

**Submission
No 7**

TENANCY MANAGEMENT IN SOCIAL HOUSING

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Southern Cross Community Housing Ltd.

Building Community Futures

**SUBMISSION TO NEW SOUTH WALES
LEGISLATIVE ASSEMBLY PUBLIC ACCOUNTS COMMITTEE
INQUIRY INTO TENANCY MANAGEMENT IN SOCIAL HOUSING 2014**



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EXECUTIVE SUMMARY

On 2 July 2014, the New South Wales Legislative Assembly Public Accounts Committee initiated an Inquiry into Tenancy Management in Social Housing. The Terms of the Reference of the Inquiry focus on inquiring into and reporting on current tenancy management arrangements in New South Wales social housing, with particular reference to:

- The cost effectiveness of current tenancy management arrangements in public housing, particularly compared to private and community housing sectors;
- The range and effectiveness of support services provided to tenants in social housing;
- Outcomes for tenants from current tenancy management arrangements; and
- Possible measures to improve tenancy management services.

Southern Cross Community Housing Ltd. is a Member of the New South Wales Federation of Housing Associations, and supports the representations made by the New South Wales Federation of Housing Associations to this Inquiry dated August 2014, and in their Submission to the Inquiry into Social, Public and Affordable Housing dated 28 February 2014, and the Federation's Final Report 'Tenanted Property Transfers: Towards a community housing industry preferred approach to managing future property transfers in NSW' dated April 2014. Southern Cross Community Housing Ltd. also reiterates the challenges highlighted and the recommendations made in its 2014 Submission to the New South Wales Legislative Council's Inquiry into Social, Public and Affordable Housing.

However Southern Cross Community Housing wishes to add to the Submission made by the New South Wales Federation of Housing Associations to this current Inquiry to strengthen that Submission, and to make individual representation on behalf of the communities Southern Cross Community Housing serves in the Shoalhaven, Eurobodalla and Monaro regions of New South Wales.

The Vision of Southern Cross Community Housing is to build strong futures for communities as the leading affordable housing provider in South Eastern New South Wales. Southern Cross Community Housing currently manages approximately 1100 dwellings in the Shoalhaven, Eurobodalla and Monaro regions and in 2014 celebrates its 30 Year Anniversary in the Shoalhaven.

Southern Cross Community Housing has achieved substantial milestones particularly over the last five years including solid asset growth, a development program utilising NRAS funding and debt facility, a highly sustainable repairs and maintenance program, the implementation of an extensive range of housing support and tenancy maintenance initiatives, the development of a highly skilled Board of Directors and team of staff and the expansion of strong local partnerships with Government and non-Government organisations.

In its previous Submission to the Inquiry into Social, Public and Affordable Housing Southern Cross Community Housing Ltd. highlighted the challenges faced by the communities it serves. Some of these challenges include high unemployment levels, low income levels, a high Aboriginal and Torres Strait Islander population in certain areas, an ageing population and lack of ageing in place options, low vacancy rates in both private and social housing properties, limited youth housing, crisis housing and limited supported accommodation.

SCCH has demonstrated excellence in the field of community housing over the last 30 years, and has developed highly successful tenancy management strategies, resulting in cost effective, innovative tenancy management arrangements which have delivered excellent outcomes for Tenants, and resulted in surplus rental income reinvested in maintenance and upgrade programs, additional support programs or providing homes to more homeless people.

The ability of the community housing sector and providers such as SCCH to deliver a whole-of-tenancy management focus on sustaining tenancies, as well as meet community expectations of fairness, transparency and achieve access and equity to affordable, sustainable homes, far exceeds the capacity of the private rental or commercial lease market.

In addition, SCCH is a Registered Housing Provider under the National Regulatory System for Community Housing. SCCH meets all the evidence guidelines which give accountability and transparency to Government.

SCCH is therefore well positioned to provide recommendations to the Inquiry which it hopes will assist the New South Wales Government to develop a vision for community housing which will deliver even greater cost efficiencies and improved service delivery for existing Tenants, and provide more homes to the homeless in the communities SCCH serves.

