult with a complex mental 29 illness, it's really important that if you're employed 30 31 you've got an employer who actually understands that you may need to really quickly and suddenly and unpredictably 32 take some time off. 33

35 So I think there needs to be some consideration of the 36 sorts of programs that might help carers access and stayin 37 work given the importance of financial security, and also, 38 given the importance to carers of having an identity that 39 isn't solely around being somebody's carer.

There's a couple of programs in New South Wales that I think are very good in this space: the Care2Work, which is a Recovery College program that's specifically for carers to help them with skill matching, goal setting and resumé development. There's a Carer to Career program which is run through New South Wales TAFE, and there's a Carers + Employer program, which is actually aimed at assisting

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- employers develop flexible workplace practices to support carers and actually provide accreditation.
  - So I note that those programs are not mental health carer-specific, but certainly I think they're of value to carers.
- 8 MS BATTEN: Thank you. Ms Humphrey, can I turn to you 9 next. In your experience, what kind of support would 10 assist a person with mental illness and their carer 11 maintain that living relationship?
- MS HUMPHREY: I think in addition to what Sarah has said I think that engagement of the carer in a co-care planis really important, so with consent; so, both the carer and the person with the mental illness are supported to create a, whether it's a co-plan or a living plan, where there's agreement about how they work together to sustain that care arrangement.
- I think in addition to that is probably access to kind of brokerage and information and education is also fundamental for the carer.
- 25 MS BATTEN: Okay, thank you. Dr Fotheringham, is there 26 anything you would like to add on what can support carers 27 and people with mental illness living with carers?
- DR FOTHERINGHAM: No, I would support and endorse the
   comments of the other two members of the panel but probably
   have nothing additional.
- MS BATTEN: Thank you. The second topic that I wish to address is the issue of prioritising which we've touched on briefly and I would like to ask you all directly.

37 In the context of this Royal Commission into Victoria's mental health system, and considering the 38 39 reality of rationed resources, of Victorians experiencing 40 mental illness and homelessness or housing insecurity, which group would you prioritise for additional support? 41 42 Ms Humphrey, can I ask you first, who would youprioritise? 43 44 MS HUMPHREY: Look, I'd use a number of indicators to kind

- of direct me to the answer that I'll give you.
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One is around the group that's having the most impact

on the service system in terms of costs and service usage. 1 2 A kind of theory is that, if you can meet the needs of this 3 group, then you can free up the service system to meet 4 others' needs. This is really an approach that we took to 5 the Journey to Social Inclusion program which works with people who are experiencing chronic homelessness who a high 6 7 portion of them have diagnosed mental illness but also 8 mental health challenges. 9

I think the other interesting thing is also the lives lost. We've seen through now two cohorts going through the Journey to Social Inclusion program, that lives lost to suicide and unmanaged mental health is quite significant. For me it points to that direction of, that adults who are experiencing long-term chronic homelessness who really have untreated mental health exacerbated by their homelessness experience.

Equally, I'd also say we need to stop the trajectory of young people into adult homelessness alongside that.

MS BATTEN: Thank you. Dr Pollock, can I turn to you next. Which group would you prioritise?

DR POLLOCK: I think this is really difficult because, like my two colleagues, it depends on how you want to understand priority.

I think, if we look at the greatest immediate need, 29 people who are chronically homeless. If we look at the 30 people who are at greatest risk of becoming the people of 31 greatest need, it's the people in tenancies who become 32 unwell without support and, I would add, I think that they 33 34 are relatively cheap to support too. You know, if you get 35 in quickly and get in with sufficient intensity, you can actually avert longer and costlier and potentially less 36 37 efficient or less effective supports.

The other group who are at greatest risk if their support needs are left unattended are those people in the medium term intensive support. Again, they're your next chronically homelessness group in the wings.

I think, if we take an investment lens, then it's young people. Invest sufficiently and invest early for the greatest chance for those young people to lead contributing and meaningful lives.

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2 I think, as I said before, I think those people in 3 tenancies also give good return on investment. So, you know, people who things are going along, go along most of 4 the time they go along well; when they don't go well, they 5 don't go well guite guickly; get the supports in, because 6 7 quite often it's intensive but it's for a temporary period 8 of time and, you know, people have a good return to being able to make a contribution. 9

Having said all that, I just - I feel really 11 uncomfortable about ignoring those people who are less 12 visible because they're sitting at home with mum and dad-13 whether mum and dad want that or not, whether they want 14 15 that or not - or they're in an SRS, or they're in a boarding house or they're in a rooming house, so in those 16 forms of sort of privatised, loosely regulated and minorly 17 supported forms of accommodation, it's easy to ignore them 18 19 because their needs are - at a very minimal level their needs are being met but they're not leading very 20 21 contributing lives.

So, I find this question difficult and slightly uncomfortable because I think there are very goodarguments for the needs of all of those people for different reasons.

MS BATTEN: Thank you for addressing it. Dr Fotheringham,
who would you prioritise given the focus of the Mental
Health Royal Commission and the limited resources?

31 DR FOTHERINGHAM: I guess I should apologise for jumping 32 the gun and answering this question while addressing the 33 previous question.

MS BATTEN: No, no, not at all, they're linked, you're ahead of us.

38 DR FOTHERINGHAM: But, yes, there's a flow to the 39 discussion there that I think is important.

As I said earlier, I think a diagnostic lens on that is a potentially very risky one, I do think people's history and trajectory of housing and homelessness and related trauma, or housing insecurity to put it another way, is a really significant dimension to this.

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You know, for young people who experience homelessness

in their childhood their future pathway in terms of 1 housing, their housing careers, can be incredibly damaged 2 3 and the interaction with that with mental health, Ithink, is something we're only just starting to understand but 4 5 it's very significant. 6 7 So for me, it's really about understanding people who are most at risk of homelessness and intervening early, as 8 9 early as possible. 10 11 MS BATTEN: Thank you. I'll move now to the third topic which is options for enabling consumer choice and control. 12 13 I understand the difficulties with the lack of housing 14 15 staff, but I still would like to ask, and I'll direct this to you first, Dr Pollock, what are the options for enabling 16 consumers choice of housing, including the location of the 17 housing and proximity to connections that are meaningful to 18 19 the person? 20 21 I think, you know, you've pointed out the DR POLLOCK: limitations: it's limitations of supply, it's limitations 22 23 of diversity, of types of housing and it's limitations of where that supply actually is. People are also limited by 24 25 having often very, very restricted financial resources, and 26 limited choice over the supports they get and how those 27 supports are delivered to them, and all of those things 28 contribute to further limiting people's choices around 29 housing. 30 31 In the Trajectories research, in the community interviews that we did, people talked a lot about having a 32 lack of control, and they talked about lacking control in 33 34 the process of applying for housing. Some of that was the 35 enormous sort of delays in formal processes around accessing social housing, particularly public housing; 36 37 inefficiencies in the process, errors made, people's files being lost. 38 39 40 And then basically having to talk to tenancy administrators and wait list administrators who were rude 41 and unhelpful and lacking in understanding of people's 42 43 situations, and all of those contributed to people feeling 44 like they had no control over the process of trying toget 45 a house, that they were just a number, that they as a human being weren't important and, you know, the very worst, that 46 47 they were actually some sort of burden on a system that

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3 People also talked about this same lack of control and 4 lack of choice once they were housed over the things they needed to do to maintain their housing, maintain their 5 tenancy: so being forced into inspections at times that 6 7 didn't suit them. A family member talked about being 8 really, really hassled by the public housing tenancy manager to do an inspection at a time when - her sisterwho 9 lived with her - at a time when her sister was really, 10 really unwell, and for her, her priority was hersister's 11 health and helping her sister as she kind of gets things 12 back together, and yet she had this tenancy manager on her 13 back who just would not let up on this issue of, we're 14 15 going to do the inspection, we're going to do it now, and if you fail the inspection you'll lose your tenancy. Those 16 things contributed to really feeling like you've got no 17 control and no choice over how you manage your housing. 18

People also talked about an imbalance in this, you've got to respond to this inspection now, but when you puta maintenancerequest in it could be months before there's a response. Not always, some people have had really good experiences of tenancy managers. And when people did have good experiences of tenancy managers they felt like they had more control over their housing; they felt like they had greater choice over, you know, over the things that they needed to do to maintain their housing.

And then, one of the very specific issues was not 30 31 being able to have pets in rental properties. For many people with complex mental illness pets are a lifeline, you 32 know, they're a really important part of their support. 33 34 The connection between a person and their animal is really 35 important in terms of that person's emotional health, but also for a lot of people, especially when it's a dog, the 36 37 dog is your means of accessing community. For people with social anxiety, quite often the dog is the thing that gets 38 39 you out of the house; the dog is the thing that enables you 40 to go down to the shops; the dog is the thing that enables you to go out for a walk and actually maintain your 41 42 physical health. And, when there are prohibition on pets 43 in rental properties it's a real problem, and I think, as 44 somebody who isn't in this position, it seems minor, but 45 when we hear it from people who use our services, butwe certainly heard it in the Trajectories interviews, it's a 46 47 big issue.

