



*Helping churches provide affordable housing.*



## Submission to the Senate Economic References Committee

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### Inquiry into Affordable Housing 2014

**25 March 2014**

## **ACKNOWLEDGEMENTS**

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## 1. INTRODUCTION

As agencies at the forefront of housing and/or service provision to those at risk of homelessness we are of the view that sustainable and affordable housing is essential for those who live on the margins and experience multiple forms of disadvantage and deprivation. Safe, secure and affordable housing is the foundation for the well being of both individuals and communities.

This submission endeavours to address the following Terms of Reference for the Inquiry.

- a. The role of all levels of government in facilitating affordable home ownership and affordable private rental, including:
  - ii. The taxes and levies imposed by the Commonwealth, state territory and local governments
  - iii. The effect of policies designed to increase housing supply
  - iv. The operation, effect and future of the National Rental Affordability Scheme
  - vi. The operation and effectiveness of rent and housing assistance programs
- b. The impacts including social implications, of public and social housing policies on housing affordability and the role of all levels of government in providing public and social housing
- c. The impact of Commonwealth, state and territory government policies and programs on homelessness
- e. The implications for other related changes to Commonwealth government policies and programs, including taxation policy, aged care, disability services, Indigenous affairs and for state and territory governments
- g. Planning and policies that will ensure that women, particularly vulnerable women, have access to secure, appropriate, affordable and adaptable accommodation
- m. The role and contribution of the community housing sector in delivering social and affordable renting housing
- n. The need to increase the supply of accessible and adaptable housing, and housing that is culturally appropriate

### Vulnerable groups and the link between affordable housing and social disadvantage

We propose to cover several particularly vulnerable groups that often suffer from housing stress with little or no access to affordable housing. Housing affordability is often one factor in a range of other issues faced by people who are socially disadvantaged.

1. **Homeless** – in NSW Specialist Homeless Services (SHS) has estimated that 110 people per day in NSW are seeking support around housing but are being turned away as their needs cannot be addressed.
2. **Young single mothers** - low income and experience of domestic violence and abuse makes these young women particularly vulnerable. ANGLICARE'S *Home Truths* report highlighted the risks for these young women and their children as they are often accommodated in crisis motel style accommodation which is transitory and inadequate.

3. **Single older women** – ANGLICARE Sydney Emergency Relief data has highlighted that this is a growing cohort of people at risk of homelessness. A number are in receipt of Newstart, have experience casual and intermittent employment as a result of various caring roles, have little superannuation and can be disadvantaged financially as a result of relationship breakdown and divorce. Such women experience significant rental stress and periods of homelessness.
4. **Refugees and Asylum Seekers** – refugees arrive in Australia with little or no financial and material resources: they experience high levels of discrimination in the private rental market, have no history of previous tenancy and therefore struggle to access and maintain rental accommodation. Asylum seekers face the same issues but this is further compounded by the fact that they receive 89% of the Newstart Allowance and are not allowed to work or supplement their income. This means they are heavily reliant on charity and community assistance.
5. **Indigenous Australians** – as at June 2012 there were 7,490 indigenous applicants awaiting housing with the Aboriginal Housing Office and median waiting time was 1-4 years. Homelessness is an issue for indigenous people – SHS estimates that 22% of all clients seeking assistance identify as Aboriginal and/or Torres Strait Islanders – a significant over representation of this people group who comprise just 3% of the national population.
6. **People with a disability** – people with a disability or experiencing mental health issues or chronic physical illness are also vulnerable to longer term housing insecurity. Housing NSW has projected that by 2021 50% of all social housing need will be people with a significant disability or older Australians.
7. **People living in residential parks** – caravan park tenancy is increasingly becoming a form of stop gap tenancy which does not provide security of tenancy and is often sub standard in terms of living conditions.
8. **Older Australians** – As the baby boomer population ages there is still a significant minority who need to rent due to personal circumstances or financial constraints, and will find it difficult to obtain an affordable property in the competitive rental market on their pension income.

### **Evidence of the linkage between housing and food insecurity**

ANGLICARE conducted a national research study on food insecurity in 2012. The findings indicated that a high proportion of people who were food insecure (i.e. not sure from where their next meal would come) were also housing insecure – experiencing either homelessness or extreme rental stress. More than two thirds (69%) of households with food insecure adults were spending over 30% of their income on rent. Just over two in every five renting and food insecure households (41%) were in the severe category, spending over 45% of their income on rent. Rental stress rates were particularly high among privately renting households with adult food insecurity, with 94% of these households spending over 30% of their income on rent and 71% spending over 45% of their income on rent.

These households indicated they were going without food on a regular basis, reducing the size of meals or skipping them altogether, reducing the quality and variety of food, with a concentration on cheap, filling and starchy carbohydrates and in some cases going without food for a whole day on a regular basis. Although there was strong evidence that adults protected children from the worst effects of food insecurity there was still evidence that children too were being forced to skip meals and go hungry as a result of the household food insecurity. For many, sustaining unaffordable

tenancy was taking up so much of the household income that there was little discretionary income left for food and payment of utilities.

### **Social housing**

Public housing stock has significantly decreased as a proportion of total stock between 2006 and 2012. The waiting list for public housing, state owned and managed indigenous housing and community housing have all significantly increased with a rising demand and shortfall in supply. There is urgent response required from all levels of government to ensure that social housing stock is increasing and available to those who need it, and resources are best utilised for the most vulnerable people in Australia.

### **Affordable home ownership and affordable home rental**

The private rental market is very competitive and rents reflect the shortfall in private housing stock leading to issues of rental affordability and rental stress – particularly for low income and at risk people groups. Home ownership for first home buyers is increasingly out of reach in the current housing market, with the Australian property market one of the least affordable in the world.

### **Churches and community housing response to affordable housing and disadvantage**

The community housing sector provides secure and affordable housing for low income Australians, and community housing offered by churches is providing innovative and holistic approaches to addressing the needs of disadvantaged Australians. As part of this submission we have provided several best practice case studies to indicate how faith based agencies and churches can be involved in the provision of affordable housing. These include:

- a. BaptistCare and a Service Integrated delivery Model
- b. Anglican Retirement Villages and Thurles castle
- c. Anglican Retirement Villages and an innovative rental program

## **2. WHO WE ARE AS AGENCIES**

### **2.1 Churches Housing**

Churches Housing Inc. is the peak body for the ecumenical church and its faith based community housing providers in the area of affordable community housing. Churches Housings sees the church ministering to their communities through the development of affordable community housing. We do this by:

- **Providing consultation, information, inspiration and education** in the area of affordable housing to churches of all denominations
- **Brokering partnerships** between churches, government and businesses to facilitate the development of affordable housing
- **Networking faith based Community Housing Providers** with one another, the sector and the church

- **Advocating for affordable housing** as a representative of the ecumenical church to government at all levels.

Initially begun as Churches Community Housing in 1996, Churches Housing continues to represent the major Christian denominations engaged in the construction, supply, management and ministry of affordable housing across a broad spectrum of needy and disadvantaged people including low income earners, refugees, the aged and elderly, the disabled and many other vulnerable groups. Churches Housing represents the Catholic, Anglican, Uniting, Baptist, Pentecostal and Orthodox churches. Churches Housing attracts most of its funding from a grant from the Community Housing and Private Market Directorate of Housing NSW.

This paper has been written as a joint project between Churches Housing and ANGLICARE Sydney, supported by round table discussions representative of our broader membership.

## **2.2 ANGLICARE Sydney**

ANGLICARE Sydney is a Christian organisation operating a wide range of community services and programs across the Sydney Metropolitan and the Illawarra regions of New South Wales. Our range of services include: homelessness support services, counselling and family support services (including Family Relationship Centres); community education for families; disability case management and respite; youth services; emergency relief for people in crisis; migrant services including humanitarian entrants and newly emerging communities; English as a second language classes; foster care and adoption for children including those with special needs; aged care both through nursing homes and community services; opportunity shops providing low-cost clothing; emergency management in times of natural disaster; and chaplains in hospitals, prisons, mental health facilities and juvenile justice institutions.

## **3. SCOPE OF THE SUBMISSION**

### **3.1 Definitions**

Whilst there are various ways to measure and define affordable housing, we propose that the concept of affordability generally encompass households that are in the lowest 40% of income distribution that pay up to 30% of their gross income on housing costs. Housing stress may be defined as housing costs that exceed 30% of household income for households that are in the lowest 40% of income distribution, noting the limitations of this approach.<sup>1</sup>

### **3.2 Criteria being addressed**

We are proposing to make commentary on the following Terms of Reference:

- a. The role of all levels of government in facilitating affordable home ownership and affordable private rental, including:
  - ii. The taxes and levies imposed by the Commonwealth, state territory and local governments

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<sup>1</sup> National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 72-73.

- iii. The effect of policies designed to increase housing supply
  - iv. The operation, effect and future of the National Rental Affordability Scheme
  - vi. The operation and effectiveness of rent and housing assistance programs
- b. The impacts including social implications, of public and social housing policies on housing affordability and the role of all levels of government in providing public and social housing
- c. The impact of Commonwealth, state and territory government policies and programs on homelessness
- e. The implications for other related changes to Commonwealth government policies and programs, including taxation policy, aged care, disability services, Indigenous affairs and for state and territory governments
- g. Planning and policies that will ensure that women, particularly vulnerable women, have access to secure, appropriate, affordable and adaptable accommodation
- m. The role and contribution of the community housing sector in delivering social and affordable renting housing
- n. The need to increase the supply of accessible and adaptable housing, and housing that is culturally appropriate

### **3.3 The need for affordable housing: underlying assumptions**

Our organisations are at the forefront of service provision of housing and/or other social services that impact the lives of people who are disadvantaged on a daily basis and seek to address their short, medium and long-term needs in a holistic way. Long-term housing security and affordability features prominently in the primary needs that our clients face, as they require a stable housing foundation from which to build or re-build their lives in the face of disadvantage; disability, mental or physical illness, unemployment, homelessness, frail aged, recovering from natural disaster, abuse, caring for another person, isolation and loneliness. Our clients invariably need a pathway to affordable and sustainable housing in order to lay a secure foundation for all other aspects of their lives and those of their families.

