



# Dealing with a Housing Crisis

Having a safe, secure place to live is one of the most basic human rights, and something that most of us take for granted. So, when you're facing the prospect of having nowhere to sleep, let alone a place to call 'home', it is natural to assume that there will be some sort of accommodation, somewhere, that you will be able to access.

Sadly, this is not the case. While there are services that may help you resolve your housing problem, the reality is that there simply isn't enough affordable accommodation to meet ever-growing needs. Long waiting lists, complex application processes, limited funds and often very basic or unsuitable accommodation can make a distressing situation even worse.

Ultimately, learning about what is available, how you can access it, and the benefits and disadvantages of the various options will not only help you decide what is best for you and your situation, but may minimise the stress associated with finding somewhere to live.

## Commonly held myths

- Only poor women are homeless.
- It's your own fault if you can't find somewhere to live.
- You're obviously hopeless at managing your money if you can't pay for somewhere to live.
- Homeless people choose to live on the street.
- There's an oversupply of rental properties, so there obviously isn't a problem finding a place to live.
- The government will provide housing for those in need.

## And the reality...

- Women from all walks of life can find themselves in a situation where they may be without somewhere to live, at some time in their lives. If you're already living close to the poverty line, all it takes is one emergency – a sick child needing expensive medical care, or repairs needed to the car – and you may not be able to pay the rent.
- Women, particularly those who have children, never choose to be homeless.
- The cost of private rental housing can be very expensive. Some women simply don't have enough money to cover even the most basic living expenses. And if you don't have enough money to cover your basic expenses, it is very difficult to plan and budget.

*And the reality... continued*

*I need somewhere to live, what should I do?*

*What if I need to find somewhere to live in an emergency?*

### **Crisis housing**

### **Women's refuges**

*What other short-term options do I have?*

### **Transitional Housing Managers (THMs)**

- Being homeless means that you don't have somewhere of your own that you can call home and feel safe. This includes women who sleep on the street as well as women sleeping in cars, or on a friend's floor.
- There simply isn't enough government housing available and it is extremely difficult to access.

The very best option is your family and trusted friends, particularly if your need is extremely urgent. Understandably you may be too embarrassed to ask for help or may not want to be a burden, but staying with someone you know, even for a few days, can give you the time and space to explore your options in the longer term.

If this is not a realistic alternative, there are services you can access which may be able to help you in various ways. However, because these services are in such high demand and emergency housing is so limited, it is important to be realistic about the kind of assistance you may be able to get.

Unfortunately, women who suddenly have nowhere to sleep and are unable to call on their family and friends for support and assistance have very few options. Generally beds that are available for crisis accommodation are filled very quickly and other alternatives, including private hotels and caravan parks, can be either too expensive or totally unsuitable, especially for women with children.

Whatever your situation, crisis accommodation should only ever be your **last resort**. If you're in the middle of a housing crisis and think you may need somewhere to sleep in the near future, it's a good idea to try to talk to someone about your situation **before** it becomes desperate. This way, you may be able to avoid the need for emergency accommodation, or at the very least, get access to a bed if you need it.

Crisis or emergency accommodation is, by far, the most difficult area of housing. This is because there are too few beds to meet the needs of people in crisis. If you, or someone you know, needs crisis accommodation, ring WIRE and we can put you in contact with someone who will either try to find you somewhere to stay or will help you explore your options.

Refuges are safe places in secret locations that offer short-term accommodation for women and their children who are escaping domestic violence and need somewhere to stay urgently.

For more information about accessing a women's refuge contact WIRE or the Women's Domestic Violence Crisis Service of Victoria. See also WIRE information sheets, *Domestic Violence and Separation – Leaving a Relationship*.

One of the most important resources for women who are either currently homeless or at risk of being homeless are Transitional Housing Managers (THMs).

Funded by the Department of Human Services, THMs are separated into individual regions. Each region has one THM which provides information about, and referral to, the various services in that particular area. THMs only work with people who either currently live in their designated area, or whose last permanent address was in that area.

THMs' main role is to help you solve your immediate housing problem as well as offer support to work out how to avoid having a similar crisis in the future. Specifically, they can help you to:

- stay in your current private rental accommodation or locate another rental property
- put in an application for public housing
- locate crisis accommodation
- apply for financial assistance from the Housing Establishment Fund or the Bond Loan Scheme
- contact other support services that offer short-to-medium term housing.

### Who can get help from a THM?

If you have a healthcare card, are homeless, or have been in the private rental market and are facing eviction, you can ask for help from your local THM.