2 MS BATTEN: Ms Humphrey, can I turn to you: what are the 3 options for enabling consumers' choice of housing, location 4 and proximity to meaningful connections?

6 MS HUMPHREY: I think one of the recent improvements in 7 Victoria is the development of the Victorian Housing 8 Register, so that's a combined wait list for both community and public housing, and they have moved to more of an 9 online system that hopefully will cover off on some of 10 those challenges that Sarah spoke to around, you know, 11 efficiencies and losing applicants' details, et cetera, so 12 that process of applying for housing should be now more 13 streamlined, although there are challenges for a community 14 15 that doesn't have the IT literacy and that requires a service system to enable that IT access. 16 17

I think one of the possibilities that could come out 18 19 of the Victorian Housing Register is that an ability to release data in local areas in which there arevacancies. 20 What that means as a support provider that's supporting 21 someone through the application process, there's no 22 23 point choosing a local area in which there is novacancies 24 and will be no vacancies for the next 10 years. But if 25 there are areas of vacancy turnover, it can then give 26 people some choice of communities within those limitations. 27 So, I think, if that data can be made available in the 28 application process, it might help people's pathwaythrough the wait time to be somewhat accelerated than it currently 29 30 is.

I think one of the things that's really important is 32 for the service system, whether it's the homelessness 33 34 service system or mental health service system, is to have 35 good housing and support planning. It is really fundamental for the workforce in both those sectors to 36 37 understand housing pathways and the options to navigate those service systems on behalf of their clients. 38 So, 39 whether that's the NDIS service system, whether that's a 40 housing service system, whether that's a private service system, we really need skilled staff that can help navigate 41 42 that application and getting housing is really important. 43

I think the other opportunity is around DHHS staff
that manage public housing. I think skilling up that
workforce so that they can do that sustaining tenancy
practices is really fundamental. So, if we can stop that

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1 kind of exchange between their tenancy support workers that 2 contributes to possible breakdown of the tenancies in 3 public housing, I think that would be a great result.

MS BATTEN: Thank you. Dr Fotheringham, can I ask the question to you, what are the options for enabling consumers' choice of housing, location and connections?

9 Again, a tenure focus to this is DR FOTHERINGHAM: probably worth considering, because the degree to which you 10 have choice of your housing is greatly influenced by what 11 tenure form you take. For a homeowner there's obviously a 12 very significant amount of choice, with a price caveat; for 13 private rental similar but a slightly more constrained 14 15 market. But for social housing and community housing choice is a lovely concept but not a reality at the moment. 16

You know, the opening remarks this morning spoke of an 18 19 80,000 person waiting list in Victoria: that's not an environment in which choice really exists, and most public 20 housing systems, or most waiting lists across the country, 21 if you refuse a property that's offered to you, you don't 22 23 get a lot of other choices. You might get one other offer and then you go to the bottom of the list is a typical 24 25 outcome. So, the notion of choice there is an artifice 26 that the current supply of affordable and social housing 27 just doesn't allow for. It should.

The principle is really important, we've seen that in 29 NDIS, and we'll talk about that shortly I think, but the 30 31 concept that people can have some say in the built form of the house they live in, which could be quite significant 32 from a mental health perspective, as is the surrounding 33 34 environment and their connection to community are really 35 important dimensions of how people live, and I think that's something that's been really demonstrated in the last 36 37 few months as people have spent far more time than they're used to perhaps in their homes, and the role of local 38 39 community in shaping that environment is really 40 significant, so that's a dimension of choice that perhaps is lacking in the system generally. 41

43 MS BATTEN: Dr Pollock, I'll address the next question to 44 you, and very conscious of what Dr Fotheringham has just 45 said, so potentially looking more towards an ideal system. 46 What are the options for increasing consumer and carer 47 co-design of housing and housing support?

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DR POLLOCK: I think, the more we can build co-production capability into the mental health system, the better. I would say that, to do that, that requires actuallybuilding co-production capability into every single organisation that comprises the mental health system.

8 I think that at the moment we have a tendency to rely on advisory panels that are kind of slotted into the system 9 at various points and advise Government decision making, 10 and then we rely on NGOs doing their best around co-design 11 and co-production, so we end up with sort of centralised 12 mechanisms for co-production through advisory committees 13 and then some grassroots, and patchy - some better than 14 15 others - some grassroots co-designed services or 16 developments.

And this is noted in the literature on co-production, 18 19 that there's a real problem bringing together - getting co-production to actually have any impact outside of the 20 21 immediate location in which people are co-producing 22 something, and particularly forming links between where 23 co-production happens at a grassroots level and where it 24 happens centrally, which is why I think it's really important to actually build that capability into all of the 25 26 organisations that comprise the service system and to 27 understand that it takes some resourcing to do that.

Beyond that, I would say we probably don't have the evidence base that we need to actually understand what are the sorts of design principles that might apply tohousing for people with complex mental illness. I note that there's some work going on at the moment - various bits of work, I know because we're involved in it - on thinking about the physical design of emergency departments.

37 In mental health research there's beginning to be recognition that actually we need to pay attention to the 38 39 design of the built environment in which various kinds of 40 mental health interactions take place; I think that applies 41 to people's housing as well and I think it would be great 42 to see some research, some participatory research go on 43 that really looks at what constitutes good design for 44 people with complex mental illness.

46 In the Trajectories interviews, one of our researchers 47 actually, one of our lived experience, our peer researchers

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actually is an architect by background, and when she looks 1 2 at - it's fascinating, because when she looked at the 3 interview transcript she said, ah, this is really interesting, there's all this stuff in here about design 4 5 which I don't think we would have picked up on because we didn't come to it with this dual lens of lived experience 6 7 and the eye of an architect. So we've done some work 8 together, so the research team, we've done some work and we've looked at some of the things that came out very 9 clearly in terms of the sort of lived experience wayof 10 11 knowing about the design principles: so natural light, sound proofing, lines of sight into and within the 12 building, particularly placement of windows and doors so 13 that people feel safe inside their house. So that, when 14 15 you open your front door, you're not looking directly into somebody's living space, or you can see the shower from the 16 front door, and in fact there's another unit dead opposite 17 yours with a front door right in front of it so that, you 18 19 know, when you have your door open - in Australia especially in the summer with your screen door open quite 20 21 often for long periods of time you're visible when you're 22 inside the house.

24 So that question of aspect and physical relationship 25 to other nearby dwellings. Own garden or own private external space, very, very important. I think safety and 26 27 privacy are really important. Now, those are some of the 28 things that have come out from the interviews we've done. I think, given the reality of increasing consumerand carer 29 co-design in the construction of actual dwellingsis really 30 31 limited. I think investing in some research to understand trauma-informed design in particular, but also what makes 32 sense for consumers and carers would be really good. 33

MS BATTEN: Thank you. Ms Humphrey, can I turn to you next to ask about the options for increasing consumerand carer co-design.

MS HUMPHREY: Look, I'd like to follow on I guess and say, where there is an opportunity within the buildenvironment, so where Government is providing grants to build new facilities or new properties or new housing, I think that engagement of the lived experience in the co-design alongside the architectural eye is really fundamental.

46 We've seen that in our new facility called Sacred 47 Heart Community, and it's a prime example of a co-designed

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building for people who are ageing early as a result of, 1 2 you know, the lived experience of being in disadvantage and 3 homelessness who also have a mental health issue. 4 5 What we're able to do is co-design a facility with those residents alongside the architect consulting with 6 7 them and providing them examples of other facilities. 8 9 If we take in a very mainstream aged care service we wouldn't have met the needs of the community which looks 10 very different to an older cohort who are oftenbed-bound, 11 where we're dealing with a younger cohort whose life 12 experience is vastly different to that of mainstream aged 13 care. 14 15 16 So, for us, I think it meant that we developed a facility that really meets the needs of a very specialised 17 cohort, so I think those principles of the build 18 19 environment of building in principles of co-design alongside the architectural eye is really critical. 20 21 22 Then, if I think of the support needs, I really think 23 that the basic building block of effective assessment and good individualised service planning is fundamental, and we 24 need to make sure that that's consistently practised across 25 26 the service system, whether that's housing, homelessness, 27 mental health service system, because I can tell youit's 28 not, and I think that's the problem of that co-design at the beginning of identifying need and with the individual 29 identifying a plan that will meet their needs; there is 30 31 some gaps across the service system. 32 Dr Fotheringham, noting your 33 MS BATTEN: Thank you. 34 comments earlier, do you have anything to add on the 35 options for increasing consumer and carer co-design? 36

37 DR FOTHERINGHAM: Yes, I do. Yes, within that context I alluded to of a shortfall of social housing supply, Iguess 38 39 it's worth recognising that Victoria currently has the 40 lowest market share across the country of social housing, so the proportion of the overall housing stock that is 41 42 social and affordable housing in Victoria is lower in 43 Victoria than it is in any other States and Territories. 44

45 But there are some really positive signs with the 46 Victorian Government's announcements over the last couple 47 of years, and in fact the last couple of weeks, for social housing development and some positive moves as well in rental reforms in the private rental system addressing the gets dimension that Sarah talked about earlier which has a really important housing focus as well as on mental illness.