Appropriate, affordable and sustainable housing is essential to the wellbeing of both individuals and community. When people are uncertain about the sustainability of their housing situation, they experience what the literature refers to as housing insecurity. A lack of stable, secure and affordable housing has significant impacts on individual and family wellbeing. It can exacerbate financial hardship which impacts on the acquisition of basic necessities including food, adequate clothing and heating. It can lead to transience and dislocation, compromising people's sense of place and belonging in communities. The stress and anxiety which housing insecurity generates can lead to relationship breakdown. Often people who live with housing insecurity are transient and may be forced to move to locations which are cheap but have poor transport infrastructure, creating barriers to employment. The lack of stable housing impacts on children's developmental milestones which can compromise their educational and employment opportunities over the life course. For these reasons, we will canvass the issues faced by many of our clients who are vulnerable and

socially disadvantaged. For many, the issue of affordable housing is one in a myriad of struggles and cannot be disconnected from other factors of social disadvantage.

The increasing scarcity of affordable housing for low income households therefore has the potential to seriously impact both individual, family and community well being and there is evidence that scarcity is a problem. We believe that the current state of the housing market (public and private) and the need amongst our clientele demands immediate action from local, state and federal governments and we appreciate an opportunity to present our experiences and recommendations to the Senate Economic References Committee.

## **4. VULNERABLE GROUPS AND THE LINK BETWEEN AFFORDABLE HOUSING AND SOCIAL DISADVANTAGE**

**c. The impact of Commonwealth, state and territory government policies and programs on homelessness**

**e. The implications for other related changes to Commonwealth government policies and programs, including taxation policy, aged care, disability services, Indigenous affairs and for state and territory governments**

**g. Planning and policies that will ensure that women, particularly vulnerable women, have access to secure, appropriate, affordable and adaptable accommodation**

**n. The need to increase the supply of accessible and adaptable housing, and housing that is culturally appropriate**

### **4.1 Trends in housing supply**

Improvement in housing affordability for Australians remains heavily dependent on increased housing supply immediately and into the future. The National Housing Supply Council (NHSC) projected that the national housing shortfall (in 2012) was 228,000, with NSW experiencing the most acute shortage with 89,000.<sup>2</sup> The NHSC projects that the national shortfall will increase to 370,000 dwellings by 2016, 492,000 by 2021 and 663,000 by 2031, assuming historic demographic and supply trends continue.<sup>3</sup>

NHSC reports that the total number of dwelling approvals (private and public) remains low by historical standards, and that house building activity is generally sluggish.<sup>4</sup> A slow housing market, reflecting sluggish effective demand, is not inconsistent with an underlying housing shortage. A low volume of new dwellings in the market potentially exacerbates the problem of inadequate supply

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<sup>2</sup> National Housing Supply Council (2012), Housing Supply and Affordability Issues – Key Indicators 2012, vi.

<sup>3</sup> National Housing Supply Council (2012), Housing Supply and Affordability Issues – Key Indicators 2012, vi.

<sup>4</sup> National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 8.

and is most likely to be felt by the most disadvantaged and vulnerable in society as they attempt to enter the out-of-reach -market.<sup>5</sup>

The current structure and use of the existing housing stock in Australia presents challenges for affordability and availability of housing. Flats, apartments and attached houses now account for a greater share of the housing stock compared with 2001. Lone-person households occupied a larger share of detached houses in 2011 than in 2001, and a larger share of families lived in flats and attached dwellings.<sup>6</sup> It is not unsurprising that there are many large dwellings with small households given the ageing population and the fact that many older households will opt to stay in their family homes after their children move out. This shift does, however, present a potential inefficiency in the distribution of housing stock and the trend of an increased share of flats, apartments and attached houses in the housing stock.

## 4.2 Vulnerable groups

ANGLICARE provides a range of support services to marginalised and at risk people groups. Over the last 5 years increasing pressure on private rental and the lack of adequate public and community housing has significantly increased the risk and incidence of either on the street primary homelessness for some or high levels of housing insecurity and secondary and tertiary homelessness for others. There are a number of sub groups in the population that are seriously at risk of homelessness and which seek service support from ANGLICARE Sydney. Each of these groups is now examined in turn.

### 4.2.1 Homelessness

Most homeless people and those at risk of homelessness have a set of complex needs that are usually linked to poverty and general disadvantage. Specialist Homelessness Services (SHS) data confirms that clients presenting for homelessness services often identified a wide range and complexity of need. During 2012-2013, each client averaged 10 different needs during their period of assistance, ranging from material aid and food through to immigration, drug/alcohol, disability, family service and domestic violence assistance.<sup>7</sup> AHURI data suggests that childhood exposure to inter-parental conflict is a common experience of homeless adults and more severe inter-parental conflict is associated with the experience of intergenerational homelessness.<sup>8</sup> AHURI figures on intergenerational homelessness support qualitative investigations regarding family environment and confirm links between parental drinking problems and substance abuse, and youth homelessness.<sup>9</sup>

Long-term affordable housing is essential for stability and security for families and individuals at risk of homelessness. Those experiencing homelessness require supported and emergency accommodation and the prospect of longer-term affordable housing options. Between 2001 and 2011, there was an increase in both the number of people who were homeless (95,314 to 105,237)

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5 National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 8.

6 National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 9.

7 Australian Institute of Health and Welfare (2013), Specialist Homelessness Services, 109-110.

8 Australian Housing and Urban Research Institute (2013), Lifetime and intergenerational experiences of homelessness in Australia, 40.

9 Australian Housing and Urban Research Institute (2013), Lifetime and intergenerational experiences of homelessness in Australia, 40.

and the number of people living in other marginal housing (68,300 to 78,342).<sup>10</sup> A component of marginal housing is overcrowded housing, which saw a rise from 43,665 to 60,875. While a myriad of social issues underlie homelessness and the use of marginal housing, the lack of available suitable low-cost housing contributes to people living in these circumstances.<sup>11</sup>

Homelessness services are unable to cope with the magnitude of the homeless crisis. SHS estimates that there were 152,103 requests from clients in 2012-2013 for service where an agency was not able to provide any assistance. Nationally, there were an average of 417 unassisted requests per day and NSW accounted for second-highest number of requests (after Queensland) at 110 per day.<sup>12</sup> The number of unassisted requests had risen by about 8% from the previous year.<sup>13</sup>

Homelessness is an intergenerational issue, as AHURI reports that 48.5% of clients accessing homelessness services had parents who experienced homelessness at some point in their lives.<sup>14</sup>

#### 4.2.2 Young single mothers

In 2010 ANGLICARE Sydney conducted research on housing insecurity amongst young single mothers, using both data from Emergency relief and qualitative data from a series of interviews and focus groups of both staff and clients in an early intervention program called Carramar.<sup>15</sup> The findings from this *Home Truths* study were compelling.

All of the young women in this study were reliant on single parent payments for their income, making private rental in Sydney either an unaffordable option or an unsustainable option as the costs of raising children grow over time. They had experienced bouts of homelessness and had found it almost impossible to sustain private rental in Sydney on their current benefits. As a result some had been forced into motel style crisis accommodation – an option used by Housing NSW to try and meet the increasing demand on a public housing system that is inadequate. They spoke of lack of access to refrigeration, cooking facilities and heating and the challenges posed by transience which forced them to move every few days to a new motel allocated by Housing NSW.

ANGLICARE workers interviewed in this study expressed their concerns for the wellbeing of both mothers and children experiencing housing insecurity. They spoke directly of the stress and anxiety young mother's experience about housing, which impacts on the capacity to establish strong emotional attachment with children. Disadvantaged young mothers are often focused on surviving from day to day.

What can make a difference for these young women and their children is when supported accommodation or community housing tenancy is offered alongside intensive case management and early intervention services. This provides the opportunity for these young women to address issues which have been destabilising for them in the past and to build their relationship with their children, improving attachment, resilience and wellbeing of both mother and child.

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10 National Housing Supply Council (2013), *Housing Supply and Affordability Issues 2012-2013*, 45-46.

11 National Housing Supply Council (2013), *Housing Supply and Affordability Issues 2012-2013*, 45-46.

12 Australian Institute of Health and Welfare (2013), *Specialist Homelessness Services*, 105.

13 Australian Institute of Health and Welfare (2013), *Specialist Homelessness Services*, 105.

14 Australian Housing and Urban Research Institute (2013), *Lifetime and intergenerational experiences of homelessness in Australia*.

15 King, S et al (2010) *Home Truths – A Study of Women's Housing Insecurity across the Life course*, sighted at [www.anglicare.org.au](http://www.anglicare.org.au).

However such holistic care models are scarce and the demand is significant, with few programs in operation in Sydney and the Illawarra. While funding to provide such care needs to be forthcoming, the systemic issues of affordable housing availability through an adequate supply of public housing remains an unsurmountable barrier to enabling better outcomes for young parents and their children requiring early intervention measures to secure lifelong positive outcomes. The adequacy of income for single parents and levels of rental stress also need to be addressed by governments at both a state and federal level, since this is an endemic national issue.

#### 4.2.3 Single older women

The ANGLICARE Sydney *Home Truths* report also highlighted housing insecurity issues for older single women. The specific challenges for women over 50 years of age are emerging in the homelessness data, with one source referring to this group as the 'new' homeless.<sup>16</sup> The impact of parenting responsibilities over the life course and barriers to employment is important for understanding the challenges faced by disadvantaged women who are over 50 years of age. Casual and part time employment, caring responsibilities, problems with mental and physical health, inadequate or non-existent superannuation, the gender pay gap and divorce and separation with poor financial outcomes are issues that severely impact on the economic wellbeing of older women. For such women access to public housing or other housing options is essential if they are to avoid the dislocation, anxiety, stress, uncertainty, lack of privacy and transience that such housing insecurity often entails.

The increasing prevalence of this issue was highlighted in the ANGLICARE Emergency relief data. Over half of all older women who accessed emergency relief from ANGLICARE in the *Home Truths* study were living in public housing or a fully-owned private dwelling. A further third were living in private rental accommodation or paying off a mortgage on a private dwelling.

However 51% of women renting either privately or publicly were experiencing significant rental stress. This creates vulnerability since a sudden issue such as a rise in rent or unemployment can generate a crisis and sometimes homelessness. A concerning proportion of all women accessing ER over the age of 50 (6.3%) were living in insecure housing such as boarding houses, hotels, caravans, refuges or staying temporarily with friends and family.

If tenure by household type is considered it emerged that, for women over 50 years, the single female household is heavily reliant on public housing and the most prone to being housing insecure.

