

**Submission
No 144**

**INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE
HOUSING**

Organisation: St Vincent de Paul Society NSW

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St Vincent de Paul Society
NSW
good works

The Director
Select Committee on Social, Public and Affordable Housing
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5 March 2014

To the Director,

Submission to the Legislative Council Select Committee on Social, Public and Affordable Housing

The St Vincent de Paul Society NSW welcomes the opportunity to have input into the work of the Inquiry into Social, Public and Affordable Housing by the Select Committee on Social, Public and Affordable Housing.

We see ensuring an adequate and well-located supply of social and affordable housing as an important foundation for addressing the disadvantage experienced by many in our community, and we would be pleased to discuss this submission at public hearings of the inquiry, including any that take place in regional areas.

Yours sincerely,

Ray Reynolds
President, NSW State Council
St Vincent de Paul Society NSW



Submission to the Legislative Council Select Committee on Social, Public and Affordable Housing

Inquiry on Social, Public and Affordable Housing

28 February 2014

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People having a home is at the heart of much of the work of the St Vincent de Paul Society NSW ('the Society').

The Society is a member- and volunteer-based organisation that has been assisting people experiencing disadvantage in New South Wales for over 130 years. We have over 16,000 members and volunteers across the state.

Our 98 Special Works include homelessness services, as well as mental health, disability and other community services.

Vital to our work is our local member networks that are present in over 420 communities. In 2012–13, our members distributed over \$17 million in financial assistance to people in crisis. Much of this financial assistance is linked to accommodation or the impact of high housing costs, for example, covering relocation costs, blankets and bedding, furniture and utility bills. In 2012–13, members provided 218,000 visits to people in crisis. These visits provide the Society with a critical and unique opportunity — to identify people at risk of homelessness and to provide support to prevent them from entering homelessness, or to transfer people requiring more intensive responses to the local Specialist Homelessness Service.

In 2012, we established a subsidiary company, St Vincent de Paul Housing Ltd (trading as Amélie Housing).

Originally registered as a Class 4 community housing provider under the NSW Regulatory Framework, Amélie Housing is now registered as a Tier 2 provider under the National Regulatory System for Community Housing.

Through Amélie Housing, we will develop more social and affordable housing for people who are experiencing homelessness or the risk of homelessness. We will be able to leverage our existing housing services and property portfolio, and we are currently reviewing our portfolio to assess its development potential for housing. We will also be able to harness our experience in providing 'wrap-around' services supporting people who are experiencing homelessness or at risk of homelessness, our community development expertise, our extensive networks of community partnerships, and other resources such as our strong membership base.

We have established Amélie Housing at a time of tremendous potential for the community housing sector. The strengths of the community housing sector include its capacity to deliver person-centred housing services alongside the innovative resourcing, development and delivery of social and affordable housing. However amidst rising demand for social and affordable housing, the sector faces barriers to ongoing financial sustainability as we have outlined in our submission.

It is in this context that we view the Inquiry into Social, Public and Affordable Housing as timely. An increased supply of social and affordable housing would significantly contribute towards meeting Goal 13 of the NSW Government's 'NSW 2021: A Plan to Make NSW Number One': 'Better protect the most vulnerable members of our community and break the cycle of disadvantage'.¹ Importantly, it could also complement the NSW Government's Going Home Staying Home reform agenda of Specialist Homelessness Services that is currently under way.²

Our submission features a number of case studies that illustrate the many challenges facing individuals and families on low incomes who have not accessed social and affordable housing, or whose incomes are slightly higher than the eligibility requirements for social and affordable housing. For these households, does the private rental market deliver? The answer is: clearly not. The case studies are followed by our response to the terms of reference of the Inquiry on Social, Public and Affordable Housing, as indicated.

1. Stories from the front-line of housing need

Blue Mountains

In order to secure housing that is more affordable and more appropriate to household needs, lower-income households may be forced to move to areas that are less well-located. As well as relocation costs, moving house may lead to social dislocation and reduced access to services, public transport, and job, educational and training opportunities.

Society case study 1

A single mother, T, with an 8-year old child had been living in a one-bedroom private rental property in Sydney.

Tertiary-educated, T had been supplementing her Centrelink benefit income with professional work on a part-time, casual and contract basis. Working hours that fell within school/after-school care hours enabled her to care for her child alone. The child's father had no contact with the family and provided no financial support. T's parents and family were living interstate and were unable to offer financial assistance.

T's income had recently been reduced by the move from Parenting Payment to Newstart Allowance. Approximately 70% of her weekly income was being spent on rent. Living in extreme housing stress meant that T was struggling to afford basic living expenses, and she was also unable to afford special-needs therapy and activities that would have greatly benefited her child. T also felt that she was less able to contribute to her local community.

The unit was very small, and T felt that living in that very constrained space imposed some additional stresses to household practicalities and her relationship with her child. However, after living in that area for eight and a half years, T had developed an important network of local friends, support people and work opportunities.

During that time, the Sydney suburb had undergone a great deal of gentrification, and the owners then decided to renovate the unit with a view to increasing the rent by 60%. This was totally beyond T's financial capacity.

The family was forced to relocate to a completely different region in order to afford any suitable accommodation: the Blue Mountains. The new private rental accommodation was more spacious than the previous unit, however, the rent still comprised around 70% of T's weekly income. This continued to be extremely difficult to manage, alongside meeting other very basic living expenses.

Further, T considered the process of relocating to be extremely unsettling for the family. The stress of the move and a fear of homelessness greatly affected T, and the time involved in searching for a property and preparing for the move meant even less available time was available to work and earn supplementary income.

T's child had to change schools and form new friendships. As well as being isolated from friendships that had developed in her local area, T lost networks that supported her as a single parent caring for her child (T was now the only person available to drop off her child to school, and collect her afterwards).

T also lost contact with work opportunities that she had developed in her previous location, and therefore her income was reduced.

Both mother and child lost access to important social and interest groups, such as a church and choir group. T contacted the Society in the Blue Mountains to seek financial assistance to assist with food and utility costs.

Social housing supply and demand

For the Housing Pathways GW6 Blue Mountains Allocation Zone in the Nepean Blue Mountains District, as at 30 June 2013³:

- The expected waiting time for general applicants on the Housing Register was 5–10 years for 2 and 4-bedroom properties and over 10 years for 1 and 3-bedroom properties);

- There were 678 social housing properties, and only 44 applicants were housed between 1 July 2012 and 30 June 2013 (33 priority applicants and 11 general applicants);
- There were 553 on the Housing Register (98 on the priority list, and 455 on the general waiting list).

Loss of affordable private rental supply

Between 2006 and 2010, there was a 42% decrease in the supply of affordable private rental properties in the Blue Mountains Local Government Area.⁴

Availability of affordable private rental accommodation

Anglicare's report, 'Rental Affordability Snapshot, 2013, Greater Sydney and the Illawarra', states that on 13–14 April 2013, there were 699 properties available for rent in the Blue Mountains and Outer West. Only one property was affordable for households on Centrelink benefits (in comprising less than 30% of income), but only for families.⁵

Housing stress

In the Blue Mountains Local Government Area:

- 93% of very low income renters and 62% of low-income renters were in housing stress, on Census night in 2011⁶; and
- 40% of Commonwealth Rent Assistance recipients were in housing stress in 2012.⁷

The Society's work to prevent homelessness

The Society's work to support people to sustain tenancies and help prevent homelessness in the Blue Mountains area included in 2012–13:

- Members provided 3,873 visits to people at risk of homelessness, including to homes, prisons, hospitals and other settings;
- Members distributed \$280,989 in financial assistance to people in crisis.

Canterbury

Many low-income people from culturally and linguistically diverse backgrounds face additional barriers in accessing good housing. For some households on very low incomes who are struggling to avoid sleeping rough, illegal boarding houses may offer last-resort accommodation. Conditions are often substandard, unsafe and overcrowded, and occupants may resist requesting repairs and maintenance for fear of eviction.

Society case study 2

A man, P, from Belmore telephoned the Society for financial assistance, as he and his wife were in rental arrears.

When Society members visited P, it soon became apparent that he was living in an illegal boarding house, along with seven other households. The building was an old pie factory, which had been

divided up internally in a makeshift and unsafe manner. Conditions were squalid, and presented an extreme fire danger.

The rooms each had a bathroom 'tacked' into a corner. Some of the rooms had no windows or other ventilation other than a single door. One of the bathrooms could no longer be used, as the occupant had fallen through the sodden floor caused by inadequate drainage from the shower.

All the occupants were on Centrelink benefits and they were paying around \$250 per week for their substandard and filthy accommodation. Two families were from Sudan, one family was from Sierra Leone, one was from Lebanon, one was from Indonesia: most of the occupants in the boarding house had poor English skills.

The Indonesian family with two children included a baby who was suffering from severe asthma; this condition had been brought on by the mouldy and poorly ventilated conditions. On the day that the member first visited the boarding house, the Society arranged for alternative accommodation for this family that night, due to the extreme health risks posed by the environment.

Members then lodged a complaint with Canterbury Council and the building was condemned. They negotiated with the council for a longer period of notice before the relevant demolition order became operative, to ensure adequate time for the Society to assist all occupants to access safe and appropriate housing.