Some of the recent reforms or announcements look at a significant build of social housing, and the disability sector I think are engaging quite strongly with that and I think it's quite important that the mental health sector does too.

A good example of what that can look like, I quess, 13 comes across the border in New South Wales, the SAHF, the 14 15 Social and Affordable Housing Fund, which last yearwent into its second round of large-scale long-term funding. 16 It's an approach that involves partnerships between social 17 housing providers, developers and various landholders, 18 19 which often are faith groups, church groups that own 20 significant land, but not necessarily.

22 Public/private partnerships involved in the community sector to co-design and co-deliver precincts of mixed 23 tenure development, so the Ivanhoe development in Sydneyis 24 probably the best known example of that, where a really 25 26 significant housing development that was situated close to 27 a train station or around a train station, so good access 28 to public transport which is an important dimension to many, with some private housing within that, some 29 affordable housing within that, and some social housing 30 31 within that, in a mixed model, so it wasn't sort of segregated housing within those and separate entrances for 32 social housing dwellers and so on but actually much more 33 34 integrated and comprehensive within a sort of precinct 35 development approach. That model is less cost intensive to Government because it involves partnerships with developers 36 37 and community sector and provides really good outcomes.

39 I guess the contrasting journey for Victoria in the 40 last three or four or five years while that's been happening in New South Wales is public housing 41 42 redevelopment has become highly politicised, where redevelopment of public housing sites that have needed to 43 be redeveloped because they've ceased to be really 44 habitable have been approached with that sort of 45 partnership in mind and the politics of it has been 46 47 difficult, significant opposition to the approach, where

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the net number of public housing dwellings has increased 1 and other social housing and affordable housing as well, 2 with private housing within it, but it has had a difficult 3 journey in this state so that's something we would hope to 4 see stronger bilateral support for going forward. 5 6 7 MS BATTEN: I might ask one more question and then give you all a break. We'll turn to the fourth topic which is 8 increasing access to accommodation support through NDIS. 9 10 The first question is, what are the requirements of 11 the NDIS for people with mental illness seeking specialist 12 13 disability accommodation or supported independent living? Dr Pollock, can I ask you that question first? 14 15 16 DR POLLOCK: Sure. I think, before I answer the question specifically, I think there's a problem with the 17 conceptualisation of disability that the scheme currently 18 19 relies on. I think it still relies on quite a diagnostic frame for understanding disability, i.e. there's got tobe 20 21 diagnosis that underlies people's functional impairment. 22 23 Getting into the NDIS does require for people with psychosocial disability, it does require them to prove a 24 25 diagnosis and to prove permanence, or the likelihood of permanence of the diagnosis and of likely long-termor 26 27 lifelong support need; rather than relying on evidence of 28 significant and ongoing functional impairment and needfor support around functional impairment. 29 What this does is, I think, is separates people with a so-called disability from 30 31 people with debility. 32 So, I think the NDIS is particularly poor at 33 34 responding to significant levels of debility that have 35 often been poor. So, if we think about the various cohorts that Cathy Humphrey has described today, the people who 36 37 have had multiple experiences, multiple systems fail them over a long period of time to the extent that they carry 38 39 significant debility, there are problems for them getting into the NDIS because it doesn't recognise debility as a 40 41 kind continuum within disability. 42 43 So, having said that - and I think it's a major problem for people who have got complex support needs -44 45 having said that, the general requirements are set out in s.24 of the Act and they relate to permanent impairment 46 47 associated with substantially reduced functional capacity

1 to undertake one of a number of core activities, andwhere 2 that impacts on capacity also limits a person's social and 3 economic participation.

The NDIA then identifies six criteria for having SIL in your package, but these I think are quite vague criteria, and I haven't got them in front of me I'mafraid but they're on the NDIA website, but they're verybroad, they're things like goal setting, engagement and planning; that sort of thing.

At Mind, we've developed our own process. 12 We have a customer service centre, so people ring up and they say, 13 you know, I'm interested in accessing the NDIS and we have 14 15 developed a particular set of inclusion criteria for advising somebody to ask for SIL in their package, and we 16 have about a 98 per cent success rate for people who ask 17 for SIL and get it, so I think that indicates our inclusion 18 19 criteria works guite well.

A history of housing insecurity and/or homelessness and evidence to support that, a long-term reliance on clinical support, so that might be a period of time in a CCU, repeated use of PARCs or step-up/step-down, and multiple inpatient stays over a 24-month period. Again, ability to evidence that.

Then the ability to provide evidence that shows how their mental illness impacts on their day-to-day living and on their social and economic participation. And, if people are able to do that, they are likely to get SIL in their packages.

34 I think that the NDIA are going to tighten up their 35 criteria around SIL, I think coming out of both TUNE and the recent joint standing committee look at SIL, I think 36 37 these will get tightened up. But in reality what actually happens is - and this goes to Ms Humphrey's points about 38 39 how vacancies are managed - in reality what happens is, people ring us and say, "I see you've got a vacancy in a 40 41 SIL property. I've got somebody who would like that but 42 they don't have SIL in their package." So, most of the 43 time a support coordinator or a planner, or sometimes a 44 family member, will identify that we have a SIL vacancy and that will kick off somebody then asking for a plan review 45 and asking to get SIL into their package through the plan 46 47 review. And at the moment there's quite a considerable

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time lag of between three to six months for that plan review to happen and the person to get SIL in their package, so I think it's quite an inefficient process.

In terms of SDA, even more difficult. SDA is really a specialist housing solution that I think has been predicated on the notion of physical disability where what you need is ramps and hoists and wide doorways and, you know, walls that don't fall apart if you bump your wheelchair into them. So, the criteria to get SDA in your package is associated with extreme functional impairment and very high support needs.

14 At the present time I think there are around 468 15 people with SDA approved in their plan, on the basis of primary psychosocial disability. But I guess that only 16 around 300 people actually have SDA properties. 17 I would say this notion of primary psychosocial disability often, 18 19 to the extent that we know about this, those people who have SDA with primary psychosocial actually either have 20 21 long-term histories of institutionalisation, so all of the sorts of developmental delay issues that you have if you've 22 23 lived in an institution for 20 years, or my guess is they 24 will have considerable cognitive impairment. Now, whether 25 that's identified or not and included as part of their 26 package, I don't know, but I suspect there's quite a bit of 27 unrecognised or unassessed/non-assessed cognitive 28 impairment. Really difficult to get SDA for psychosocial.

MS BATTEN: Thank you, Dr Pollock. Ms Humphrey, can I turn to you, is there anything else that you can add on the requirements to access the SDA or the SIL for NDIS for people with psychosocial disability?

MS HUMPHREY: I think following on from Sarah's comments, I really think it points to that workforce capability development that's required and the need for service navigators. I think it's a complex system and, in terms of NDIS, and then on top of that access to SDAs and SILs is quite complex as well.

I am very interested to hear Mind's approach around their customer assessment process around SILs, and I think that sounds like a great example of something that should be replicated more broadly across the service system.

MS BATTEN: Thank you. Dr Fotheringham, is there anything

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you can add about the requirements for NDIS first accessing 1 2 the SDA and SIL? 3 4 Nothing of substance. DR FOTHERINGHAM: I think 5 Dr Pollock has answered the question very thoroughly and very well and I agree with all her comments. I think she 6 7 can add to them. 8 9 I'll come back to you, Dr Pollock. MS BATTEN: 10 11 DR FOTHERINGHAM: So no, I'll sit aside. 12 13 So, SDA and SIL are not the only housing DR POLLOCK: supports available through the NDIS. Do you want me to say 14 15 a little bit about the other supports because I think they're greatly under-utilised? 16 17 18 MS BATTEN: Yes, if you can say those briefly and then 19 after the break I'll come back to each of you and askwhat can be done by NDIA to better access all of these supports 20 and then what the state can do to help people betteraccess 21 these supports. Thank you, Dr Pollock. 22 23 24 DR POLLOCK: So, there's two specific items in the NDIS 25 price quide: the first is a capacity building itemcalled 26 Improved Living Arrangements, and that is really designed 27 to help people with any activities that relate to their 28 accommodation. So, that may be helping them to apply for a 29 rental tenancy or undertaking tenancy obligations, but it's 30 very specific around helping them to secure and maintaina 31 tenancy. 32 The second one which I've actually only just foundout 33 34 about, and I think that fascinates me, it's only in the 35 last couple of weeks because I've been digging aroundin the NDIS because of this panel, I discovered there's a 36 37 thing called capital support for home modifications, which I guess I knew about, I knew about it in relation to 38 39 physical disability, but potentially it's there tobe 40 applied to people with psychosocial disability; for instance, soundproofing. 41 42 43 So, sound disturbance, particularly at night, for a 44 lot of people with a complex mental illness can be a 45 significant stressor, and then lack of sleep can be one of the things that tips people from going along really, really 46 47 well into being very, very unwell.