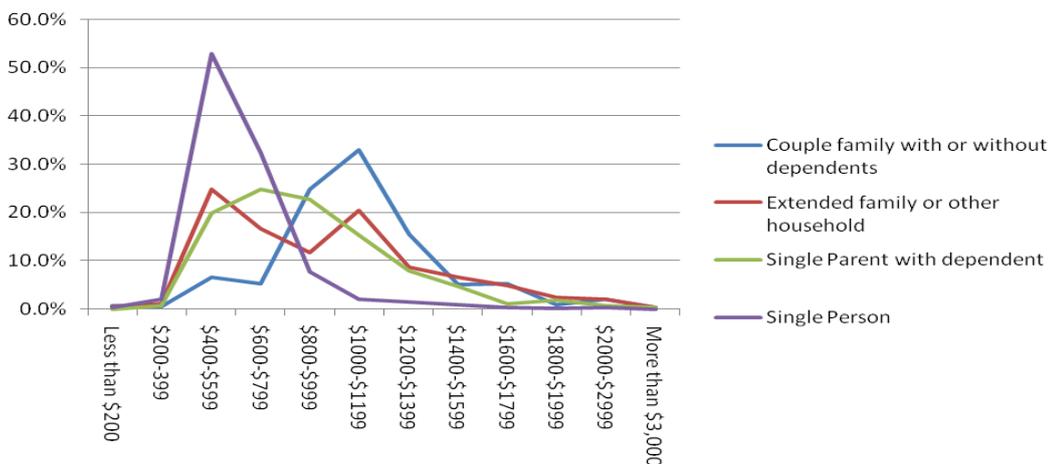
For these women income is the single largest determinant of housing insecurity. Just over a quarter of older women who accessed ER at an ANGLICARE Community Centre in this study lived in private rental accommodation. Of this group, just under a third (30% or 225 women) were living on a household income of less than \$600 per fortnight. When compared by family type, single older women who lived in private rental accommodation were even more likely to be living on low incomes. Nearly half of single older women (44% or 148 women) who accessed ER and lived in private rental accommodation were living on less than \$600 per fortnight before rent. Chart 1 indicates that if income bands are calculated for all women over 50, accessing ER, across every household type, single women emerge as the group most significantly impacted by low income.

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<sup>16</sup> McFerran, L. (2010a) *Why gender matters*, Presentation to the Women and Housing Workshop, Community Housing Federation of Victoria, Melbourne

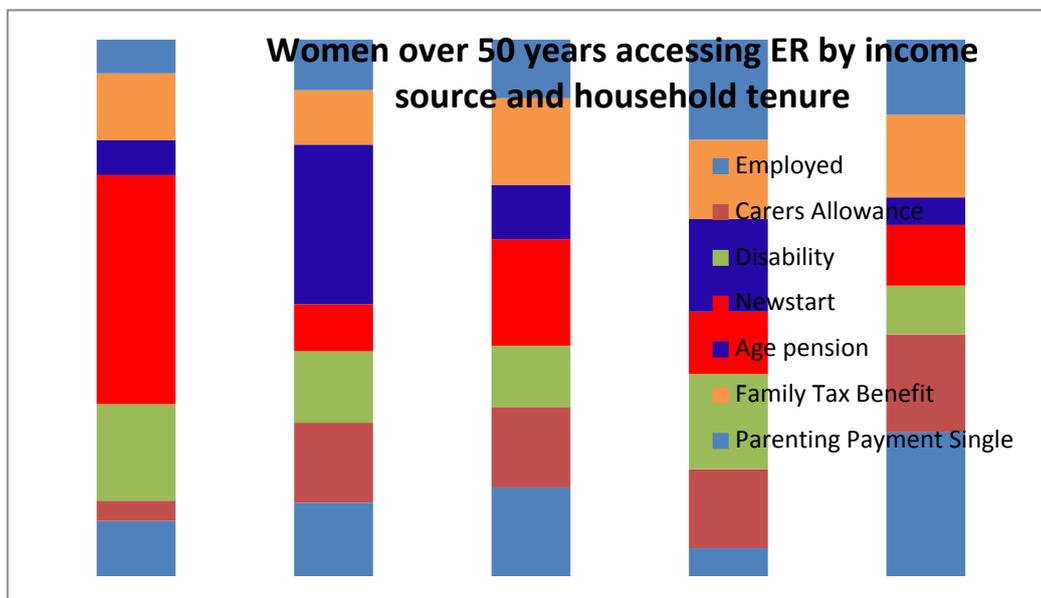
**CHART 1**

**Income bands for women over 50 by household type**



Source of income was also important. As well as living on lower household incomes, single older women were also more likely to be dependent on the Newstart Allowance for that income than are older women in other family types. Nearly one in five single women aged 50 or over (18% or 306 women) received the Newstart Allowance. Chart 2 clearly indicates that if income source is cross tabulated with housing tenure then the women most likely to be experiencing housing insecurity are receiving the Newstart Allowance.

**Chart 2**



#### 4.2.4 Refugees and asylum seekers

Procurement of affordable and suitable housing for refugee communities is consistently stated in the top three concerns for refugees who are consulted by the Refugee Council of Australia in their annual report on asylum seekers.<sup>17</sup> Humanitarian entrants who arrive in Australia with permanent visas are provided with a range of settlement services upon resettlement. Notwithstanding this assistance, refugees, who have usually arrived with little or no financial or material resources (and may also be in debt), find themselves thrown into the private rental market and end up in rental stress.<sup>18</sup> Along with the difficulties of discrimination against 'unknown' tenants who lack significant funds and histories of tenancy, humanitarian entrants who are trying to rebuild their lives in Australia find themselves housing insecure and at risk of homelessness.

Asylum seekers on bridging visas in the community are given short-term accommodation (up to 7 weeks) through settlement services, and are then required to find suitable accommodation on an income of 89% of Newstart (currently \$445.89 per fortnight for a single person) and (for those who are eligible) 89% of Commonwealth Rent Assistance (currently \$110.36 per fortnight). With no rights to work, they are unable to supplement their income and many are reliant on charity and community assistance. The maximum total weekly income for a single person is \$278.13, which must cover all accommodation, food and day-to-day expenses. Asylum seekers experience transitional, supported and emergency accommodation, live in shared houses, hotel rooms, backpacker hostels, garages, homeless accommodation and some 'sleep rough'.<sup>19</sup> Some find a place to sleep as non-paying lodgers and as guests where they have family networks or friends.

#### 4.2.5 Indigenous Australians

Many Indigenous Australians are in a vulnerable position because of the lack of affordable housing in the private rental market. Social housing has an integral role in addressing housing needs for Indigenous Australians. 26% of Indigenous households live in social housing, which is more than six times the rate of non-Indigenous Australians.<sup>20</sup> As at June 2012, there were 2,490 applicants awaiting housing with Aboriginal Housing Office and the median waiting time was 1 year and 4 months.<sup>21</sup> 34% of households had a tenant with a disability.<sup>22</sup>

The AIHW estimated in 2006 that more than 16,000 additional dwellings were required to help Indigenous people in need in relation to overcrowding, poor dwelling condition and affordability stress.<sup>23</sup> This is expected to increase by a further 4,200 dwellings by 2018 due to population growth and changes in household composition. AIHW notes that the majority (58%) of these dwellings are required to address overcrowding, especially in non-remote areas.<sup>24</sup>

Homelessness and risk of homelessness continues to be a significant issue for Indigenous Australians. According to Specialist Homelessness Services (SHS), 22% of the 242,176 clients

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17 Refugee Council of Australia (2013), Housing issues for refugees and asylum seekers in Australia, A Literature Review, 2.

18 Refugee Council of Australia (2013), Housing issues for refugees and asylum seekers in Australia, A Literature Review, p4-5.

19 Australian Red Cross (2013), Inaugural Vulnerability Report: Inside the process of seeking asylum in Australia, p16.

20 Australian Institute of Health and Welfare (2013), Australia's Welfare 2013, Chapter 3, 108.

21 NSW Aboriginal Housing Office (June 2012), Sector Report: Snapshot on NSW Aboriginal Housing, 16.

22 NSW Aboriginal Housing Office (June 2012), Sector Report: Snapshot on NSW Aboriginal Housing, 19.

23 Australian Institute of Health and Welfare (2013), Australia's Welfare 2013, Chapter 3, 108.

24 Australian Institute of Health and Welfare (2013), Australia's Welfare 2013, Chapter 3, 108.

requiring assistance from the SHS Collection (SHSC) in 2012-2013 identified themselves as Aboriginal or Torres Strait Islander, compared with 3% of the national population being Aboriginal or Torres Strait Islander.<sup>25</sup>

Australian Housing and Urban Research Institute (AHURI) reports that 69% of Aboriginal and Torres Strait Islander clients accessing homelessness services had parents who experienced homelessness at some point in their lives, compared with intergenerational homelessness rate of 43% for non-Indigenous participants.<sup>26</sup> Aboriginal and Torres Strait Islander respondents were more likely to have experienced primary homelessness prior to the age of 18 (many before the age of 12), than non-Indigenous respondents were.<sup>27</sup>

#### **4.2.6 People with disability**

People with disability, mental illness or chronic illness are in a particularly vulnerable position when it comes to long-term housing security. Many people with disability or illness in NSW rely on the social housing system as a source of affordable housing, with the private market (rental and ownership) out of reach for people who have varied and complex needs due to their disability or illness. Housing NSW has projected that by 2021, 50% of all social housing need will be people with a significant disability or older persons.<sup>28</sup>

As the National Disability Insurance Scheme (NDIS) is implemented across the nation, participants will continue to need affordable and appropriate housing in the private market and social housing, and which the NDIS payment will not usually cover.<sup>29</sup> Both participants and non-participants of the NDIS with disability or illness will continue to have need of affordable housing, many of whom pay for their housing costs from their Disability Support Pension. AHURI reports that the risk of eviction and homelessness for people with disability is reduced in cases where the person is in receipt of housing assistance (in the form of CRA and/or social housing).<sup>30</sup> Such assistance helps provide housing security and increases workforce participation and improves social inclusion for people with disability.<sup>31</sup> The need for long-term affordable housing is pressing, as is the requirement that a significant proportion of housing stock be easily adaptable for modification to suit the individual needs of the person with disability or illness.

#### **4.2.7 People living in residential parks**

Some people who reside in residential parks choose to do so for the lifestyle benefits and willingly accept the temporary tenure arrangement on offer at the parks. Others, however, reluctantly find themselves living in residential parks due to their inability to procure affordable housing with a more secure tenure and with better living conditions. Caravan park tenancy is becoming increasingly a form of stop-gap housing and people who thought that they would be at a park for a short time in between stable accommodation, find themselves living in the park for a longer period and without

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<sup>25</sup> Australian Institute of Health and Welfare (2013), *Australia's Welfare 2013*, Chapter 3, 5-10.

<sup>26</sup> Australian Housing and Urban Research Institute (2013), *Lifetime and intergenerational experiences of homelessness in Australia*, 2.