Two families were referred to Vincentian House, the Society's Specialist Homelessness Service in Surry Hills. Some of the occupants secured access to Society-owned transitional-accommodation properties. The Society assisted a single mother and son to access a Housing NSW property. One couple left the boarding house, and did not seek further assistance.

Members contacted the real estate agent and then the owner of the building on behalf of the occupants, in order to reclaim their bonds. The owner refused, and harassed the members in response.

Social housing supply and demand

For the Housing Pathways CS6 Canterbury Allocation Zone in the Sydney District, as at 30 June 2013⁸:

- The expected waiting time for general applicants on the Housing Register was over 10 years for all properties (1 to 4 bedrooms);
- There were 1,699 social housing properties, and only 64 applicants were housed between 1 July 2012 and 30 June 2013 (39 priority applicants and 25 general applicants);
- There were 967 on the Housing Register (75 on the priority list, and 892 on the general waiting list).

Loss of affordable private rental supply

Between 2006 and 2010, there was a 47% decrease in the supply of affordable private rental properties in the Canterbury Local Government Area.⁹

Availability of affordable private rental accommodation

Anglicare's report, 'Rental Affordability Snapshot, 2013, Greater Sydney and the Illawarra', states that on 13–14 April 2013, there were 1,015 properties available for rent in the Inner West. Only one property was affordable for households on Centrelink benefits (in comprising less than 30% of income), but only for households consisting of couples on the Age Pension.¹⁰

Housing stress

In the Canterbury Local Government Area:

- 94% of very low income renters and 63% of low-income renters were in housing stress, on Census night in 2011¹¹; and
- 50% of Commonwealth Rent Assistance recipients were in housing stress in 2012.¹²

The Society's work to prevent homelessness

The Society's work to support people to sustain tenancies and help prevent homelessness in the Kingsgrove/Bankstown area included in 2012–13:

- Members provided 2,588 visits to people at risk of homelessness, including to homes, prisons, hospitals and other settings;
- Members distributed \$302,760 in financial assistance to people in crisis.

Hawkesbury

Households may have incomes that are too high for social housing eligibility, yet too low to enable them to access to adequate accommodation in a highly competitive private rental market. Caught in limbo, they may end up living in inadequate and overcrowded conditions, such as converted garages.

Society case study 3

A family was living in a converted garage in the Hawkesbury area with three children (aged 4, 8 and 10 years old). They were living in a two-bedroom space with a tiny living room and bathroom (the only running water was in the bathroom, as there was no kitchen and no laundry). The husband, N, had suffered a severe back injury at work and after two operations, he was still in pain and was unable to stand or sit for too long. The wife, R, was working full-time.

N had applied for public housing but was informed that there was a 15-year waiting list. He was advised to apply directly to a community housing provider, which he did — however because his wife was working full-time, their income was beyond the community housing provider's eligibility limits.

The family struggles to pay N's many medical bills. The family are also paying off a large loan on a car that they purchased before N had to stop working due to ill health. However, even if they chose to sell the car, they would still have to pay off the loan and purchase another car so that R would be able to travel to work.

They have a roof over their heads, but they are living in very cramped and inadequate conditions.

Social housing supply and demand

For the Housing Pathways GW7 Richmond/Windsor Allocation Zone in the Nepean Blue Mountains District, as at 30 June 2013¹³:

- The expected waiting time for general applicants on the Housing Register was 5 to 10 years for all properties (1 to 4 bedrooms);
- There were 926 social housing properties, and only 29 applicants were housed between 1 July 2012 and 30 June 2013 (25 priority applicants and 4 general applicants);
- There were 537 on the Housing Register (80 on the priority list, and 457 on the general waiting list).

Loss of affordable private rental supply

Between 2006 and 2010, there was a 51% decrease in the supply of affordable private rental properties in the Hawkesbury Local Government Area.¹⁴

Availability of affordable private rental accommodation

Anglicare's report, 'Rental Affordability Snapshot, 2013, Greater Sydney and the Illawarra', states that on 13–14 April 2013, there were 462 properties available for rent in the Hawkesbury and Baulkham Hills areas. None of the properties were affordable for households on Centrelink benefits (in comprising less than 30% of income).¹⁵

Housing stress

In the Hawkesbury Local Government Area:

- 91% of very low income renters and 58% of low-income renters were in housing stress, on Census night in 2011¹⁶; and
- 37% of Commonwealth Rent Assistance recipients were in housing stress in 2012.¹⁷

The Society's work to prevent homelessness

The Society's work to support people to sustain tenancies and help prevent homelessness in the Hawkesbury region included in 2012–13:

- Members provided 1,312 visits to people at risk of homelessness, including to homes, prisons, hospitals and other settings;
- Members distributed \$89,515 in financial assistance to people in crisis.

Inner West

Reliance on Centrelink benefits as a sole source of income presents a significant barrier to accessing decent housing. As well as often being subjected to living in poor and cramped conditions in the private rental market, households on very low incomes are often subjected to frequent moves from one short-term and unstable accommodation setting to another. High residential mobility has a significant impact on wellbeing, child development and education, social connections and community inclusion. Unstable housing circumstances and homelessness contribute to experiences of stress and trauma.

Society case study 4

Ms F and her 7-year-old daughter left their private rental accommodation in Leichhardt due to domestic violence. Her income was Parenting Payment. Ms F had been on the Housing NSW list since 2005. She had an Apprehended Violence Order in place against her ex-partner and had nowhere to live, yet her application for priority housing was declined. As a victim of child abuse herself, many traumatic memories had re-surfaced during Ms F's experience of domestic violence, compounded by a new fear of becoming homeless with her daughter.

Ms F had been listed on the TICA tenancy history database due to rental arrears (she had been unable to afford her rental payments without her ex-partner's financial assistance). This significantly reduced her capacity to access private rental accommodation.

Society members in Rozelle commenced assisting Ms F and her daughter with financial assistance, food, counselling, furniture and social support.

The family obtained a rental property in the private market in Leichhardt, paying \$250.00 per week for a tiny studio unit, which was in fact a converted sunroom in a very old home. Within a six-month period, due to other expenses (which included school supplies for Ms F's daughter), Ms F was issued an eviction notice due to rental arrears.

On receiving the notice, Ms F once again commenced seeking alternative accommodation. Ms F found an advertisement in the local paper for a room to rent, at a reduced rate in exchange for housework. Ms F and her daughter moved into new accommodation in Leichhardt and were charged \$200.00 per week for one room. In addition, Ms F was required to do housework daily. After a short period of time, the owner announced that she was dissatisfied with the housework being performed, and she increased the rent to \$320.00 per week. Ms F was once again unable to afford this amount, and was forced to relocate.

Unable to obtain private rental and desperate for stable accommodation, Ms F and her daughter moved in with Ms F's grandparents and a cousin in Earlwood. Unfortunately, Ms F and her daughter were then subjected to verbal abuse at the hands of her grandfather who had an alcohol addiction, and a cousin who had mental health issues. They would lock themselves in the bedroom each evening, turning up the volume on the television to block out the abuse. They would also leave the house daily in an effort to avoid the abuse.

Due to the impact of this abuse on Ms F and her daughter, Society staff at Rozelle Community Support Centre arranged a referral of the family to one of the Society's Specialist Homelessness Services. After four months, Ms F and her daughter exited from the Specialist Homelessness Service, into a private rental property in Croydon. She commenced paying \$300.00 a week for a studio apartment — being their fifth move in nine months.

When Ms F's daughter turned eight, Ms F's income decreased as she was moved to Newstart Allowance. Ms F again found herself struggling with rental arrears, and the possibility of eviction. Ms F contacted Society staff who advocated to Housing NSW on her behalf, and discovered that paperwork that had been submitted by Ms F was no longer part of her Housing NSW file. Frustrated, Ms F then spent many hours pursuing additional copies of documents, so that they could be resubmitted to Housing NSW.

Once again Ms F approached Housing NSW in an effort to escalate her application to priority housing,

with a support letter from Society staff also advising Housing NSW staff that she has been listed on the TICA database. Housing NSW requested that Ms F submit a copy of her TICA default, and Society staff arranged this and covered the cost of the application.

Society staff referred Ms F and her daughter to the Personal Helpers and Mentors program to address the impact of these experiences on Ms F's wellbeing and mental health.

They also assisted the family to secure a two-year transitional property with a community housing provider in Haberfield.

The proximity of houses to services such as hospitals and medical specialists can play an important role in ensuring that the accommodation is sustainable and appropriate to people's individualised needs.

Society case study 5

Mr and Mrs D had been renting a property on the private rental market in Lilyfield for three years. They received a notice of termination when the property had been sold, as the new owner had requested vacant possession.

They had been on the Housing NSW waiting list for four years.

Although Mr and Mrs D applied for many properties on the private rental market in the same area, they were unsuccessful. Being on the Disability Support Pension and Carer Allowance, respectively, they had not been able to demonstrate they could afford the high rents being charged.

With only a few more weeks before having to vacate their home, Mr and Mrs D came to the Society's Community Support Centre in Rozelle.