INTRODUCTION | SOUTHERN CROSS COMMUNITY HOUSING

The Vision of Southern Cross Community Housing ('SCCH') is to build strong futures for communities as the leading affordable housing provider in South Eastern New South Wales.

SCCH is a non-profit community based social enterprise, managed by members of the local communities in which we operate and focused on long-term community investment.

SCCH is a member of the New South Wales Federation of Housing Associations and part of a network of 32 housing associations operating throughout New South Wales. SCCH achieves NSW Class 1 Registration annually, and National Class 2 Registration. Community Housing organisations receive government grants to lease, purchase and build properties.

SCCH manages approximately 1100 dwellings including social and other types of affordable housing, assisting people on low and moderate incomes in the Shoalhaven, Eurobodalla and Monaro Local Government Areas.¹ SCCH provides homes for approximately 2,296 people.²

There are many affordable housing challenges faced by the regions in which SCCH operates, and some of these challenges are more fully set out in Appendix B attached.

SCCH works in partnership with Local, State and Federal Government to adopt Affordable Housing Strategies for the regions in which we operate. We also form partnerships with a range of other community stakeholders including builders, contractors and suppliers as well as a wide range of Government and non-government community support agencies.

A winning combination of highly skilled and professional Staff and Board, responsible, accountable, effective financial and organisational management and the effective and efficient use of resources and assets has enabled us to continue to provide our tenants with excellent housing services, and achieve an excellent reputation in the business communities in which we operate.

SCCH has been operating for 30 years in the Shoalhaven, and between 2015-2016, SCCH will achieve 30 years of operation in Eurobodalla and the Monaro Local Government Areas.

The provision of affordable, appropriate housing to people on low to moderate incomes including those with high needs continues to be the highest priority for SCCH. We believe that the provision of affordable housing improves the health, education and employment outcomes for tenants and therefore builds stronger communities.

¹ See Appendix A - SCCH Property Portfolio 2014.

² Number of people housed as at 15.4.14.

SCCH has achieved substantial milestones over the last six years. The following are highlights of those milestones.

Asset Growth & Tenancy Management Milestones

- Debt equity Affordable Housing project – Old Southern Road, Nowra. Completed under budget by \$209,000 in 2008.
- Delivery of the Stimulus Package maintenance funding within 2.5 months in 2009.
- Transfer of “Whole of Location” properties in Ulladulla from Housing New South Wales to SCCH. 168 tenanted properties were transferred, which is 99% of properties within a 12 month period in 2009.
- Transfer of “Whole of Location” properties in Cooma from Housing New South Wales to SCCH. 117 tenanted properties were transferred. Again 99% of properties were transferred within a 12 month period in 2011.
- Development of 20 NRAS4 properties in the Eurobodalla Local Government Area, including tenders, construction and new financing arrangements. Project completed on time and within budget.
- Management of 176 Stimulus properties, including tenancy allocation under National Homelessness Strategy, in the Shoalhaven and Eurobodalla Local Government Areas.
- Feasibility studies for redevelopment sites in Ulladulla for CAPMH division.
- Opening of 26 NRAS4 funded Affordable Housing dwellings at Worrigeef-February 2014.
- Opening of 19 NRAS4 funded Affordable Housing dwellings at Yalwal Road, Nowra in May 2014.
- Implementation of biennial lifecycle and cyclical maintenance inspections;
- Increase of skills of staff and Board Members and improved administration systems to match growth in assets.

Support Partnership Development Milestones

- ❖ SCCH now has partnerships with 80 Government and non-Government agencies supporting 450 tenants.³
- ❖ Development of partnerships with agencies to support Tenants from an Aboriginal and/or Torres Strait Islander background following development and implementation of the SCCH Aboriginal Housing Strategy.

³ See Appendix C for SCCH's community partners.

ADDRESSING THE TERMS OF REFERENCE

SCCH supports the representations made by the New South Wales Federation of Housing Associations in their Submission to the Inquiry in August 2014. However SCCH makes the following separate Submissions with regards to relevant items in the Inquiry's Terms of Reference.