<sup>27</sup> Australian Housing and Urban Research Institute (2013), *Lifetime and intergenerational experiences of homelessness in Australia*, 2.

<sup>28</sup> New South Wales Auditor-General's Report (2013), *Making the best use of public housing*, 12.

<sup>29</sup> [http://www.ndis.gov.au/sites/default/files/documents/fact\\_sheet\\_supports\\_ndis\\_fund\\_housing\\_ind\\_living.pdf](http://www.ndis.gov.au/sites/default/files/documents/fact_sheet_supports_ndis_fund_housing_ind_living.pdf)

<sup>30</sup> AHURI (2011) *Housing assistance, social inclusion and people living with a disability*, 2

<sup>31</sup> AHURI (2011) *Housing assistance, social inclusion and people living with a disability*, 2

support services and in substandard living conditions.<sup>32</sup> Security of long term tenure is essential for housing stability, a right that tenants do not enjoy in most residential parks.

#### 4.2.8 Older Australians

As the baby boomer population ages there is still a significant minority who need to rent due to personal circumstances or financial constraints.<sup>33</sup> The social housing system is unlikely to be able to adequately respond alone to these demands from older renters because of the competing needs of other population groups and lack of growth in the sector. Older people will continue to be a high proportion of tenants in the social housing system, but it is likely that a steadily increasing proportion of low-income older households will be renting in the market sector. NHSC projects that the overall volume will place excessive demand on social housing, as well as there being an issue with the suitability of existing stock for older people with complex needs. There will be a strain on finances as the government needs to subsidise the higher costs associated with more complex needs for older Australia.<sup>34</sup>

### 4.3 ANGLICARE research on the link between housing insecurity and food insecurity

#### 4.3.1 Concepts of food insecurity

In 2012 a group of 15 ANGLICARE agencies conducted a national study on food insecurity<sup>35</sup>. This research was generated by the number of emergency relief services who had highlighted a serious issue for low income families in being able to regularly source sufficient and appropriate food on a regular basis for their households. *Food insecurity* is defined in the literature as the 'limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways.'<sup>36</sup> In the ANGLICARE study of 594 households 96% were food insecure and 76% were severely food insecure. For adults in these households there was anxiety about running out of food (83%) and for three out of four adults (76%) this was a lived experience since they had run out of food in the last three months and could not afford to buy more. As a result a number of adults (73%) were cutting the size of their meals or skipping meals (62%). For 61% of adults there was hunger and one in three adults (37%) regularly did not eat for a whole day.

#### 4.3.2 The links between food and housing insecurity

The literature associates food insecurity with renting, high rental costs and housing instability<sup>37</sup> and the opposite with home ownership.<sup>38</sup> Within the Anglicare sample the overwhelming majority of households experiencing adult food insecurity were living in rented accommodation (78%). Of the

32 St Vincent de Paul (2008), Residents at risk: Stories of 'last resort' caravan park residency in NSW, vi-viii.

33 National Housing Supply Council(2013), Housing Supply and Affordability Issues 2012-2013, 57.

34 National Housing Supply Council(2013), Housing Supply and Affordability Issues 2012-2013, 57-58.

35 King, S et al, (2012) When there isn't enough to eat – a national study of food insecurity among emergency relief clients, sighted at [www.anglicare.org.au](http://www.anglicare.org.au).

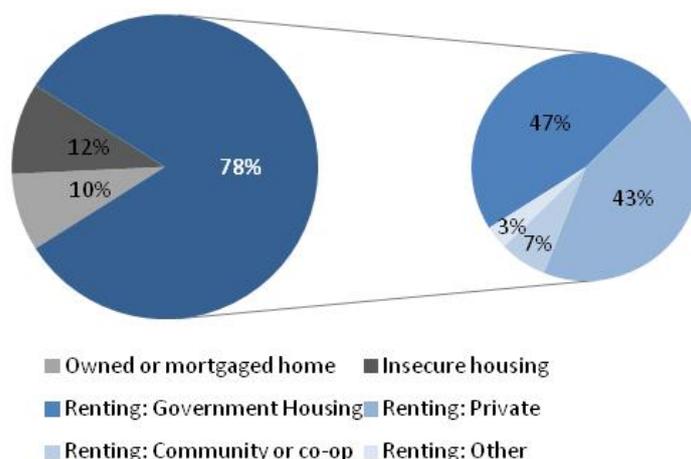
36 Life Sciences Research Office (LSRO) of the Federation of American Societies for Experimental Biology, (1990) cited in Bickel, G., Nord, M., Price, c., Hamilton, W.L. and Cook, J.T. (2000) Guide to Measuring Household Food Security, Revised 2000, USDA, Food and Nutrition Service, Alexandria, VA, viewed 4.6.03, <<http://www.fns.usda.gov/fsec/FILES/FSGuide.pdf>>, p.6.

37 Bartfeld, J., Dunifon, R., Nord, M. and Carlson, S., (2006) What factors account for state to state differences in food security?, Economic Information Bulletin no. 20, Economic Research Service, United States Department of Agriculture, Washington, viewed 20.6.12 <http://webarchives.cdlib.org/sw1s17tt5t/http://ers.usda.gov/publications/EIB20/eib20.pdf>

38 Temple, J. B., (2008) "Severe and Moderate Forms of Food Insecurity: Are They Distinguishable?" Australian Journal of Social Issues, 43(4), pp 649-668.

remaining 22%, one in ten (10%) were living in households that were either purchasing or owned their own home, while 12% were in insecure forms of accommodation or living on the streets (Chart 3).

**CHART 3: RENTING HOUSEHOLDS AND LANDLORD TYPE, ALL HOUSEHOLDS WITH ADULT FOOD INSECURITY**



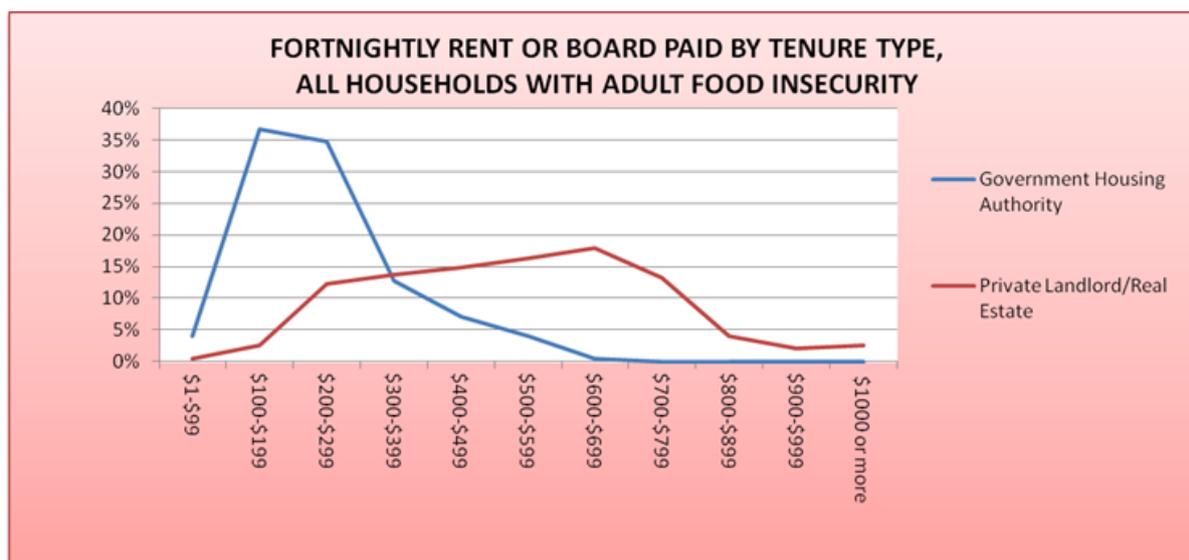
Among renters, just under half were living in government housing (47%) and a slightly smaller proportion (43%) were renting in the private market. The remaining 10% were paying rent to community or co-operative housing (7%), a caravan park owner or manager (1%) or other people (2%). This compares very differently with the national profile.

The link between housing insecurity and food insecurity was clearly evident in the data. Among adults who experienced food insecurity in Anglicare's study, some 12% were living in insecure forms of accommodation which is considered to be primary, secondary or tertiary homelessness. Four percent were living on the streets or in a squat, car or tent; 3% were in emergency accommodation, refuge or shelter; 3% were in a boarding house room; 2% were staying temporarily with family or friends.

#### **4.3.3 Low income, renting and housing insecurity**

Respondents to the Anglicare Australia study, who were renting, staying with family or friends, living in a boarding house or at emergency accommodation, were asked to indicate the amount of money they spent on housing. Of these almost three quarters of food insecure households were paying rent or board below \$499 per fortnight. Indeed 46% were paying rent below \$299 per fortnight. There is however a significant difference in the levels of rent being paid by those in public housing versus those in the private rental market or paying rent to community housing providers or to caravan park owners (considered as 'other' in the analysis). 99.5% of public renters were paying less than \$600 per fortnight in rent compared with 60.5% of private renters. Indeed households on the private rental market were generally more exposed to higher rents (Chart 4).

CHART 4



For most households it is the proportion of household income which rent constitutes that can cause rental stress - not necessarily the level of rent. Housing costs have been found to influence a household's food security. A study of three disadvantaged suburbs in south west Sydney identified that renting households were nearly three times more likely to be food insecure than households with mortgages or who owned their homes.<sup>39</sup> Furthermore, Fletcher et al.<sup>40</sup> compared US county-level housing cost data with food security scores of low-income households with young children within the same regions between 2001 and 2003. They found that increases in median rental costs led to higher rates of food insecurity among low income households. A \$1,000 per annum average rental increase for households with children was associated with a 28% increase in household food insecurity.

