

YOUTH HOUSING AND HOMELESSNESS

WHAT
YOUNG PEOPLE
SAID

A REPORT ON THE IDEAS FROM YOUNG PEOPLE IN
TASMANIA ABOUT HOUSING AND HOMELESSNESS

TASMANIAN YOUTH FORUM
SEPTEMBER 2016



Tasmanian youth forum



youth network of Tasmania

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About TYF

The Tasmanian Youth Forum (TYF) is Tasmania's peak youth consultative body. TYF is an initiative of the Youth Network of Tasmania (YNOT), the peak organisation for the broader youth sector in Tasmania, with funding from the Department of Premier and Cabinet, through Communities, Sport and Recreation.

Acknowledgements

YNOT and TYF would like to thank the young people who participated in the TYF *Housing and Homelessness* Forum and Survey. We would also like to thank the workers who liaised with us to ensure young people were able to participate and to our TYF members, volunteers and sector workers who volunteered their time in the lead up to the Forum and on the day. We would also like to acknowledge our sponsors, Communities, Sport and Recreation in the Department of Premier and Cabinet (DPAC) and Launceston City Council.



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Executive Summary

This Report communicates the ideas from young people who participated in the Tasmanian Youth Forum (TYF) *Housing and Homelessness* consultation process held during May 2016, and the combined key findings from these consultations. TYF is the peak consultative body for young people aged 12 to 25 in Tasmania. TYF is an initiative of the Youth Network of Tasmania (YNOT), the peak body for the broader youth sector in Tasmania.

Having access to affordable housing is frequently discussed by the Tasmanian community, young people and key decision makers. A Statewide Forum and online Survey were created to provide young Tasmanians with the opportunity to discuss issues and ideas relating to housing and homelessness. The report found young people are concerned about homelessness and having access to affordable housing. It also found young people have practical ideas about how they can access affordable housing and address issues relating to homelessness.

Introduction

Having a safe and affordable place to live is important for people to be able to meet their basic needs, but this is often a challenge for young people for a number of reasons including their age, having lower incomes compared to other age brackets and complex relationships with families. The TYF *Housing and Homelessness* Forum and Survey provided young people with the opportunity to share their thoughts on issues relating to housing and homelessness and how young people can be supported in relation to these issues. The Forum also aimed to provide participants with a greater understanding and awareness of issues relating to housing and homelessness, increase their awareness of support services and strategies they can access, and explore the role of the broader community has in supporting young people (see appendix 1). This Report outlines the ideas shared by young people who attended the Forum and participated in the Survey. The key findings in this Report are formed as a result of both consultation processes.

Key Findings

Finding 1: Feeling safe and comfortable in a home is important to young people and they see people, including family, as central to this

Finding 2: Young people see having a home as a foundation for all other aspects of life

Finding 3: Young people understand the complex range of factors that can contribute to the prevention and early intervention of homelessness

Finding 4: Young people want more awareness in the community about housing and homelessness issues

Finding 5: Young people are concerned about the impact of negative stereotypes on their ability to gain employment and housing

Finding 6: Young people want better promotion and communication of the role of support services and how they can be accessed

Finding 7: Young people are concerned about their ability to enter the rental and housing market due to affordability, income and access issues

Finding 8: Young people want to learn budgeting skills at school to prepare them for living independently and into the future

Finding 9: Young people feel more prepared if they need to seek help for housing or homelessness issues after participating in the Forum

Finding 10: Young people are thinking about where they would like to live in the future from an early age and have ideas about this

Finding 11: Young people are concerned about the cost of housing and having an income to afford appropriate housing

Finding 12: Young people are most likely to seek help from their friends and family for housing and homelessness issues

Finding 13: Young people were most likely to say they would seek help from a housing service, social worker, youth worker or counsellor if they knew someone experiencing homelessness who needed support

Finding 14: Young people are aware of the complex issues that can contribute to a person experiencing homelessness

Finding 15: One in two young people know someone who has experienced homelessness

Finding 16: Young people want more access to affordable housing to make it easier for them to enter the housing and rental market

Finding 17: Young people want more shelters to support young people experiencing homelessness

Finding 18: Young people recognise having a plan, which considers finances and budget, is important for finding appropriate and affordable housing in the future

Background Information

The number of young people experiencing homelessness, as well as the availability and access to affordable housing are growing concerns in Tasmania. Hobart is often said to be an affordable lifestyle option compared to other capital cities in Australia, however, data on the greater Hobart region shows it is the least affordable capital city after Sydney (SGS Economics and Planning, 2016). The rental affordability index shows the majority of suburbs in the greater Hobart region are moderately unaffordable, with many of the remaining suburbs in an unaffordable price range when compared to an average household income (SGS Economics and Planning, 2016).

In Tasmania, according to the Australian Bureau of Statistics (2012) and the Australian Institute of Health and Welfare (2013), 25 per cent of the homeless population are between the ages of 12 and 24. Couch surfing is the most common form of homelessness, which involves staying with friends, other family members or even unfamiliar people for short periods of time (National Youth Coalition for Housing, 2016). The most common reason young people experience homelessness is because of family breakdown, which is often due to domestic or family violence. Several structural factors also contribute to youth homelessness including poverty, social inequality and youth unemployment (Australian Institute of Health and Welfare, 2015).

In Tasmania, housing options are very limited for young people due to a number of factors. For example, assumptions are often made in regards to a young person's lifestyle and ability to meet rental requirements. Young people are also often on lower incomes compared to the general population, have lower income support payment rates and face barriers to accessing public and community housing, such as needing to be over 16 years of age to be eligible for this housing.

There have been a number of strategies implemented by the Tasmanian Government to address homelessness and housing affordability for young people, including the *Tasmanian Affordable Housing Strategy and Action Plan*. At a national level, the National Partnership Agreement on Homelessness (NPAH) supports homelessness services and the National Affordable Housing Agreement (NAHA) supports people on low and middle incomes to have access to affordable housing. There are also initiatives to raise awareness of youth homelessness in the community, such as the annual Youth Homelessness Matters Day (YHMD) campaign. Despite this, homelessness and access to affordable housing remain a challenge for many young Tasmanians.

Those who experience homelessness as a young person are more likely to experience persistent homelessness in adulthood (Scutella et al. 2012). This is why it is particularly important to address these issues young people experience and ensure they are included in developing solutions.

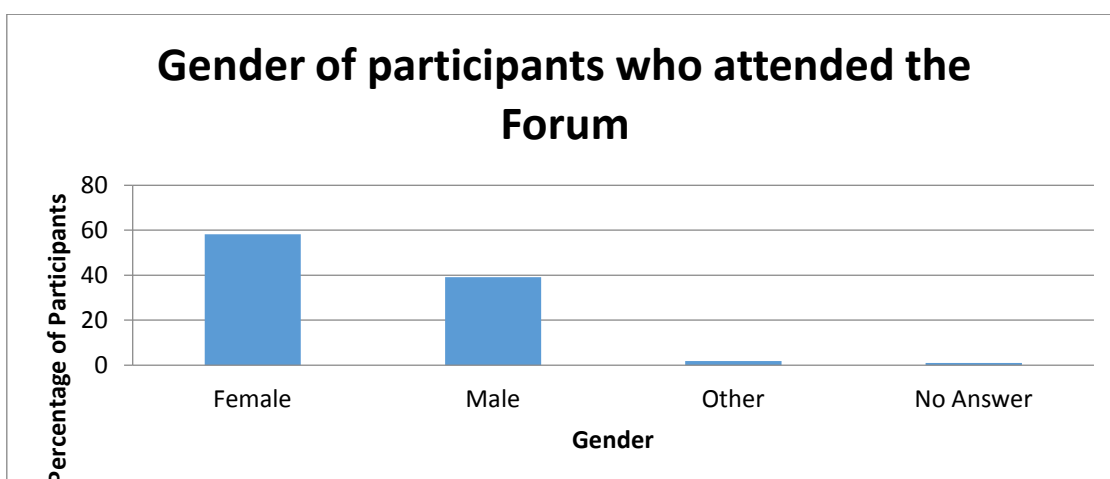
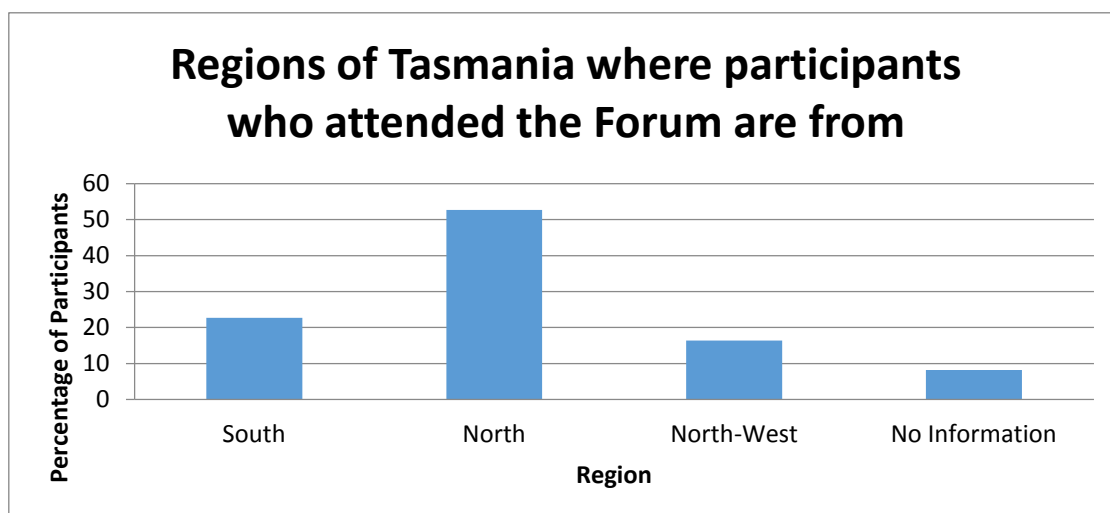
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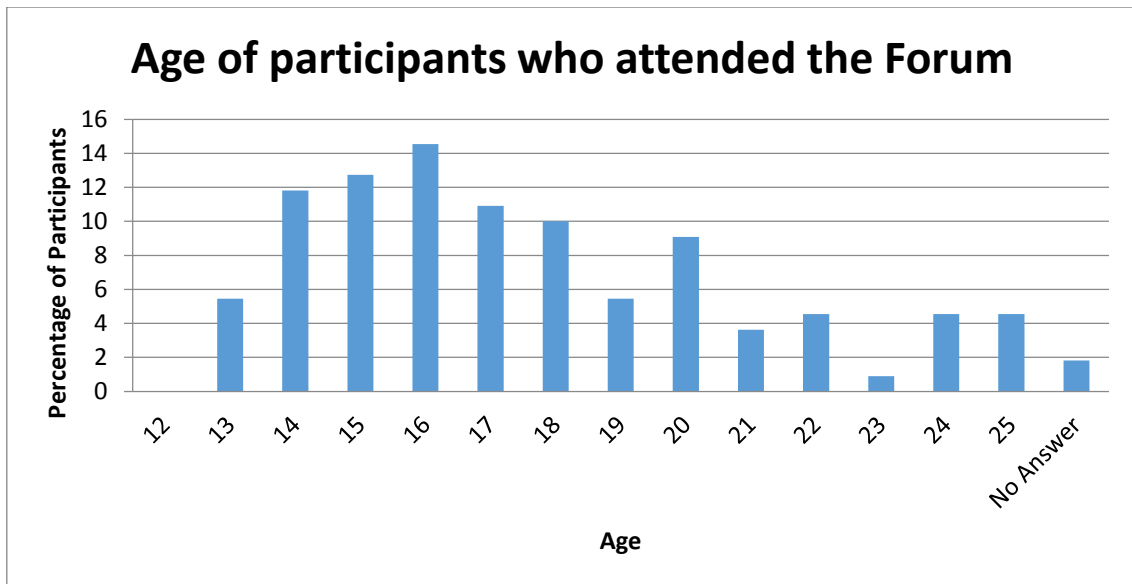
This Report aims to communicate the ideas and views of young people who participated in the TYF *Housing and Homelessness* Statewide Forum and Survey. Both the Survey and the Forum were open to young people aged 12 to 25 in Tasmania. A diverse range of young people from different backgrounds, aged 13 to 25, participated in the consultation process.

