

Housing

Introduction

We all need a place to call home. Without a safe, secure home, people cannot work towards a better life for themselves and their families. They're more likely to be unwell, are at greater risk of harm, and are less able to access opportunities such as employment and education.

Across NSW, we heard that housing affordability is a major concern. A growing number of people and their families simply cannot afford safe and securing housing. With more people renting, and renting for longer, we need to ensure that renters can experience the same security and comfort in their homes as homeowners. We also heard the private rental market is simply not a viable option for many people.

We also heard concerns about the growing number of people experiencing homelessness, and the significant unmet need for support services tailored to the needs of specific groups. Finally, we heard there needs to be greater focus on accessibility across all models of housing.

What can you do?

Across NSW we heard about the types of things that would make a difference in our communities. If you have any other ideas or want to get involved in our work in the below areas, please contact Clara Bradley (Policy Lead for Housing and Homelessness, Sector Reform) on 02 8960 7910 or clara@ncoss.org.au.

Housing affordability

What we heard

In Sydney and in many regions across NSW we know the waitlists for social and affordable housing are simply too long, exceeding 10 years in many locations.

At the same time, rental affordability is at an all-time low. Communities told us the lack of affordable housing means that people on low incomes are being forced to live in houses that fall far below acceptable community standards, or to move further from transport and services where they risk isolation and poor access. We also heard that many people are sacrificing necessities such as food and electricity in order to pay their rent, while others are entering into debt.

In Sydney there are almost no rental properties affordable for people on low incomes. There is also growing pressure on the rental market in many regional areas. In the North Coast, for example, we heard the large number of properties being let through AirBnB has left fewer available to local residents. Similarly, large infrastructure projects such as the Pacific Highway upgrades are drawing on the supply of low-income rentals. In regions such as the Murrumbidgee, rental prices escalate in response to demand from seasonal workers, while the Illawarra and the Central Coast are impacted by population growth in Sydney and locals earning local wages now compete with commuters on Sydney incomes.

What our members told us would make a difference

There is widespread consensus that we need a significant and sustained increase in social housing stock, together with a suite of policies to increase the availability and accessibility of affordable housing. There was

Spotlight: Are real estate agents part of the solution?

Across NSW, various initiatives bring together housing providers (including real estate agents) and service providers supporting vulnerable clients, to create a shared collaborative perspective. These events, such as regular breakfasts in the Clarence area, provide a linkage and information exchange to deal with issues on a case by case basis.

also support for:

- A HELP-style loan scheme for bonds that could be repaid when the property is sold, when a certain level of equity is reached, or when the estate is finalised.
- Investigation of “shared lives” models, which matches people who require some assistance with individuals or families who can provide accommodation and/or support.

Next steps

NCOSS will continue to advocate for increased investment in social and affordable housing. We played a key role in establishing the NSW Government’s Social and Affordable Housing Fund, and our advocacy continues to shape the roll-out of this fund. Our previous [2017-18 Pre-Budget Submission](#) and our [SAHF positioning paper](#) highlighted the need for a stronger regional and remote focus – advice the NSW Government has taken on board in Phase 2 of [the Social and Affordable Housing Fund \(SAHF\) announced by Premier Berejiklian](#). Phase 2 will also prioritise older women.

Homelessness

What we heard

We heard about the growing number of people being pushed into homelessness, with particular concern about the increase in the number of young people and the number older women experiencing or at-risk of homelessness.

While for some groups there are strong linkages between housing affordability and homelessness, for others the lack of support services plays a critical role. People who are not being properly supported include those with complex mental health issues, people who experience episodic illnesses, people with acquired brain injury and people living with HIV.

While social housing is increasingly been seen as an interim solution, we heard that there is a small percentage of people who will require permanent supported housing. Investment in housing can result in savings in other parts of the service system, and this should be factored into decision-making processes.

What our members told us would make a difference:

- Investment in housing models appropriate to the needs of particular cohorts at risk of homelessness, for example older women.
- A ‘housing first’ approach that aims to end chronic homelessness in NSW.
- Increased investment in supported accommodation and service models such as Housing and Accommodation Support Initiative (HASI).
- Repurposing older buildings as accommodation or support services.

Next steps

In our [Pre-Budget Submission 2018/19](#), NCOSS is calling for investment of \$45 million over 4 years in five youth foyers in regional NSW and \$22 million in housing models appropriate to the needs of older women.

We need to mobilise our communities for this change to happen. NCOSS has prepared an [advocacy kit](#) for

Regional spotlight: Youth Foyers

“Youth foyers” give young people access to affordable accommodation linking to training, employment and other support services. Work is underway to develop youth foyers in a number of regions including [Western Sydney](#), the [Hunter](#) and [Wagga Wagga](#).

The Government has also recently announced the development of [Foyer51](#), focusing on young people in the first 18 months of leaving out-of-home care.

members to use to lobby their local MP.

