



**LEGISLATIVE ASSEMBLY**  
FOR THE AUSTRALIAN CAPITAL TERRITORY

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**SELECT COMMITTEE ON COST OF LIVING PRESSURES IN THE ACT**  
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## Submission Cover Sheet

Inquiry into Cost of Living Pressures in the ACT

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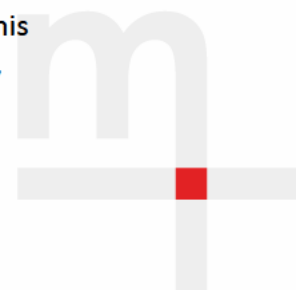
Meridian is pleased to make this submission to support the assembly in considering ways to alleviate costs of living pressures for ACT residents. As the leading service provider to LGBTQIA+ people living in and around the ACT we are familiar with the unique challenges presented to low and middle income people in the ACT, and the particular challenges that present when discrimination, stigma and harassment compound these underlying challenges, worsening what our members and clients would otherwise already expect.

### **About Meridian**

Meridian is Canberra's leading LGBTQIA+ and HIV+ community organisation. Formerly the AIDS Action Council, Meridian was established in 1983 in response to the HIV/AIDS epidemic and has a strong and proud history of working with and representing diverse groups of people. This includes gay, bisexual, and other men who have sex with men; lesbian and queer women; transgender and gender diverse people, people with disability, sex workers, people who use drugs, and people in custodial settings. Over this time, we have adapted to community need to ensure we are dynamic, intersectional, and progressive with our approach to tackling complex social health issues such as HIV/AIDS and the health and wellbeing of sexuality, sex, and gender diverse people. We provide a range of services to our communities, including counselling, mental health support, case management, information and advocacy. Our vision is to build strong, connected and supportive communities that are free of new HIV transmission, marginalisation, discrimination and stigma. We create opportunities for our communities to live their healthiest lives and be their true selves.

### **Housing**

Members of LGBTQIA+ communities are at higher risk of becoming homeless compared to the broader community. It is estimated that current rates of homelessness within LGBTQIA+ communities are twice the rate of the general Australian population (This risk is exacerbated for LGBTQIA+ people who experience intersectional disadvantage, such as younger and older people, people with disability, Aboriginal and Torres Strait Islander people, and culturally and linguistically diverse people, including refugees and asylum seekers. This disadvantage is the result of the intersection of both structural and personal factors,



including violence, harassment, discrimination, ignorance, disability access issues, trauma, substance use, poverty, and health factors. Meridian is committed to removing barriers to safe and sustainable housing and existing housing support services for our LGBTQIA+ community. Meridian is also passionate about the establishment of safe, sustainable, well-designed, and specialised LGBTQIA+ housing services. Government funding for research into the causes, rates, and experiences of LGBTQIA+ homelessness in Canberra is also strongly endorsed by Meridian.

Safe, secure, stable housing is a primary need. It enables employment, community connection and relationship formation, promotes stable mental and physical health and reduces cognitive load. It is also, for many in the ACT, unattainable. Costs of housing in the ACT are high, amongst the highest in the country. This is combined with a decrease in affordable or subsidised housing near each of the city centers, adding to the costs of accessing paid work, health care and other supports.

It is vital that housing supply is increased as well to drive down the cost of housing, but also that rent is stabilised relative to the median wage. As well as increasing supply, including through build to rent schemes, the ACT government could consider providing land tax relief for landlords who set rents at an affordable level and prioritise groups that otherwise might have difficulty accessing the private rental market.

In addition, the ACT government could consider the creation of a government guaranteed social impact bond to fund innovative housing solutions, particular for older renters for whom future home ownership is an unrealistic goal.

Tenure of housing in the ACT is problematic for renters, especially those with additional vulnerabilities. The ability of a landlord to terminate a lease for no reason is always problematic but particularly so in a high demand low supply environment. The renter then faces significant costs of moving and is unlikely to find a property in the same area at the same rent. There are also significant costs involved in looking for and applying for rental properties.

It is the experience of our clients and staff that rental applications in Canberra often ask intrusive questions and require more supporting data than is warranted by the tenant/landlord relationship.

Our clients still experience discrimination in accessing rental properties on the basis of their sexual orientation, gender identity, or in the case of sex workers, occupation. Meridian suggests that the ACT Ombudsman be funded on a pilot basis for two years to provide services as a housing Ombudsman for the private rental market. The Ombudsman is already a source of assistance for public housing tenants, but the resources available to private tenants are limited and hard to access.