Consultation Process: Forum

The TYF *Housing and Homelessness* Forum was held on Friday 13 May from 10:00am to 3:15 pm at the Door of Hope, Launceston. The Forum was promoted in a number of ways including through youth sector networks, schools, peak bodies, shelters, housing groups and social media.

Approximately 110 young people attended from across Tasmania. The following graphs show which region of participants came from, gender and age.





In addition to this:

- 3.64% of participants identified as being Aboriginal or Torres Strait Islander
- 20.91% of participants identified as being from a Culturally and Linguistically Diverse (CALD) background
- 2.73% of participants identified as being a young person with a disability

It is important to note that the accuracy of this data may be limited as it requires young people to provide information and self identify when registering for the Forum. As demonstrated by the graphs, not all young people responded to each question.

Participants were welcomed to the Forum by Simon Duffy, Adviser to the Minister for Human Services, Jacque Petrusma, before listening to an overview of the day (see appendix 2) by Mo, the Forum facilitator, and completing a survey, which feeds into second part of the consultation process.

Participants started the day by participating in an activity, which involved forming small groups to create something that represented what a ‘home’ means to them. Participants then formed small groups to discuss and brainstorm issues relating to housing and homelessness.

YNOT provided a short presentation on youth homelessness to participants. The presentation aimed to inform participants of statistics and terms related to homelessness, to provide them with additional knowledge and information about the topic.

Participants then choose from one of 11 topics to form discussion groups where they were asked what they would like to retain (what is already working well), what they would like to change (what could be improved), and what they would like to create (what does not exist yet) in relation to their topic (see appendix 3). At the end of these discussions, groups developed one main idea or solution to present at the end of the day that they wanted to see happen.

Before selecting a second topic to discuss, participants listened to Zac Lockhart who was the guest speaker at the Forum. Zac is the recipient of the 2016 Tasmanian Young Australian of the Year Award for his work in sharing his own experience of overcoming homelessness and mental health challenges to raise awareness of these issues. Zac shared his story with participants before answering questions from the audience.

Following this, participants chose a second topic they wanted to discuss. Each group then presented the main idea they had developed to participants at the Forum and finished the day by recapping what had happened at the Forum, what would be happening next and completing feedback surveys.

‘What is a home?’

Participants formed small groups for an activity to create something that represented what a home means to them. Participants had access to card, boxes, pictures and craft materials to create their object, which they presented to the other groups. Many of the groups used a box to represent a house and decorated or filled it with pictures and objects they had created to represent what they thought were important aspects for a home including people and resources to meet their basic needs. A few groups chose to create a poster and wrote what they thought was important for a home to have and included some pictures to illustrate their ideas.

When presenting their ideas, young people talked about a range of elements they thought were important aspects of a home.

Every group talked about the importance of family or people in a home. The participants said people should be happy and living with people who love and support them. They said this would enable people to be themselves and respect different cultures that may be in one house. The majority of groups also had items to represent the importance of being able to feel relaxed, happy, comfortable, loved and included. One group said they thought it was important for them to be courageous and determined when finding somewhere to live. Several groups also mentioned the importance of pets and animals in a home.

Many of the groups talked about home being a special place where you can make the space your own. They said a home should be a safe place, which enables them to be free and connected to the people they live with and their community.

Young people also talked about the importance of having your basic needs met at home. This included having a place to sleep, being warm, fresh food, furniture, and access to communication and transport.

Finding 1: Feeling safe and comfortable in a home is important to young people and they see people, including family, as central to this

Brainstorm About Housing and Homelessness

Participants were asked to complete a big picture brainstorm, in small groups on issues relating to housing and homelessness.

Participants thought having an experience of homelessness could contribute to many personal issues including poor mental health, poor physical health and increased stress from not having stability. Young people also said they thought a person with an experience of homelessness would be less likely to go to school, have a job and have support.

Young people also discussed some issues they thought could contribute to a person becoming homeless. This included domestic violence, abuse, conflict, war, not having family and drug addictions.

Young people said issues that can prevent people from having a home were waiting lists to access public housing, lack of support, high cost of living expenses, families being apart, lack of housing specifically for young people, difficulty in saving enough money to buy a house and it being difficult to afford rent on your own.

Some groups said they thought young people would not be at school, have a job or hobbies if they did not have a home. This demonstrated that young people see having a home as a foundation for other aspects of life.

Finding 2: Young people see having a home as a foundation for all other aspects of life

Discussion Groups

Discussion group topics were developed in consultation with young people and sector workers, and were informed by policy and research prior to the Forum to encourage a diverse range of conversations and ideas. There were 11 topics developed in total and each group had an allocated worker to support discussions and explore other issues that young people may have wanted to discuss. The group topics were a guide for discussions although there was scope to cover other issues and ideas.

Each group was asked to identify what they would retain, change and create in relation to their discussion group topics. This enabled young people to explore what is already working well and what gaps there are or what improvements could be made in each of these areas. The following section outlines what young people wanted to retain and change in each topic discussion group. The ideas from each group are discussed in the following section of this Report.

Education and Training

Participants in these groups wanted to retain support they get from adults, particularly social workers or counsellors at school. Although they said they had

some access to this support, young people wanted more. They also wanted to change the perceived stigma associated with seeking help and encourage young people to get support if they need it.

These groups also talked about the importance of lifelong learning and wanted to retain opportunities for adults to engage in education and training opportunities in careers, jobs and workplaces. They also wanted to keep opportunities for young people to complete training courses in school to prepare them for their future.

Participants in these groups thought it was important to include learning about homelessness issues at school by making it a compulsory topic in a class.

Support Services

Participants listed a number of organisations that provide services to support young people, which they identified as something they wanted to retain. This included temporary accommodation, access to showers and laundries, access to social workers and support to find long term housing and access financial support. Despite this, participants thought there could be changes made to improve access to services, such as increasing the amount of services to help with health, hygiene and immediate accommodation needs. They also wanted to improve the accessibility of existing services because they thought young people may not know where to go or may not access services because of their opening hours or location.

Participants in these groups identified where there are gaps in services for their communities, such as a lack of accommodation for young people on the Eastern Shore area in greater Hobart. Young people also said they wanted to increase the support that is available to keep families together to prevent homelessness.

Young people wanted to change how they can apply for and access youth allowance. They said applying for income support can be a difficult process because there is a lot of paper work involved, a lot of identification documents are required, and it can be a slow process to receive payments and the support young people need.

Young people also wanted more information about services to be available so they could learn about where to go for support. This included more promotion of services and information through schools, and access to resources on issues such as homelessness. They reported it was important that people are aware of issues such as homelessness and wanted more people at school to learn about this.

Health

Young people in these groups talked about a range of health services that support young people with their health needs. They highlighted a number of programs and initiatives, such as bulk billing, free health services, shelters, food banks and community activity programs they wanted to retain. Participants wanted to increase these types of services for health and basic living needs because they thought they were working well.

Participants talked about the need to challenge the perceived stigma associated with homelessness and health and encourage people to seek help. These groups also raised a range of other issues which can prevent people seeking help including the not knowing where to go, not knowing about the services they can access, not having enough promotion for services, the amount of paper work involved when going to a service and potential waiting times for services. Participants said while there young people may access support, there are also barriers to them continuing to receive support, such as limits on the free psychologist sessions they can access before needing to pay, which they wanted to change. They also thought there were gaps in the services available in regional areas and thought there needed to be more holistic, community programs to support health.

Young people wanted communities to be aware of how to support people experiencing homelessness and to encourage people to seek help.

Managing Money

Participants in these groups said it was good that people could have access to income support, support services and emergency food services, and listed a range of services they knew of that could provide this type of support. Young people wanted to keep these support services and retain support they get from their community. They also recognised the importance of having positive relationships with family and wanted to keep relationships that had open communication.

Young people said it can be difficult to manage their money. This included navigating processes for Centrelink and banks, such as being able to provide enough identification documents. They also said it was difficult to manage money when they did not have an understanding of how to budget. Young people suggested changing classes at school to incorporate some lessons with a focus on budgeting. Young people also said it was difficult to budget on youth allowance payments because they struggle to cover their basic needs and living costs.

Participants were also aware that the economy and tax were other ways money is managed and can affect the money that a young person may be able to earn. Young people wanted more jobs and housing so they could earn money to manage and have a place to live. They also wanted more awareness of homelessness as an issue within the community.

Working and Employment

Young people said youth shelters and support services are important, including Centrelink, for supporting young people and they wanted to retain these. Participants also said that it is important for them to continue to have access to training opportunities and qualifications, which can help gain employment, prevent homelessness and gain access to housing. They said this provides them with a sense of purpose, develops friendships, and helps them build their skills, such as team work.