#### 4.3.4 Low income and rental stress

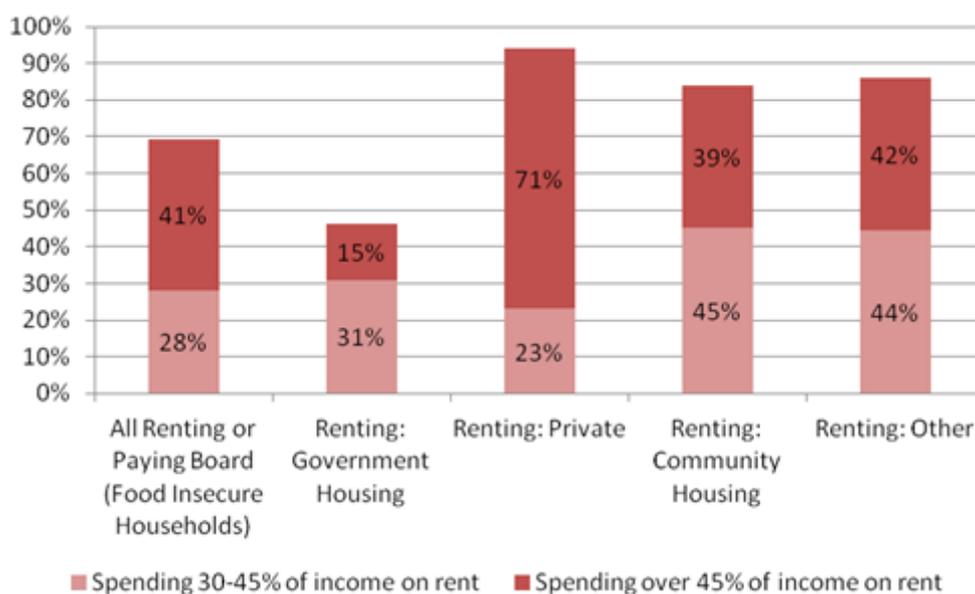
Low income households are also vulnerable to rental stress – leaving them little discretionary income for food and payment of utility bills. In the Anglicare Australia study, rental stress was very common among renting households with food insecure adults. More than two thirds (69%) of households with food insecure adults were spending over 30% of their income on rent. Just over two in every five renting and food insecure households (41%) were in the severe category, spending over 45% of their income on rent. Rental stress rates were particularly high among privately renting households with adult food insecurity, with 94% of these households spending over 30% of their income on rent and 71% spending over 45% of their income on rent (Chart 5).

39 Nolan M, Rikard-Bell G, Mohsin M and Williams M (2006) 'Food insecurity in three socially disadvantaged localities in Sydney, Australia,' Health Promotion Journal of Australia, 17:3, pp247-254

39 ABS (20031) Occasional Paper: Measuring Dietary Habits in the 2001 National Health Survey, Australia, 2001, ABS cat. 4814.0.55.001, viewed 1.60.7, <<http://www.abs.gov.au/ausstats/abs@.nsf/productsbytitle/59B20251F805DA70CA256D390004725D?OpenDocument>>.

40 Fletcher J M et al (2009) "Assessing the effect of changes in housing costs on food insecurity" Journal of Children and Poverty, 15(2), pp79-93

**CHART 5: RENTAL STRESS BY TENURE TYPE,  
ALL HOUSEHOLDS WITH ADULT FOOD INSECURITY**



## 5. SOCIAL HOUSING

### **b. The impacts including social implications, of public and social housing policies on housing affordability and the role of all levels of government in providing public and social housing**

#### 5.1 Social Housing

At 30 June 2012, the total social housing stock in Australia was around 423,000 dwellings, of which 78% (331,000) were public, almost 60,000 or 14% were community housing and around 32,000 or 8% were Indigenous housing.<sup>41</sup> The overall national social housing stock increased from 408,800 dwellings to 423,000 dwellings between 30 June 2006 and 30 June 2012. However, during this time there was a decrease in the social housing stock relative to the total number of dwellings in Australia—from 4.7% of all dwellings in 2006 to 4.5% in 2011.<sup>42</sup>

Nationally, waiting lists for social housing have increased, and at 30 June 2012, there were 164,000 applicants registered for access to public housing (up from 154,000 at 30 June 2008), and 9,200 applicants waiting for allocation to state-owned and managed Indigenous housing (up from 9,100 at 30 June 2008). Community housing applicants have increased by around 40% from June 2010 to June 2012 with more than 51,000 waiting to enter or transfer within community housing.<sup>43</sup>

There are over 150,000 social housing dwellings in NSW.<sup>44</sup> There were 57,451 approved applicants for public and community housing in 2012-2013 who are waiting on the NSW Housing Register, up

<sup>41</sup> Australian Institute of Health and Welfare (2013), National Social Housing Survey, 2.

<sup>42</sup> Australian Institute of Health and Welfare (2013), National Social Housing Survey, 2.

<sup>43</sup> Australian Institute of Health and Welfare (2013), Australia's Welfare 2013, Chapter 3, 127.

1,972 from the previous year.<sup>45</sup> The Land and Housing Corporation (LAHC) Annual Report stated that 536 public and community houses were completed in 2012-2013 compared with 1,614 the previous year.<sup>46</sup> Government grants decreased by \$61mil in the last financial year and expenditure decreased by \$42mil. Overall, there were 1,100 fewer people housed and 1,328 fewer homes in public and community housing last year compared with the previous year.<sup>47</sup>

## 5.2 Social Housing Waiting Lists

Waiting times are exceptionally long for social housing. In particular, no allocation zones in Sydney have expected waiting times less than 2 years for any property type, with the majority of zones in 'Central Sydney' having waiting times of at least 5 years for all property types.

The length of these waiting times outlines the sense of hopelessness experienced by many people seeking social housing in Sydney. The risk factors associated with these long waiting times are wide ranging and include anxiety, depression, domestic violence, homelessness and lack of social connectedness.<sup>48</sup> Through the use of waiting list data, it is possible for the areas of greatest need and long-term cases to be prioritised. In addition, the ANGLICARE rental Snapshot outlined the need for applicants to keep their contact details up-to-date with Housing NSW, otherwise their application would be closed and they would need to start again in the housing 'queue'. Housing NSW should not be using updated contact details as a measure for applicants to 'stay in line', as this is an administrative burden that does little to reduce the actual demand for social housing in NSW. An alternative for reducing expenditure and duplication would involve Housing NSW establishing an automatic notification system with Centrelink.

***Chris' story:**<sup>49</sup> Chris is 27 years old, an Aboriginal and has been deaf since birth. Chris was raised by his grandmother and has lived with her all of his life. In his early 20s, Chris and his grandmother made the decision that, with some appropriate supports in place, Chris was ready to live independently. He and his grandmother shared a very special bond, but there had been some tension in the relationship with risk of physical violence, and their cohabitation was untenable. Chris applied for social housing and was placed on the priority list 9 months after applying. Three years after his initial application, he was accepted for private rental subsidy. Chris is currently looking for an appropriate rental unit and looks forward to independent living.*

## 5.3 Metropolitan Plan for Sydney 2031

On 19 March 2013, the O'Farrell Government released its Draft Metropolitan Strategy for Sydney 2031. The draft strategy projects growth in Sydney's population of about 1.3 million people by 2031,

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44 New South Wales Auditor-General's Report (2013), Making the best use of public housing, 2.

45 NSW Land and Housing Corporation Annual Report 2012/2013 [http://www.facs.nsw.gov.au/\\_\\_data/assets/file/0011/279038/FACS\\_AR\\_2012-13\\_Land\\_and\\_Housing\\_WEB\\_FACS.pdf](http://www.facs.nsw.gov.au/__data/assets/file/0011/279038/FACS_AR_2012-13_Land_and_Housing_WEB_FACS.pdf), 7.

46 NSW Land and Housing Corporation Annual Report 2012/2013 [http://www.facs.nsw.gov.au/\\_\\_data/assets/file/0011/279038/FACS\\_AR\\_2012-13\\_Land\\_and\\_Housing\\_WEB\\_FACS.pdf](http://www.facs.nsw.gov.au/__data/assets/file/0011/279038/FACS_AR_2012-13_Land_and_Housing_WEB_FACS.pdf), 7.

47 NSW Land and Housing Corporation Annual Report 2012/2013 [http://www.facs.nsw.gov.au/\\_\\_data/assets/file/0011/279038/FACS\\_AR\\_2012-13\\_Land\\_and\\_Housing\\_WEB\\_FACS.pdf](http://www.facs.nsw.gov.au/__data/assets/file/0011/279038/FACS_AR_2012-13_Land_and_Housing_WEB_FACS.pdf), 7.

48 EACH Social and Community Health (2010) *Inquiry into the Adequacy and Future Directions of Public Housing in Victoria* [submission, January 2010], available at: [http://www.parliament.vic.gov.au/images/stories/committees/fcdc/inquiries/56th/ph/submissions/SS5\\_EACH\\_SCH.pdf](http://www.parliament.vic.gov.au/images/stories/committees/fcdc/inquiries/56th/ph/submissions/SS5_EACH_SCH.pdf)

49 Case studies outlined in this submission have been de-identified through use of pseudonyms.

requiring an additional 545,000 houses.<sup>50</sup> In order to achieve this supply of new housing, the Department sets targets for dwelling construction at the subregional and LGA-level and monitors progress. However, as has been noted in last year's Snapshot the strategy continues to lack clear affordable or social housing targets. While it recognises the need to "give people a choice of housing that is more affordable", clear targets in public and social housing are required. These targets are especially important to safeguard the supply of public housing given the recent shifts toward community housing occurring in the sector.<sup>51</sup>

Our agencies are concerned that this manifests an absence of commitment to plan for social and public housing in new developments. Given that redevelopments of public housing sites in Airds, Bradbury and Minto have not retained a 'one-for-one' replenishment of public housing, the need for a comprehensive commitment to preserve public housing stock is essential. Such a strategy would be in accordance with section 5, Part 2 of the *Housing Act 2001*, which states an object to "maximise the opportunities for all people in New South Wales to have access to secure, appropriate and affordable housing."

#### 5.4 NSW Local Governments

ANGLICARE Sydney continues to advocate for Local Governments to ensure there is no net loss of public and social housing, and for planning powers to be used to ensure the appropriateness of new social and public housing dwellings. Local Councils should be required under a Metropolitan Strategy to outline affordable housing targets, including both public and social housing. A major challenge for Local Councils is winning community support for these developments, requiring community education about the benefits of affordable housing developments. The Council of the City of Sydney is one of the few local councils to establish an affordable housing target, as outlined in their community strategic plan, *Sustainable Sydney 2030*.

New funding models and partnerships between Local Government and the private and the not-for-profit sectors will also play an essential role in meeting affordable housing targets.

#### 5.5 Public housing sales and transfers

The 2012/13 Auditors report discloses that 500 properties were disposed of from the assets of NSW public housing and that money recovered from the asset sales is rarely sufficient to build new housing of the same capacity.<sup>52</sup> We strongly discourage the sale of public housing assets in the open market in order to meet short-term budgetary needs.