Mr D disclosed to Society staff that he was facing several serious health issues: bowel cancer, the onset of Parkinson's disease, severe depression and insulin-dependent diabetes. Mr D said that he had kept Housing NSW updated about his health issues and about the prospect that they might become homeless.

Society staff contacted Housing NSW, assisted Mr D in completing various forms, and provided a support letter. Staff advocated for Mr D, and his application was escalated to priority housing status, with a successful locational needs assessment (it was essential that Mr D stay in the area to facilitate easy access to his multitude of medical appointments). With no local public housing properties available, Society staff then negotiated on behalf of Mr and Mrs D so that they were able to access a private rental property in Leichhardt utilizing a Private Rental Subsidy from Housing NSW.

After three years of renting the property, Mr and Mrs D received a notice of termination on Christmas Eve 2013, advising they were required to vacate on 29 January 2014.

Distraught at receiving the notification, Mr D attended Housing NSW early in January. Due to being on the priority waiting list, Housing NSW was finally able to allocate the couple a property in Glebe in close proximity to his relevant hospital and public transport.

Social housing supply and demand

For the Housing Pathways CS7 Inner West Allocation Zone in the Sydney District, as at 30 June 2013¹⁸:

- The expected waiting time for general applicants on the Housing Register was over 10 years for all properties (1 to 4 bedrooms);
- There were 2,360 social housing properties, and only 105 applicants were housed between 1 July 2012 and 30 June 2013 (72 priority applicants and 33 general applicants);
- There were 1,357 on the Housing Register (164 on the priority list, and 1,193 on the general waiting list).

Loss of affordable private rental supply

Between 2006 and 2010, there was a 30% decrease in the supply of affordable private rental properties in the Leichhardt Local Government Area.¹⁹

Availability of affordable private rental accommodation

Anglicare's report, 'Rental Affordability Snapshot, 2013, Greater Sydney and the Illawarra', states that on 13–14 April 2013, there were 1,015 properties available for rent in the Inner West. Only one property was affordable for households on Centrelink benefits (in comprising less than 30% of income), but only for households consisting of couples on the Age Pension.²⁰

Housing stress

In the Leichhardt Local Government Area:

- 98% of very low income renters and 88% of low-income renters were in housing stress, on Census night in 2011²¹; and
- 63% of Commonwealth Rent Assistance recipients were in housing stress in 2012.²²

The Society's work to prevent homelessness

The Society's work to support people to sustain tenancies and help prevent homelessness in the Rozelle area included in 2012–13:

- Members provided 2,199 visits to people at risk of homelessness, including to homes, prisons, hospitals and other settings;
- Members distributed \$118,813 in financial assistance to people in crisis.

St George

In a tight private rental market, many lower-income households face a treadmill of frequent rent increases which eventually become unsustainable. Larger families experience an additional barrier in accessing private rental accommodation that is both appropriate and affordable.

Society case study 6

J and M had been renting a two-bedroom property in the St George area of Sydney for the last five years. J was employed as a casual labourer, and M was looking after their three young children.

Over the past two years, J and M had had their rent increased every six months. They had relied on J receiving consistent work, however its availability was dependent on the weather and size of the jobs available.

Prior to having children, M had worked in retail. She had considered returning to work to help pay for the cost of ever-increasing rent, however due to the cost of childcare, she has not been able to do this.

After a recent rent increase, J and M began searching for a new rental property in the area, but either rents were too expensive or the properties were in very poor condition. They were looking at mostly two-bedroom apartments, and this was barely within their affordability. They were declined on multiple occasions due to the number of children compared to the number of bedrooms of the apartments; sometimes they gave up after seeing over 50 people attending the property inspections.

In addition to paying rent, J was paying off a car loan, and they had a number of debts for furniture, electronics and credit cards. J was in need of a car for his work. J and M began to fall further and further into rental arrears.

The family was eventually evicted.

Due to their income being too high, they were not eligible for social housing, nor for a Rent Start Bond Loan from Housing NSW. However they were only earning just over the social housing threshold.

J, M and the three children went to stay with friends temporarily.

As a result of their rental arrears, J and M were placed on the TICA tenancy history database. This further impacted on their ability to access another property on the private rental market.

The stress of becoming homeless significantly affected J's mental health. While he continued to work, his belief that he was 'failing to provide for his family' led to him communicating with M less and less. M saw this behaviour as evidence of J not caring for her and the children. They began to fight more frequently due to the stress of their circumstances, and this had an impact on their children's emotional wellbeing and sleeping patterns.

The family eventually overstayed their welcome with their friends, and they were referred to Vincentian House in Surry Hills. Upon being assessed by the Society's case managers, it was revealed that J and M had little to no family support. M had grown up in foster care and had been a victim of abuse throughout her childhood. J was in contact with his mother only, who lived in Greenacre but was in poor health.

Vincentian House case managers focused on helping them to reduce their debts, advocating for them to be taken off the TICA database and assisting them to develop more effective coping strategies. The parents participated in relationship counselling and parenting skills group work, as well as being linked with parenting networks.

Staff assisted the family to access transitional accommodation in Liverpool with a community housing provider, and also assisted them to locate affordable childcare for the children.

Social housing supply and demand

For the Housing Pathways CS9 St George Allocation Zone in the South Eastern Sydney District, as at 30 June 2013²³:

- The expected waiting time for general applicants on the Housing Register was over 10 years for all properties (1 to 4 bedrooms);
- There were 2,695 social housing properties, and only 99 applicants were housed between 1 July 2012 and 30 June 2013 (77 priority applicants and 22 general applicants);
- There were 2,050 on the Housing Register (161 on the priority list, and 1,889 on the general waiting list).

Loss of affordable private rental supply

Between 2006 and 2010, there was a 64% decrease in the supply of affordable private rental properties in the Hurstville Local Government Area.²⁴

Availability of affordable private rental accommodation

Anglicare's report, 'Rental Affordability Snapshot, 2013, Greater Sydney and the Illawarra', states that on 13–14 April 2013, there were 436 properties available for rent in Sutherland. There were no properties that were affordable for households on Centrelink benefits (in comprising less than 30% of income).²⁵

Housing stress

In the Hurstville Local Government Area:

- 96% of very low income renters and 72% of low-income renters were in housing stress, on Census night in 2011²⁶; and
- 51% of Commonwealth Rent Assistance recipients were in housing stress in 2012.²⁷

The Society's work to prevent homelessness

The Society's work to support people to sustain tenancies and help prevent homelessness in the St George region in 2012–13 included:

- Members provided 3,448 visits to people at risk of homelessness, including to homes, prisons, hospitals and other settings;
- Members distributed \$166,991 in financial assistance to people in crisis.

2. Response to the terms of reference

(a) Projections of future social, public and affordable housing supply and demand to 2020

That demand for social housing in New South Wales exceeds current supply is well-documented:

- As at 30 June 2013, there were 149,972 social housing properties, comprised of 117,798 public housing dwellings, 27,450 community housing properties (including 1,496 crisis accommodation properties) and 4,724 Aboriginal Housing Office properties.²⁸ These dwellings comprised homes for 140,501 households (110,059 in public housing, 25,973 in community housing and 4,469 in Aboriginal housing).²⁹
- The NSW Housing Register listed 57,451 applicants as at 30 June 2013 (4,511 priority and 52,940 general applicants), and only 8,585 applicants were housed between 1 July 2012 and 30 June 2013 (4,660 priority applicants and 3,920 general applicants).³⁰

The NSW Auditor-General's report, 'Making the Best Use of Public Housing', reports that Housing NSW has stated that social housing currently meets only approximately 44% of need. Housing NSW considers that the level of social housing need is comprised of both 'expressed demand' and 'unexpressed demand'. It estimates that by 2016, the public housing waiting list (expressed demand) will grow by 60% to 86,532 and the number of households that are eligible for social housing yet not on the waiting list (unexpressed demand) will be 131,975.³¹

In 2011, Housing NSW projected that in order for social housing to even continue to meet 44% of need by 2021, it would require 2,500 additional social housing dwellings each year (a total of 25,000 dwellings), and cost \$9 billion.³² By that calculation, 56,818 additional social housing dwellings would be required to meet 100% of need by 2021 (and that estimate does not even take into account any changes in the level of need between 2011 and 2021).

In terms of the supply of affordable housing, for example, there were only 1,858 tenanted dwellings funded under the National Rental Affordability Scheme (NRAS) in this state as at 30 June 2013, plus 4,654 in development (the total of 5,512 comprising only 16.9% of the national total of NRAS incentives).³³

There is no centralised waiting list for affordable housing.³⁴ However severe levels of housing stress amongst low- to moderate-income households living in the private rental market are evidence of need. In 2009–10, 62% of lower-income households in New South Wales were in housing stress, compared to the national rate of 60%.³⁵

With the social and affordable housing sectors incapable of satisfying the level of demand, it is the private rental market that primarily provides rental housing for most of the households who would qualify for social and affordable housing.³⁶

The demand for dwellings in the private rental market that are affordable for households on lower incomes is intense — but it is further magnified by demand from households on higher incomes renting a proportion of the affordable dwellings. Across Australia in 2009–10, there was a shortage of 539,000 private rental dwellings that were both affordable and available for renters with gross incomes at or below the bottom 40% of income distribution.³⁷

The gap between supply and demand also varies according to local housing markets — for example, in 2006, there was a shortage of 44,500 private rental dwellings that were both affordable and available for very low income households in Sydney (including 4,100 rented by higher-income households), a shortage of 5,900 in Newcastle (including 1,400 rented by higher-income households) and a shortage of 3,200 in Wollongong (including 600 rented by higher-income households).³⁸

The urgency of addressing the burgeoning gap between supply and demand for social and affordable housing is backed up by the Society's extensive experience in working with people who are experiencing or at risk of homelessness.