Participants in these groups wanted to change the perceived stigma and stereotypes associated with young people, particularly from employees towards young people who may be homeless or are from a different cultural background. They were concerned about this discrimination preventing young people from gaining employment. They were also concerned about jobs that are available for young people not paying enough to cover their basic living costs.

Young people wanted more open-minded employers, less discrimination and more equality in the workplace. They talked about creating different jobs to suit the needs of young people and more training for new employees to achieve this. They also said minimum wages and superannuation are important. Young people wanted more opportunities at school to complete work experience to be prepared for the workplace and help them gain employment in the future.

Homelessness

Participants in these groups said the government service for housing, Housing Connect, which connects people to housing support, and other youth-specific homelessness support services are important and they wanted to retain these. Despite this, they thought more youth specific services were needed. Young people wanted more long-term accommodation, safe shelters and programs for young people to buy land and build houses. Young people also valued volunteers and volunteer groups in the community who could support young people and wanted to keep these.

Participants recognised young people with an experience of homelessness may build resilience in the long term by overcoming challenges they face but recognised this can be difficult as their immediate focus is on meeting their basic needs. Young people in these groups wanted services that could work in schools, at home with the family and provide community role models to support young people to address the causes of homelessness and build resilience. They also wanted to create more awareness of the issue to reduce the stigma associated with homelessness and suggested TYF could go into schools to do this.

Finding 3: Young people understand the complex range of factors that can contribute to the prevention and early intervention of homelessness

Living Independently

Young people in these groups talked about the benefits of living independently, including better relationships with family, having a sense of purpose and being determined to live independently. They recognised that there are challenges to living independently, such as the cost of living independently and needing identification for Centrelink, banks and other services. Young people wanted to change Centrelink to a more youth-friendly process, reduce the stigma associated with young people living independently and change negative attitudes in the community towards young people.

Young people said they understood having support services such as Housing Connect and accommodation services enable young people to live independently and wanted to retain these. They thought more support could be provided with other living necessities such as rent and groceries, including more emergency food services. Young people wanted to retain opportunities to access education and employment because it helps them to earn an income and support themselves in the long term.

Participants also said real estate agents can be reluctant to provide rentals to young people because of the stereotypes that exist about young people and their lifestyles. Young people wanted it to be easier to move out of home and said having access to affordable housing would support them to do this.

Communities

Young people talked about safety in the community and said young people are concerned with crime in communities. They wanted their community to be a safe place and for community members to have a greater understanding of the issues that affect young people. Young people said awareness of the issues and how young people can be supported could be encouraged through community events, increased government funding for services and by encouraging intergenerational understanding of the issues young people may face. They wanted to retain support services for homelessness and mental health but have better promotion for these services to increase awareness about them in the broader community. Participants also wanted to create greater awareness of why a person may experience homelessness and break stereotypes in order to break the homelessness cycle and create pathways for homeless people.

Participants said support networks are important for young people to have. They wanted community support networks to be available for young people to access who do not have their own personal support networks. The groups also talked about cultural diversity and the importance of accepting different cultures in the community.

Young people said they could be better supported by increasing bulk billing for young people and their families, more social work hours in school and increased awareness of issues like homelessness and mental health.

Finding 4: Young people want more awareness in the community about housing and homelessness issues

Buying a Place to Live

These groups saw housing as a form of investment because they have increased in value in the past. They wanted to continue low interest rates and have the ability to work towards owning a house because it provides them with a permanent residence.

Young people wanted to increase the amount of affordable houses available to them because they thought it was important for young people to own a home and have that security. They recognised there are barriers, particularly for young people, when

trying to buy a house, such as needing a stable form of employment when applying to get a loan. Young people said a first home buyer's grant, flexible housing options, community built houses, low interest loans and cheaper houses would help young people to own a home. They also said saving for a house deposit was a big barrier to owning a home.

These groups talked about renting being a step to buying a home but it can be difficult to get a lease as a young person. Young people said there needed to be changes in the negative attitudes of landlords towards young people, support for rent while building a house and more long-term rental opportunities. They also recognised there needs to be more jobs for young people to earn enough money to cover these costs.

Friends and Family

Young people talked about the importance of families and home. They said family can provide support by providing food, shelter, clothes and heating. They also discussed how family can provide support them in terms of personal development by teaching morals, ethics, ideologies and social skills, and provide young people with emotional support. Participants identified it is important to have both family and friends in their support networks and wanted to retain these.

Young people wanted to change the stigma associated with seeking help or having an experience of homelessness. Participants said young people should not become homeless due to their family circumstances and wanted more services for families to access family counselling. Young people in these groups discussed the need for more services and economic reforms to better support families to stay together. They said these services should be accessible in all areas and could be promoted through schools and university to help support families to stay together. They also said more support is needed for a single person if they are not living with their family.

Renting a Place to Live

Young people in these groups said it was good to be able to rent because it means you are seen as responsible. Participants also thought programs currently available to help young people afford rent were beneficial and wanted to retain these, however, said rent assistance does not cover enough of rental costs and means young people miss out on activities at school because they need to spend more income on rent. Other pay as you go services were also mentioned as good ways for managing money while renting. Young people said there needs to be more affordable rent options in more locations with more long term rent leases available.

While they saw renting could be beneficial, they also wanted to be able to own their own home. They thought needing a guarantor for mortgages was one of the main barriers for young people when trying to buy a home. They said this would be even more difficult if young people did not have a parent or guardian who could support them.

Participants wanted government to make housing for young people a higher priority and have more long-term rental properties, long-term supported accommodation facilities and support workers for young people available. They specifically mentioned more support is needed for young people aged 15 and under.

Participants in these groups wanted more opportunities for young people to be a lease holder in public and private rentals and said attitudes that landlords have towards young people can often be a barrier to accessing housing. Young people in these groups also said it is important for the community views about young people to be positive and to have more community activities available.

Ideas

The following section outlines what young people wanted to create after their discussions about what is working well and what could be improved in relation to their topic group. Young people voted for their favourite ideas at the end of the day and the topics have been listed below in order, starting with the highest amount of votes received.

Education and Training

Participants recognised that sometimes young people need financial support and different options for their education. This group said education was important for helping people get careers and therefore wanted to create more financial support for education. Part of this idea would be to create cheap onsite housing and non-profit schools with alternative learning choices. They also wanted to create opportunities in schools for young people to learn how to manage money and be independent.

Participants wanted young people to be encouraged to seek help if they need support and said there could be a team of support people in schools to make support easier to access. They also wanted an event at school so students could get to know the support workers and get help. They also wanted more promotion for assistance with education and training in shelters, and education about homelessness in schools and communities to create more awareness of homelessness issues. They wanted to do this by making homelessness a compulsory subject, like Maths or English, in Years 10 to 12.

Support Services

These participants wanted to create opportunities for speakers to come into schools to talk to young people about how to access help through different services. They wanted speakers with experience and knowledge about services, rather than teachers sharing information they had read. They also wanted information about services across Australia to be available nationwide. To achieve this, they wanted to develop a website to collate all of the information about support services in the one spot. The website would include videos with people explaining their service, how

they can help young people, frequently asked questions, information about how to get face-to-face support, personal stories and subtopics, with the content available on a mobile app too.

Health

This group wanted to create free health check up vans that could visit shelters, communities, schools, jobactiv providers and TAFE. The vans would have a focus on communicating what the service provides to young people and making it accessible by being onsite. The service would need to communicate with people about the importance of their health and encourage them to get health checkups. The service would be advertised to reach as many different people as possible, with posters in different languages to promote the service.

Young people also wanted to ensure people could meet their basic needs by having access to a place to sleep and hygiene facilities. The group wanted to create free accommodation pods in the city and boarding houses at schools. Young people said the homes could be developed by using new 3D printing technology. They wanted this to be supported with mobile facilities such as showers, toilets and laundry services available in the city, rural and country areas. This would enable people to be supported while they save to move out on their own.

Managing Money

Participants wanted to grow the Australian economy to create jobs. They said this could be done by making Australian made products affordable and by increasing import and export taxes. They also wanted young people to have the opportunity to learn about budgeting and saving, and ensure they have financial assistance available as a safety net. Participants wanted more education about resourcefulness and determining what essential items are needed when they move out of home.

Young people said there needs to be greater awareness of existing services that support young people experiencing homelessness and increase the amount of these services available, including food services and affordable housing.

The second group wanted to create opportunities to learn about budgeting at every school so all young people could develop budgeting skills. This would be supported by providing students with food and cooking plans that include the cost prices for meal recipes, pre-made recipes, education about support services available and counselling made available at schools for financial advice and other personal needs. Information about budgeting would also be provided to young people through websites, helplines, apps and advertisements on TV.

Working and Employment

This group wanted to create a building that has different support services on each level so young people could go to the levels that meet their needs. It would be called Y.O.U (Youth Opportunities and Utilities) The levels would be:

1. Transport support
2. Mentors
3. Planning for the future
4. Community Centre (with showers, beds and clothes)
5. Funding and investors
6. Developing skills
7. Workforces currently hiring
8. Youth Workers
9. General and individual training
10. Other requirements

This would be a place where all young people could go, no matter what their needs are and everything would be available for them in one place.

The second group wanted more opportunities for people experiencing homeless to get a job. They would do this by removing the perceived stigma and stereotypes associated with people who have an experience of homelessness to help make employers more open to employing people with an experience of homelessness. Employers would also have targets to employ a certain number or percentage of homeless people in the same way they have targets to employ a certain percentage of other cohorts by implementing new laws and workplace policies.

Homelessness

This idea was to create a hotel for the homeless, providing them with education, assistance to get a job, support with budgeting and personal support. The government, donors (including famous people with significant incomes), communities and charities would develop and fund the hotel. The group also developed a floor plan of what the hotel would look like. The bottom floor would have a separate room for accessing budgeting advice, counsellors, education and a common room, and the top floor would have bedrooms.

The second group wanted to create more accommodation options for young people under the age of 18. This would happen through fundraising, which would support service provision to be more effective and preventative. Programs in schools to prevent homelessness would complement the accommodation options.

Living Independently

This group wanted to create a mobile app for information on how young people can access affordable housing. Participants also wanted more support for their learning at school and to have a greater understanding of what other types of support is available to them. They talked about communities being a 'village' to support young people and said it is important for young people to have this support, feel safe and have a voice in the community.

Participants said it was important to find a place to live and have support to move out. They wanted legislation, policy and government funding to provide better family and financial support. They highlighted there needs to be more efficient processes

for this to happen and more employment opportunities for young people so they are not reliant on financial support for a long time.