Term of Reference: The cost effectiveness of current tenancy management arrangements in Public housing, particularly compared to private and community housing sectors

SCCH has developed and implemented a wide range of organisational policies and procedures and tenancy management practices, which not only result in excellent outcomes for tenants, but are cost effective and result in an increase in surplus of rental income, and ultimately an increase in the amount of housing SCCH can provide to other homeless people.

The cost effectiveness of SCCH's current tenancy management arrangements, relies on intensive tenancy management initiatives which involve a whole-of-tenancy focus on sustaining tenancies including managing rental arrears, property care issues, vacancies and voids, providing support for clients with challenging social needs, assisting Tenants living with a disability as well as support for socially disadvantaged Tenants. A whole-of-tenancy focus also includes assisting people from an Aboriginal and Torres Strait Islander background.

The cost effectiveness of these tenancy management arrangements issues is demonstrated below.

Low levels of Rent Arrears

SCCH achieves low levels of rental arrears annually. For example, in the 2013-14 Financial Year, SCCH's rental arrears accounted for 0.78% of rental income.⁴

SCCH's low level of rent arrears compares favourably to the national average of community housing providers rent arrears, which is 4%.^{5 6}

This is an excellent outcome for Tenants and indicates that SCCH has a highly effective tenancy management strategy, resulting in sustainable tenancies and an effective rental arrears management, support and collection system.

⁴ SCCH Board Report July 2014.

⁵ SCCH Board Report July 2014.

⁶ Community Housing National Regulatory System 2014.

Low levels of Terminations

Another excellent outcome for Tenants of SCCH, is the low level of terminations of tenancies due to rental arrears and/or property care issues. For example, in the 2013-14 Financial Year, SCCH terminated leases on 17 dwellings, representing 0.015% of tenancies maintained during that period.⁷

Low levels of vacancies and void properties

SCCH has low levels of vacancy and void turnaround times, producing a high rental income return and demonstrating cost efficiencies in tenancy management. The percentage of SCCH rental income forgone through vacant and void properties is only 2%, in keeping with benchmarks generally achieved by other New South Wales community housing providers.⁸ ⁹ This contributes to the ability of SCCH to provide more homes more quickly to Applicants on the common Social Housing Register.

Cost effectiveness of property utilisation in community housing

The current portfolio and funding arrangements of the New South Wales public housing system cannot currently meet the changing needs of tenants and has a significant underutilisation rate, with 30% of three or more bedroom properties being occupied by a single person or couple.¹⁰

However the percentage of SCCH properties which are underutilised is only .2%.¹¹

The effective utilisation of SCCH properties results in a surplus of rental income which is used to provide more housing. This allows SCCH to provide a positive response to local community housing needs and reduces the common social housing waiting list.

Whole of Tenancy Focus

The practice of implementing a whole-of-tenancy focus, means that Tenants can be supported through every service department in the organisation, to maintain their tenancy. This means that rental arrears and property care issues can be managed in the context of other support required through external support agencies if necessary.

The strategy results in low levels of terminations which is a good outcome for Tenants, the organisation, the community and delivers significant cost savings to SCCH so that the organisation can build on surplus rental income to provide more houses for homeless people, but also delivers savings for the Government in preventing additional homeless people requiring crisis care.

⁷ SCCH Board Report July 2014.

⁸ SCCH Board Report July 2014.

⁹ See also New South Wales Registrar of Community Housing 2013: 'Annual Statement of Performance 2013'.

¹⁰ New South Wales Auditor-General 2013, NSW Auditor-General's Report 'Performance Audit: Making the best use of public housing', p.11 – 67.6% of public housing households matched the size of the dwelling, p.15.

¹¹ SCCH Board Report July 2014.

A whole-of-tenancy focus is less likely in the private rental or commercial lease market, as a focus on profits drives outcomes for commercial organisations at the expense of a focus of limiting costs to the Government when Tenants are evicted.