An alternative to sale is the transfer of stock to registered and not-for-profit Community Housing Providers (CHP). However, any such transfers need to be done in such a way that the CHP is able to leverage the property in order to develop it or other properties and land that it manages. This either

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50 Department of Planning and Infrastructure (2013) 'Balanced Growth' and 'Liveable City', in *Draft Metropolitan Plan for Sydney*, Sydney: NSW Government, available at <http://strategies.planning.nsw.gov.au/MetropolitanStrategyforSydney.aspx>

51 Department of Families, Housing, Community Services and Indigenous Affairs (2010) *Regulation and Growth of the Not-For-Profit Housing Sector: Discussion Paper*, FAHCSIA: Canberra, available at [http://www.fahcsia.gov.au/sa/housing/pubs/homelessness/not-for-profithousingsector/Documents/regulation\\_growth\\_notforprofit\\_housing\\_sector.pdf](http://www.fahcsia.gov.au/sa/housing/pubs/homelessness/not-for-profithousingsector/Documents/regulation_growth_notforprofit_housing_sector.pdf)

52 New South Wales Auditor-General's Report (2013), Making the best use of public housing, 22.

requires a long term lease of at least ten years or the transfer of the title of the property, although conditions may be attached to this. Such requirements will ensure that either the public and community housing waiting lists decline (through sale to tenants or people on waiting lists) or property is transferred to a CHP for effective management and possible development.

## 6. AFFORDABLE HOME OWNERSHIP AND AFFORDABLE PRIVATE RENTAL

### **a. The role of all levels of government in facilitating affordable home ownership and affordable private rental, including:**

- ii. The taxes and levies imposed by the Commonwealth, state territory and local governments**
- iii. The effect of policies designed to increase housing supply**
- vi. The operation and effectiveness of rent and housing assistance programs**

### 6.1 Private rental market

Private rentals are a competitive market and remain an unaffordable prospect for many seeking suitable housing. The NHSC reports that compared to a decade ago, the average nominal rent paid is up by 75.8 per cent for houses and 91.8 per cent for other dwellings (mostly flats/apartments). By comparison, average earnings rose by 57 per cent over the same period and house prices rose by 69 per cent. A further factor suggesting that the market remains tight is that vacancy rates remain low, at around 2 per cent.<sup>53</sup>

10.4% of Australian households (11.6% in NSW) renting were in rental stress in 2011. This percentage increased from 9.3% nationally in 2006 (10.7% in NSW).<sup>54</sup> For low income households, this percentage was a staggering 49% in 2009-2010.<sup>55</sup> The NHSC found that NSW had the highest proportion of low income households experiencing rental stress, with 62% spending 30% or more of their income on rent, and 28% spending more than 50% of their income on rent.<sup>56</sup> Previous modelling on housing and ageing undertaken for the NHSC predicts an increase in relative demand for rental tenure (including in social housing) across Australia.<sup>57</sup> This is based on assumptions that future aged cohorts will undertake similar housing pathways or transitions to their predecessors.

### 6.2 Rental Affordability in Australia

ANGLICARE Australia conducted its annual Rental Affordability Snapshot in across 45 networks throughout Australia on 13 April 2013.<sup>58</sup> The Snapshot was carried out in every state and territory covering a large proportion of Australia's geographic area. In total 56,414 properties were assessed on the collection day as to whether they were either appropriate or affordable for households living on low incomes. The Snapshot looked at 13 household types of varying composition and payment

<sup>53</sup> National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 7.

<sup>54</sup> National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 11.

<sup>55</sup> Australian Institute of Health and Welfare (2013), Australia's Welfare 2013, Chapter 3, 106.

<sup>56</sup> National Housing Supply Council (2012), Housing Supply and Affordability Issues – Key Indicators 2012, 45.

<sup>57</sup> National Housing Supply Council (2013), Housing Supply and Affordability Issues 2012-2013, 57.

<sup>58</sup> Anglicare Australia (2013), Rental Affordability Snapshot, Canberra. [http://www.anglicare.asn.au/site/rental\\_affordability\\_snapshot.php](http://www.anglicare.asn.au/site/rental_affordability_snapshot.php)

type and was conducted in both regional and metropolitan areas. For a property to be considered suitable for any of the household types both tests must be satisfied (ie, suitable = affordable and appropriate).

The Snapshot highlighted the seriousness of rental affordability across the nation, as the cost of private rental would cause most households on low incomes into rental stress (more than 30% of household income) and the number of suitable rental properties on the market was minimal.

### **Single income households**

Less than 1% of listed properties were rated as suitable for any of the single households in receipt of a government payment. Singles living on an Aged Pension or the Disability Support Pension would be able to afford 0.6% and 0.3% of the total properties equating to 346 and 149 dwellings respectively. Singles living on Newstart and Youth Allowance however could only afford 21 and 13 of the 56,000 properties listed in the national Snapshot catchment areas. Despite the higher level of the pensions over the allowances, affordable rentals are extremely limited for any single person living on a government payment.

Singles in receipt of a minimum wage fared marginally better than their government payment counterparts with 1.6% of the listed properties (n=920) available to them.

Singles with children would also struggle to find suitable accommodation had they been looking on the day of the Snapshot. A single with two children and living on the minimum wage would have access to 2.2% of the listed rentals (n=1,266), while the same family if in receipt of the Parenting Payment Single would have access to only 0.6% of the listings (n=342). The two household types including a single parent and child are some of the hardest hit. The two households are differentiated by the age of their child and subsequently the payment type: one has a five year old child and is in receipt of the Parenting Payment; the other, has an eight year old child and is in receipt of Newstart. Respectively the availability of suitable rentals is 0.6% (n=342) and 0.1% (n=61).

### **Double income households**

Households with dual incomes naturally fared better in this Snapshot. The household with the greatest proportion of suitable listings is a couple household with two children living on the minimum wage at 8.5% (n=4,777). At the other end, the same family composition in receipt of the Newstart Allowance would have access to only 0.4% of the available listings (n=246). A couple living on the Aged Pension would have access to 2.1% or 1,151 properties of the listed 56,000.

## **6.3 Rental Affordability in Sydney**

ANGLICARE Sydney's research through its annual Rental Affordability Snapshot highlights the issues for low income households trying to sustain tenure in the private rental market in the Sydney and Illawarra regions.<sup>59</sup> The Sydney Snapshot examined more than 14,000 rental advertisements in Greater Sydney and the Illawarra using online and print media. Results were sorted into 17 smaller

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59 ANGLICARE Sydney (2013), Rental Affordability Snapshot, Sydney. <http://www.anglicare.org.au/news-research-events/latest-research/2013-rental-affordability-snapshot>

Statistical Areas for analysis and reporting purposes. The findings for Greater Sydney and the Illawarra revealed that for many households, finding appropriate and affordable housing is almost impossible.

- **Affordability of rental properties for people on income support:** These households include single parents, people living with a disability, the elderly and frail aged, full-time students, and people struggling to find paid employment. For people who depend on income support, finding an affordable and appropriate rental dwelling which costs less than 30 percent of their household income is a difficult challenge, with few low-cost, private rental dwellings being available. If 2-bedroom properties were excluded for families with more than one child, there were only **23** unique properties in Greater Sydney and **36** in the Illawarra that were affordable and appropriate without placing them into rental stress (paying over 30 percent of income on rent). If the criteria were widened to include 2-bedroom properties for families with 2 children then **33** properties in Greater Sydney and **54** properties in the Illawarra were affordable and appropriate. The bulk of these properties were located at least two-hours travel from the Sydney CBD, which could limit future employment possibilities. It is concerning that there were **no** rental properties in Sydney that were suitable for single people on Youth Allowance or Newstart without placing them into rental stress.
- **Affordability of rental property for minimum wage households:** Rental affordability was also examined for those people earning the minimum wage, including couple families, single parents and single people. If 2-bedroom properties were excluded for families with more than one child, there were only **241** unique properties in Greater Sydney and **231** in the Illawarra that were affordable and appropriate without placing them into rental stress. If the criteria were widened to include 2-bedroom properties for families with 2 children then **961** properties in Greater Sydney and **482** properties in the Illawarra were affordable and appropriate. Although most Statistical Areas in Sydney contained at least one suitable property, the majority were still located further away from the CBD in areas such as the Central Coast, Blue Mountains or Outer South West. Living in these areas may prove untenable for those employed in the CBD, particularly for single parents juggling work and parenting responsibilities. Such households may choose to enter rental stress in order to gain accommodation closer to the city.
- **Payment of 30-45% of income as rent:** ANGLICARE Sydney also explored the availability of rental properties in the 30-45%-of-income band that would place a household into rental stress. Using this criterion, there were **1,047** additional suitable listings in Greater Sydney and **442** in the Illawarra, where households relying on income support would have spent between 30 and 45 percent of their income. For households earning the minimum wage, there were **4,308** additional suitable listings in Greater Sydney and **564** in the Illawarra in the 30-45%-of-income band<sup>60</sup>.

Home ownership affordability in Australia has been compared to affordability across other geographies in a recent survey. Using the “median multiple” system to rate housing affordability,<sup>61</sup> a

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<sup>60</sup> Calculations for the 30-45%-of-income band included both 2- and 3-bedroom properties as appropriate for families with 2 children.

Demographia study found that out of 39 markets across Australia, 14 were ‘seriously unaffordable’ and 25 were ‘severely unaffordable’.<sup>62</sup> The study compared 9 geographies across the world (Australia, Canada, Hong Kong, Ireland, Japan, New Zealand, Singapore, the United Kingdom and the United States), with a total of 85 major metropolitan markets and more than 1,000,000 in population.<sup>63</sup> In comparison with the other 8 regions on the whole, Australia’s housing was found to be less affordable than 6 of the countries, on par with New Zealand and more affordable than only Hong Kong.<sup>64</sup> Comparison of the major markets across the 9 geographies found that Sydney was the fourth least affordable market after Hong Kong, Vancouver and San Francisco and Melbourne was rated the sixth least affordable market.<sup>65</sup>

Investors in the housing market accounted for 13% of total housing finance in 1985, and 38.5% in November 2013, these figures represent only part of the total market share of investors in Australian residential real estate.<sup>66</sup> Increase in investor market share has contributed to the growth in housing prices in NSW in the last 12 months, and investor activity is now at its highest level since it peaked in June 2007.<sup>67</sup>

#### 6.4 Rentstart

The Rentstart scheme is managed by Housing NSW and aims to assist low income households access accommodation in the private rental market. Currently the scheme offers an interest-free bond loan that covers up to 75% of the bond, advance rent, help for tenants who need to move if they become ineligible for public housing, short-term financial support for clients in rental arrears facing eviction and temporary accommodation.