The planning system and policy settings

What we heard

Existing policy settings have not achieved an increase in housing supply at the affordable end of the market. We heard concern that instead, policy levers are pushing prices up and benefiting investors rather than providing homes for people that need them. In the Central Coast, for example, there is a large proportion of vacant properties. More intense intervention is needed to address this issue.

While we've seen strong community commitment to addressing housing issues, we also heard numerous examples of instances where existing policies and processes have not supported innovative, community-based responses. The complexity of planning processes also has an impact on affordability.

Our members are also deeply concerned that planning processes are not responsive to the needs of the community. This is manifest in a lack of focus on ensuring access to important infrastructure such as community centres, green space, childcare and schools, and in the mismatch between the types of dwellings being built and the actual need present in the community.

What our members told us would make a difference

There is very strong support for the introduction of inclusionary zoning in Sydney and in regional centres across NSW. Other suggestions from members include:

- Ensuring Local Government plays a role in affordable housing.
- The introduction of a vacancy tax.
- Longer term leases to promote stability.

Next steps

NCOSS has been a strong advocate for inclusionary zoning including through the recent Greater Sydney Commission planning processes. We will continue to advocate for this where possible.

As part of our work in this space, NCOSS also sits on the Health Planning Expert Working Group which provides advice and guidance on strategic opportunities to utilise the NSW planning and transport planning systems to promote human health across the State.

The private rental market

What we heard

In addition to concerns about affordability, we heard that many people have difficulty accessing the private rental market due to discrimination, a lack of documentation or issues with their rental history.

For those in private rentals, the lack of security is a major concern. There is a need to strengthen tenant's rights and this is particularly important given the current policy focus on transitioning people out of social housing and into the private rental market. When people do not have secure housing they cannot build strong social connections, and if forced to move this can disrupt relationships and affect access to services. The cost of moving also has a significant financial impact.

We also heard that for those people who have trouble maintaining their tenancies there is a lack of support services. Access is particularly problematic outside major regional centres. While some products designed to support vulnerable people to enter the private rental market are working well, more support is needed to ensure a successful tenancy in other cases.

The practice of rental bidding was also raised as a concern, as it further disadvantages people on low incomes. Members were pleased about the NSW Government's commitment to investigate the "build to rent" model of housing, where newly built properties are bought and managed by corporate investors, who make them available to long-term renters.

What our members told us would make a difference

- Removing the no grounds termination clause from the Residential Tenancies Act.
- Increasing investment in Tenants' Advice and Advocacy Services – there has been no increase in funding in real terms for 15 years despite the significant increase in the number of rental households.
- Stopping the practice of rental bidding.
- Allowing housing providers to take on an initial leases for vulnerable clients, allowing the tenant to prove their suitability.
- Shifting the pattern of investment to encourage institutional investment in housing.

Regional spotlight: [Opportunity Knocks](#)

This consortium of housing and service providers supports vulnerable tenants to build skills and capacity to exit the social housing system. Participants are provided with a subsidised rental property and a personal coach, who links them with capacity building supports. Participants who have achieved their personal goals at the end of the 2 year program, are assisted into longer term housing.

Next steps

NCOSS is a strong supporter of the [Make Renting Fair](#) campaign which is calling for current provisions in tenancy legislation that allow evictions for 'no grounds' (i.e. no reason) to be removed. The FONGA (Forum of Non-Government Agencies) Housing Working Group is also supporting this campaign and has written to both the Premier and to Minister Kean calling for better protections for renters. If your organisation is a member of FONGA and you would like to get involved, let us know.

Housing accessibility

What we heard

In many of our consultations there was a strong focus on the lack of housing appropriate to the needs of people with disability. We need an increase in accessible housing stock if we are to realise the goal of providing people with disability with choice and control over their lives.

In Sydney, there was particular concern that mobility needs are not being properly taken into consideration in the move towards higher density living.

For people who require home modifications, key issues include resistance by landlords in the private rental market, and the lack of eligibility for funding for people who live in housing owned by community housing providers.

What our members told us would make a difference

- A NSW Affordable Disability Housing Strategy building on the Social and Affordable Housing Fund (SAHF) with a focus on accessibility. The Fund could enable proof of concept trials to encourage innovation. Some money should be put aside for investment in regional areas.
- All new social housing should be fully accessible.
- Encourage rent to buy schemes to allow people on lower incomes to enter the housing market.
- Expand shared equity schemes, which are helpful in increasing access to home ownership.

- Accessibility should be required in affordable rental properties.

Next steps

NCOSS will continue to advocate for an integrated housing policy, incorporating higher standards of universal accessibility across all new housing in NSW. Through our involvement in the Greater Sydney Commission planning processes, and submissions to review of planning regulations guidelines, we have argued that:

- The minimum universal standard of accessibility should be the Liveable Housing Australia silver standard of accessible design, and;
- New developments should include targets for the incorporation of accessibility higher standards.

These issues will be a key priority of the FONGA Housing Working Group.