### **Food security**

Access to affordable, fresh and healthy food options is essential for maintaining health and wellbeing, reducing the future cost to the health system from preventable disease and ensuring that people are able to access the supports they need for a fulfilling and balanced life.

Current fresh food costs are high and there are limited options, apart from food vouchers in emergency relief programs, when food is costly to access. Such food vouchers provide minimal assistance with immediate costs and no alleviation of ongoing costs.

Meridian recommends that the ACT government look to establishing community based food markets which repurpose food that would otherwise go to landfill to be available to low and middle income families to provide a no stigma way to access food and other essentials.

In addition, Meridian recommends funding community organisations to set up community based food gardens where clients can gain gardening skills and where produce grown can be distributed to participants at no or low cost.

### **Energy costs**

For those on low and middle incomes energy costs are often the next highest component of weekly expenditure after housing. The ACT climate, with hot summers and cold winters, exacerbates that expenditure.

Current relief systems are focused on those with a Health Care Card or other concession card. There is merit in considering methods that would reduce overall cost of energy, particularly in rental properties. For example, while there is an interest free scheme for home owners to add energy efficient heating and/or cooling, solar panels and the like this does not usually flow through to rental properties. Again a scheme of additional concessions for landlords who provided solar power in rental properties or energy efficient properties would drive up supply of homes with these characteristics.

### **Affordable regular, accessible, and flexible transport options**

Canberra public transport is improving but it is still difficult to commute using public transport if your journey crosses two or more city centers. This has the effect of limiting the access of low and middle income people to employment, services and supports within their immediate community. The current MyWay card system also has cost barriers to entry. While this will be alleviated by the introduction of the new payment system announced by Minister Steele, there will be a time of transition. These barriers to entry should be recognised, especially for middle income earners.

Consideration should be giving for co-designing flexible and affordable transport options with peer based and community based organisations to support and complement existing public transport options.



Consideration should also be given to working with community stakeholders to promote and use active forms of commuting including consideration of a program to support repair and recycling of older or discarded bicycles for active cycling commuting.

### **Support for those with a disability**

LGBTQIA+ people are more likely to have a disability than the wider population. The largest studies into the experiences and health and wellbeing of LGBTQIA+ people in Australia found that 38.5% of LGBTQIA+ people over the age of eighteen reported experiences characterised as disability or a long-term health condition, compared to 17.7% of the wider population.

Autism spectrum disorder is also significantly more prevalent among trans and gender diverse people compared to the wider population: a gender diverse person is ten times more likely to be on the spectrum than their cisgender peers. LGBTQIA+ people experience poorer health and wellbeing than the wider community due to their experiences of discrimination, social isolation, violence, and reduced access to services. This is also true for people with disabilities. LGBTQIA+ people with disabilities, therefore, encounter multiple forms of structural discrimination and social injustice, which compounds the impact on their health and wellbeing.

We also know from our lived experiences, and as specialists in LGBTQIA+ community health, that external prejudice and discrimination against our LGBTQIA+ communities often results in internalised prejudice and stigma, which then manifest as lateral violence within our diverse LGBTQIA+ communities. For example, LGBTQIA+ people with disability experience discrimination from both LGBTQIA+ people and people with disability. This further intensifies the impact on their health and wellbeing, including contributing to increased risk of psychological distress.

Those with a disability especially those who do not qualify for supports through the NDIS can experience additional cost barriers in daily life. These include the costs of managing the impact of their disability in daily life, those cost of finding suitable accommodation for individuals and their households and the cost of transport.

In addition to the measures outlined above in the discussion of housing, there should be incentivisation of landlords, especially in the build to rent sector, to provide homes built in accordance with universal design principles. This will have benefits in also encouraging ageing in place and security of rental tenure.

### **Health care costs**

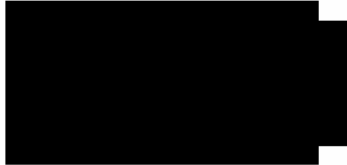
There is increasing demand on community based and not-for-profit health services, including mental health services due to the costs of accessing care. There are very limited affordable dental and mental health options for middle income earners and they disproportionately rely on community based options when they cannot afford to access care.



Consideration should be given to providing an adequate funding base to allow community based organisations to deliver services in response to rapidly increasing demand. Meridian would be happy to work with government, and other community sector partners, to codesign sustainable models of care delivered in peer and community settings, including outreach preventative and sexual health services.

Thank you for consulting with Meridian and supporting LGBTIQ+ communities.

Kind regards



Philippa Moss  
**Chief Executive Officer**  
17 March 2023