The second idea was to create permanent and affordable share houses for young people. The share house would include a common room with fireplace, laundry, library or study area, kitchen, bedrooms, bathrooms, child friendly areas, up-to-date technology, internet connection, onsite youth workers and be close to accessible transport. It would be called a 'dignity' house, which is a safe and comfortable environment to live in.

Communities

The first idea was about having free pathway planning for young people available at community centres. Young people wanted this to include information about Centrelink, help to write job applications, budgeting advice, child support, education and training, and support to living independently provided by people who could help them plan goals and their future. This would provide individuals with support based on their needs and would address the pathway to being at risk of homelessness.

Participants also wanted more information about support services to be available through websites, campaigns, advertisements and events. They wanted to support this with more education in schools about these services and the issue of homelessness.

Participants wanted to create more medium term accommodation and for this to be a priority for government. They wanted services that support young people to get accommodation, including rent assistance, to be more accessible for young people. Participants said this would be supported by providing training to young people to prepare them for employment. Participants also wanted to create an independent living skills course at schools for students in Years 9 to 12.

Buying a Place to Live

Young people wanted financial support to cover the costs of rent to support them when building or saving for their own home and moving into permanent housing. Participants in this group wanted more houses to be built, using Tasmanian materials, which would create more jobs and apprenticeships for young people. This would support more young people to have jobs and provide more affordable housing for young people. Participants wanted banks to come to schools and teach students about how to buy a place to live and how to plan for this.

When purchasing a home, young people wanted to be able to access low interest rates. Participants recognised that staying at home with their family was a good way to save for a house because you can share living costs but knew this is not possible for everyone to do. Young people also said taking care of your family and elders by letting them live with you would help to increase the number of available houses.

Friends and Family

This group wanted to create more awareness about support networks young people can access, including their friends and family. They wanted more information and promotion of support services to be available for families and within schools. They wanted families to be able to provide safe homes and for young people to be able to talk with their families. Participants wanted family counselling and more financial support through youth allowance to be available to support this.

Participants wanted support to be easily available and have access to online and 24/7 telephone services as they said this is helpful. This group also wanted to reduce the stigma associated with seeking help and experiencing homelessness. They wanted services to be available to help families stay together, such as family counsellors.

Renting a Place to Live

These groups wanted more opportunities for young people to rent private and public housing. To help young people do this, participants wanted to have more support from youth workers in conjunction with housing support workers and include classes at school on how to rent, life skills and budgeting. This would help young people identify the basic necessities they need when renting.

Participants said this idea would be supported by creating more affordable, long-term rental properties and encourage landlords to house young people. They also said a website with information about renting public and private housing would be useful.

Analysis of Retain, Change and Create Discussion

One of the key concerns for many groups was the perceived stigma and stereotypes associated with young people experiencing homelessness. Young people discussed how this could be a barrier to gaining employment and housing. A few groups also highlighted that the stereotypes and stigma of young people living independently can also affect their ability to rent and live independently, and wanted these perceptions to change. Young people wanted more education about homelessness in school and the broader community so there is greater understanding of the issue, which can help to challenge the stereotypes associated with homelessness.

Young people were aware of services and programs that exist to support young people and more specifically, people with an experience of homelessness. Despite this, they wanted services and programs to be better promoted so young people, their families and communities are more aware of what services are available, how to access them and how they can support young people. While young people may know there are services that can help them, such as food banks, they may not know how to access these. Young people wanted this information delivered in a variety of ways, which included guest speakers at schools, resources, advertisements, campaigns and online.

Young people also said they thought there are some gaps in services in different areas of the State and wanted more services to be available and accessible in these areas. While services may exist, young people may be unaware of them or the services may not be meeting their needs. The stigma associated with seeking help is also a barrier young people identified to accessing support.

Young people said accessing some services can be difficult for young people when they need it most. Not having enough identification, particularly for Centrelink, was an issue that was raised by several groups. Having to complete lots of paperwork before being provided a service was also seen as a barrier.

When it comes to living independently, young people said there were many barriers to renting or purchasing a place to live. This included being stereotyped by real estate agents or landlords, and having difficulty saving enough money to move out or purchase a house. Young people said gaining employment can help address this but they recognised there are structural factors such as the availability of jobs, interest rates and the housing market, which impact their ability to do this. It is important to note that young people may have very limited influence in these areas.

Despite facing these structural issues, young people were able to identify practical solutions and strategies they could use now to prepare them for the future, although recognised they needed support to do this. Young people wanted to learn budgeting skills and get advice on financial information during school so they are prepared when thinking about moving or are ready to move out of their family home.

Finding 5: Young people are concerned about the impact of negative stereotypes on their ability to gain employment and housing

Finding 6: Young people want better promotion and communication of the role of support services and how they can be accessed

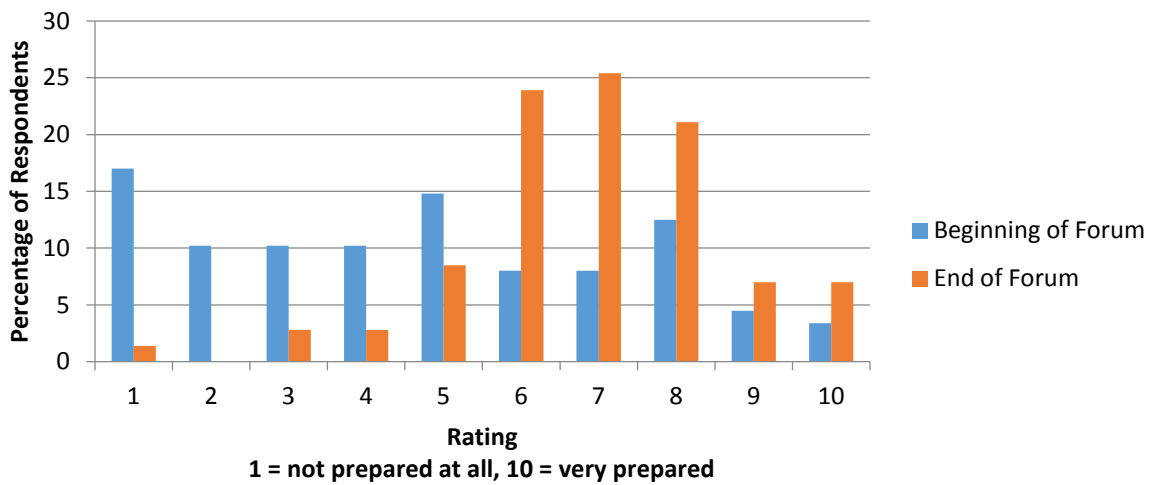
Finding 7: Young people are concerned about their ability to enter the rental and housing market due to affordability, income and access issues

Finding 8: Young people want to learn budgeting skills at school to prepare them for living independently and into the future

Forum Feedback

At the beginning and end of the Forum participants were asked how prepared they thought they were if they needed to access support for housing and homelessness issues.

How prepared participants feel if they need support with housing or homelessness issues

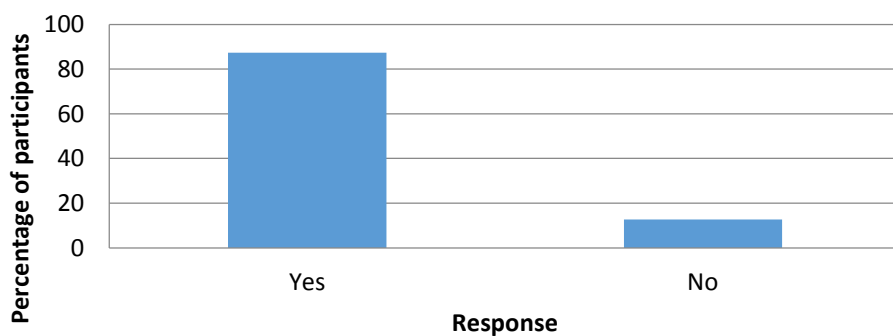


At the beginning of the Forum, participants varied a lot in how well prepared they thought they were to access support. Over 45 per cent of participants rated themselves a four or below, with rating one having the highest amount of responses.

Following discussions, presentations collecting some resources at the Forum, young people were more likely to feel prepared to seek support for housing and homelessness with 70 per cent of young people said they were between a six and eight.

Finding 9: Young people feel more prepared if they need to seek help for housing or homelessness issues after participating in the Forum

Participants who said they had more ideas about how to support a friend with housing or homelessness issues



Over 85 per cent of young people who attended the Forum thought they had more ideas about what to do if they or a friend needed support for housing or homelessness issues.

Participants said these ideas included how they could support people experiencing homelessness, the support services available for young people, places they can go for help and more information, and more awareness about homelessness issues. A few participants mentioned they had no knowledge about homelessness prior to the Forum but had learnt more about the issue and what to do if they or a friend needed help.

Some participants wanted to have more specific and detailed information available at the Forum such as dealing with banks, legal aspects of housing and homelessness issues, how to access family support and how to prevent homelessness. Resources covering some of these topics were available to participants although the issues may not have been specifically discussed.