Potentially the home mods, it's called capital improvements to a building, I am not aware that this has been used at all for the sorts of things that people with psychosocial disability might need modified in their building. I also think there may be a barrier for people living in social housing making certain kinds of home modifications.

This has come up because I've got a friend who's actually in this position of wanting some soundproofing but, (a) not being able to get it through the NDIS, and (b) whether she can actually make the modifications to her property or not is another matter, but it's kind of opened up this whole kind of area and whole kind of question for me about what is an appropriate application of that home modification for people with psychosocial disability.

19 MS BATTEN: Thank you very much. I will give everyone a 20 break, so I'll give you all 10 minutes. I have five more 21 questions for you and then I will hand over to the 22 Commissioners after that. Thank you very much everyone.

## SHORT ADJOURNMENT

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26 MS BATTEN: Thank you everyone. As I mentioned before the 27 break, I just have five more questions for you and then I 28 will hand over to the Commissioners.

30 We're still in the topic of trying to increase access 31 to accommodation support through NDIS. Dr Pollock, you 32 just very helpfully outlined the different sources of 33 potential NDIS funding.

My question, and I'll direct this first to you, Dr Pollock: how can the NDIA improve the ability of people with mental illness to access those supports?

39 DR POLLOCK: I think that's a very good question. I think 40 some of this actually goes back to the sort of original 41 design of the NDIA and the NDIA's own understanding of what 42 psychosocial disability actually kind of looks like and 43 consequently what sorts of things support people with psychosocial disability, and particularly how - therole 44 that housing plays in improving the lives and the outcomes 45 of people with psychosocial disability. So, I think it's 46 47 about the NDIA's own understanding of the intersection

between housing, mental health and mental illness and
 disability, and in the context of trying to achieve a
 contributing life.

I think that, if the NDIA - so some of it, kind of speaks to the NDIA's own understanding of these things and their own workforce capability, particularly planners, particularly planners and LACs, but probably also people who make decisions that impact on what goes into peopleyou know, make eligibility related decisions and package size decisions.

I think generally if the NDIA want to improve the ability of people with mental illness to access SDA and SIL and other housing supports, I think the NDIA needs to improve its own understanding of what those things look like and why they matter.

I think more consideration needs to be given to the possibility of having congregate care, congregate models as one option. I know that, in the NGO sector, and amongst consumers, there's some opposition to anything congregate because it's seen as, you know, that's not how other people live. Well, actually it is. If I think about modern urban apartment living that's exactly what we're talking about.

27 So, we're talking about high quality congregate 28 models, where people have their own apartments and have access to their own private space, but they also have 29 access to the 24/7 support that they might need. 30 And I 31 would say that probably up to a maximum of 15 people; once you get beyond 15 people then you move into some sort of 32 different notion of congregate care. At the moment there 33 34 are rules and regulations that prohibit that or certainly 35 make it much more difficult.

I think some of the NDIA workforce capability, and then looking at the NDIA's own rules and regulations to see where it presents options like congregate living, would certainly enable people to access more housing support.

42 MS BATTEN: Thank you. Ms Humphrey, can I turn to you 43 next. Are there things that you think the NDIA could do to 44 help people with mental illness access better accommodation 45 supports?

47 MS HUMPHREY: I think the role of the local area

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coordinator is something that should be examined, and the 1 clarity about where housing risk is identified in the 2 3 support plan, what is there in the role around considering SILs and SDAs within that context. I mean, I quess that's 4 5 what I would add to what Sarah's already outlined. 6

7 MS BATTEN: Thank you. Dr Fotheringham, is there anything 8 that you would like to add on what NDIA can do?

10 DR FOTHERINGHAM: I guess I want to make the remark that, 11 you know, the NDIS has been a really rapid rollout of a very comprehensive and wide-ranging system reform, and that 12 has led to a number of challenges around information 13 dissemination, clear guidelines, and consistent 14 15 understandings of the system across the country.

And, as Dr Pollock mentioned, the understanding of 17 that system of psychosocial issues is still developing, 18 19 which means that determination of understandings of quidelines and protocols is a constantly evolving piece. 20 It's not a static system at this point and not even close 21 to it, so it's very early days for the whole system, and I 22 23 think just as a communication exercise that's a really 24 difficult challenge. So, if people who are working within 25 the system are struggling to understand how the system 26 works, how can consumers understand how the systemworks 27 and know what to ask for?

And that's a profound challenge still, and that's a challenge for physical disabilities as well. I mean, it's 30 not as though that's all clear and completed.

Sarah mentioned capital improvements and some of the 33 34 work AHURI's done in terms of disability housing in 35 relation to physical disability has shown that the capital improvements side or stream of funds is a really difficult 36 37 one to access and a difficult one to use, so it's useful for mental illness, I think. It's certainly worth 38 39 exploring and worth supporting, but by no means simple.

I just wanted to, I guess, touch on Dr Pollock's 41 42 comments around congregate housing and I think it's worth 43 just making a distinction between two forms of that. She 44 talked about apartment complex living and, you know, studio 45 apartments and the like where one of the apartments is 46 occupied by a carer of some form, versus some of the other 47 congregate housing that's been used in the disability space

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over the years which tends to be more like a sharehouse, 1 2 where you have your own room, but it's sharedkitchen, shared land facilities and so on, but you don't actually 3 4 have a choice about who your housemates are, and that's 5 quite a different scenario and probably a different set of outcomes, and I think the more we're moving towards that 6 7 apartment complex version rather than the forced share 8 house version, then I think that's a positive. 9

10 MS BATTEN: Thank you. The last question related to NDIS 11 is the role of the State Government, so the question 12 specifically is, how could the State Government better 13 support people with mental illness to access SDA and SIL 14 and the other supports that have been mentioned funded by 15 the NDIS?

17 Ms Humphrey, I might turn to you first to see what you 18 have to say about what the state can do.

20 MS HUMPHREY: Look, I think there is a gap between 21 connecting people into the NDIS in totality, whether that's then leading to SDA or SIL access, and I think that really 22 23 points to the need to fund the systems advocacy and service navigation role. There's a real gap in the service system 24 25 with, you know, now the loss of the PDRSS system in 26 Victoria of kind of what we need to do prior to the NDIAin 27 order to get someone into that service system. So, I think 28 there's a kind of functional gap within the service system that the State Government needs to fill in the absence of 29 30 the PDRSS program.

MS BATTEN: Dr Pollock, can I turn to you next, what do you think the State Government could do to enable peopleto better access the supports under NDIS?

Look, I fully concur with what Cathy's just 36 DR POLLOCK: 37 said about system navigation and care coordination. People need the support coordination within the NDIS to be 38 39 sufficient; it's kind of underdone I think, in terms of 40 actually helping. It's underdone in terms of how the role's conceptualised and how it plays out. I think anyone 41 42 with complex needs, some State Government funded 43 coordination and navigation would be really, really 44 helpful.

I think there's some workforce issues. Just
 upskilling the mental health workforce in the most general

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sense around the role that housing plays in people's wellness and illness. Both the clinical programs that actually interface with the NDIS, so the EIPRS, the Early Intervention, Prevention and Recovery Support program, which is really an NDIS gateway, it's really important for the people, the NGOs and clinical partners who are providing that to have good housing capability.

9 I think beyond having a housing aware mental health 10 workforce that can then help people either access NDIS, or 11 who are within the NDIS to actually access the housing 12 supports that are available; I think that would behelpful.

14 MS BATTEN: Dr Fotheringham, is there anything that you can 15 add on what the state could do to support people tobetter 16 access the NDIS?

DR FOTHERINGHAM: My understanding is that New South Wales has done a bit of work and I believe this connects through to the social and affordable housing fund that I talked to earlier that has prioritised disability housing in some parts of the program.

I quess it's also worth making the point that there is 24 25 a supply issue here as well and it sort of echoes some of my earlier remarks about the social housing systemand the 26 27 size of the waiting list. The sense that there is 28 sufficient SDA funds to meet those needs, you know, in a physical disability space: it's clearly not, it's avery 29 30 small proportion that's met. So, again, we have a really 31 significant gap between the size of the demand and the size 32 of the available funds, the available supply. And I think 33 that's the context that, as much as it is repetitive to 34 keep reinforcing, it is a really important part of the 35 context.

MS BATTEN: Thank you. This leads on to where I'm going
to direct my questions to you, Dr Fotheringham, about
innovative models. You mentioned the SAHF fund before.
Can I ask you this question and maybe if you need to return
and expand on this on what your comments were in relation
to the SAHF fund please do so.

