# TACKLING NEW CHALLENGES

CONTINUING THE WORK AND COPING WITH COVID-19



## HOME IS WHERE THE HEART IS

What does "home" mean to you? For many of us, it's a safe space. It offers shelter from the sun and cold; it is a place where we can be ourselves, a symbol of our loved ones, and a hideout for our friends. A home is much more than four walls. Housing is a human right.

"Adequate housing is essential for human survival with dignity. Without a right to housing many other basic rights will be compromised including the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development."

#### -CHRIS SIDOTI, FORMER HUMAN RIGHTS COMMISSIONER



Christiaan Bramblebee, Founder & Support Coordinator Housing Specialist, Your Community Home Photo: Supplied

In this issue, we spoke to Christiaan Bramblebee, founder of <u>Your Community Home</u> about housing options for people with mental illnesses such as BPD.

Christiaan is an NDIS and disability housing knowledge expert who has a strong background in the training and development of local area coordination, disability organisations, and local councils to support the NDIS rollout. "Housing is a human right for everyone. We all want safe and secure housing where we have the right to come and go and to have friends over to hang out in a space that is ours," Christiaan said.

"It is new that people with disabilities physical and psychosocial - are being told that they have these rights as for a long time they were told they had to live where someone else told them to."

Despite being a basic human right, while some of us may have access to adequate housing, others are not so lucky. Homelessness is a major problem in our society.

According to the Australian Bureau of Statistics (ABS), a person is considered to be homeless when they do not have access to suitable accommodation alternatives and if their current living arrangement:

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

A home signifies a sense of security, stability, privacy, safety, and the ability to control living space according to the ABS.



"When people with BPD or anyone with mental health problems leave a horrible home, it's usually quickly and they don't have a plan. So at that point, they don't have the skills or the access to find out the information they need," Christiaan said.

Money, trust, pride and tricky relationships are some of the main reasons why people with BPD can find themselves homeless, according to Christiaan.

Many homeless people don't consider themselves homeless for a long time

as they may think that they are inbetween houses or are in another temporary housing setting.

"If you're crashing on a friend's couch, sleeping in your car, or even sleeping out rough for a few nights a week...you still have a home but you don't want to be there; that's still considered homelessness," Christiaan said.

"There's a lot of help out there for anybody who needs housing but people don't know where to find it at the time of need."

# So, if you find yourself homeless, what are some measures that you can take?

#### 1) Simply show up to get a free meal

According to Christiaan, the first step is finding a service or somebody you can trust and ask for their help. This could even be in the form of turning up to get a <u>free meal</u>. Organisations that offer free meals can often point you towards the right services.



One example is <u>The Lighthouse Café</u> run by The Salvation Army. Located on Bourke Street, the cafe provides free breakfast, lunch, and dinner, as well as support to people from all walks of life. The main goal is to build relationships and provide information and support to people in crisis.

Services that offer free meals can help with getting NDIS funding, finding crisis accommodation, connecting with Centrelink and other government supports.

#### 2) Explore community housing

Another option for people in crisis is <u>Community Housing</u>. Community housing organisations are not-forprofits that own, develop, and maintain rental housing for people on low incomes.

Community housing is affordable. The rent charged to tenants by community housing organisations is

### HELPLINES AND RESOURCES

If you or someone close to you are in an emergency, danger or require immediate assistance call Triple Zero (000) for emergency services.

- Lifeline provides crisis counselling and suicide prevention services. Call 13 11 14 (24 hours a day, 7 days a week) or use their <u>online</u> <u>chat service</u>.
- <u>SANE Australia</u> provides phone and online counselling. Call 1800 18
   7263 (Monday to Friday, 10am - 10pm) or participate in their <u>online forums</u>.
- <u>Tandem</u> provides support for carers of people experiencing mental health issues. Call **1800 314 325** or participate in their <u>online</u> <u>forums</u>.
- <u>Beyond Blue</u> offers online and phone mental health support. Call 1300 22 4636 (24 hours a day, 7 days a week) or use their <u>online</u> <u>chat service</u>.
- <u>1800Respect</u> offers confidential counselling, information and support for people impacted by sexual assault, domestic or family violence. Call <u>1800</u> 737 732 (24 hours a day, 7 days a week) or use their <u>online</u> <u>chat service</u>.
- <u>BPD Community</u>'s Covid-19 strategies and techniques are available <u>here</u>.

usually no more than 25 or 30 percent of the combined gross incomes of all members of the household. If you receive a Centrelink payment, you may also be able to access Commonwealth Rent Assistance.

Community housing tenants are expected to sign and abide by a tenancy agreement. You are able to choose a preferred area and the tenancy will last until you decide to terminate it.

Information on how to apply for Community Housing can be found here. Although wait times apply, they vary based on individual circumstances.

Community housing organisations can also provide Crisis Housing, a temporary emergency accommodation for up to 14 days, and Transitional Housing, which is a segue to more long-term housing for those experiencing homelessness.

A downside to community housing is that you may not get to choose exactly where you live, or who you live with.

"This is especially important for someone with BPD who may have trust issues or needs a bit of flexibility in terms of how other people respond to them," Christiaan said.

"In that case, it might be better to find somewhere like a private rental in an area that you like, with people that you trust while you're well."

It may be a good idea to work out how to access emergency accommodation before things get desperate, just in case you need it.

#### Community Housing vs Public Housina

Public housing and community housing, together come under the umbrella of social housing.