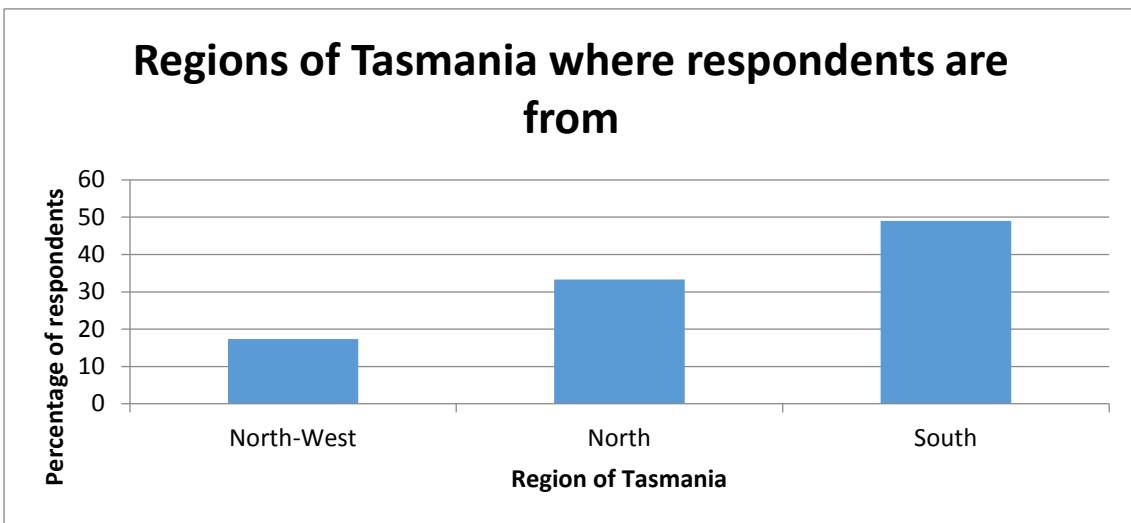
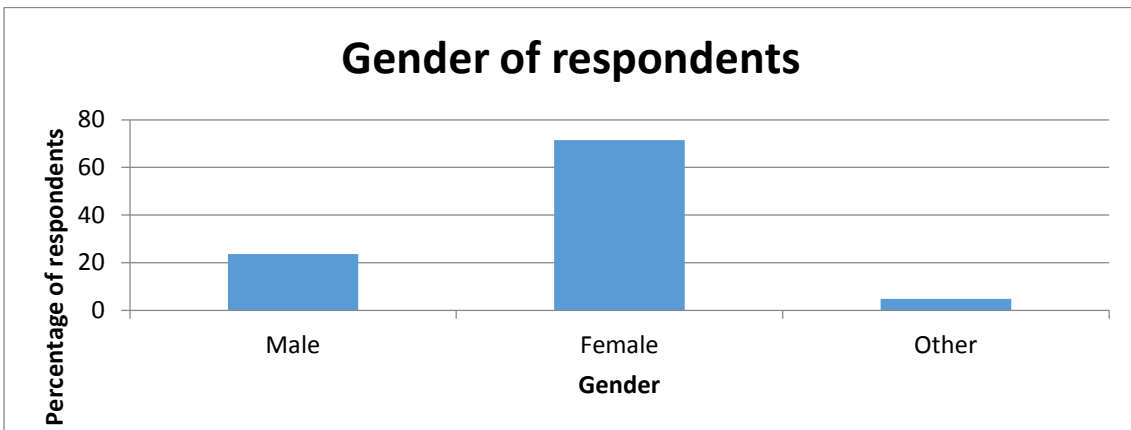
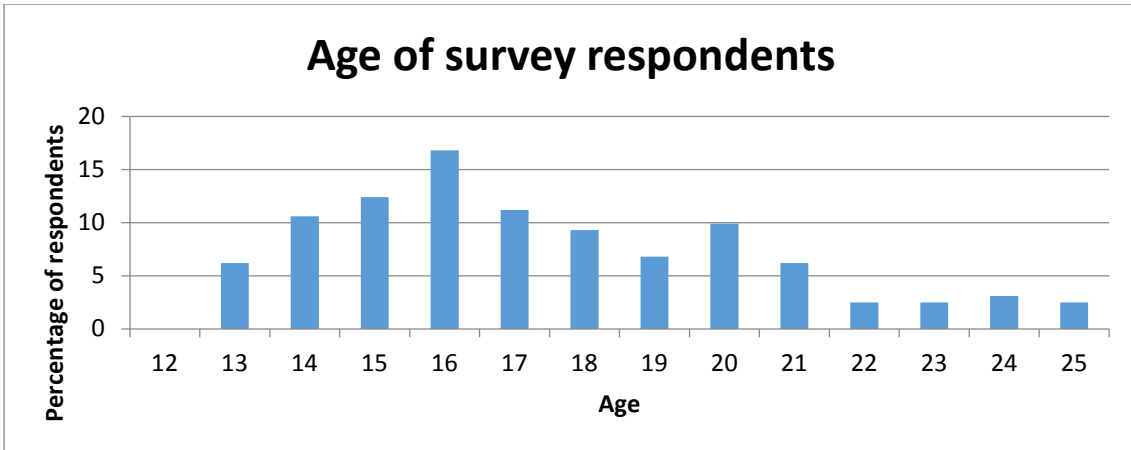
The majority of young people said the best thing about the Forum was hearing Zac speak and getting the opportunity to ask him questions. Over half the responses also mentioned enjoying the opportunity to meet new people and hearing about their experiences and ideas. They enjoyed being able to learn more about homelessness, discuss the issues and challenge the stigma associated with being homeless.

The majority of participants liked the structure of the Forum and said they enjoyed attending. Some participants said they wanted more young people to be able to attend or have more guest speakers and interactive activities as they really enjoyed these aspects of the Forum. Of the participants who attended, over 78 per cent said they would like to be involved in TYF future events.

Consultation Process: Survey

A survey was conducted to accompany the TYF *Housing and Homelessness* Forum to enable more young people to contribute their ideas and have a say if they were unable to attend the Forum. The Survey could be accessed online or as a copy that could be printed and returned.

There were 165 responses to the Survey, with 95 of these responses from participants who had attended the TYF *Housing and Homelessness* Forum where they completed a hard copy of the Survey at the event. This does not include people aged over the age of 25 who completed the Survey, and these responses were not included in the analysis of the Survey results.



The high proportion of respondents aged 13 to 16 reflects the demographics of participants at the Forum, which attracted a number of larger school groups. The Survey also had an unusually high proportion of respondents who identified as female. Of the survey respondents:

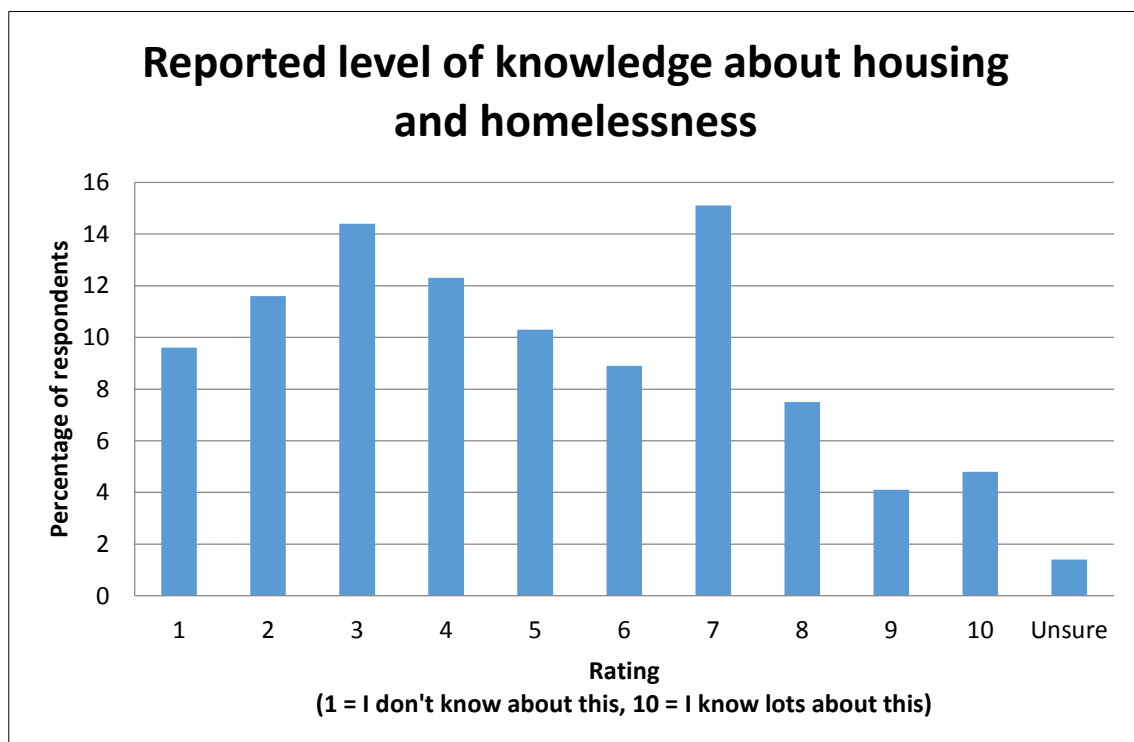
- 9.1% identified as Aboriginal or Torres Strait Islander
- 12.8% identified as coming from a Culturally or Linguistically Diverse background
- 4.9% identified as a young person living with a disability

What is a home? What is homelessness?

Respondents were asked to define what a home means to them and what homelessness means to them. Around two-thirds of young people said a home is somewhere where they can feel safe. Other answers said a home is a structure that is warm and comfortable to stay in, which provides basic needs such as a place to sleep and access to food. A few responses also mentioned a home being a place where you are welcomed, included and a space where you can be yourself. Young people said a home provides stability, security and has people who love and support you.

When asked to define homelessness, a third of respondents said homelessness was not having a home or a place to stay and needing to live on the streets, which relates to primary homelessness. Another third of responses related to having a place to stay but it not being safe and secure or a place where they can feel comfortable. A large group of the remaining responses referred to the experience of homelessness as lonely, cold, sad, depressing scary, stressful and not safe. A few responses also referred to not having access to basic resources such as food and water, and not having support or feeling loved.

Awareness of Housing and Homelessness



There was a high level of variation of the self reported knowledge about housing and homelessness by young people. Just over 15 per cent of respondents said they would rate their knowledge of housing and homelessness issues as an 8 or above.

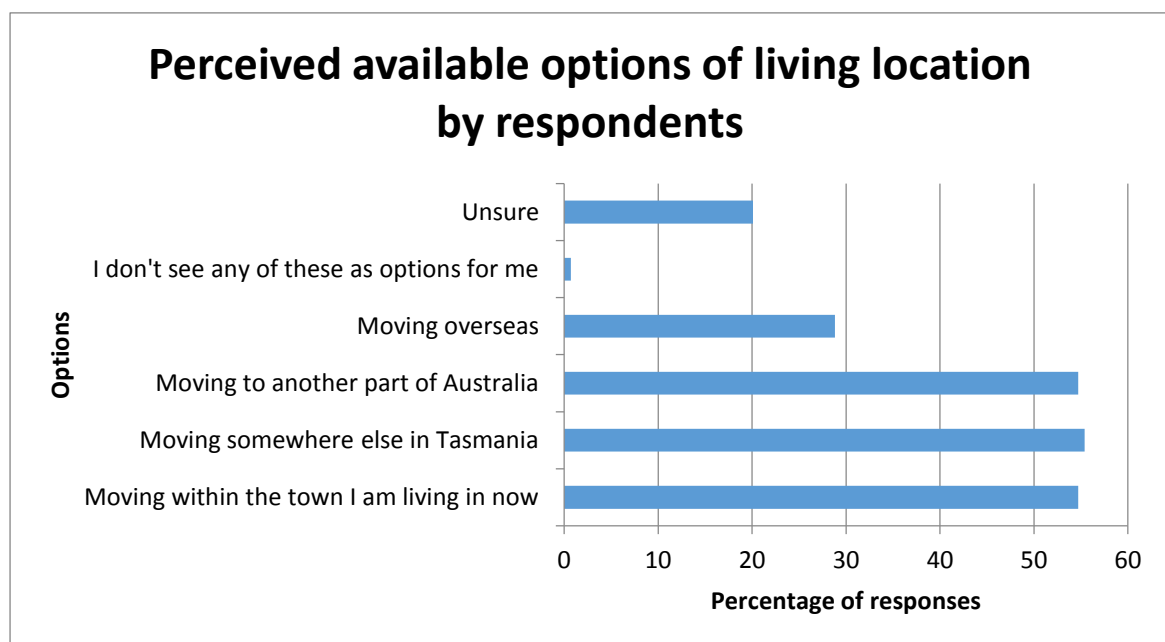
Respondents were asked to identify what they knew about housing and homelessness. The largest group of responses referred to not knowing much about homelessness and housing but identified it is a big problem that needs to be addressed.