Recommendation 1: The development of a formal plan to increase the supply of social and affordable housing, with numerical targets and in partnership with the Federal Government

We support a recommendation of the Council of Social Service of New South Wales (NCOSS) in their pre-Budget submission for the NSW Government's 2014–15 Budget, and call for the Department of Family and Community Services (Housing NSW, the Aboriginal Housing Office and the Land and Housing Corporation) and the Department of Planning and Infrastructure as appropriate, to:

Develop a formal plan, with numerical targets, to increase the supply of social and affordable housing over the next four years. The plan should be developed on a cross-portfolio basis within the NSW Government, and in partnership with the Federal Government.

Cost: \$250m over four years

Key elements of this plan should include:

- Building 3,000 additional community, public and Aboriginal houses over the four year period 2014–15 to 2017–18, with 20% of this new supply being earmarked for formal partnership agreements with Specialist Homelessness Services;
- Sufficient state subsidies to ensure that NSW receives its fair share of additional subsidies under the National Rental Affordability Scheme (NRAS), with NRAS state incentives having a clear budget allocation across the forward estimates; and
- Completion of the existing community housing title transfer program, to enable providers to borrow to invest in new supply, and the development of an agreed framework for the future growth of the community housing sector.³⁹

Recommendation 2: Capital funding for a Community Housing Social Investment Fund

As per a recommendation of NCOSS, we call for the Department of Family and Community Services (Housing NSW, the Aboriginal Housing Office and the Land and Housing Corporation) and the Department of Planning and Infrastructure as appropriate, to:

Provide capital funding for a Community Housing Social Investment Fund to develop additional social and affordable housing in agreed high-need areas.

Cost: \$20m...

This funding should be offered through a competitive tender process, to part-fund development projects by registered community housing providers. State capital funding and possible access to state-owned sites should be matched by borrowings by providers and other contributions, including land.⁴⁰

We see the \$20-million Community Housing Social Investment Fund as an additional way of promoting investment and innovation in the community housing sector — which would complement the proposed \$250-million plan to build 3,000 new community, public and Aboriginal dwellings.

Recommendation 3: The inclusion of social housing as a form of infrastructure investment

As per a recommendation of NCOSS, we call for Infrastructure NSW, in conjunction with the Department of Family and Community Services (Housing NSW and the Land and Housing Corporation), to:

Include social housing as a form of infrastructure investment and hypothecate proceeds from Waratah Bonds to invest in the development of new social housing supply.

While the capital works programs of the Land and Housing Corporation (LAHC) and City West Housing are included in the annual Infrastructure Statement (Budget Paper No. 4), social and affordable housing is not included in the definition of social infrastructure for the purposes of Restart NSW or the State Infrastructure Strategy. This is an unfortunate omission.⁴¹

(b) Data regarding the link between the lack of appropriate social, public and affordable housing in New South Wales and indicators of social disadvantage

Despite strong economic growth for Australia over the past two decades, the Australian Council of Social Service reports that in 2010, 14.3% of people living in New South Wales lived in households below the poverty line, compared to 12.8% of all Australians.⁴²

Rates of poverty can also be assessed alongside other indicators of social disadvantage. For example, in their report, 'Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia', the Social Policy Research Centre stated:

Poverty is a situation in which someone's income is so inadequate as to preclude them from having an acceptable standard of living. It exists when people's actual income is below a poverty line.

Deprivation exists when a lack of resources prevents people from accessing the goods and activities that are essential. Following international convention, it is defined as an enforced lack of socially perceived essentials.

Social exclusion exists when people do not participate in key activities in society. Whereas deprivation focuses on what people cannot afford, what matters for exclusion is what people do not do.

Poverty, deprivation and social exclusion are distinct but overlapping concepts. They cover what most people understand by the term 'social disadvantage', which involves restricted access to resources, lack of participation and blocked opportunities.⁴³

The links between indicators of social disadvantage and an inadequate supply of affordable rental housing for lower-income households (including that of social and affordable housing) are unequivocal.

The impact of an insufficient supply of affordable rental housing for low-income households includes⁴⁴:

- Poor non-housing outcomes — Lack of access to secure, safe and affordable housing is associated with poor outcomes in a range of areas such as physical and mental health, educational attainment for children, employment, and recidivism for ex-prisoners.⁴⁵

- Homelessness — Homelessness is not just the result of not enough houses, but an inadequate supply of affordable housing has been recognised as one of the structural drivers of homelessness, alongside factors such as poverty and unemployment.⁴⁶ Homelessness is one of the most powerful examples of disadvantage in our society.
- Staying homeless for longer periods — Whatever the triggers for homelessness (for example, a mental health crisis coupled with substance abuse), evidence indicates that a lack of affordable housing can extend that homelessness.⁴⁷
- Housing stress — As stated above, 62% of lower-income renters in New South Wales in 2009–10 were in housing stress, compared to the national rate of 60%.⁴⁸ Housing stress can have wide-ranging impacts in areas such as health and wellbeing, family relationships and child development. It can contribute to family breakdown. It can lead to reductions in access to adequate food ('food insecurity'), utilisation of heating and electricity, participation in education and training, use of health, educational and other support services for adults and children, and community participation.⁴⁹
- Exacerbating domestic and family violence — Women who are experiencing domestic and family violence may stay in the family home with their children for longer periods due to poverty, and a lack of affordable and safe accommodation to go to.⁵⁰
- Living in overcrowded conditions — Between Census nights in 2006 and 2011, there was a 26.9% increase in the estimate of the homeless population in New South Wales, to 28,190: most of this increase was attributed to a 63.6% increase in the number of people living in severely overcrowded dwellings.⁵¹ Overcrowded living conditions can have an impact on health, the stability of relationships and friendships, and developmental, educational and wellbeing outcomes for children. It can also lead to eviction.⁵² Aboriginal and Torres Strait Islander peoples and people who were born overseas are more likely to live in severely overcrowded dwellings. (Two-thirds of the rise in people living in severely overcrowded conditions as part of the 2011 homeless population compared to 2006 can be linked to a doubling of the number of people in this homelessness group who were born overseas. Of the 26,744 Aboriginal and Torres Strait Islander Australians who were counted as homeless across Australia on Census night in 2011, 75% were living in 'severely' crowded dwellings.⁵³)
- Living in housing that is inappropriate (for example, in relation to disability, cultural, ageing or other needs), substandard or poorly located — With fewer affordable alternatives, low-income households may end up living in housing of 'last resort'. For example: housing that does not meet accessibility needs means that people with mobility impairment are less able to live independently⁵⁴; housing that is mouldy, has pest infestations or poor sanitation can affect health⁵⁵, and housing with poor physical security (such as boarding house accommodation without satisfactory door locks) can affect mental health⁵⁶; and housing that is not close to services (such as health services), schools, job and educational opportunities, transport and informal support networks (for example, for recently-arrived refugees) can have an impact on a range of outcomes such as health, education, and economic and social participation.⁵⁷

Certain vulnerable groups particularly demonstrate the link between lack of access to good housing and disadvantage. For example, people leaving correctional facilities, juvenile detention centres and out-of-home care are at high risk of homelessness and are likely to have poorer outcomes (in a range of areas such as health) where they are not transitioned to appropriate housing.⁵⁸

The Society's case studies confirm the devastating impact of a lack of access to affordable rental housing that is safe, appropriate to individual and family needs, well-located and of decent quality.

(c) Housing design approaches and social service integration necessary to support tenant livelihoods and wellbeing

To facilitate the sustainability of tenancies, it is important that housing design meets household needs, such as disability, cultural, ageing and other needs. Other important considerations are community needs as well as environmental and financial sustainability (as described in Housing NSW's 'Design Requirements').⁵⁹

The mismatch between the configuration of much of the current public housing stock and the changing profile of public housing tenants is noted in the Auditor-General's report. While most public housing stock is comprised of larger properties, demand is rising for smaller and accessible properties. This is due to the increase in single-person households, tenants with significant disabilities, and older tenants.⁶⁰

Beyond ensuring that social housing design maximises meeting a diverse range of tenant needs, social service integration is also essential to help sustain tenancies. Services to support social housing tenants can range from services to help prevent evictions (such as tenancy advice and advocacy services, and legal advice) to services delivering specialised support for health and wellbeing (such as mental health, and drug and alcohol services): services need to be customised to individual and family needs, and they need to be coordinated.