Are there innovative ways the State Government could
increase the volume of appropriate affordable housing stock
for people with mental illness?

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Thank you, yes. And look, I think SAHF DR FOTHERINGHAM: 1 2 is a really good example of that so I will perhaps drawon 3 that example again. And again, a bit of context setting, it's worth recognising that housing policy in Australiais 4 split across levels of Government. A lovely Federation 5 means that the Federal Government has some responsibilities 6 7 for housing policy, and the states and territories have 8 other responsibilities, and for that matter so does Local Government, and that creates, I guess, a division or aless 9 accountable sense because of that dispersion of 10 11 responsibility.

But the states clearly have a key role and a leadrole in many respects, including the supply of social and affordable housing through the public housing system and support of the community housing system.

There is, I think, a need for much greater emphasis on 18 19 disability accommodation generally, physical and mental health included. I think the way in which the continuing 20 21 evolution of a multi-provider system; I quess, going back many decades there was a public housing system and that was 22 23 essentially the offering for affordable housing, it was largely targeted to key workers, and that's sort of the 24 very early history of public housing in this country. 25

27 But over recent decades that's shifted to become more 28 of a multi-provider system where the state-owned and run public housing sits amongst a combination of community 29 owned and operated social and affordable housing, and 30 31 housing that is perhaps formerly owned by the state or still owned by the state but managed by the community 32 sector. So, there's a complex system of suppliers there 33 34 and it is entirely possible for the state to prioritise 35 funding towards particular cohorts and, to myknowledge, mental health has not been amongst the cohorts of 36 37 particular attention in that space, in Victoria's recent history, but certainly there is opportunity for that. 38

40 That probably needs to be pragmatically built into 41 other programs. So, recent announcements by the Victorian 42 Government of significant building of social and public 43 housing could be fine-tuned to have particular emphasison 44 mental health. That would be a really positive step.

Programs like the SAHF fund which harness private
 sector engagement, community sector as well as Government

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to effectively a multiplier effect through that partnership. Again, an emphasis on mental health within the design of those programs would be incredibly beneficial.

6 MS BATTEN: You also mentioned stock transfer. Could you 7 just explain how that works, the stock transferarrangement 8 works, and then also if I can ask you to maybe go intomore 9 detail with the SAHF fund with the Ivanhoe example, what 10 the partnership arrangement was exactly and the roles of 11 the different players.

So, stock transfer, there's two 13 DR FOTHERINGHAM: Sure. forms of stock transfer which is really the movement of 14 15 housing stock from the public housing system, for the state-owned and run housing system, to the community 16 sector. And that's done for a range of reasons but there 17 are two key forms of it: one is title transfer where not 18 19 just the management of the property but the ownership of the property is transferred to a community organisation, 20 often through a tender process. And the other is 21 management transfer, where the state retains ownership of 22 23 the property and the land beneath it, but a community housing provider will take over the management of the 24 25 property itself and of the tenancy within it.

The motivations for that process are complex, there are a whole lot of sort of funding implications for that, and one of which is access to Commonwealth rentassistance, so tenants who need rent assistance because their incomeis not sufficient or adequate for the rental.

That's not available to public housing tenants but it is available to community housing tenants, so that switch has an impact on the cost sharing between state and Commonwealth.

But, more significantly perhaps, the transfer of management of stock to the community sector is believed to have better outcomes for the tenant. There is a perception that the caseloads that are typical of a community housing provider are lower than for a public housing tenancy manager.

I've recently heard someone in Victoria say that as a
 public housing tenancy manager they had 300 tenants on
 their books as a tenancy manager and they moved to a role

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in the community sector where they had 80 and that was
considered a high load in that sector. So, you know, there
are different approaches to tenancy management in those
systems and different emphases.

And there is a bit of a prevailing assumption that the community sector provide better outcomes for tenants and for the management of the properties. Now, that's not necessarily evidence based but that is an assumption underlying that transfer.

12 In terms of the SAHF program and the Ivanhoe example in particular: well, I'm not privy to the contract, 13 unfortunately, but what I can say is that, look, it 14 15 involved a significant developer, one of the sort of names 16 that you see all over the town, you know, on construction sites; major development. I'm not sure how many 17 apartments, a couple of hundred I think overall, or at 18 19 least a hundred, and a community housing provider, 20 I believe it was Mission Australia in this particular 21 example but there have been many involved; the bidding 22 process for that fund was exhaustive. And use of 23 Government land as well, so there was a complex arrangement 24 involving Government assets and the private sector and 25 community sector coming together in a really complex 26 partnership.

28 There have been two rounds of that fund so far, really 29 significant investment of funds in I believe the billions 30 of dollars for long-term housing outcomes.

MS BATTEN: Thank you. Ms Humphrey, can I turn to you and ask you about innovative models, and particularly some of the work that Sacred Heart's been involved in.

MS HUMPHREY: I think there are opportunities for that private sector investment to be explored. We certainly began some conversations with private sector investors about their interest in developing accommodation options, but it is a piece of work that's underdeveloped.

I think the other area of opportunity, you know, there is the affordable housing social impact bond moneysitting with - where Hesta has made available funds through superannuation to Social Ventures Australia which I don't think the uptake has been significant. So, I think there are those kind of options that ring in that kind of

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investor environment into creating housing options, you 1 2 know, alongside access to the NHFIC fund for community 3 housing providers to get low cost debt. 4 5 I think there's ways of kind of massaging the available mechanisms to create some opportunities, and I 6 7 think, you know, really it's got to be led through community housing providers that want to provide 8 9 particularly options for this cohort group. 10 11 I think Michael's outlined a couple of examples of I couldn't add to that detail. 12 those. From a support provider perspective I think, having payment by results 13 contracts really drives a support provider to really focus 14 15 on outcomes in a supported accommodation environment, so 16 that alongside the capability of investing into housing, alongside support models that are outcomes-driven, Ithink 17 get great results. 18 19 20 Dr Pollock, can I direct this guestion to you, MS BATTEN: 21 about innovation and opportunities to increase the housing 22 stock. 23 24 DR POLLOCK: You can direct me, but I actually don't have 25 anything to add to what my colleagues have already said. 26 27 MS BATTEN: Okay, thank you. Dr Fotheringham, I'll come 28 back to you, would you like to add something else? 29 30 DR FOTHERINGHAM: Dr Pollock and I are running a good tag 31 team, I think. 32 I would actually like to expand a little bit and thank 33 34 you, Cathy, for mentioning NHFIC. The National Housing 35 Finance Investment Corporation is a Commonwealth initiative that I think provides a really interesting angle on the 36 37 question you're asking. 38 39 It has several functions now, but one of its core 40 functions is the bond aggregator which is a mechanism through which financiers, often superannuation funds or 41 42 large-scale investors, can make contributions to social 43 bonds that are backed by Government guarantee, you know, 44 for a reasonable rate of return but with a social impact 45 purpose to them, and those bonds are aggregated by NHFIC, collected by NHFIC, and then awarded to community housing 46 47 providers through an incredibly detailed, effectively

tender process, bidding process, for development of 1 affordable housing, of social housing. In its very short 2 3 history that's already channelled billions of dollars worth 4 of money into the community housing sector, and that's 5 starting to form direct relationships between the large-scale investors, the financiers and superannuation 6 7 funds who historically have invested in social housing in 8 the UK and US but not in Australia, and we're talkingabout Australian entities; is building connections between those 9 financiers and the community housing sector which will 10 start to build a life of their own and that's one of the 11 knock-on effects of that system. 12 13

14 Victoria has also announced a bond aggregation, but 15 the uptake I think is probably less. The volume of funds available are smaller, the ambition is smaller, it's nota 16 national scheme, but there would be an opportunity for the 17 Victorian Government to re-tool that mechanism to focus 18 19 specifically on areas of need, and so that could housing for mental health. Part of this is about the impact, the 20 21 social impact that those investors can point to andthat's significant for them in a range of ways. 22

I would have thought that this is an area that has real potential for them. In terms of how bond aggregation works, there's a long history of AHURI research that has built this model and examined the international evidence over the years in coming together to do this that informed the development of NHFIC and I'm happy to share those (indistinct words).

MS BATTEN: The next question is still on innovative models, and, Dr Fotheringham, I direct this to you first again. What could be done to better support people with mental illness to maintain private rental tenancies?

You touched on this earlier, but what needs to be done? You mentioned that this was a cohort that's undersupported, but what supports or what can be done to maintain those tenancies?

DR FOTHERINGHAM: Thank you. My understanding is, there are fairly limited programs, and I think even more limited awareness of programs that are available to support tenants in the private rental system through the sorts of challenges we're talking about today. Awareness of them would be a first step.