Rentstart was modified by Housing NSW in 2012 to be advanced as a loan payment only. Previously it was provided as a grant, and any unclaimed money returned to the funding pool at the end of the tenancy. Now tenants will repay the loan to Housing NSW on a fortnightly basis usually over 12 or 18 months. In exceptional circumstances a 36 month payment plan may be offered. The payment plan is based on how much income is spent on rent.

Our agencies consider Rentstart a valuable financial product that has the capacity to prevent homelessness and assist vulnerable households to establish a stable home. ANGLICARE Sydney continues to be concerned that by changing Rentstart into a loans program, already vulnerable tenants will need to spend more of their income on rent, placing them at risk of housing insecurity.

#### 6.5 Affordable Home Ownership

There are a range of home ownership schemes offered by the Department of Housing in Western Australia and the Department of Housing in South Australia that are worthy of further consideration and adaptation across the nation. These schemes include Keystart (WA) and Affordable Homes (SA)

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61 Demographia (2014), 10th Annual Demographia International Housing Affordability Survey: 2014 – Ratings for metropolitan markets, 1.

62 Demographia (2014), 10th Annual Demographia International Housing Affordability Survey: 2014 – Ratings for metropolitan markets, 4.

63 Demographia (2014), 10th Annual Demographia International Housing Affordability Survey: 2014 – Ratings for metropolitan markets, 1.

64 Demographia (2014), 10th Annual Demographia International Housing Affordability Survey: 2014 – Ratings for metropolitan markets, 4.

65 Demographia (2014), 10th Annual Demographia International Housing Affordability Survey: 2014 – Ratings for metropolitan markets, 10.

66 Haylen, A. (2014) “House prices, ownership and affordability: Trends in NSW”, NSW Parliamentary Research Service, 23-24.

67 Haylen, A. (2014) “House prices, ownership and affordability: Trends in NSW”, NSW Parliamentary Research Service, 24.

programs. Critically, the sale of any social housing dwellings should be replaced with a dwelling of similar net value, to ensure there are no dwellings 'lost' to the social housing sector under such a scheme.

Crabtree et al identified another strategy for affordable home ownership in the form of community land trusts, which are reasonably prolific in the United States with over 200 trusts in operation, and more recently, in the United Kingdom.<sup>68</sup> Under this model, land is usually held by a private, non-profit organisation, and then leased on a long-term basis to other members of the community or organisations. Buildings and services are then owned or leased by other parties. According to this report, the model has the potential to be used for not only home ownership, but also for "boarding houses, affordable rentals, cooperative housing, and mortgage home ownership".<sup>69</sup>

**Rob's Story:** *Rob after many years on a moderate income lost his job at the age of 51. Finding work was difficult so he enrolled in a Masters at University. Whilst studying he earned \$34k per annum working part time. Rob also has \$200k in saving with which he aims to buy a home. On such a low income and with a dependent spouse and 4 dependent children there are no banks willing to loan even a modest amount in order to purchase a home. This only left renting which was more per week than repayments for the loan would have been. Rob now rents for \$380 per week which is 50% of his current family income. Without the savings to guarantee that the rent would be paid, renting would also not have been available to him. When applying for student allowance for the dependent children Rob was disadvantaged because his \$200k is regarded as an asset and could not be classified as his 'home'.*

## 7. CHURCHES and COMMUNITY HOUSING RESPONSE TO AFFORDABLE HOUSING AND DISADVANTAGE

**a. The role of all levels of government in facilitating affordable home ownership and affordable private rental, including:**

**iv. The operation, effect and future of the National Rental Affordability Scheme**

**m. The role and contribution of the community housing sector in delivering social and affordable renting housing**

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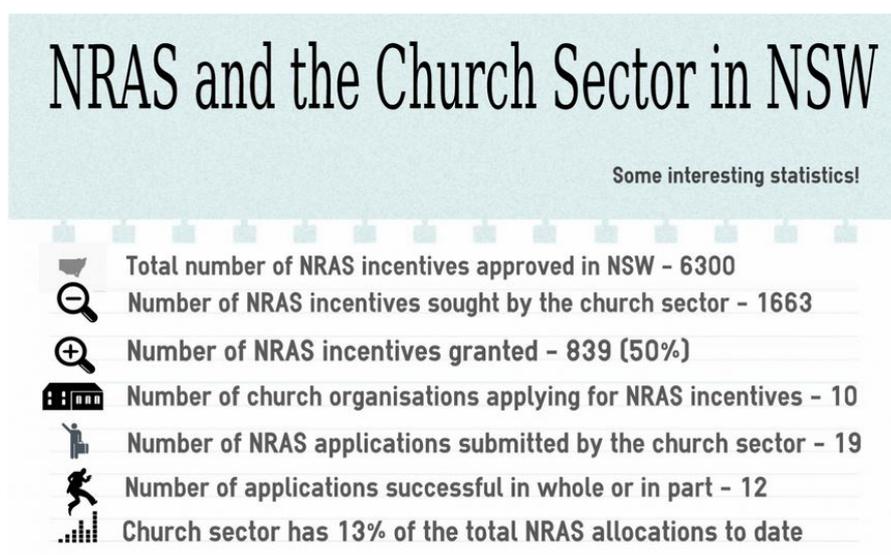
68 Crabtree, L., Phibbs, P., Milligan, V., and Blunden, H. (2012) *Principles and practices of an affordable housing Community Land Trust Model*, AHURI Research Paper, Sydney: AHURI.

69 Crabtree, L., Phibbs, P., Milligan, V., and Blunden, H. (2012) *Principles and practices of an affordable housing Community Land Trust Model*, AHURI Research Paper, Sydney: AHURI, 8.

## 7.1 Community Housing

The levers controlled by the Federal government have become increasingly important in the supply and investment in community housing. Commonwealth Rental Assistance (CRA) and the National Rental Affordability Scheme (NRAS) have been important buffers for low income renters and inducements for investment in community housing.

The NRAS scheme has seen the church sector encouraged to invest in developing church land for affordable housing. Currently 13% of approved NRAS properties come from within the church sector.<sup>70</sup> Investment in affordable housing, without any government incentive such as NRAS, is a difficult proposition in the current economy.



It is Churches Housing experience that the NRAS application process and timeframes are too long and onerous which threatens the viability of the scheme for smaller to medium providers. Churches Housing recommends that:

## 7.2 Public / Church Partnerships

In previous years Churches Housing has been involved in the successful negotiation and development of a number of partnerships between church and government in order to serve various needy segments in communities across Australia. These investments have seen long-term housing solutions and wrap-around services provided to many vulnerable groups such as homeless men and women escaping domestic violence. However there are many more proposals that have not proceeded, often because of lack of funding or because title and equity issues have not been able to be resolved.<sup>71</sup> Churches Housing's experience in successful Sydney-based projects saw churches

<sup>70</sup> CAPMH (Community and Private Market Housing Directorate), Housing NSW 2013.

contributing 50% to 60% of the equity with the public agency contributing the remainder, a considerable cost saving for the government. This is an area of potential growth and investment in social housing that has mostly vanished from the radar of government.

### **7.3 Funding assistance for refurbishing existing buildings for affordable housing use**

We encourage the NSW Government to consider working with the Federal government to fund refurbishments of existing buildings that have the capacity to be converted to affordable housing. Churches own considerable properties across NSW that are often under-utilised due to age or heritage restrictions, but have the capacity to be converted in their use to affordable housing. Developing criteria centred around the contribution of equity, an assessment of local community need and financial sustainability could see the rapid development of affordable housing in areas of high need. With properties managed by registered community housing providers and church and welfare organisations encouraged to provide community support and wrap-around services, such an initiative could clearly become a win-win situation for government, church or community organisations and, most importantly, vulnerable people in need of affordable housing. The issue of title will also need to be resolved and it is suggested that title revert back to the church or other organisation after 25-30 years. This scheme could be similar to NRAS, except criteria is developed for the refurbishment of existing properties rather than the building of new properties.

### **7.4 BaptistCare and a Service Integrated Delivery Model**

BaptistCare's service integrated housing model recognises the current and emerging need for a diverse range of service integrated housing. BaptistCare utilises its Community Services to support older people in an appropriate social housing to stabilise their housing as they age, improve wellbeing and moderate their needs for higher levels of care in the future. This is especially vital at a time when accommodation in low-care age care services is disappearing from the residential care system, which leaves frailer older people without assets very few options for housing.

BaptistCare aims to maximise resident client independence and choice. It's not just a matter of providing the housing and some support care services. It's about supporting the overall spiritual and the social wellbeing of the person, so that they're connected to other residents, as well as being connected to the broader community, thus reducing the incidence of social exclusion and isolation.

BaptistCare's interest in service integrated housing derives from the ageing of the Australian population, and the impacts of frailty on the capacity of people to manage the tasks of daily life in the home. While the majority of those in need of assistance live in the general community with care from formal services and/or family or other informal carers, an increasing proportion are choosing to, or need to move into purpose built housing for older people that also offers accessibility and provides varying levels of support, and care services.

We refer to the AHURI paper 'Housing, support and care for older Australians: The role of service integrated housing' and highlight to the Committee the Institute's policy implications for service integrated housing outlined on page 6 of that paper.<sup>72</sup> We endorse the five ways in which AHURI

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71 See the 2006 submission of Churches Community Housing Ltd "Submission to the Inquiry into the Allocation of Social Housing"  
[http://www.parliament.nsw.gov.au/prod/parliament/committee.nsf/0/085183b8793f6c05ca2571480021d649/\\$FILE/sub17.pdf](http://www.parliament.nsw.gov.au/prod/parliament/committee.nsf/0/085183b8793f6c05ca2571480021d649/$FILE/sub17.pdf)

recommend that the government play a more hands-on role in shaping and expanding service integrated housing.

### 7.5 Anglican Retirement Villages and Thurles Castle

For Sydney inner-city dwellers, socialising at Chippendale's Thurles Castle Pub might have been a regular treat until the pub and its popular bistro closed down about 10 years ago. Little of note happened at the attractive building on Cleveland Street until its potential for providing low-cost, accessible accommodation for the many older people who find themselves at risk of homelessness in the city of Sydney was noted by Anglican Retirement Villages (ARV), who acquired it for this purpose. Through its Assistance, Care and Housing for the Aged (ACHA) programs, ARV has become increasingly aware of the burgeoning risk of homelessness faced by many over '55s, brought on by the lack of affordable housing, a shortage of public housing and the unsuitable nature of many private boarding houses to those of advanced age. ARV decided to become an active part of the solution by refurbishing Thurles Castle to provide suitable accommodation for 15 single people who would otherwise have faced an uncertain future.