Approximately 10 per cent of respondents said their knowledge of homelessness was developed through experiencing homelessness themselves or knowing someone who experienced homelessness. A further 10 per cent of respondents also commented on what they thought the experience of homelessness would be like, such as cold, isolating, lonely and sad, but did not mention if they knew someone who had this experience. Some of these responses identified that these experiences are often stereotypes and may not really be what someone experiencing homelessness goes through.

Nearly 20 per cent of the responses referred to the different ways homelessness can be experienced such as such as couch surfing or sleeping on the streets, as well as some statistics and figures relating to homelessness.

Just over 15 per cent of young people said they knew services were available for people experiencing homelessness, including different types of emergency and long term accommodation, government support services and some young people thought there was a lack of services in these areas.

Young People and Living in the Future



Respondents were asked about what options for living location they thought were available to them in the future. Over 50 per cent of respondents said they saw living where they are now, living somewhere else in Tasmania or living elsewhere in Australia as options for them. Nearly 30 per cent of young people also said they thought living overseas could be an option for them in the future, however, 20 percent of young people said they were unsure of what locations may be available to them.

Respondents were asked to describe where they would like to live in the future, including what sort of place they would live in, where they would live and who with.

The majority of responses referred to a general location such as near a beach, on a farm, in the country, in a suburb, close to the city or away from the city. Most responses also included a description of the type of place they wanted to live in. Around a third of these responses referred to living in a small living space such as a house, unit or apartment. Other responses referred to a house, unit or apartment, without mentioning what size. Some of these young people said an affordable place or simple living was important for them.

A lot of responses also referred to who young people thought they would be living with in the future. Just under a third of these responses demonstrated long term thinking about who they would live with such as a future husband, wife or family of their own. Most respondents talked about who they thought they would live with when they move out of their family home including by them self, with a partner, with friends or housemates.

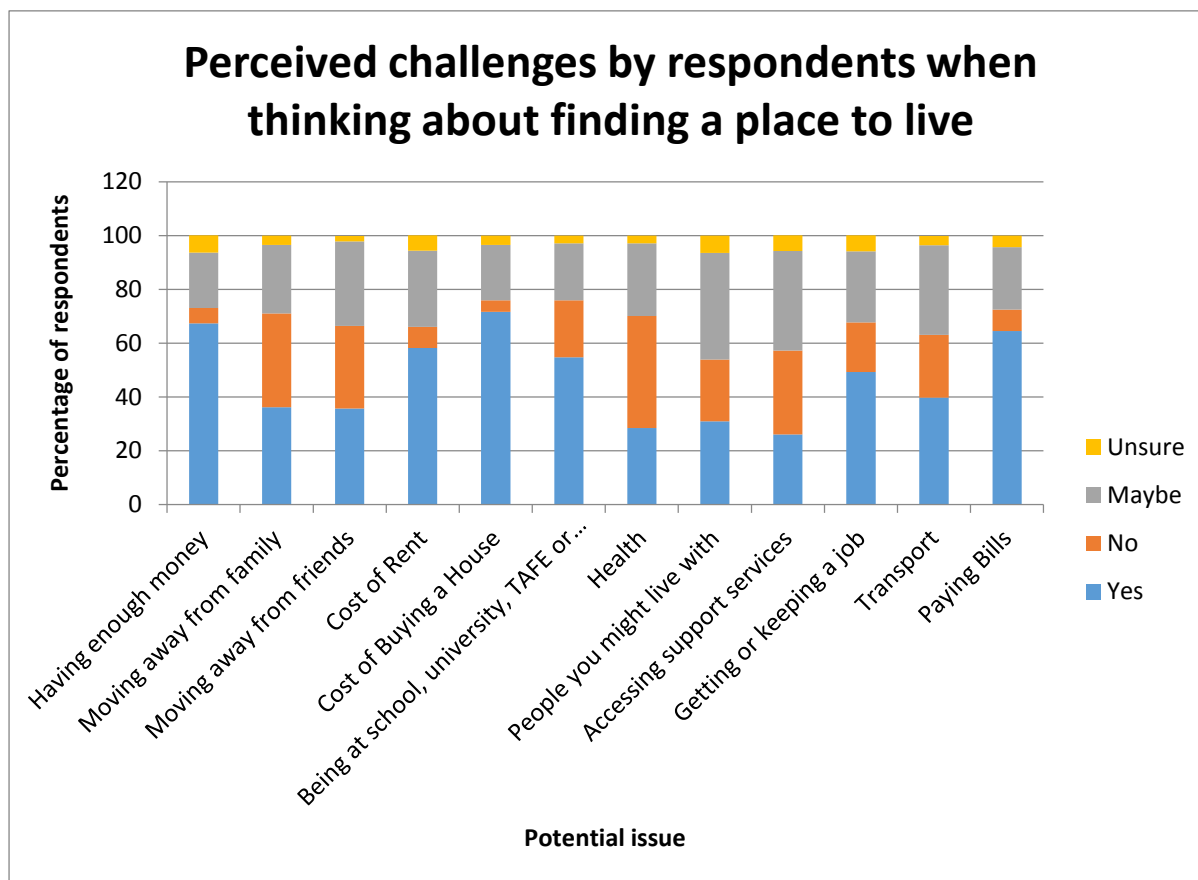
In terms of location, approximately a third of responses said they would live somewhere in Tasmania, either providing an exact suburb, region or the State generally. A few responses also referred to moving interstate or overseas. Several responses also referred to how young people thought would be living, such as renting, getting their own home, in university accommodation or in a share house.

Finding 10: Young people are thinking about where they would like to live in the future from an early age and have ideas about this

Respondents were asked to identify what they thought would help them to be able to live where they wanted to. Nearly all the responses referred to having money, job or employment that would provide them with income to afford housing costs. A third of responses referred to getting some support, whether that was from friends, family, teachers, government or banks. They identified education as being important, and having good marks at school. Some young people linked this to being able to get them a better job that could provide them with a better income. Some responses were about the attitude to have when trying to prepare for the future such as pursuing opportunities available to them, being positive, motivated and developing independence.

Some young people said the available housing in the location where they wanted to live would impact on how they could live where they wanted. These responses were

mainly about the availability of housing near facilities, services or the area they needed and the cost of housing.



Respondents were asked about what issues they thought could be challenges to being able to live where they want. The cost of buying a house was identified as a challenge by the most number of respondents (71.6%), followed by having enough money (67.4%), paying bills (64.5%), cost of rent (58.2%) and being at school, university, TAFE or other training organisation (54.7%). These top five potential challenges were all identified by a large percentage of respondents. They are also issues young people may have little control over, such as finding affordable housing, needing to complete further education or training and living costs.

Finding 11: Young people are concerned about the cost of housing and having an income to afford appropriate housing

Young people were less likely to identify accessing support services (26.1%), health (28.5%) and the people they might live with (30.9%) as challenges to enabling them to live where they want.

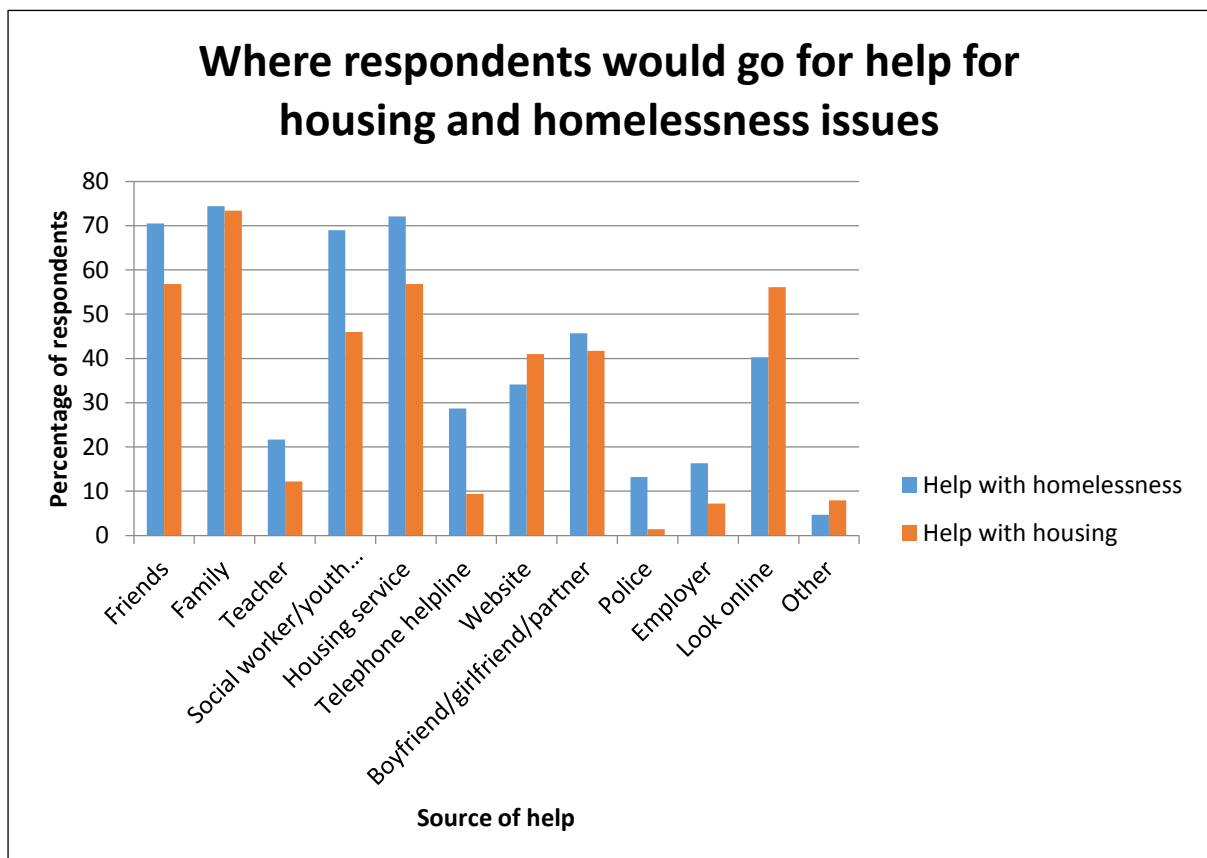
Young people were also asked to list any other challenges they thought they would come across when finding a place to live in the future. Nearly 30 per cent of these responses referred to being able to enter the housing market and the availability of housing. This included finding a house to suit their lifestyle, finding houses in good condition but that are not expensive, the competition in the housing market and finding somewhere close to facilities and places they use. A few responses referred

to having enough money and stressed the importance of this for being able to live independently. Several responses referred to the challenge finding somewhere to live that would allow renters to have pets. A few responses also referred to having a mental health issue and not having enough support to address this when living by yourself.