Public housing is owned and managed by the State Government. Often, it is not suitable for people in crisis as it involves long wait times.



"But if you know that you're going to have low income in the long term, it's good to register," Christiaan said.

According to Christiaan, over 40,000 people registered for public housing last year as compared to 2000 registrations for community housing. Therefore, community housing has much shorter wait times as compared to public housing.

#### 3) Look into the National Rental Affordability Scheme (NRAS)

The National Rental Affordability <u>Scheme (NRAS)</u> is an affordable housing initiative by the government that aims to provide more affordable housing to eligible tenants.

NRAS homes are available to people with low and moderate incomes, whereby the rent will be 80 per cent or they are feeling unwell, according to less of the market value rent.

"If you've got a pension you can find a private rental that's got the NRAS. That's a cheaper private rental house," Christiaan said.

#### 4) HousingVic funding options

HousingVic, managed by the Victorian Department of Health and Human Services can help anyone seeking information about housing in Victoria.

Their website comes equipped with the latest news about social housing. Another handy tool is their Housing Options Finder, where you can answer

a few simple questions to find out what services you are eligible for.

#### 5) Supported Residential Service (SRS)

Supported residential services (SRS) are private businesses that provide housing and other supports for Victorians in need. Fees and services offered vary depending on the SRS.

"An SRS is a good thing to have in your toolbox, especially for someone with BPD," Christiaan said.

Some services offered by SRS include providing meals, help or supervision taking medication, help managing finances, and support to maintain one's emotional wellbeing.

For a person with BPD, an SRS may be an option to stay temporarily when Christiaan.

"Generally they provide furnished accommodation, food and cover the bills. It's a package and it's really cheap," she said.

#### 6) The National Disability Insurance Scheme (NDIS)

The National Disability Insurance Scheme (NDIS) provides funding to people who have a permanent and significant disability.

The NDIS can provide Specialist Disability Accommodation (SDA) to NDIS participants with extreme functional impairment or very high support needs.

"The SDA is usually for people who have extreme behaviours of concern or to pay the bills for someone with a physical disability," Christiaan said.

Some services that the SDA could pay for could include modifications to the house such as wider door frames, a



ceiling hoist, and others required by those with extreme physical disabilities.

7) NDIS Local Area Coodinators (LACs)

Local Area Coordinators (LACs) are NDIA partners who are funded to help people with and without NDIS plans.

LACs assist people with understanding the NDIS and creating an NDIS plan.

"Your first point of call could be an LAC office to ask for help with housing and they will be able to give you advice," Christiaan said.

For people who do not have NDIS plans, they are able to provide information about community supports as well as government supports.

In Victoria, LAC offices are run by Brotherhood of St Lawrence (Phone:

### HOUSING AND COVID-19

Covid-19 has had a drastic impact on people's financial goals. However, the government has taken a few steps to actively address homelessness during the pandemic.

"For example, the government has stopped people from being kicked out of their leases for not paying rent," Christiaan said. One example is the Victorian Government's <u>COVID-19 rent relief grant</u>.

This \$80 million rental assistance fund aims to provide rent relief payments of up to \$2000 to Victorian residents struggling to meet rent due to the coronavirus.

However, "situations that aren't so obvious" such as people being forced to stay in an unhappy home, aren't receiving as much help, according to Christiaan.

"That's when people start to leave without a plan to just escape because staying at home is worse than anything else," she said.

Christiaan believes it is really important for anyone with a mental health issue to critically understand what they can and can't manage, before deciding to move out.

Whether you need somebody to visit you once or twice a week to make sure you're on track, help you manage your finances, or to check in with you to take your medication - these are some important support systems to consider before moving out.

On the flip side, in Christiaan's experience, Covid-19 has made it easier to find rentals. This is because not many people are out and about to inspect properties and apply for houses. If you have found it hard to get a rental previously, Christiaan recommends starting your search for a home now.

"People are starting to explore their housing quicker during Covid-19 because they've realised that without being able to go out, they're actually really unhappy at home," she said.

Christiaan's organisation, Your Community Home, can assist you with understanding and achieving your housing goals. Your Community Home is able to assist with finding a rental, understanding your NDIS funding or other government funding and connecting you with the right supports and services.

You are able to phone Christiaan on 0422 556 867 or email ChristiaanB@yourcommunityhome.com to explore your housing options.

#### 1300 275 634) or Latrobe Community Health Service (Phone: 1800 242 696).

For people with BPD, it is also important to consider the supports they access in their community before making the decision to move houses.

Often, this could mean leaving behind a support system such as a counselling service that you can no longer commute to, and setting up new supports.

Christiaan also highlighted that moving to a new suburb can be hard in terms of assimilating into a new community and leaving behind your previous one.

Because moving houses can be a jarring experience, especially in a crisis, Christiaan recommends creating a crisis plan when you're well. Your crisis toolbox can be a key to managing an unpredictable and unsafe situation.

#### CHRISTIAAN'S EXAMPLE CRISIS TOOLBOX

Christiaan recommends creating a crisis toolbox when you are well to access in a crisis. Some important resources to have in your toolbox include:

- Contact details of someone you trust, who can pay your rent and bills, ensure you have food and are taking your medication
- Crisis Accommodation line: 1800
  825 955
- LAC office/NDIS Support Coordinator's contact details
- Contact details for free meal services
- A runaway plan which includes an SRS phone number



Your Community Home are housing knowledge experts who can help you understand NDIS funding and housing options, and help prepare you and your family for your move