Maintenance and capital improvement costs and delivery requirements

SCCH has developed and implemented a 40 year Asset Management Plan which ensures a self-sustaining and self-sufficient maintenance and capital improvement model. This enables us to deliver excellent service outcomes for Tenants and as indicated previously, feedback from Tenant Surveys indicates a high approval rating for our repairs and maintenance service.¹²

SCCH also utilises local contractors at competitive rates to deliver excellent service. This also supports local economies.

SCCH ensures that we:

- Distinguish between different sorts of repairs and maintenance;
- Comply with the legal requirements of the Residential Tenancies Act, the Home Building Act, the Disability Discrimination Act and other relevant laws and codes
- Comply with the Community Housing Standards and the Housing Associations Code of Practice;
- Maximise the useful life of our housing stock;
- Can provide our tenants with homes that are safe, comfortable, in good repair and of an acceptable and appropriate standard;
- Have a repairs service that is efficient, effective, reliable and timely;
- Involve tenants in planning and monitoring our repairs service;
- Minimise our spending on responsive repairs and maximise spending on planned and preventative maintenance;
- Spend maintenance money and approve work fairly; and
- Can secure the best contractors and achieve value for money and fix problems with the service where required.

Case Study 5 (Case Studies Appendix) provides an example of SCCH's cost effective and efficient repairs and maintenance program.

Utilisation of Commonwealth Rental Assistance

The ability of SCCH to access Commonwealth Rent Assistance ('CRA') brings increased funding to the New South Wales housing system from the Commonwealth Government, because SCCH and other community housing providers receive more total gross rental income as a result of the addition of CRA contributions.

For example, the addition of CRA income in the 2013-14 Financial Year contributed an extra 35% to the annual operating rental income of SCCH.

¹² SCCH 2014 Tenant Survey indicates that 91% of Tenants were satisfied with our repairs and maintenance service.

In contrast Housing New South Wales' tenants do not receive CRA and therefore Housing NSW cannot collect that income, which lowers the total rental income collected by Housing New South Wales, reducing the amount available by the State Government for reinvesting in repairs and maintenance, modifications and the purchase of new housing stock.

This is therefore another example of the cost effectiveness of tenancy management arrangements the community housing sector delivers which the New South Wales public housing provider does not have the opportunity to match.

Term of Reference: The range and effectiveness of support services provided to tenants in social housing

SUPPORT FOR TENANTS TO MAINTAIN TENANCIES

SCCH is focused on a wide range of services which effectively support Tenants to maintain their tenancies and prevent homelessness.

This is because SCCH has identified that social service integration is necessary to support tenant livelihoods and wellbeing, and the provision of safe, affordable and sustainable housing is the cornerstone of building stronger individuals and communities.

SCCH has developed and implemented many strategies to improve tenants' livelihoods and wellbeing, and particularly strategies to support tenants in sustaining their tenancies and break the cycle of homelessness. SCCH's strategies also include initiatives which support people living with a disability to have safe, appropriate and functional homes which sustain their tenancies and provide the opportunity for them to have as high a quality of life as possible.

These strategies provide a whole-of-tenancy management approach, differentiating the not-for-profit community housing sector from the public housing sector, or the private rental market managed by real estate agents. The effectiveness of support services provided by SCCH also incorporates elements of fairness and transparency, absent from the commercial private rental market.

Partnerships with Government and non-Government community services providers

SCCH has developed an extensive network of partnerships with 80 organisations to support 450 tenants in sustaining employment activities and/or their tenancies.¹³

Some of these partnerships include:

- Aboriginal and Torres Strait Islander services focusing on health, employment, assisting Tenants from the Stolen Generation with housing support and acquiring and maintaining housing generally;
- Womens' crisis refuges;
- Young parents housing programs with the Australian Red Cross;
- Youth refuges and centres;
- Mental health support agencies such as Richmond PRA;
- Mental health support agencies for young people such as Head Space;
- Agencies that support Tenants living with a disability such as House with No Steps;
- State and Federal Government agencies focused on assisting frail aged Tenants and Tenants living with a disability;
- Early childhood intervention programs such as Brighter Futures;

¹³ See Appendix C – SCCH's Community Partners.