### How do I get help from a THM?

While some THMs have a drop-in centre, it is best to phone, explain your situation clearly and, if you are facing imminent homelessness, ask for an emergency appointment. For the location and contact details of your nearest THM ring WIRE.

### Practical tips for dealing with your local THM

Like almost everything to do with housing services, the process of getting information and help can be incredibly **time-consuming, frustrating and confusing**. Here are some simple things you can do to make the experience less stressful, and perhaps in the end, more rewarding.

**Try to contact the service as soon as it opens.** The sooner you seek assistance, the more likely your local THM will be able to help you avoid crisis.

**Be prepared to wait to speak to a housing worker.** It's a good idea to find a comfortable place where you won't be disturbed to make your call (or calls). Get everything you need – a coffee, paper and pen, magazine or book, etc – pull up a chair and try to relax.

**Think carefully about what you want to say and any questions you need to ask, then write them down before you make your call.** It is crucial that you don't make your situation sound better than it actually is because you feel embarrassed or ashamed. THM workers need to know exactly what is going on so they can give you the help you need. If they don't understand that your situation is urgent you won't get this support. It is also very important to show the worker that, with help, you will be able to get yourself back on track.

**When you do speak to someone, ask for their name and write it down.** If the worker refers you to other housing services ask them what they will do for you if you are unable to get help elsewhere.

**Ask for an appointment to explain your housing problem in person.** When you go to this appointment be ready to talk about your situation clearly and realistically. It may be helpful to practise what you are going to say with someone you trust before you meet the housing worker.

**Don't wait for the housing worker to call you back.** Whatever happens, it is important to keep in contact with the THM until your situation is sorted out.

### What documentation do I need to take to an appointment?

It's important to remember to take your healthcare card to your first appointment, as well as at least two other forms of identification, and copies of any other documents that support your story. These may include:

- Licence
- Birth certificate
- Bank books, statements, ATM cards
- Letters relating to your situation from real estate agents, landlords, doctors etc.
- Passport
- Residency papers
- Rental property leases

## What about long-term accommodation?

**Public housing** – Whatever way you look at it, public housing is a problem. Incredibly long waiting lists (in some cases, up to 10 years!), a chronic housing shortage and very strict eligibility criteria make it extremely difficult to actually get a place to live. All this ultimately means is that public housing is not a realistic option for most people.

**Private rental** – Despite the expense and difficulty of finding reasonable private rental accommodation, this is often the best option. If you are eligible (see *Who can get help from a THM?* previous page), THMs can offer financial assistance to help you get set up in a new place. For more information about your local THM ring WIRE.

**Share accommodation** – Sharing a house is also a good alternative. The best place to start is the real estate section of Saturday's AGE. Advertisements can also be found in community newspapers, and on noticeboards at universities, TAFE colleges, bookshops and cafes, community health centres, online share registers etc.

## What other help can I get?

**Housing Establishment Fund (HEF)** – Money from this fund may be given to women who are facing homelessness. To be eligible, you will need to be able to assure the housing worker that your situation is unusual for you and that, with help, you will be able to get yourself out of this crisis. HEF may be available to help you:

- pay for crisis accommodation when there is no other alternative
- move into a new rental house by providing up to two week's rent in advance
- stay in your current place by paying overdue rent
- pay for removalist and storage costs
- buy essential furniture such as a fridge, washing machine or beds.

**Bond Loan Scheme** – This scheme may be able to help you pay the bond on a private rental property. If you qualify, you'll need to fill out a special Ministry of Housing form which is lodged once you have been offered a lease on a house or flat. Unfortunately, some real estate agents and landlords believe that these tenants are less desirable, and will withdraw the offer. This is of course illegal, but difficult to prove. If you find yourself in this situation, contact your housing worker or the Tenants Union for advice and information about your legal rights.

## Where do I go for help?

- WIRE
- Department of Human Services, Housing
- Melbourne Youth Support Service
- Housing services at TAFE institutes or universities
- Transitional Housing Managers (THMs)
- Women's Domestic Violence Crisis Centre
- Tenants Union

## Contact WIRE

For information, support and an up-to-date contact list of the services available:

Phone 1300 134 130 for the cost of a local call, or  
13 36 77 (National Relay Service for hearing impaired women)

Drop in to the Women's Information Centre at 247 Flinders Lane Melbourne  
Email us at [inforequests@wire.org.au](mailto:inforequests@wire.org.au)  
Visit our website [www.wire.org.au](http://www.wire.org.au)

## References

*Housing Issues*, WIRE, Policy and Procedures

*Transitional Housing Managers may be able to help you*, Victorian Government, Department of Human Services, September 1997

*Student Kit*, Council of Single Mothers and their Children

**Sponsored by the Department of Human Services.**

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