Not all social housing tenants require support services. However, the primary allocation of public housing to priority housing applicants (those who are most in need) is noted in the Auditor-General's report.⁶¹ For all social housing providers, allocation to applicants with high needs heightens the importance of ensuring that support services for tenants (where required) are integrated in order help sustain tenancies.⁶²

This is something that community housing providers are well placed to do. Their extensive community networks and partnerships facilitate service integration, plus they have a capacity to be more flexible and responsive to tenant needs.

The impact of combining responsive tenancy management with community development by community groups is demonstrated in the Society's 'Claymore and Airds/Bradbury: Intensive Tenancy Management Projects' report.⁶³ (This includes a report by Argyle Community Housing in partnership with NSW Department of Housing in Claymore, entitled, 'Home and Housed: Making Housing Management Work'.) The report documents the work of Argyle Community Housing in Claymore public housing estate from 1995, and extending to the Airds/Bradbury estate from 1999 until 2006.

The Claymore Integration Project evolved from this work in 1997, and provides a model for effective service integration. It utilised regular meetings of residents and representatives from Argyle Community Housing, the Society's Animation Project, other community organisations, local government, and state government agencies such as Housing NSW, the police, juvenile justice, community services and schools, to identify emerging issues or provide an update on ongoing issues, to collaborate and to formulate multi-party responses. Principles for effective tenancy management

services were developed by the Claymore Integration Project, and all parties made public commitments to upholding them⁶⁴:

- Communication and relationships — developing and maintaining relationships that are based on trust and respect, and communicating with and responding to the needs of all parties;
- Working towards a shared vision — the participation of tenants, community workers and senior housing staff to enable collaborative planning and responses;
- Developing community members — recognising residents as the key stakeholders of change in their community, and using formal and informal mechanisms to facilitate resident participation in the planning, implementation and evaluation of community changes;
- Building sustainable infrastructure — capturing funds that would ordinarily leak away from the local economy (for example, by contracting labour from workers living outside the community), and re-investing them into the community in the form of job creation (such as a handyperson service employing local residents), services and new facilities;
- Continual improvement of services — a flexible and responsive approach to service delivery, alongside accessible and transparent feedback mechanisms.

The responsive tenancy management services by Argyle Community Housing in Claymore were complemented by the work of the Animation Project.

Starting in 1996, the Animation Project was under the auspices of the Society and since then, has been delivered in partnership with other organisations, such as the Franciscan Friars, the Good Samaritan Foundation and the Presentation Sisters (Wagga Wagga). Based at Vincentian Social Action Centre in Campbelltown, local ‘animators’ work with residents from public housing estates that comprise some of the most disadvantaged areas in the state. The animators have empowered residents to recognise their strengths, raise their awareness, build their self-belief, make their voices heard on issues that they identified, access resources (including funds and skills-building), and carry out their solutions to local problems.

Achievements of the Animation Project include the reclaiming of vacant land to form a community park and meeting place, the alteration of a bus route to provide access to shopping facilities, and the establishment of a community-managed coffee shop and laundromat in Claymore (that provides a meeting place and an avenue for training and work experience, as well as a practical service). The project has demonstrated what can be achieved by harnessing the skills in local communities, including the emergence of natural leaders amongst participants.⁶⁵

Combining effective service integration and community development is a powerful way of developing sustainable communities. As stated in the report:

Sustainable communities are places where people feel included, where they have a sense of control over decisions that affect the place in which they live; they are places where people like living, where they feel a sense of pride, where they feel safe, have healthy relationships with family and friends and have opportunities to participate socially and economically.⁶⁶

(The then Manager of Argyle Community Housing, Brian Murnane, is now Chief Executive Officer of Amélie Housing.)

(d) Maintenance and capital improvement costs and delivery requirements

The public housing portfolio is ageing, as the Auditor-General has noted. Approximately 25% of the social housing dwellings are over 40 years old. Further, the Land and Housing Corporation has estimated that as at 2010–11, between 30 and 40% of its properties are poorly maintained. In order to operate within its means, the Land and Housing Corporation has resorted to selling properties and delaying some expenditure on capital and maintenance. Other than during the extraordinary boost to social housing supply as part of the Nation Building—Economic Stimulus Plan, the Land and Housing Corporation has recently been disposing of more properties than it has added.⁶⁷

Community housing providers can be more effective in managing capital improvements and maintenance, but their capacity is limited by the short duration of the leasing arrangements offered by the Land and Housing Corporation. Currently, the Land and Housing Corporation grants leases to community housing providers to manage capital properties (and sub-let them to residents as subsidised rental housing) for periods of 3–5 years only.⁶⁸

The National Community Housing Standards require that community housing providers have plans for the maintenance and upgrade of its dwellings that are linked to financial planning and budgets. Specifically, the standards call for the plans to cover both ‘long-term maintenance’ (covering the replacement of key building components, such as kitchens and bathrooms, over the life cycle of the building) and ‘cyclical maintenance’ (comprised of planning in 5–10-year cycles, and covering everyday aspects of the property such as painting): ‘Larger organisations with a substantial financial turnover and asset base are likely to have plans for 15 to 20 years.’⁶⁹

However the planning, financing and implementation of maintenance by community housing providers is not only limited by the short duration of Land and Housing Corporation leases — it is also constrained by piecemeal sale of dwellings as part of the redevelopment of public housing estates, as well as the absence of a large-scale program for the transfer of tenanted public housing properties to the sector.

The selling off of properties in public housing estates as part of a strategy to counteract the concentration of disadvantage can be problematic for a number of reasons. We think that the sale of ad hoc dwellings across an estate in order to achieve a ‘salt and pepper’ tenure mix of public and private dwellings can limit a capacity to more effectively redesign (or ‘de-Radburnise’) estates in the future. More broadly, such a strategy does not necessarily translate into countering concentrations of disadvantage. This is because there is no clear link between housing tenure and socio-economic status.⁷⁰ Often the new (private) owners of such dwellings in estate areas opt not to occupy them, but to rent them out — the low-income renters, however, end up being more financially disadvantaged than their neighbouring public housing tenants, because their rent isn’t subsidised. And there is no clear evidence that the tenure diversification leads to greater social cohesion.⁷¹

Recommendation 4: The discontinuation of the sale of dwellings on public housing estates

We call for the Land and Housing Corporation to halt the sale of dwellings on public housing estates across New South Wales.

This recommendation is closely linked to Recommendation 5.

Recommendation 5: The large-scale transfer of the management of tenanted properties by the Land and Housing Corporation to community housing providers, utilising long-term leases

The Society calls for the Land and Housing Corporation to effect a large-scale transfer of tenanted properties from Housing NSW to community housing providers, to be accompanied by long-term leases for the management and sub-letting of properties (for example, for a 25-year period).

This proposal would have a range of economic and social benefits:

- Large-scale tenanted property transfers alongside long-term leases would provide a longstanding income stream from rents which could be borrowed against, in order to finance capital works. This capacity to borrow against income and assets is not available to state housing authorities. Additionally, community housing providers have charitable tax status, so utilising tax concessions can make the provision of housing services by community housing providers more cost-effective compared to state housing authorities. Church-based organisations such as the Society have the added advantage that they have access to land that can be developed for housing purposes.
- Large-scale tenanted property transfers plus long-term leases would enable community housing providers to maximise 'CRA maximisation'. This revenue source is not available to state housing authorities, as public housing tenants are not eligible for Commonwealth Rent Assistance (CRA). (With community housing tenants being eligible for CRA, community housing providers are able to set subsidised rents to include not only a percentage of the assessable household income, but also 100% of the household's entitlement to CRA — provided that the subsidised rent, including CRA, does not exceed market rent.⁷²) 'CRA maximisation' creates an additional income stream for community housing providers which can be used to plan for and fund maintenance, upgrades and new stock.
- The proposal would also help community housing providers to make long-term plans for tenancy management and community engagement services. Recent research on the impact of the transfer of tenanted public housing dwellings indicates that a clear majority of tenants believed that community housing providers were more responsive in their delivery of services, more proactive in how they implemented tenant engagement, and more effective in delivering community renewal.⁷³
- The proposal would also enable community housing providers to make the most of their local partnerships and networks. One strength of community housing providers is that they are able to leverage their local partnerships and networks; they can purchase outgoings such as maintenance and office equipment more cost-effectively using local businesses (as compared to a government agency). Where the construction of new social housing dwellings is underway, the economic multiplier effect (as evidenced by the Social Housing Initiative under the Nation Building — Economic Stimulus Plan⁷⁴) can be focused on local communities. This proposal would therefore help to increase long-term investment in local communities, and boost local employment, social capital and other opportunities. Such a focus on investing in local communities accords with the principle of subsidiarity, which is fundamental to the work of the Society.⁷⁵

As a recent report from the Australian Housing and Urban Research Institute, 'Public Housing Transfers: Past, Present and Prospective', states:

In our view, restructuring public housing to significantly increase the part played by community housing providers in service delivery and asset management offers the best political and financial potential to generate the transformative change of the current social housing system that has been sought over two decades in Australia and, beyond that, to provide a foundation for attracting new public and private investment into the sector. This agenda warrants urgent attention to the development of a robust policy framework for transfers (and associated CHP growth) involving policy commitment from both levels of Australian governments working in close collaboration with the community housing sector, the tenant population, the research community and other stakeholders.⁷⁶

Effective planning for the community housing sector requires a mechanism for consultation and robust discussion between government and the sector. We note that the Community Housing Advisory Committee (a group with expertise in community housing financing, delivery and management advising the then Office of Community Housing and Minister for Housing on strategic matters affecting the sector) was last operative in 2010.