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Part of the complexity of the private rental system which is, and I should acknowledge, is the growingtenure form in this country. So, more people are renting and more people are renting for very long periods of time. I mean, the sort of more traditional sense of an Australian housing career was that you lived with your parents, then you moved out and rented for a year or two and then you bought your own place and settled down. That's shifted dramatically.

There are very significant numbers of the population renting for 10 years or more, either in one place or sequentially, more often sequentially, and increasingly we're seeing people who are retiring while renting in the private system, and that's financially very challenging.

There are also two ways in which people can be involved in rental in the private system. One is renting directly with a landlord, often the mum and dad investor, a small-scale investor with just a few properties often close to their own home, and the other is through a real estate agent, and the dynamics there are incredibly different, and I think this is probably an unappreciated aspect to this.

One of the responses to the COVID pandemic and impacts on employment in this country, across the country we've seen state governments put forward models of negotiation between tenants and landlords, and well, that's not an even negotiation in that case, there is a power differential there automatically.

But also, in many of those there is a third partywith a different set of interests in the situation, so there's the outcome for the landlord, there's also the outcome for the real estate agent.

37 Similarly, the information that can be made available to a tenant, a real estate agent actually might have better 38 39 access to that information, be more aware of the programs 40 that are around than an individual who's invested in a property as their nest egg that is then renting it outwill 41 42 probably not be aware of some of those programs, so just 43 the awareness of them, let alone the scale of them and availability of them is a really significant area for 44 45 improvement.

MS BATTEN: Thank you. Ms Humphrey, can I turn to you

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In your view, are there things that can be done to 1 next. 2 better support people with mental illness maintaining 3 private tenancies?

5 There's an example within the Victorian MS HUMPHREY: Homelessness Service System, a program called PRAP, which 7 is Private Rental Access Program which has taken a focuson homelessness and family violence, and I think there's an opportunity to expand that program into responding to people with mental illness.

12 So that works to both secure and sustain housing in 13 the private rental market. There is a program called PRAP Plus that does a little bit more than that, but I think 14 15 there's an opportunity to kind of look at how that's working in the homelessness system and whether that can be 16 replicated in the mental health service system. 17

19 The other program that I've seen work well is head leasing programs where a community housing provider holds 20 the lease and then subleases that to a person with amental 21 illness. But what's important with that program, there 22 23 needs to be a subsidy that bridges the gap between market rental CRA and Newstart. I think when someone's on a 24 disability support pension that subsidy's not as deep, but 25 26 I think that requires some Government funding alongside the 27 head leasing program to make that effective.

We've seen people over time successfully manage those 29 head leasing properties and eventually have the lease 30 31 transferred to them away from the community housing provider and lead into more independent management of the 32 private rental, so they're two options that are worth 33 34 exploring in this space.

Dr Pollock, did you have anything to add about 36 MS BATTEN: 37 how people with mental illness can be maintained inprivate rental tenancies? 38

40 DR POLLOCK: I think what I would add is that, if we're serious about this, we actually have to do something about 41 42 people's financial security and their ability to access 43 employment. And I know that's kind of a long stretch for 44 what might help support people in private rental tenancies, 45 but having a decent income is really important. People 46 cannot, they simply cannot, manage a private rental tenancy 47 particularly in metro Melbourne on Newstart: it's just not

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possible. And I would say even the DSP in metro Melbourne is actually very, very difficult. So there's a big issue about financial security and income that I actually think has to be addressed.

In terms of specific supports or specific ways in 6 7 which people could be supported to maintain private rental: 8 a lot of the people with complex mental illness will have some kind of service contact or service system contact, so 9 just making sure that tenancy, the role - it's what Isaid 10 before, the role that housing plays and the need to support 11 people through tenancies when they're not very well is well 12 understood in the mental health workforce most broadly, so 13 there's early identification and available supports been 14 15 put in place, and that will suffice for quite a lot of 16 people.

I think if we look at specific programs, one of the 18 19 ones that I've been interested in is the Doorway program that Wellways has run, and that provides interlinked 20 tenancy support, psychosocial support, and delivered in 21 22 partnership with an Area Mental Health Serviceso that the 23 person has a clinical case manager and has their clinical 24 mental health needs met by the Area Mental Health Service, 25 and the program has the ability so sort of flex up and down 26 and to support people through periods of relative wellness 27 and illness, specifically focused on people in private 28 rental tenancies.

I would say that it requires focused, high quality support coordination which is, you know, something that Cathy mentioned before, it's absolutely essential.

34 Then I think beyond that I think, yes, definitely 35 looking at arrangements that facilitate head leasing and lead tenant arrangements, and thinking about the ways in 36 37 which risk - that there could be some risk sharingbetween the State Government and a community housing provider oran 38 39 NGO who's willing to take on a lease for somebody with a 40 complex mental illness. So, it's something that we've looked at, and particularly with the application of SILin 41 42 private rental, but have stepped away from it because of 43 the risk of carrying the lease.

Then I think it would be great to see some advocacy for people who are private rental tenants who have an NDIS package to just be able to use some of their package to pay

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1 for their rent during periods of illness.

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So, if I think about what - well, not necessarily what typically happens, but what can happen to people; they can be going along all right, everything fine, working, paying their rent. Then they get unwell, they can't work, they stop looking at their mail, they stop notice, they see the red envelope, they ignore the fact that they haven't paid their rent for three months because it's just been beyond what they can do, they get an eviction notice, that will be enough to tip them into significant illness and a periodin hospital.

The stress around maintaining a tenancy, paying the rent, is massive and it's a massive driver of deteriorating mental health. If people with packages could actually use some of that package to tide them through really difficult times I think it would be great. They can't at the moment, but it would be good to really test that with the NDIA.

And likewise, considering some sort of short-term brokeragefunds that pays people's rent during a period of illness so that they don't come out of hospital tryingto get themselves back together and then immediately hit a huge great big, you know, unpaid rent bill.

27 MS BATTEN: Thank you. Dr Fotheringham, I'll come back to 28 you.

Just very briefly, thank you. 30 DR FOTHERINGHAM: I just 31 wanted to pick up on one mechanism that both Cathyand Sarah mentioned, head leasing, which I think their comments 32 are really framed as something that a community provideror 33 34 a community organisation might do, and it's a verypositive 35 mechanism, but it's not just the community sector that can do that. 36

So the Queensland Government, for example, through the 38 39 Department of Housing and Public Works have for a number 40 of years now, for 20 years or so, run a head leasing program where they will lease properties for particular 41 42 vulnerable clients as a head leasing arrangement. That was 43 originally designed as a crisis accommodation set-up when there was a shortfall of available social housing, but over 44 45 the last couple of decades has really evolved into a head leasing arrangement that has operated for people to give 46 47 stability and safety for, well, typically about two years

now rather than the initial framing as a crisis response. 1 That's called the Community Rent Scheme up in Oueensland 2 3 and that's something that the Victorian Government could 4 certainly look at as a model. 5 6 MS BATTEN: Thank you. Thank you for adding that. Μv 7 final question before I hand over to the Commissioners for 8 their questions is workforce capabilities. 9 All of you have touched on this briefly as you've gone 10 through in your comments, but I would just like to wrapit 11 up in a final place. 12 13 14 The question is, what is needed to ensure the 15 workforce has the capability to provide the support needed for people with mental illness to maintain housing and to 16 live a contributing life? 17 18 19 Ms Humphrey, I'll come to you first. 20 21 MS HUMPHREY: Look, for me front of mind is sustaining tenancies practices. I think making inroads to kind of 22 23 defining that and articulating that in a practised way 24 across the various workforces, both in mental health and in 25 homelessness. 26 27 Trauma-informed care practices is really fundamental 28 and what that means both from an organisational perspective as a support provider, but what does it mean for 29 individualised care as well. 30 31 I think increasing knowledge of the NDIS and its 32 systems and navigating that is really fundamental, both in 33 34 mental health services and in non-mental health services. 35 T think somehow within the kind of mainstream service 36 37 system is creating information about where to go for There's kind of that first responder principle, 38 supports. 39 and this certainly was highlighted in the FamilyViolence 40 Royal Commission around, what are the touch points in which 41 a woman might touch the system and identify that family violence is a factor for her. 42 43 44 In the same respects, how does the mainstream service 45 system identify when someone is at risk of becoming unwell 46 or at risk of their housing breaking down, where can we 47 kind of intercept into that system early, and whether

that's with estate agents or GPs or other kind of first points of contact for people.

I think we need to kind of rethink that prevention activities of keeping people housed and what that means for workforce development and practices.

8 MS BATTEN: Thank you. Dr Pollock, can I come to you 9 next.

11 DR POLLOCK: Absolutely agree with what Cathy's just said. I think that we need systems that actually - we've got a 12 terrible lack of data, terrible lack of systems that 13 generate useful data. So, early identification is both a 14 15 skills issue, but it's a system issue. It's a, what do you do once you've identified that somebody's housing is 16 falling apart? There needs to be systems for actually 17 collecting that data and multiple points of visibility, I 18 19 suppose, for providers to actually see who's vulnerable, who's at risk. 20

I think we need systems around, not just early identification when things go wrong, but ways of knowing who's vulnerable, and I think that applies both to the specialised systems but also mainstream services.

