

Thank you for the opportunity to respond to the attached supplementary questions on Essential Worker Housing in NSW.

Supplementary questions for witnesses – Options for Essential Worker Housing in NSW – 3 December 2024 public hearing

New South Wales Nurses and Midwives' Association

1. Do you have any data on the percentage of New South Wales Nurses and Midwives' Association's members who meet the eligibility criteria for affordable housing?

We are not able to break down the percentage of NSWNMA members who meet the eligibility criteria for affordable housing. As you can see from the attached Public Hospital Wage calculator this is a complex area. It is also dependant on which sector the NSWNMA member works in, that determines which award covers them (Public sector, aged care, private sector etc). Attached is the public sector pay rates as an example. The member may work part time or full time, and this may change over their career. Penalty rates apply for shift work, and this too must be factored into any calculations.

<https://www.nswnma.asn.au/wp-content/uploads/2024/11/Public-Health-System-Nurses-and-Midwives-State-Award-2023-2024-07-01.pdf>

What we do know is that housing stress and the lack of safe, secure and affordable housing close to workplaces has an impact on many of our members, and this is a growing problem. It will continue to impact on recruitment and retention unless urgent and meaningful solutions are found.

2. Are you aware of any models or pilot programs for essential worker housing that could be implemented or expanded across NSW? If not, what key factors should be considered when designing affordable housing for essential workers?

NSWNMA members need a range of housing options to reflect the wide range of occupations of our membership. We cover Assistants in Nursing through to very senior Nurse Managers. The aspirations and needs of these members range from social housing to home ownership. Household composition also plays a role in eligibility.

Programs like the shared equity program that was piloted recently in NSW are promising in principle. But the income limits and price caps need to be rethought to ensure it can be used by target groups, including nurses and midwives and in locations where they are being priced out. i.e. details of the scheme design are very important if it's to be impactful.

London Living Rent is an example of a housing strategy which is targeted to middle income earners who struggle to afford market housing, but are generally not eligible for social housing, and have ownership aspirations <https://www.london.gov.uk/programmes-strategies/housing-and-land/homes-londoners/london-living-rent>

Dr Catherine Gilbert from the School of Architecture, Design and Planning at The University of Sydney presented her research at the 2024 NSWNMA Annual Conference Professional Day, with a specific focus on nurses and midwives. The key points of her research are summarised, and I have her permission to share the key issues from her presentation.

Key Worker Housing: Issues and Challenges

Housing Affordability Crisis:

- Housing costs are rising faster than wages.
- Prices and rents are highest in job-rich, high-amenity areas, preferred by higher-income households and investors.
- There is little affordable housing provision in urban renewal/redevelopment projects.

Spatial Mismatch:

- There is a disconnect between job locations and affordable housing for low- and moderate-income workers.
- Long commutes have health, environmental, and economic implications.

Key Workers:

- Perform essential public services and need to be physically present at work.
- Low- to moderate-incomes make it difficult to access housing in expensive markets.
- Inability to live near jobs disrupts community embeddedness, creates operational challenges, and affects recruitment and retention.

Housing Stress:

- Significant numbers of key workers are in rental and mortgage stress, and many live in overcrowded homes.
- Nurses and midwives in NSW face high levels of housing stress, with geographical variations in stress levels.

Housing Availability and Affordability:

- Affordability challenges are widespread, extending into historically affordable areas.
- There is a lack of small homes and rental housing supply in regional areas.
- Evidence of ongoing out-migration, overcrowding, and housing stress in Greater Sydney.

Policy and Program Examples:

- Supply-side: Planning/zoning requirements, capital grants, low-cost finance, and support for employer/public entity development.
- Demand-side: Down payment assistance, high-percentage mortgage finance, shared equity loans, and shared ownership programs.

Policy Gaps:

- Income limits for social and affordable housing are restrictive.

- There is a need to scale up affordable housing supply for key workers and develop new housing products for those on moderate+ incomes.

Going Forward:

- Address regional variations in housing challenges.
- Recognize needs and aspirations at different career stages for key workers.