- Family support and referral services;
- Charitable organisations such as St Vincent de Paul Society and the Salvation Army;
- Squalor assistance programs with Catholic Healthcare Services.

SCCH also actively participates in local and regionally based focus groups such as Homeless forums, community services Interagencies, anti-poverty groups, mental health delivery programs and Council task forces.

Housing Support & Community Development Staff

SCCH has a team of dedicated, highly trained Housing Support and Community Development staff whose role is to support Tenants to maintain their tenancies. Housing Support and Community Development staff engage in a range of intensive management activities including:

- Resolving neighbourhood disputes;
- Managing Tenants with high complex needs;
- Managing nuisance issues;
- Making representations on behalf of Tenants with regards to a range of social problems faced by Tenants to achieve positive outcomes for Tenants;
- Management of mandatory reporting of child protection issues;
- Engaging support agencies to assist Tenants;
- Evaluating the outcomes for Tenants receiving support from other agencies;
- Liaising with other SCCH staff in a whole-of-tenancy focus to ensure positive outcomes in maintaining tenancies.

SCCH Housing Support staff have a relatively low case load of 35-40 Tenants at any one time they are assisting, reflecting the organisation's emphasis on support, compared to other Government agencies who have a case load of as many as 70 clients for one Officer.¹⁴ The low case load reflects the effectiveness and efficiency with which Housing Support staff solve problems directly for Tenants, or refer Tenants to expert agencies for assistance.

SCCH continually reinvests in training Housing Support and Community Development staff to ensure a highly skilled workforce are equipped to achieve good outcomes for Tenants facing many challenges. For example, in the 2013-14 Financial Year, SCCH Housing Support and Community Development staff all received training with a major focus on:

- Developing Counselling skills;
- Understanding and managing challenging Tenants' behaviour;
- Conflict resolution training.

¹⁴ Case load for Aged & Disability Support Staff in the not-for-profit sector in the Shoalhaven 2014.

SCCH currently has support agreements with 80 government and non-government agencies, supporting 450 SCCH Tenants to maintain their tenancies, but also to assist with a range of social support such as health, disability, cultural and socio-economic issues and many other challenges.

SCCH Tenants have indicated a high level of satisfaction with the services provided to them by support agencies engaged to assist them, demonstrating that these services are highly responsive to and effective at addressing the needs of Tenants.¹⁵

Proactive support for Tenants and Applicants from an Aboriginal and/or Torres Strait Islander Background

Tenants from an Aboriginal and/or Torres Strait Islander background comprise 10% of clients housed by SCCH.¹⁶

It is widely acknowledged that people from an Aboriginal and/or Torres Strait Islander background face significant, extensive racial discrimination barriers to renting in the private rental market.¹⁷

SCCH has adopted and implemented an Aboriginal Housing Strategy through which specific policies and procedures actively assist Applicants from an Aboriginal and/or Torres Strait Islander background to successfully apply for housing.

In addition, the SCCH Aboriginal Housing Strategy actively supports Tenants from an Aboriginal and/or Torres Strait Islander background to maintain their tenancies, working extensively with Aboriginal and Torres Strait Islander support agencies to support Tenants in a whole-of-tenancy management framework.

A specific example of initiatives implemented under the SCCH Aboriginal Housing Strategy, is the development and adaptation of the *'Rent-it Keep it'* Program in the Shoalhaven from 2013 to assist applicants to source private rental properties and/or maintain tenancies once successful, in partnership with Aboriginal support organisations and other support services including drug and alcohol programs, as well as with local real estate agents. The *'Rent-it Keep it'* Program focuses on developing skills in completing applications for tenancy, attending rental property application interviews, budget management, property care and other skills.

SCCH and the community housing sector's policies of fairness, transparency and access and equity, ensure that the community housing sector is far better placed to address issues of homelessness and inequity facing Aboriginal and Torres Strait Islander people than the private rental market or the commercial real estate sector.

¹⁵ In the 2014 SCCH Tenant Survey, 97% of Tenant Respondents were satisfied with the services provided to them by support agencies engaged to assist in sustaining their tenancy.

¹⁶ SCCH Tenancy Management System Report 1.8.14.