Other Young People and Planning Where to Live

Respondents were asked about the challenges they thought other young people would face when planning where to live in the future. Concerns about money was mentioned the most including young people not being able afford a home, having to pay for whitegoods and furniture, paying rent, needing to budget, the cost of moving out and having enough money to do this. Other issues identified included young people needing to plan who they would live with, such as family, friends, pets, the community where they would live, the location of where they would live and what they need to be available in the area where they live. Other challenges identified included young people needing to think about being able to support themselves, being independent and future decisions young people might need to make such as having a family of their own.

Accessing Support

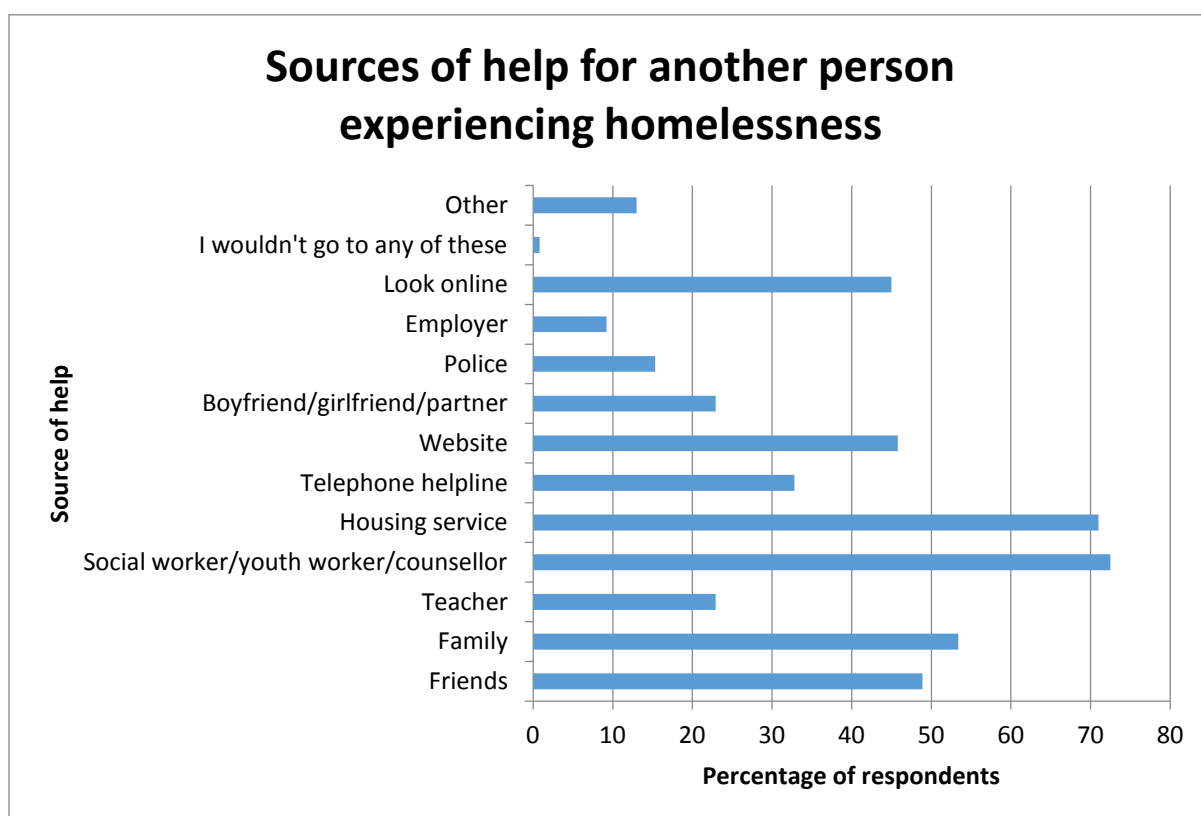


Respondents were asked to identify where they would go for help if they needed help with homelessness issues or housing issues. Friends and family were identified by the most number of respondents, followed by social workers, youth workers, counsellors and housing services.

Finding 12: Young people are most likely to seek help from their friends and family for housing and homelessness issues

Young people said they were more likely to seek help from their friends, social workers, youth workers and housing services if they needed help with homelessness issues but were more likely to look online or websites for support with housing.

Other sources of help respondents said they would access were organisations or churches for homelessness issues and real estate agents, youth groups, school events and other organisations for housing.



Young people were also asked where they would go for help if someone they knew was experiencing homelessness. The most common source of help identified was social workers, youth workers or housing services, followed by friends and family.

Other sources of help that respondents said they would go to for others included specific organisations with or without a housing focus, churches, shelters and their family or friends.

Finding 13: Young people were most likely to say they would seek help from a housing service, social worker, youth worker or counsellor if they knew someone experiencing homelessness who needed support

Causes of Homelessness

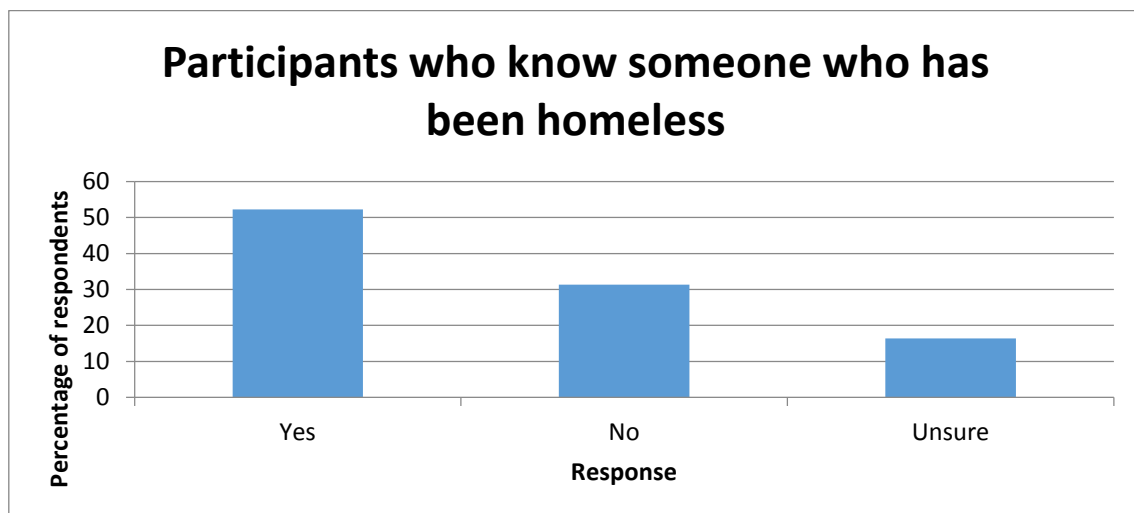
Respondents were asked about what they thought were the causes of homelessness. Unemployment or financial difficulties were identified in 60 per cent of the responses and just under 60 per cent of responses referred to family issues or domestic violence including abuse in families, lack of support from families, conflict between different family members, being kicked out of home and different forms of abuse.

A quarter of responses also referred to health issues such as mental health problems, drug addiction, alcohol addiction or gambling addiction.

A small number of responses also referred to a general lack of support, either from family or government and being isolated because of this. Some respondents also said if someone is kicked out of home or evicted, and they have had trouble finding another place to stay, can lead them to experience homelessness.

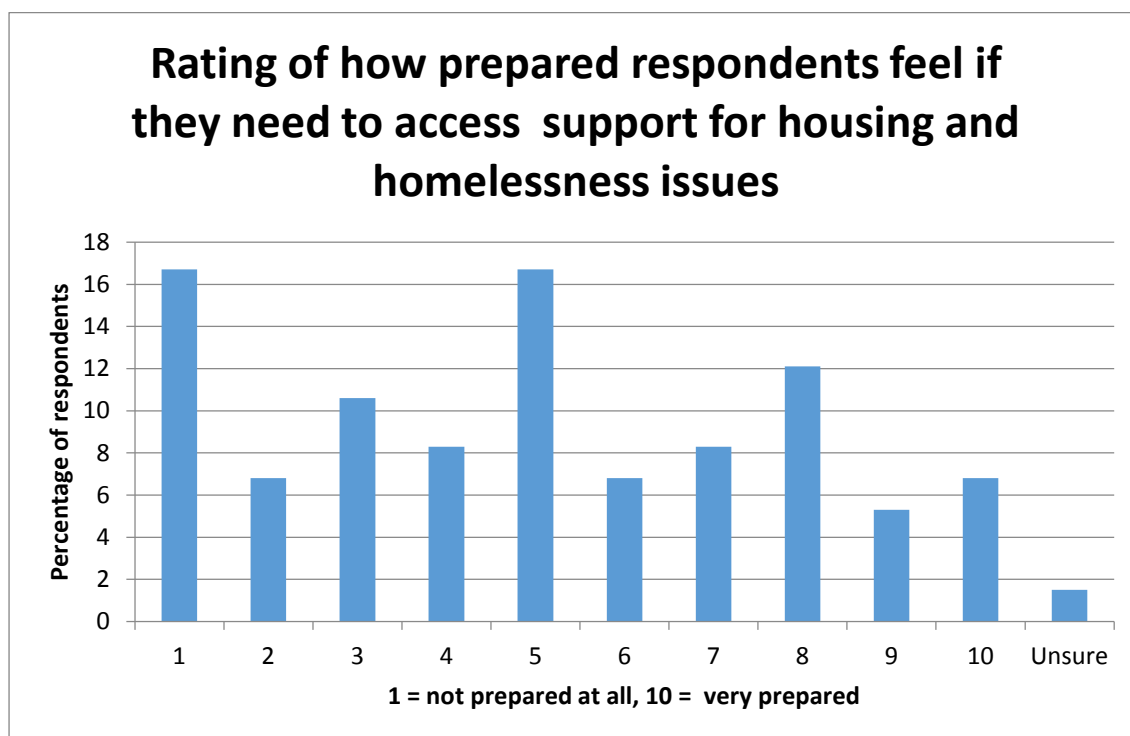
Most responses to this question referred to several of these elements and highlighted that the reasons can be complex as to why a person may experience homelessness.