As well as 15 en-suite bedrooms, Thurles Castle offers communal kitchen, laundry, dining and sitting rooms. It provides community and companionship while delivering safe, clean and affordable living, presented unfurnished so that tenants can have their own possessions and photos around them. The presence of a coordinator from ARV HomeCare helps to maintain the safety and cleanliness of the building. Tenants live with the certainty and protection provided by a lease, a real gift for people who have been 'moved on' from temporary accommodation at the behest of landlords, friends and even family. Just as crucial as a lease is for tenure is the absence of a rental bond in order for residents to be able to move in at all. Although most are able to handle a moderate weekly rent, those with few assets to sell can find a lump sum bond unattainable. Apart from the substantially subsidised weekly rental charged, no bond is required of those referred to ARV Thurles Castle by GPs, churches, social workers or government agencies.

### 7.6 Rental program at ARV Villages

ARV has steadily increased the number of retirement village units that are made available to rental tenants, due to mounting demand. Rental applicants are on full aged pensions and don't have the capital needed to buy into private aged accommodation or to fund a rental bond. Through this program ARV has been able to provide stable accommodation for many people who would otherwise not be able to access the quality of care and facilities on offer. Rental tenants come from an incredible range of backgrounds and situations.

***Janet's story:** Janet's husband died in 1987. Living a relatively comfortable middle class existence, she did not realize that he had racked up considerable debts throughout their marriage and was left with only \$28,000 in the estate after all the bills has been paid. Janet worked hard to support her children, but was unable to build up much in terms of savings. Upon her retirement, she was forced to move in with her daughter's parents in law, who offered her a granny flat at reduced rent. However, she had no privacy or time to herself with*

72 Australian Housing and Urban Research Institute (2010), Housing, support and care for older Australians: The role of service integrated housing

<http://www.ahuri.edu.au/publications/projects/p20287>

*the demands placed upon her by the family. She was fortunate to secure a government housing unit in Wollongong after a wait of 8 months. Although the unit was sufficient, it was in a large block that was often unsafe. She felt constantly on her guard and could not bring her grandson to visit her there. It did not feel like a home to her and she knew that she needed to find an alternative, despite having almost nothing to her name.*

*One day, while reading the Wollongong Advertiser, she came upon an ARV ad offering affordable rental accommodation at their nearby retirement village. She thought it was a misprint, telling the ARV employee over the telephone that 'I'm reading this ad but finding it hard to believe'. After viewing the unit at an open day, she was called and informed that she had been accepted. 'I couldn't believe it', she says, 'I was jumping for joy that I'd been accepted'. Janet has since blossomed as an ARV rental tenant. She has become fully integrated into the village and is a much loved member of the community. The accommodation she now enjoys is tailored specifically to the needs of older Australians such as herself, and she has full access to all the facilities that the retirement village has to offer.*

## **8. CONCLUSION**

Data and projections on housing supply and demand clearly indicate the issue of housing affordability, insecurity and rental stress is escalating. There are clear links between housing affordability, low income, homelessness and food insecurity. There are particular sub-groups of the population for who these issues represent a reinforcing cycle of poverty in which affordable housing is a critical factor. A number of reforms at all levels of government, if done collaboratively, have the capacity to make a significant difference in the lives of those families and households who experience varying levels of economic disadvantage and deprivation.

## 9. RECOMMENDATIONS

### 9.1 General recommendations

#### ***Federal Government***

9.1.1 Federal Government announce ongoing incentives to encourage future development of affordable and sustainable housing, including but not limited to a long-term commitment to the National Affordable Housing Agreement, NRAS and the National Partnership Agreement on Homelessness.

9.1.2 Federal Government review the application and decision timeframes of the NRAS to make the process more accessible and not time and cost-prohibitive for smaller to medium community housing providers.

9.1.3 Federal Government review the effect of negative gearing, capital gains and land tax on housing rental and ownership affordability, and modify the taxation system accordingly to improve affordability.

9.1.4 Federal Government increase the rate of Commonwealth Rent Assistance by \$40 per fortnight.

9.1.5 Federal Government work with all levels of government to commit to a formal four-year plan with numerical targets to increase the supply of social and affordable housing.

9.1.6 Federal Government commit to a formal long-term strategy for the funding, regulation and incentive to increase supply for community housing. Federal Government promote institutional investment, including super funds, in innovative housing responses by community housing providers.

9.1.7 Federal Government investigate opportunities to incentivise affordable housing development at the state level.

9.1.8 Federal Government set aside an ongoing budget for innovative responses to social housing needs which can be applied for by churches and other community organisations.

9.1.9 Federal Government investigate the feasibility of the Community Land Trust model, in recognition of international housing trends.

9.1.10 Federal Government continually review the NRAS tender and allocation processes to ensure that affordable housing is better targeted to lower income households and not misdirected.

#### ***State Government***

9.1.11 Housing NSW use the regional housing waiting lists to inform a needs analysis document for the planning and construction of new social housing dwellings and/or the revitalisation of existing estates in 'high demand' electoral areas.

9.1.12 Housing NSW establish an automatic notification system with Centrelink, similar to that of the Roads and Transit Authority and Australian Electoral Commission. Housing NSW would automatically receive updated contact details for all social housing applicants.

9.1.13 Housing NSW restore Rentstart to its previous rate of assistance for the payment of rental bonds and advanced rent.

9.1.14 Housing NSW exempt all new Rentstart tenants from loan repayments for the first six months of their tenancy, in order to reduce their risk of immediate and/or repeat homelessness.

9.1.15 An investigation be conducted by Housing NSW into re-establishing Public Church Partnerships and efforts made to resolve any issues of equity and title.

9.1.16 Housing NSW seeks to transfer public housing stock to registered Community Housing Providers (CHPs) with long-term leases or transfer of title so that CHPs can leverage these properties for development and growth.

9.1.17 The NSW Department of Families and Community Services establish a pilot scheme of affordable home loans for eligible persons, including public and community housing tenants and former recipients of private rental subsidies.

9.1.18 NSW Government and local governments collaborate to review existing regulations applicable to affordable housing land development and develop regulations that will mobilise increased development of affordable housing and simpler and more expedient processes for community housing providers to engage in development of affordable housing.

### ***Local Government***

9.1.19 Local Governments be required to ensure no net loss in public and social housing in their area, through the use of, and adjustment to, planning controls.

9.1.20 Local Governments engage with local stakeholders by developing and implementing community education campaigns to address local concerns about affordable housing developments, either at an individual council level or sub-regionally.

9.1.21 Under the Metropolitan Plan, the NSW Government establish appropriate affordable housing targets to be achieved by each LGA in Sydney and the Illawarra. Such targets should be measured regularly against outcomes for reporting back to NSW Government.

### ***Metropolitan Plan for Sydney***

9.1.22 The Metropolitan Plan for Sydney be revised to include targets for affordable housing developments catering for low and moderate-income groups in each Local Government Area. Such targets should reflect a range of tenure and housing types to enable greater housing choice for these groups.

9.1.23 The Metropolitan Plan for Sydney be revised to incorporate a “one-for-one replenishment” policy, in order to protect existing public housing stock. This policy should apply to all future developments involving the revitalisation or renewal of social housing estates.

## 9.2 Single parents

9.2.1 Federal Government repeal the measure of suspending the Parenting Payment for non-participation, as it is liable to place teenage parents at risk of significant hardship if they are struggling to meet both their parenting and participation requirements.

9.2.2 Federal Government introduce housing assistance payments (equivalent to the Commonwealth Rent Assistance) for teenage parents who are renting privately (i.e. not living with their parents) and who are homeless or at risk of homelessness.

9.2.3 Federal and State Governments increase the supply of supported housing to assist women and their children who are experiencing or at risk of domestic violence and/or entering the child protection system. This should be complemented by services where support workers follow up on families who are exiting the supported housing system, particularly if they have been identified as being at risk of repeat homelessness.

9.2.4 Alternative housing models, including head leasing, be expanded by government and administered by not-for-profit organisations. The expansion of this model would enable more single parent families without rental histories to enter or re-enter the private rental market.

9.2.5 Federal Government increase the rate of Commonwealth Rental Assistance for single parent families, especially for those who are receiving minimal or no Child Support Scheme (CSS) payments from an ex-partner, subject to income and assets tests.

9.2.6 The NSW Government extend the *Start Safely* private rental subsidy scheme for single mothers who experience an unexpected financial crisis, as a means of preventing homelessness. This policy could be further supplemented by a home ownership scheme for the women being supported under *Start Safely*, pending the success of the pilot program.

9.2.7 The NSW Government initiate planning models for development of appropriate crisis, temporary, medium and longer term accommodation options for young single mothers.

9.2.8 The NSW Government consider longer term tenure options for young single mothers currently in motel style temporary accommodation in order to reduce significant levels of transience and mobility.

## 9.3 Single older women

9.3.1 Federal and State Governments consider how to address the increasing need for affordable and appropriate single person housing for older women. This could encompass a wide range of possible policy initiatives including:

- Incentives for private investment at both the developer and retail investment levels and direct support to private developers with guaranteed occupancy, rent subsidies, capital grants, insurance support, tax rebates, discounted interest rates, planning bonuses, land tax rebates.

- Leaseback mechanisms, joint ventures between government and private developers and creating minimum affordable housing components in all new developments in a joined up policy approach.

9.3.2 Within the framework of a new aged care policy currently under scrutiny by the Federal government, consideration be given to developing more independent living units with some equity sharing arrangements with the not-for-profit sector.

#### **9.4 Refugees and asylum seekers**

9.4.1 Federal government provide access to full rates of Commonwealth Rent Assistance for all asylum seekers.

9.4.2 Housing NSW commit to allocating a fixed percentage of new social housing stock for dwellings suitable for larger than average families and intergenerational families.

#### **9.5 People with disability and older Australians**

9.5.1 Housing NSW commit to allocating a fixed percentage of new social housing stock that is specifically designed for people with disability and frail aged and can be easily modified for the individual needs of the tenant.

9.5.2 Federal and State governments investigate and report on the available stock and use of independent living units and implement strategies for necessary maintenance and new stock according to needs of an ageing population.

#### **9.6 People living in residential parks**

9.6.1 Federal and State governments review the regulation of tenure at residential parks to ensure security of tenure for longer term residents.

#### **9.7 Indigenous Australians**

9.7.1 The NSW Aboriginal Housing Office commit to allocating a fixed percentage of all new Aboriginal public and community housing stock that is specifically designed for people with disability and frail aged and can be easily modified for the individual needs of the tenant.

***We thank the Senate Economic References Committee for this opportunity to present our experience and recommendations. We look forward to the deliberations of this inquiry and invite the Committee to contact us for any further information.***

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