Recommendation 6: The establishment of a new community housing sector advisory committee to advise the Minister for Family and Community Services, and the Community and Private Market Housing Directorate, and to promote dialogue

The Society calls for the establishment of a new advisory committee comprised of experts from the community housing sector to advise the Minister for Family and Community Services, and the Community and Private Market Housing Directorate, and to promote dialogue.

(e) Criteria for selecting and prioritising residential areas for affordable and social housing development

The Auditor-General's report includes a comparison of social housing stock and projected eligibility for social housing, for regions across the state.⁷⁷ This comparison indicates the discrepancy between supply and demand location by location.

It is highly concerning that targets for the supply of affordable rental housing do not feature in existing regional strategies for land-use growth that have been prepared by the Department of Planning and Infrastructure. Strategic plans such as the Central Coast Regional Strategy and other regional strategies include targets for the supply of new housing and new jobs for Local Government Areas, but do not contain equivalent targets for affordable rental housing.⁷⁸

The 'Draft Metropolitan Strategy for Sydney to 2031' 'promotes housing choice everywhere' and lists '50% of low to moderate income households are suffering rental stress' under 'What we know about Sydney' — yet it contains no targets for affordable rental housing alongside the housing and job targets for each sub-region.⁷⁹

This absence urgently needs to be addressed.

Recommendation 7: The inclusion of Local Government Area targets for the provision of new affordable rental dwellings in all future metropolitan and regional land-use plans

In order to address the extreme discrepancy between supply and demand for social and affordable housing across the state, we call for the Department of Planning and Infrastructure to include targets for the supply of affordable rental housing in each Local Government Area in all future land-use growth plans — such as the ‘Metropolitan Strategy for Sydney to 2031’ (which is currently in draft form) and other regional growth plans.

(f) The role of residential parks

In the face of an inadequate supply of social and affordable housing, residential parks have become providers of ‘last resort’ housing for many people who are amongst the most marginalised in our community. They may be affordable since generally, residential parks request no more than a week’s advance rent, do not require payment of a bond, do not charge for a start-up cost for accessing water and electricity, and the dwellings are furnished.

There were 3,789 people estimated to be marginally housed in caravan parks in New South Wales on Census night in 2011.⁸⁰

These are not the people who have made a ‘lifestyle choice’ to live in residential parks, nor are they the itinerant low-income workers who frequently utilise residential parks as sources of short-term accommodation.

The people who are marginally housed in residential parks are those for whom reliance on Centrelink benefits means that they have few other housing options. What may have originally been seen as a temporary housing option for people may have become permanent through poverty, compounded by a range of complex reasons, including mental health issues, substance abuse and disability. They may have been recently released from correctional facilities, and have a poor rental history. They may be escaping domestic and family violence and have nowhere else to go. They may have been ‘blacklisted’ on the TICA tenancy history database. They may have a long-term history of homelessness. They are likely to have few informal and formal supports. These are the people who are more likely to be living in the residential parks that are unsafe, and poorly maintained and managed.⁸¹

Society members have a long history of visiting marginalised residents in residential parks, and providing financial and material assistance and social support. Our report, ‘Residents at Risk: Stories of Last Resort Caravan Park Residency in NSW’, documents the complexity of issues facing many of these residents, who have been assisted by our members to access long-term, safe and appropriate housing, as well as support services. Included is the story of a woman in her early twenties who originally came to a residential park to escape a violent relationship, and, battling a drug addiction, schizophrenia and depression, turned to prostitution within the park to cover her housing costs.⁸²

We do not think that it should be the role of residential parks to provide long-term accommodation for our community’s most vulnerable. Their reliance on residential parks for this purpose merely highlights the absolute urgency of the need for more social and affordable housing.

However, it is important that all residential parks are of decent quality, safe, and well-managed. We note that the *Residential (Land Lease) Communities Act 2013* specifies that the responsibilities of operators of caravan parks and manufactured housing estates include to provide safe, secure and clean sites. It is expected to commence operation around mid-2014.⁸³

3. Summary of recommendations

To help meet the housing needs of low-income and disadvantaged households, better address homelessness and counter socio-economic disadvantage across the state, the St Vincent de Paul Society NSW calls for:

1. The development of a formal plan to increase the supply of social and affordable housing, with numerical targets and in partnership with the Federal Government (as per a recommendation of NCOSS).
2. Capital funding for a Community Housing Social Investment Fund (as per a recommendation of NCOSS);
3. The inclusion of social housing as a form of infrastructure investment (as per a recommendation of NCOSS);
4. The discontinuation of the sale of dwellings on public housing estates;
5. The large-scale transfer of the management of tenanted properties by the Land and Housing Corporation to community housing providers, utilising long-term leases;
6. The establishment of a new community housing sector advisory committee to advise the Minister for Family and Community Services, and the Community and Private Market Housing Directorate, and to promote dialogue; and
7. The inclusion of Local Government Area targets for the provision of new affordable rental dwellings in all future metropolitan and regional land-use plans.

¹ NSW Government, 'NSW 2021: A Plan to Make NSW Number One', NSW Government, 2011, p. 28, viewed on 20 February 2014: <http://www.2021.nsw.gov.au/sites/default/files/NSW2021_WEB%20VERSION.pdf>.

² Housing NSW, 'Going Home Staying Home Reform Plan', Department of Family and Community Services, 2013, viewed 25 February 2014: <<http://www.housing.nsw.gov.au/NR/rdonlyres/F015C82C-B9E7-490C-AB3A-75828BAED085/0/GoingHomeStayingHomeReformPlan.pdf>>.

³ Housing Pathways, 'Expected Waiting Times for Social Housing 2013 — Overview', NSW Department of Family and Community Services, 30 June 2013, viewed 25 February 2014: <http://www.housingpathways.nsw.gov.au/NR/rdonlyres/85ECAFA9-8F41-4946-95F0-5DA83746B8F5/0/Expected_Waiting_Times2013.pdf>.

⁴ Data supplied by the Centre for Affordable Housing, Community and Private Market Housing Directorate, Housing NSW, Department of Family and Community Services.

⁵ Byron Kemp, Sue King and John Bellamy, 'Rental Affordability Snapshot, April 2013, Greater Sydney and the Illawarra', Anglicare, 2013, p. 27.

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- ⁶ Centre for Affordable Housing, 'Local Government Housing Kit Database — M2: Number of Households in Housing Stress', Housing NSW, using data from Australian Bureau of Statistics Census, 2011, viewed on 28 February 2014: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database/2011+Census+Database.htm>>. 'Very low income' is defined as below 50% of the Census median equivalised income and 'low income' is defined as 50%–80% of the Census median equivalised income.
- ⁷ Centre for Affordable Housing, 'Local Government Housing Kit Database — M5: Rental Affordability of CRA Recipients', Housing NSW, using Australian Government Housing Data Set, 2012, viewed on 28 February 2014: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database/2011+Census+Database.htm>>.
- ⁸ Housing Pathways.
- ⁹ Data supplied by the Centre for Affordable Housing, Community and Private Market Housing Directorate, Housing NSW, Department of Family and Community Services.
- ¹⁰ Kemp, King and Bellamy, p. 23.
- ¹¹ Centre for Affordable Housing, 'Local Government Housing Kit Database — M2: Number of Households in Housing Stress'.
- ¹² Centre for Affordable Housing, 'Local Government Housing Kit Database — M5: Rental Affordability of CRA Recipients'.
- ¹³ Housing Pathways.
- ¹⁴ Data supplied by the Centre for Affordable Housing, Community and Private Market Housing Directorate, Housing NSW, Department of Family and Community Services.
- ¹⁵ Kemp, King and Bellamy, p. 17.
- ¹⁶ Centre for Affordable Housing, 'Local Government Housing Kit Database — M2: Number of Households in Housing Stress'.
- ¹⁷ Centre for Affordable Housing, 'Local Government Housing Kit Database — M5: Rental Affordability of CRA Recipients'.
- ¹⁸ Housing Pathways.
- ¹⁹ Data supplied by the Centre for Affordable Housing, Community and Private Market Housing Directorate, Housing NSW, Department of Family and Community Services.
- ²⁰ Kemp, King and Bellamy, p. 23.
- ²¹ Centre for Affordable Housing, 'Local Government Housing Kit Database — M2: Number of Households in Housing Stress'.
- ²² Centre for Affordable Housing, 'Local Government Housing Kit Database — M5: Rental Affordability of CRA Recipients'.
- ²³ Housing Pathways.
- ²⁴ Data supplied by the Centre for Affordable Housing, Community and Private Market Housing Directorate, Housing NSW, Department of Family and Community Services.
- ²⁵ Kemp, King and Bellamy, p. 31.
- ²⁶ Centre for Affordable Housing, 'Local Government Housing Kit Database — M2: Number of Households in Housing Stress'.
- ²⁷ Centre for Affordable Housing, 'Local Government Housing Kit Database — M5: Rental Affordability of CRA Recipients'.
- ²⁸ 'Department of Family and Community Services, 'Annual Report, 2012–13', 2013, p. 37. The 2012–13 Land and Housing Corporation annual report stated that there were 145,248 dwellings under management (comprised of 117,798 public housing dwellings, 25,954 community housing dwellings and 1,496 crisis accommodation dwellings) as at 30 June 2013. The Housing Pathways' 'Expected Waiting Times for Social Housing 2013 — Overview' stated that there were 144,390 social housing properties as at 30 June 2013. The Productivity Commission's 'Report on Government Services, 2014, Volume G, Housing and Homelessness' (Steering Committee for the Review of Government Service Provision), stated that there were 146,514 social housing dwellings in NSW as at 30 June 2013 (111,216 public housing dwellings, 26,022 community housing dwelling, 4,540 state-owned and managed Indigenous housing dwellings and 4,736 Indigenous community housing dwellings, Table 17A.3). In 2012–13, 536 new public and community housing properties were completed (Land and Housing Corporation, p. 37).