Finding 14: Young people are aware of the complex issues that can contribute to a person experiencing homelessness



Participants were asked if they know someone with an experience of homelessness. Over 50 per cent of respondents said they know someone who has been homeless and just over 15 per cent were not sure. Only 30 per cent of respondents said they did not know someone with an experience of homelessness.

Finding 15: One in two young people know someone who has experienced homelessness



Respondents were asked how well prepared they thought they were if the needed to access support if they were experiencing homelessness or housing issues. Young people varied in how well prepared they thought they were. There were 16.5 per cent of respondents who rated themselves a 1, with the same amount rating themselves as a 5, and 12 per cent rating themselves an 8. This demonstrates the variance in how well young people think they are prepared if the need to access support.

Ideas

Young people were asked what they would create to help other young people have a place to live. Approximately two-thirds of the responses to this question specifically related to creating more housing. Nearly half of those responses related to creating one house or hotel style building where everyone experiencing homelessness could go. It would include a place to sleep, rooms for everyone to stay in, and free or very low cost rent to support those who cannot afford their own place to live. The other half of the responses about creating housing included having affordable rentals, more shelters for young people, emergency houses, long term apartments, houses, apartments with shared areas, and having more ways for young people to access money and loans to build houses.

Approximately 20 per cent of responses to this question mentioned creating and having access to more support. This included support at school, support to help young people find a house, having a place to work in return for a place to stay, more access to kitchens and showers, and more volunteers to support people experiencing homelessness. A few responses also referred to creating more employment and job opportunities for young people to enable them to have an income and afford a place to live.

Finding 16: Young people want more access to affordable housing to make it easier for them to enter the housing and rental market

Finding 17: Young people want more shelters to support young people experiencing homelessness

Advice for Other Young People

Respondents were also asked what advice they would give to other young people who are thinking about moving out for the first time or finding somewhere to live. The highest number of responses referred to planning and preparing, including doing research before making decisions, deciding whether or not you are really ready to move, taking time to make decisions, getting information, looking online and creating a backup plan.

Nearly a third of responses specifically referred to financial planning and ensuring that young people have enough money to move out. This included creating a budget, not buying a house or renting somewhere that is too expensive for your budget, avoiding big loans, having a stable income before moving and factoring in other living costs

Just over 15 per cent of responses referred to saving money before moving out and another 15 per cent said to get support and ask for help. Sources of help mentioned included friends and family, services such as social services and Centrelink, and other people who they trust. Respondents also said to identify where to go if something goes wrong and that adults can provide some good advice because they have been through this experience.

Just under 15 per cent of responses said their advice would be to tell young people not to move out and only move out if they really needed to. This was mainly because they said it was expensive to move out or it can be difficult to live independently.

Finding 18: Young people recognise having a plan, which considers finances and budget, is important for finding appropriate and affordable housing in the future

Respondents were also asked if they knew of any people or places that could support young people, even if they were not specific to housing and homelessness. Most responses included a name of a specific service or organisation that supports

young people and a few mentioned general types of organisations such as shelters or charities. Just under a third of responses mentioned other support networks such as friends, family, police, teachers, social workers, counsellors and youth workers. Approximately a third of young people said they did not know of any places to go, although they may have mentioned some in other questions to the survey.

Analysis of Survey Results

One of the concerning aspects of the survey results is one in two young people know someone with an experience of homelessness, which demonstrates this issue impacts upon young people even if they do not have a direct experience of homelessness. Young people said they knew housing and homelessness are big issues that need to be addressed, even if they said they did not have a good understanding or knowledge about them. They were also more likely to identify knowledge they had relating to homelessness issues as opposed to housing issues.

Young people identified complex causes of homelessness such as employment or family issues. Despite this, most ideas to address housing and homelessness were about generating more housing. Young people were also more likely to say they would seek help from their friends and family for housing and homelessness issues, however, this may not be possible for many young people who do experience homelessness.

When planning for the future, young people said they are concerned about the structural factors that may determine or influence where they are able to live. At least 25 per cent of young people surveyed were concerned about each potential issue listed as a challenge for when they move out, with many having over 50 per cent of respondents identify them as a potential challenge. This suggests there are multiple challenges and concerns young people face when thinking about or planning to live independently.

Young people are particularly concerned about having enough money or being able to afford costs associated with living independently such as groceries, rent and bills. Young people are also concerned about housing affordability and availability.

Young people recognised that planning is important when deciding to live independently and identified a range of factors to consider.

There was also a lot of variety in how well prepared young people think they are if they needed to seek help for housing and homelessness. This suggests young people may not think about the services they could access until the time has come and the need it.

Conclusion

This Report highlights that young people are concerned about housing and homelessness, whether that is because of their own experience, someone they know experiencing homelessness, as broader issues in our community or as concerns they have about their own future. Young people who participated in the Forum and Survey had varying levels of understanding and knowledge about these issues but said they are big issues that need to be addressed.

Young people wanted more short to long term accommodation to be available and accessible for people experiencing homelessness. In regards to housing, young people are particularly concerned about structural factors that may affect their ability to access to affordable housing such as the housing market, job availability and living expenses. Young people want more affordable housing so there are opportunities for them to enter the housing or rental market. Young people also recognised there were things they could do now to support their future, such as learning about finances and developing budgeting skills, but they identified they need support and time allocated during their education to do this.

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Appendices

Appendix 1: Aims of the TYF Housing and Homelessness Forum

| Aim | What this means | How we will do it |
|--|---|--|
| Gather quality data and feedback from young people to feed into policy development | Providing young people with the opportunity to contribute their ideas and solutions based on their experiences and thoughts, and influence the policies that will have an impact on them | <ul style="list-style-type: none"> • Facilitate small discussion groups for young people to discuss issues they are concerned about and develop ideas and solutions to these • Inform young people through discussions about what is already available in terms of housing and homelessness support services so that they can identify if there are gaps • Detailed survey of young people Statewide and Forum participants • Development of report combining all the findings |
| Support young people to have a greater understanding of housing and homelessness issues | Informing young people of the different ways that housing and homelessness issues can be experienced | <ul style="list-style-type: none"> • Through the survey, see what young people are already thinking about/might think about housing and homelessness • Have Zac Lockhart, 2016 Tasmanian Young Australian of the Year, as a guest speaker to share his experience of homelessness and seeking support. • Share information about housing and homelessness at the Forum and what young people can do to support their friends and family |
| Young people understanding what support services are available to them and strategies they can use to help prepare for the future | Informing young people of support services that are available to them both housing and homelessness specific and broader services such as mental health, education, financial etc. and supporting young people to identify ways they can start preparing for their future, such as developing budgeting skills. | <ul style="list-style-type: none"> • Have stalls with information from organisations such as Housing Connect, Shelters, Centrelink, ASIC, Headspace etc. to demonstrate the different support that is available regardless of young peoples' living circumstances • Split the discussion of ideas in topic groups and then into 1. what you can do as individual and; 2. what you think support services, government and other organisations could do to help young people in their learning |
| Industry, community and youth sector exploring the role each has in helping young people through to have safe and affordable housing. | Looking at what support is available to young people. Identifying gaps in support services by asking young people about their needs and challenges they face in navigating systems created to support them. | <ul style="list-style-type: none"> • Have an 'ideas wall' where young people can provide their responses to questions (eg. What things do you want people to tell you about housing and homelessness, do you know where you would go for help?) • Have Zac Lockhart, 2016 Tasmanian Young Australian of the Year, as a guest speaker to share his experience of homelessness and seeking support. • Invite key stakeholders such as government, education providers, industry and support services along to hear the reporting back of ideas at the end of the Forum • Distribution of reports after Forum to industry, community, youth sector and government, etc. |

Appendix 2: Agenda for the TYF *Housing and Homelessness* Forum

| Time | Activity |
|---------------|--|
| 9:30-10:00 | Registration |
| 10.00 - 10.05 | Arrival and taking of seats |
| 10.05 – 10.10 | Welcome from Simon Duffy, Adviser to the Minister for Human Services, Jacquie Petrusma |
| 10:10 – 10:20 | Introduction by Facilitator, Mo |
| 10.20 - 10.35 | Housing and Homelessness Survey |
| 10:35 – 11:05 | Building a Home |
| 11.05 – 11.25 | Morning Tea |
| 11.25 – 11.55 | Big Picture Brain Storming |
| 11:55 – 12:05 | What is homelessness? |
| 12.05 – 12.30 | Solutions Group 1 |
| 12.30 – 1:00 | Lunch Break |
| 1:00 – 1.20 | Guest Speaker: Zac Lockhart, 2016 Tasmanian Young Australian of the Year |
| 1.20 - 1.45 | Solutions Group - Session 2 |
| 1:45 – 2:35 | Reporting back of Solutions Group 2 |
| 2.35 – 2.50 | Forum Wrap Up |
| 2.50 – 3.15 | Feedback forms, Thank you and conclusion by YNOT and TYF |
| 3.15 | Depart |

Appendix 3: TYF *Housing and Homelessness* Statewide Forum Discussion Groups

| TOPICS | DESCRIPTION |
|-------------------------|--|
| Managing Money | Getting money, spending money, saving money and budgeting |
| Education and Training | How learning relates to experiences of housing and homelessness |
| Friends and Family | The role these people have in the experience of housing and homelessness |
| Buying a Place to Live | The positives and negatives of buying a place to live |
| Renting a Place to Live | The positives and negatives of renting a place to live |
| Health | Housing, homelessness and health, wellbeing and mental health |
| Working and Employment | Getting work to earn money and earn a living |
| Living Independently | Moving out of the family home and decisions about where or how to live |
| Support Services | Places that can support you with housing, homelessness and other issues |
| Communities | Where you live, who lives around you and what is in your community |
| Homelessness | The positives and negatives of experiencing homelessness |