¹⁷ Australian Government Department of Social Services 2006. Indigenous Homelessness within Australia.

Community Development Activities

Another key factor in social service integration has been the development of a range of community development activities designed to connect tenants to education, training and employment opportunities, as well as activities to sustain tenancies and improve the quality of life of tenants as well as improve the rate of inclusion for Tenants in neighbourhood and community life.

The range of community development activities SCCH provides is extensive:

- The awarding of annual Tenant Education Scholarships to primary and secondary students as well as older tenants in the Shoalhaven, Eurobodalla and Monaro regions to assist tenants to gain educational qualifications. Outcomes for Tenants which connect them to educational, employment and training opportunities can be demonstrated in the Case Studies Appendix in this Submission;
- The adaption and delivery of the *'Rent-it Keep it'* Program in the Shoalhaven from 2013 to assist SCCH Tenants in sustaining their tenancies, or to collaboratively assist clients of other support agencies to source private rental properties and sustain their tenancies. Since its inception, the *'Rent-it Keep-it'* Program has been delivered to 70 participants in collaboration with a variety of partnering organisations providing supported accommodation services for women and children, youth, young parents and people from an Aboriginal and Torres Strait Islander background facing drug and alcohol challenges. The Program has achieved effective outcomes for participating tenants and applicants who receive intensive one-on-one training to build skills to secure and maintain tenancies in the private rental market;
- The development of *'Yard Assist'*, a tenant volunteer based project assisting frail-aged tenants or tenants with a disability to maintain their gardens and sustain their tenancies in the Shoalhaven and Cooma areas. This is a community based, neighbourhood focused initiative which builds social capital and works at developing neighbourhood capacity;
- The establishment of a Tenant Advisory Committee which provides advice and ideas about how to improve the quality of lives of tenants and service delivery to them;
- The continual improvement of the annual Tenant Survey to capture a range of feedback including service delivery, but also identifying tenants suffering extreme social disadvantage and finding solutions to address their disadvantage;
- The development of an annual Community Grants Scheme to SCCH tenant groups to develop support groups and/or recreational activities that create a sense of community;
- The development of the *Footprint* series of DVD's to explain the value of Community Housing and assist Tenants in understanding their rights and obligations in order to better sustain their tenancies.
- Adoption of an Aboriginal Housing Strategy to assist Aboriginal and Torres Strait Islander people to access and sustain community housing tenancies.

Case Studies

The success of SCCH's community development and social integration initiatives is described in Case Studies appended, where initiatives have connected Tenants to education, employment or training opportunities, have focused on managing neighbourhood relationships and building social capital and have assisted Tenants to sustain their tenancies.

Term of Reference: Outcomes for tenants from current tenancy management arrangements

There are a wide range of organisational policies and procedures and tenancy management practices that SCCH has developed and implemented, which result in excellent outcomes for tenants.

Tenants living with a disability

As at June 2014, 40% of SCCH's Tenants receive the Disability Support Pension and SCCH funds all adaptations and modifications needed to assist Tenants to maintain a high quality of life and to remain in their homes and avoid institutional care.¹⁸

Over a three year period, SCCH expended \$144,368 on aids and adaptations to 113 properties supporting people living with a disability.¹⁹ This represents approximately 2% of SCCH's annual net rental income reinvested in aids and adaptations. Further, SCCH has projected operational budget surpluses sufficient to meet the changing needs of tenants living with a disability over the next ten years. It is important to note that according to SCCH's 2014 Tenant Survey, 75% of Tenant Respondents indicated that they had a long term illness or disability that had lasted or was expected to last for at least twelve months.²⁰ Planning for future adaptations and modifications is therefore a high priority for SCCH.

The ability of SCCH to plan financially for the increased needs of people living with a disability is in contrast to the capability of Housing New South Wales, who have a \$330 million shortfall in maintaining the current number of properties at a reasonable standard, and meet their operational budget by reducing maintenance and upgrades of existing properties and capital programs and selling properties.²¹

The outcomes for Tenants of SCCH's current tenancy management arrangements for meeting and planning for modifications for people living with a physical disability, delivers outstanding outcomes for Tenants that the public housing sector struggles to achieve.