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- ²⁹ Department of Family and Community Services, 'Annual Report, 2012–13', 2013, p. 37. The Productivity Commission's 'Report on Government Services, 2014, Volume G, Housing and Homelessness' stated that there were 140,499 households living in social housing in NSW as at 30 June 2013 (110,074 in public housing, 25,973 in community housing and 4,452 in state-owned and managed Indigenous housing, with no data being available for Indigenous community housing, Table 17A.4).
- ³⁰ Housing Pathways. The Productivity Commission's 'Report on Government Services, 2014, Volume G, Housing and Homelessness' stated that there were 60,062 applicants for social housing in NSW as at 30 June 2013 (57,648 applicants on the common register for public and community housing, and 2,404 on a waiting list for state-owned and managed Indigenous housing, with no data being available for Indigenous community housing, Tables 17A.5–17.A.8).
- ³¹ New South Wales Auditor-General, 'Making the Best Use of Public Housing, New South Wales Auditor-General's Report, Performance Audit', Audit Office of New South Wales, 2013, pp. 14, 45. This estimate was made prior to the split between Housing NSW and the Land and Housing Corporation. Nationally, it has been estimated that there will be a 28% increase in demand between 2008 and 2023, from 337,888 to 431,227 (Keith Jacobs, Rowland Atkinson, Cal Colic Peisker, Mike Berry and Tony Dalton, 'What Future for Public Housing? A Critical Analysis', Australian Housing and Urban Research Institute, AHURI Final Report No. 151, September 2010, pp. 7–9).
- ³² New South Wales Auditor-General, pp. 14, 16.
- ³³ Department of Sustainability, Environment, Water, Population and Communities, 'National Rental Affordability Scheme Monthly Performance Report', Department of Sustainability, Environment, Water, Population and Communities, 30 June 2013, p. 3. Social housing is comprised of public, community and Aboriginal housing, and it targets households on very low to low incomes, with rents usually being set as a proportion of tenants' income. In contrast, affordable housing is rental housing that targets households on low to moderate income households, with the rent being set as a proportion (for example, 75%) of the rent that would ordinarily be charged for the property in the private rental market. A 'very low-income household' is generally a household where the only income is a government benefit or pension, a 'low-income household' is a household with income in the bottom 20% of the income range, and a 'lower-income household' is a household in the bottom 40% of incomes. In contrast, a 'moderate income household' is a household in the bottom 40% of incomes but not in the bottom 20% ('Housing Terms Factsheet', Shelter NSW, 19 June 2012).
- ³⁴ Housing NSW, 'To Apply', Department of Families and Community Services, 2013, viewed 25 February 2014: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/For+Renters+of+Affordable+Housing/To+apply.htm>>. Instead of a centralised waiting list for affordable housing, individual managers of affordable housing may maintain their own waiting lists. As at 30 June 2013, the supply of affordable housing in NSW also included 547 City West Housing dwellings (City West Housing, 'Annual Report, 2012–13', 2013, Department of Finance and Services, p. 20) and 1,412 Teacher Housing Authority dwellings (Teacher Housing Authority, 'Annual Report, 2012–13', 2013, Department of Finance and Services, p. 20). See also Craig Johnston, 'Financing Housing Assistance: Information from State Government Agencies' Financial Reports', Shelter NSW, 10 December 2013.
- ³⁵ National Housing Supply Council, 'Housing Supply and Affordability — Key Indicators, 2012', National Housing Supply Council, 2012, Table 5.4, p. 45. The Council of Australian Governments (COAG) Reform Council reports that in 2009–10, 47.6% of low-income households in New South Wales were in rental stress, compared to the national rate of 41.7% (COAG Reform Council, 'Affordable Housing 2010–11: Comparing performance across Australia, National Affordable Housing Agreement, Report to the Council of Australian Governments', COAG Reform Council, 30 April 2012, p. 8).
- ³⁶ National Housing Supply Council, 'State of Supply Report, 2013: Changes in How We Live', unpublished, chapter 2, p. 19. The National Housing Supply Council was abolished on 8 November 2013.
- ³⁷ National Housing Supply Council, 'Housing supply and affordability — key indicators, 2012', 2012, Table 5.8, p. 48. A breakdown by state and territory is not available.
- ³⁸ Maryann Wulff, Margaret Reynolds, Dharmalingam Arunachalam, Kath Hulse and Judith Yates, 'Australia's private rental market: the supply of, and demand for, affordable dwellings', Australian Housing and Urban Research Institute, May 2011, AHURI Final Report No. 168, Table 3, p. 15 (based on 2006 census data — households on very low incomes was defined as those in the bottom 20% of the income distribution).

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- ³⁹ NCOSS, pp. 20–22. There is currently no specific strategic framework for community housing sector planning, following the expiry of ‘Planning for the Future: New Directions for Community Housing in New South Wales, 2007/08 – 2012/13’.
- ⁴⁰ Council of Social Service of New South Wales (NCOSS), ‘Sharing the Benefits: Making NSW Fairer, NCOSS Pre-Budget Submission, Social and Economic Priorities for a Fair and Sustainable community: 2014–15 State Budget’, NCOSS, 2013, p. 23.
- ⁴¹ NCOSS, pp. 36–37.
- ⁴² Australian Council of Social Service, ‘Poverty in Australia’, Australian Council of Social Service, 2012, p. 9.
- ⁴³ Peter Saunders, Yuvisthi Naidoo and Megan Griffiths, ‘Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia’, Social Policy Research Centre, 2007, pp. viii, 11, 33. In international and Australian research, the poverty line for a single adult is calculated at 50% of a median income. In the ACOSS report, housing costs were taken into account in determining poverty as well as incomes — this is because people with low housing costs (such as those who own their own homes with no outstanding mortgage) are able to achieve a higher standard of living on the same income than people with higher housing costs (for example, tenants and mortgagors).
- ⁴⁴ Katie Florance, ‘What Housing Issues Contribute to Homelessness?’, Shelter NSW, Shelter Brief No. 44, 2010, pp. 6–14.
- ⁴⁵ Peter Phibbs with Peter Young, ‘Housing Assistance and Non-shelter Outcomes’, Australian Housing and Urban Research Institute, AHURI Final Report No. 74, 2005, pp. i–iii. Hazel Blunden with Craig Johnston, ‘Public Housing and Nonhousing Outcomes — a Background Paper’, Shelter NSW, 2005. Rosanna Scutella, Guy Johnson, Julie Moschion, Yi-Ping Tseng and Mark Wooden, Journeys Home Research Report No. 1, Wave 1 Findings’, University of Melbourne, 2012, pp. 28–29. Matthew Willis, ‘Ex-Prisoners, SAAP, Housing and Homelessness in Australia’, Australian Institute of Criminology, final report to the National SAAP Coordination and Development Committee, 2004, pp. 136–137.
- ⁴⁶ Department of Families, Housing, Community Services and Indigenous Affairs, ‘The Road Home’, 2008, p. 7, Selina Tually, Debbie Faulkner, Cecile Cutler and Michele Slatter, ‘Women, domestic and family violence and homelessness: a synthesis report’, Flinders University, Flinders Institute for Housing, Urban and Regional Research, 2008, p. 18, ‘Counting the Homeless 2006: Australia’, p. 49.
- ⁴⁷ ‘Counting the Homeless 2006: Australia’, p. 49. Also see ‘The Road Home’, p. 46.
- ⁴⁸ National Housing Supply Council, ‘Housing Supply and Affordability — Key Indicators, 2012’, National Housing Supply Council, 2012, Table 5.4, p. 45. The Council of Australian Governments (COAG) Reform Council reports that in 2009–10, 47.6% of low-income households in New South Wales were in rental stress, compared to the national rate of 41.7% (COAG Reform Council, ‘Affordable Housing 2010–11: Comparing performance across Australia, National Affordable Housing Agreement, Report to the Council of Australian Governments’, COAG Reform Council, 30 April 2012, p. 8). The ‘30/40 rule’ or definition of housing stress refers to a lower-income household (a household in the lowest 40% of disposable income distribution) spending more than 30% of gross household income on housing costs (Judith Yates and Michelle Gabrielle, ‘Housing Affordability in Australia’, Australian Housing and Urban Research Institute, Research Paper No. 3, 2006, p. 14).
- ⁴⁹ Gary Marks, ‘Income poverty, subjective poverty and financial stress’, Department of Families, Community Services and Indigenous Affairs, Social Policy Research Paper no. 29, 2007, p. v.
- ⁵⁰ Selina Tually, Debbie Faulkner, Cecile Cutler and Michele Slatter, ‘Women, Domestic and Family Violence and Homelessness: a Synthesis Report’, Flinders University, Flinders Institute for Housing, Urban and Regional Research, 2008, p. 17. NSW Women’s Refuge Movement and University of Western Sydney Urban Research Centre, ‘The Impact of Housing on the Lives of Women and Children Post Domestic Violence Crisis Accommodation’, NSW Women’s Refuge Movement and University of Western Sydney Urban Research Centre, 2009, pp. 4, 16–17.
- ⁵¹ Australian Bureau of Statistics, ‘Census of Population and Housing: Estimating Homelessness, 2011’, p. 6 and table 3.1, pp. 16–17. By comparison, there was a 5.6% increase in population in this state between Census nights in 2006 and 2011 (Australian Bureau of Statistics, ‘2011 Census Quickstats’). People are described as living in severely crowded dwellings where the dwellings require four or more extra rooms to accommodate them, in accordance with the Canadian National Occupancy Standard (which specifies, amongst other factors, that there should be no more than two persons per bedroom — also see Australian