So, if I think about young people, what's the role of schools, because schools know an awful lot about the young people and their family circumstances. So, what's the role of schools in being part of an identification and kind of early warning for children and young people who might be vulnerable.

I think, when we think about workforce capability, I think we're talking about multiple workforces, we're talking about the mental health skills, the mental health awareness and basic skills of the housing and homelessness workforce. The mental health workforce, we're talking about their awareness of the role that housing plays and knowledge of the housing and homelessness system.

Then I think we've got the disability workforce too that I don't think, you know, as I've said in a number of different ways already this morning, I don't think the disability workforce, neither planners, nor LACs, nor the NGO components of the workforce, I don't think we are particularly housing aware.

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2 So I think it's a question of understanding the 3 different workforces that kind of come to bear on this 4 question of housing and mental illness and the different 5 kind of skills that they need. 6

7 And there is a very particular and rather difficult 8 question of what you do about private landlords and real 9 estate agents and their skills and understanding of the 10 role that mental illness in particular plays in people's 11 ability to sustain their tenancies.

13 MS BATTEN: Thank you. Dr Fotheringham, is there anything 14 else that you want to add to the skills that are needed or 15 the workforce capability?

I guess I was intending to make some of 17 DR FOTHERINGHAM: the same remarks that Sarah has already expressed very 18 19 well, but look, the point of this is, there is not a workforce, there's a multitude of workforces involved in 20 this issue as part of the problem, and as much as there is 21 a challenge for the mental health workforce to behousing 22 23 aware, there is equally a challenge for the housing 24 workforces to be mental health aware.

I quess there's a number of sort of key providers or 26 27 key elements of the system to consider. There's DHHS as 28 the public housing provider and the training of public 29 housing tenancy management and so on in mental health There's the community housing sector and the role 30 matters. 31 of CHIAVIC, the Community Housing Industry Association for Victoria as their peak in disseminating information in that 32 space, and there are a number of training providers 33 34 relevant to both community and public housing through the 35 Australasian Housing Institute and through Swinburne's graduate courses, for example. 36

I'm less aware of what training is provided for real estate agents by the REIV or other leading agencies in the real estate space, though I think there is probably a workforce there where training and so on is highly relevant.

44 Then again, also in terms of the mortgage markets, for 45 homeowners, it's entirely possible for someone to go from 46 home ownership to homelessness for mental health reasons, 47 and so, the extent to which the mortgage holders havegood

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systems and good understandings of those challenges and good ways of supporting is an area to consider as well, so it's many different workforces to bring in.

MS BATTEN: Thank you very much for answering all of my questions, I'll now hand to the Chair to ask you the Commissioner's questions.

9 THE CHAIR: Thank you very much, all of you, for your 10 contribution today, and I'm going to try and just keep my 11 one question short because I know this is an area of 12 particular interest for Professor Fels, and then I'll hand 13 over to him and other Commissioners.

I think what's become evident both from your witness 15 16 statements and the conversation today, we've got two very complex service systems: so the mental health service 17 system, the housing and homeless service system, runningin 18 19 parallel, and we know about the bidirectional relationship between mental health and housing and homelessness and what 20 21 we need to try and deal with, and your witness statements do really highlight what we need to do both in terms of 22 23 rapid housing responses but also long-term housing for 24 people with severe mental illness.

26 And so, the challenge I guess for me is probably to 27 the last point you raised about, has anyone - and maybe 28 starting with you, Dr Fotheringham - do you have a view 29 about what is a way we can keep this discourse about the mental health housing homelessness interface dynamic so 30 31 that we - because both service systems have very high levels of unmet demand, probably haven't had enough 32 planning for the longer term requirements, and we're trying 33 34 to future proof the mental health system. Do you have any 35 suggestions about what might be done to ensure there's a better planning arrangement in place between mental health 36 37 and housing and homelessness services?

39 DR FOTHERINGHAM: Thank you for that question. Look, yes, 40 it is a really profound and complex space, and I'mglad 41 that you also acknowledge Professor Fels' interest inthis 42 matter because I think it's important to point out that the 43 work that AHURI's been doing in this space over a number 44 of years now with Mind Australia, but also with the 45 National Mental Health Commission before that, and 46 Professor Fels was instrumental in triggering that body of 47 work, so I wanted to acknowledge that as a really important

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1 foundation for the work that Sarah and I have been doing 2 since.

4 They are quite different systems. This is one of the 5 spaces in which the way in which governments operate with policy portfolios starts to run into trouble because, as 6 7 issues work across portfolios, the coordination can be 8 really difficult. I mean, this is a whole-of-government issue rather than an area for a specific department, a 9 specific minister, it's one that bridges portfolios and 10 those are always the most complex: the wicked problems, if 11 you like. 12

It needs a dedicated focus, is my short answer.

16 THE CHAIR: I think that whole thing about 17 whole-of-government responses and how do we actually 18 translate it into practice is an ongoing challenge forus.

Professor Fels, can I hand over to you because I know it is an area of great interest for you.

COMMISSIONER FELS: Thank you, Chair, and also like you,
 I'd like to thank the three witnesses for their excellent
 papers and their contribution this morning, they've all
 been most informative and helpful.

28 I had three questions. The first one is to Dr Fotheringham, and in a sense he's partly answered it 29 already: when we were discussing the question of the NDIA 30 31 not really making much room for SDA funding, I justwanted to sort of remind everyone, or have us reminded, that while 32 we need to pursue that question, we shouldn't let the State 33 34 Government off the hook. They have a really important 35 responsibility, do they not? I'm trying to make this a question, Chair. 36

Do they not? Do you agree, or do you agree that the state has got important responsibilities, and Iacknowledge you have actually covered off several of those points already.

And also slightly related to that, about the specific SDA issue, I'd like to comment that I believe one of the reasons for the limited SDA funding is that there was a major conflict between the Commonwealth and the states about who would be responsible and who was responsible for

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1 housing, particularly for housing for people with a 2 disability.

4 The final outcome was a standoff with neither really 5 being willing to step into the space but with the fact that previously the State Government spent about \$700 million on their own disability housing, so that kind of funding got lobbed into the NDIA and is used for SDA. So, a lot of it, the problems arise from a lack of Commonwealth and state agreement on who's responsible for funding for housing for people with a disability, including people with a mental health problem.

14 So, do you agree or do you agree that the state has 15 got pretty significant responsibilities in this area and along the lines that you've actually indicated, including 16 making mental health a bit of a higher priority in their 17 own housing allocations and decisions? 18

THE CHAIR: Well, go for that, Dr Fotheringham.

DR FOTHERINGHAM: Thank you for those questions, slightly 22 23 leading though they may be.

I guess, look, there's a few different things to 25 unpack there, but the broad theme of what you're talking 26 27 about, whether it's NDIA or more broadly, is really about 28 the Commonwealth State division responsibility for housing policy, and look, that is a significant issue. 29

31 It's worth acknowledging actually the changing relationships or the changing responsibilities over the 32 last 10 years or so - further, if you like, but really 33 34 fundamentally over the last 10 years or so - so really the 35 life course of the NDIA has operated in two different contexts in terms of housing policy. 36

So, when NDIA was first formulated we had a National 38 39 Affordable Housing Agreement and a National Partnership 40 Agreement on Homelessness. The NAHA, the National Affordable Housing Agreement, was a 10-year agreement that 41 42 was towards the end of its 10-year lifecycle.

44 The National Partnership Agreement on Homelessness was 45 much more short-term, typically one year of funding at a 46 time, and had led to significant uncertainty within the 47 homelessness sector.

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So, as the housing agreement approached its end and a new agreement was being negotiated between Commonwealth and states, one of the shifts that was undertaken was to roll the homelessness agreement into the housing agreement to have a single agreement that was longer term providing more certainty for the homelessness systems and homelessness funding.

10 We have that through the National Housing and 11 Homelessness Agreement, it is a different agreement to the 12 previous one in a range of ways and therefore a different 13 policy context to sit alongside the NDIA.

15 The Commonwealth Government, it's fair to say, has had 16 waxing and waning interests in housing policy and its role in housing policy. Under Prime Minister Abbott there was a 17 very clear declaration that housing and homelessness was 18 19 not the Commonwealth's remit and they would be stepping With a change in leadership, the 20 back from it. 21 Commonwealth has returned to the space, and quite significantly so. We now have a national housing minister 22 23 which we haven't had for a number of years, and we have 24 much stronger engagement in both housing and homelessness, 25 both through the Department of Social Services and through 26 Treasury, as well as through the investment in NHFIC as a 27 bond aggregator and distributor of first home buyerloan 28 guarantees and a range of other matters as they've taken 29 responsibility.