Tenant Survey Results

The success of outcomes for Tenants from current tenancy management arrangements, is indicated in SCCH's annual Tenant Survey results. The SCCH 2014 Tenant Survey results indicated that positive outcomes have been achieved for Tenants with respect to a range of tenancy management arrangements:

- 68% of Tenant Respondents indicated that SCCH had directly or indirectly contributed to the stability of their tenancy;
- 48% of Tenant Respondents indicated that SCCH had directly or indirectly contributed to their financial security;

¹⁸ As at June 2014, 440 SCCH Head Tenants out of 1,100 dwellings received the Disability Support Pension.

¹⁹ SCCH Aids and Adaptations for the period 1.7.2011-1.7.2014 for 113 properties.

²⁰ SCCH 2014 Tenant Survey Report.

²¹ New South Wales Auditor-General 2013.

- 36% of Tenant Respondents indicated that SCCH had directly or indirectly contributed to improved health;
- 91% of Tenant Respondents were happy with the quality of SCCH's repairs and maintenance services and 96% of Tenant Respondents were satisfied with the condition of their home;
- 97% of Tenant Respondents were satisfied with the services provided to them by support agencies engaged to assist in sustaining their tenancy;
- 97% of Tenant Respondents were satisfied that their rights are upheld by SCCH.

From the highlights of outcomes for Tenants shown for the above Term of Reference, SCCH submits that there are excellent outcomes for Tenants with respect to a variety of current tenancy management strategies.

Term of Reference: Possible measures to improve tenancy management services

SCCH urges the Inquiry to consider previous Submissions by the community housing sector which encourage the New South Wales Government to endorse a vision for social and community housing which will result in the Government providing Community Housing with clear directions for increasing housing provision over the coming years, and improve tenancy management outcomes for social housing tenants.

SCCH supports the New South Wales Federation of Housing's proposal for the release of the Social Housing Policy for consultation and to ensure that it leads to an explicit statement regarding the growth and further diversification of community housing in the future.²²

Therefore SCCH, along with other community housing providers, supports the continuation of the program to transfer tenanted properties from public housing to community housing providers.

For example, SCCH has considered the current level of housing service provided to the tenants of the Eurobodalla region, and believes that this is currently inadequate and could be greatly improved with the transfer of the management from public housing to SCCH. SCCH has considerable experience in the management of whole of location tenanted transfers, having successfully achieved this in the Cooma-Monaro and Ulladulla regions. Both transfers resulted in improved services for tenants and increased tenant satisfaction rates, including better access to other services. Case Study 6 (Case Study Appendix) highlights the effectiveness of whole-of-location social housing transfers, and the positive outcomes achieved for Tenants.

SCCH can procure a competitively priced debt facility structured to provide a funding profile that will permit SCCH to deliver new residential dwellings, with delivery fast tracked via the redevelopment of a number of transferred residential dwellings and our current expertise in property development, with the support of the increased income from the transferred properties.

SCCH has achieved considerable growth and good tenancy management outcomes without the transfer of any Title from the State Government, by utilising surplus funds, competitive bank facilities and well managed developments.

However, SCCH supports the transfer of Title for properties already managed, especially in localities where the properties consist of all of the social housing provision in the area. If transferred, this will give SCCH further access to funds and ability to leverage, as well as achieve better tenancy management outcomes for tenancies transferred to SCCH.

²² NSW Federation of Housing Associations 2014(1), p.36.

Control of the asset also enhances the ability to redevelop and reconfigure the housing stock to meet local needs.

SCCH also supports the continuation of the National Rental Affordability Scheme program or a similar capital stream. Without some level of government contribution from the State and Commonwealth in the form of NRAS or other funding models, our ability to continue to expand the supply of social and affordable housing is severely constrained.

CONCLUSION

Southern Cross Community Housing has demonstrated excellence in the field of community housing over the last 30 years, and has developed highly successful tenancy management strategies, resulting in cost effective, innovative tenancy management arrangements which have delivered excellent outcomes for Tenants, and resulted in surplus rental income reinvested in maintenance and upgrade programs, additional support programs or providing homes to more homeless people.