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- Bureau of Statistics, 'Methodology for estimating homelessness from the Census of Population and Housing', 2012, pp. 44–45, 63).
- ⁵² Council of Australian Governments (COAG) Reform Council, volume 1, p. 95, Australian Institute of Health and Welfare, 'Shelter: Development of a Children's Headline Indicator', 2010, cat. no. PHE 132, p. 17.
- ⁵³ Australian Bureau of Statistics, 'Census of Population and Housing: Estimating Homelessness, 2011', pp. 6, 8). Aboriginal and Torres Strait Islander peoples comprised 2.5% of the Australian population in 2011, but accounted for 25% of the homeless population.
- ⁵⁴ Andrew Beer and Debbie Faulkner, 'The Housing Careers of People with a Disability and Carers of People With a Disability', Australian Housing and Urban Research Institute, AHURI Research Paper, 2008, p. vii.
- ⁵⁵ Council of Australian Governments (COAG) Reform Council, 'National Affordable Housing Agreement: baseline performance report for 2008–09', 2010, volume 1, p. 99.
- ⁵⁶ European Federation of National Organisations Working with the Homeless (FEANTSA), 'The Role of Housing in Pathways into and out of Homelessness', European Report, 2008, pp. 16–17.
- ⁵⁷ Andrew Beer and Paul Foley, 'Housing Need and Provision for Recently Arrived Refugees in Australia', Australian Housing and Urban Research Institute, 2003, AHURI Final Report no. 48, pp. 20, 27.
- ⁵⁸ Housing NSW, 'Support for People Exiting Institutional Care: Summary of the Homelessness Action Plan Evaluation Findings', Homelessness Action Plan Evaluation Strategy Evidence Note No. 3, Department of Family and Community Services, 2013.
- ⁵⁹ Housing NSW, 'Design Requirements', Department of Human Services, December 2010, p. 10.
- ⁶⁰ New South Wales Auditor-General, p. 2, 12, 15–16.
- ⁶¹ New South Wales Auditor-General, p. 28.
- ⁶² Jon Eastgate and Paula Rix, 'We Look After Our Neighbours Here: Support Services for NSW Social Housing Tenants', Shelter NSW, 2012.
- ⁶³ Brian Murnane, 'Claymore and Airds/Bradbury: Intensive Tenancy Management Projects', St Vincent de Paul Society NSW, 2006 — including Argyle Community Housing in partnership with NSW Department of Housing in Claymore, 'Home and Housed: Making Housing Management Work', Office of Community Housing, 1999.
- ⁶⁴ Brian Murnane, 'Claymore and Airds/Bradbury: Intensive Tenancy Management Projects', St Vincent de Paul Society NSW, 2006, p. 3. This report includes a report by Argyle Community Housing in partnership with NSW Department of Housing in Claymore, entitled, 'Home and Housed: Making Housing Management Work' (Office of Community Housing, 1999, see pp. 20–45).
- ⁶⁵ Animation Project, 'Claymore Stories: Celebrating Community Achievements in Claymore', St Vincent de Paul Society, 2006, pp. 8, 27–28. Communities and Families Clearinghouse of Australia, 'Promising Practice Profiles: Animation Project', Australian Institute of Family Studies, 2003.
- ⁶⁶ Brian Murnane, 'Claymore and Airds/Bradbury: Intensive Tenancy Management Projects', St Vincent de Paul Society NSW, 2006, p. 2. This report includes a report by Argyle Community Housing in partnership with NSW Department of Housing in Claymore, entitled, 'Home and Housed: Making Housing Management Work' (Office of Community Housing, 1999, see pp. 20–45).
- ⁶⁷ New South Wales Auditor-General, pp. 11, 22.
- ⁶⁸ Housing NSW, 'Community Housing and Types of Assistance: Factsheet for Community Housing Providers', Department of Family and Community Services', December 2009.
- ⁶⁹ Housing NSW and Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), 'National Community Housing Standards Manual', Housing NSW and FaHCSIA, third edition, May 2010, pp. 60–62.
- ⁷⁰ Tony Gilmore, 'Mixed Communities', Shelter NSW, 2012, pp. 2–6.
- ⁷¹ Bill Randolph and Martin Wood, with Darren Holloway and Brendan Buck, 'The Benefits of Tenure Diversification', Australian Housing and Urban Research Institute, AHURI Final Report No. 63, 2004, p. ii.
- ⁷² Housing NSW, 'Community Housing Rent Policy', Department of Family and Community Services, 2012, p. 5.
- ⁷³ Hal Pawson, Vivienne Milligan, Ilan Wiesel and Kath Hulse, 'Public Housing Transfers: Past, Present and Prospective', Australian Housing and Urban. Research Institute, AHURI Final Report No. 215, 2013, p. 5.
- ⁷⁴ KPMG, 'Social Housing Initiative Review', Housing Ministers' Advisory Committee, 2012, pp. 17–18.

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- ⁷⁵ *The Rule*, St Vincent de Paul Society of Australia, 2012, Part I, Article 3.9 and Part III, Article 7. Article 3.9 of Part I states: ‘The Society embraces the Principle of Subsidiarity as its basic standard of operation. Tasks are performed as close as possible to the area of activity to ensure that the local environment and circumstances (cultural, social, political etc.) are taken into consideration. In this way, the Society promotes local initiatives within its spirit...’.
- ⁷⁶ Hal Pawson, Vivienne Milligan, Ilan Wiesel and Kath Hulse, p. 8.
- ⁷⁷ New South Wales Auditor-General, Figure 7, p. 47.
- ⁷⁸ For example, Department of Planning, ‘Central Coast Regional Strategy’, Department of Planning, 2008, p. 19.
- ⁷⁹ Department of Planning and Infrastructure, ‘Draft Metropolitan Strategy for Sydney to 2031’, Department of Planning and Infrastructure, 2013, p. 83 (Central Subregion). ‘Draft Metropolitan Strategy for Sydney to 2031, Submission to the Department of Planning and Infrastructure’, Shelter NSW, May 2013.
- ⁸⁰ Australian Bureau of Statistics, ‘Census of Population and Housing: Estimating Homelessness, 2011’, p. 33. The Australian Bureau of Statistics defined ‘Persons marginally housed in caravan parks’ as people who were living in a caravan, cabin or houseboat in a caravan/residential park or camping ground; where they reported being at home on Census night; where no usual resident reported working full-time; where the dwelling was being rented for less than \$300 per week; where they were not living in a dwelling where the landlord was reported as an employer; where the dwelling did not have three or more bedrooms (as they on balance, would most likely be living in cabins); and where the combined income of the persons in the dwelling was less than \$2,000 (Australian Bureau of Statistics, ‘Methodology for estimating homelessness from the Census of Population and Housing’, pp. 48–49).
- ⁸¹ ‘Housing Risk Among Caravan Park Residents’, Australian Housing and Urban Research Institute, AHURI Research and Policy Bulletin, Issue No. 40, 2004.
- ⁸² Andy Marks, ‘Residents at Risk: Stories of Last Resort Caravan Park Residency in NSW’, St Vincent de Paul Society NSW, 2008, pp. vi–x, 39–40.
- ⁸³ ‘Residential (Land Lease) Communities Bill 2013: Summary of Main Reforms’, NSW Fair Trading, 2013, viewed on 28 February 2014: <http://www.fairtrading.nsw.gov.au/biz_res/ftweb/pdfs/About_us/Have_your_say/Residential_land_lease_communities_bill/Residential_com_bill_2013_summary.pdf>. See section 37 of the Act, Austlii, viewed on 28 February 2014: <http://www.austlii.edu.au/au/legis/nsw/consol_act/rlca2013320/s37.html>.