31 So, there was a period in which the Commonwealth was 32 less interested in housing that has now fortunately turned 33 to a much stronger engagement. But the challenge remains 34 that Commonwealth-state negotiations are always fraught and 35 the responsibilities are not necessarily completely clear, 36 nor are the approaches to it consistent from state to state 37 which makes that negotiation more complex.

Look, this happens in a number of policy domains butcertainly happens in housing.

AHURI led a policy, a group of senior officials on a study tour of Canada in 2018 where we looked at how their system works for housing and homelessness and they have similar challenges, in that, they have a Federal Government that has moved in and out of housing policy over the last three or four decades. The states or the provinces and

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territories there have significant roles but have taken 1 2 divergent approaches. They have the additional complexity 3 that their municipal governments, their city governments or 4 local councils, have taken really active roles as housing providers which is something we've not seen in this country 5 that I would like us to see. 6 7 8 But to answer your broad question, yes, the Commonwealth-state complexity there is a significant 9 10 impact. 11 12 THE CHAIR: Thank you. If we can now go to Dr Cockram. 13 COMMISSIONER COCKRAM: 14 Thank you. My question is to 15 Ms Humphrey, but before I start the question, just again to 16 say thank you to everyone for the wonderful submissions and the capacity of this group to better inform the Commission, 17 18 so thank you for that. 19 But, Ms Humphrey, you highlighted in your witness 20 21 statement issues related to trauma and the importance of a system that maintains a strong focus on being 22 23 trauma-informed. 24 In the context of this Commission's work related to 25 people living with mental illness I wanted to ask you about 26 27 the connection, trauma, substance misuse and abuse, and the 28 acknowledgment in your submission around increased rates of

housing instability.
I'm asking this question because throughout the
Commission's work we have been regularly informed about the
mental health system's challenges in fully supporting
people in a trauma-informed practice, supporting people
with comorbid alcohol and other drug problems, and
supporting people with a diagnosis of personality

personality disorders in groups of people at risk of

40 So, I was wondering if you could give us some 41 directions about how we might think about the 42 interconnection of those issues for service systemdesign 43 and service response.

45 MS HUMPHREY: Thank you, Commissioner, for that question, 46 I think it's a complex response and I probably won't doit 47 justice in this short timeframe.

disorders.

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But I think essentially, in order to understand trauma 2 3 and its impacts on an the individual and then what does that mean from a service system design or an individualised 4 5 support plan design, you have to understand trauma and what trauma-informed care means, and so, I think fundamentally 6 7 the service system needs that workforce capability and 8 organisational capability developed to understand what 9 trauma-informed care actually really means. 10

For us, it's kind of taking that view that we're not necessarily assessing everyone for the impact of trauma, but we take a trauma-informed view that people have been exposed to trauma in some form throughout their lives.

We have data that provides evidence of its prevalence, so we work from the assumption that trauma impact is evident in people's lives. I think for people with personality disorders often that's developed as a result of that traumatic experience often as a child and often in the family home that leads to that particular mental illness challenge for people.

24 So, you know, there's behavioural contexts and, you 25 know, Sarah spoke about people who can be scary, scaryto 26 themselves, scary to the service system, and scaryto their 27 support workers, and that's often the peoplewe'll see with 28 personality disorders alongside, you know, really problematic and chaotic substance abuse issues. 29 They're often the group that we're seeing really cycling around and 30 31 in and out of homelessness and in and out of engagement with the service system. 32

34 So, it requires a really thorough understanding of 35 what trauma means in terms of the way the personthinks 36 about their world and how they navigate their world. 37

I think, when you think about young people and their 38 39 stages of development, often for someone who's had their 40 first traumatic experience as a young person, that kind of development as an individual is really impacted, and often 41 42 there's that impact of the brain and what that means; that 43 they're often emotional, still functioning as a 7-year-old, rather than as the adult that's in front of you and what 44 45 does that mean in the way that we respond to their needs.

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I know that's a very short answer but it is quite a

complex and multilayered issue, but I think we need as a 1 service system to understand what it means both from an 2 3 organisational perspective and what that means when we are dealing with people with complex behaviours, that we don't 4 5 want a service system that gets scared of them and therefore bans them from the service system; we need to 6 7 understand about regulation, about responsibilities around, 8 I think, coaching the people to understand the impact of trauma in their lives and how they navigate their worlds 9 and the service systems that they come across. 10 11 12 THE CHAIR: Thank you very much. I think that point that you all made about the issue of trauma and the linkbetween 13 trauma and mental illness, housing, insecurity and 14 15 homelessness was very strongly put, as was the fact that it's very challenging to find safety in those environments 16 if you don't have stable or secure housing. 17 18 19 Professor McSherry, can we go to you. 20 21 COMMISSIONER McSHERRY: My question was actually on trauma-informed care too, so I think that's been well 22 23 covered. So, again, I just want to thank everyone for such comprehensive statements and I've certainly learned alot 24 25 today. Thank you. 26 27 THE CHAIR: Thank you. I think you've also given us lots 28 of examples of where you think better practice exists and ideas of where there is the different service delivery 29 models, different ideas of where we can, together in the 30 mental health system and the housing and homelessness 31 sector, have a better response, so we'll certainly be 32 following up a number of those. 33 34 35 I was particularly interested, Ms Humphrey, in your GreenLight Supportive Housing Program, the rapid housing 36 37 responses that you think are important to have within the system and what that might mean for people with mental 38 39 illness. 40 Professor Fels, I think you wanted the last question 41 42 before we wrap up, so a question not a statement. 43 44 COMMISSIONER FELS: Okay, I just wanted to ask Dr Pollock 45 if she would mind briefly summarising her conclusions, around about paragraph 30 and following, about the extent 46 47 or the numbers needing housing support; that might feed

into our general assessment of kind of general needs in 1 2 mental health. You've got some numbers there which are 3 very interesting, could you just briefly summarise them. 4 5 I'll do my best. So, these are absolutely DR POLLOCK: estimations, they're a kind of best guess, and I used 6 7 largely the SHIP study, the 2010 study, and then figures, 8 the prevalence figures that are used by the National Mental 9 Health Commission around severe and persistent - and severe and persistent episodic. 10 11 In Victoria I estimate that there are potentially 12 around 6,000 people who are homeless at any given time with 13 complex mental illness. But when I added in the prevalence 14 15 for people whose complex mental illness was also episodic, that figure rises to about 11,000. So, we've got somewhere 16 between 6,000 and 11,000 people who are currently homeless 17 with mental illness. 18 19 I think then - and this actually concerned me quite a 20 lot, was the figures that I estimated around the peoplewho 21 are currently housed, but they're either housed - they're 22 23 either living with family and they don't want to be, or they're in some form of supported accommodation and that 24 25 wouldn't be SIL; the numbers for SIL in Victoria are quite 26 small. 27 28 So, there are around 10,000 people who are currently 29 living in some form of supported accommodation, so SRS or boarding house or rooming house, and potentially another 30 31 10,000 who are living with family where that is not the desired outcome for either the individual or their family. 32 33 34 In terms of what I could work out in terms of who's 35 actually housed through SIL, somewhere between 500 and 530 people with primary psychosocial disability in Victoriaat 36 37 the moment. And SDA, I think I said previously, I think it's about 468 people who have got SDA approved in their 38 39 plan, but - I can't remember - somewhere around 250 or 300 40 people who actually have an SDA property and the majority 41 of those are in New South Wales and they've come from the 42 closure of a single psychiatric institution, Morisset. 43 Is that sufficient, Professor Fels? 44 45 46 THE CHAIR: Thank you, and I think that was a very 47 important acknowledgment also in that response that, in

addition to those who are homeless, you have a large number 1 of people who are living really in circumstances that are 2 3 not conducive to their mental health, wellbeing and 4 recovery, nor to those that they're living with, and we've 5 certainly heard that from both consumers with lived experience and carers about how stressful sometimes those 6 7 circumstances are simply because there's no other choice 8 and the other choice is possibly homelessness. 9

So, thank you all very much for underscoring the 10 importance of this issue for us as a Royal Commission, it's one of our very challenging areas to try and think through 12 what do we focus on, where do we think there'd be the 13 greatest impact for improving outcomes for those with 15 mental illness and housing instability or homelessness, and that's something that we'll certainly be looking at further 16 and today's panel discussion has been very helpful in focusing us on those four directions. 18

Ms Batten, thank you also for facilitating our discussions today and for leading us through the witness statements and the materials that were coming through that.

Thank you all for your participation and, as I saidat the beginning, I might just in concluding re-record my introduction after everyone else leaves. So, thank you all again, it was fabulous, and thank you especially panel members for putting the effort in during this Covid environment where everyone's working in such a different environment but your witness statements are such an important part of our deliberative process, so thankyou again on our collective behalf.

# AT 12.48PM THE COMMISSION WAS ADJOURNED

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