The ability of the community housing sector and providers such as Southern Cross Community Housing to deliver a whole-of-tenancy management focus on sustaining tenancies, as well as meet community expectations of fairness, transparency and achieve access and equity to affordable, sustainable homes, far exceeds the capacity of the private rental or commercial lease market. Further, the commercial rental market is not accountable to the community, and does not meet the rigorous standards the community housing sector reaches with State and National accreditation standards.

Southern Cross Community Housing is therefore well positioned to provide recommendations to the Inquiry which it hopes will assist the New South Wales Government to develop a vision for community housing which will deliver even greater cost efficiencies and improved service delivery for existing Tenants, and provide more homes to the homeless in the communities Southern Cross Community Housing serves.

Some key recommendations in this Submission include the growth of the transfer of Housing New South Wales properties to community housing providers which will allow Southern Cross Community Housing to better serve particular regional communities. Further, transfer of Title will allow Southern Cross Community Housing to deliver new residential dwellings, redevelop and reconfigure existing housing stock to meet local needs and improve upon existing tenancy management services.

Southern Cross Community Housing looks forward to clear policy directions from Government that can support improvements in cost effectiveness in tenancy management arrangements, and increased housing provision over the coming years to enable the Government and the community housing sector to plan for the future to meet the growing need in our communities.

Southern Cross Community Housing supports this Inquiry and its role in recommending policy direction for the future and thanks the Inquiry for the opportunity to have input into its considerations.

APPENDICES

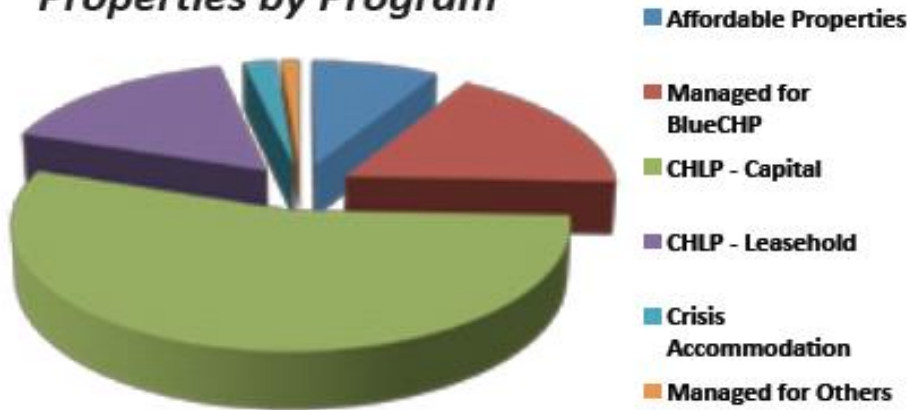
APPENDIX A

SOUTHERN CROSS COMMUNITY HOUSING

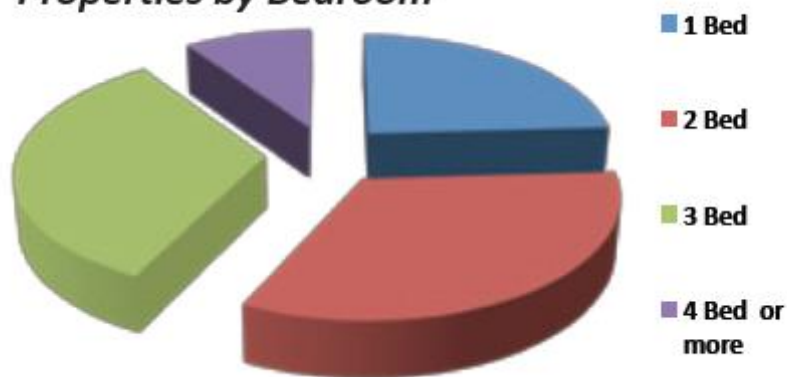
PROPERTY PORTFOLIO 2014

TOTAL PROPERTIES 1,110

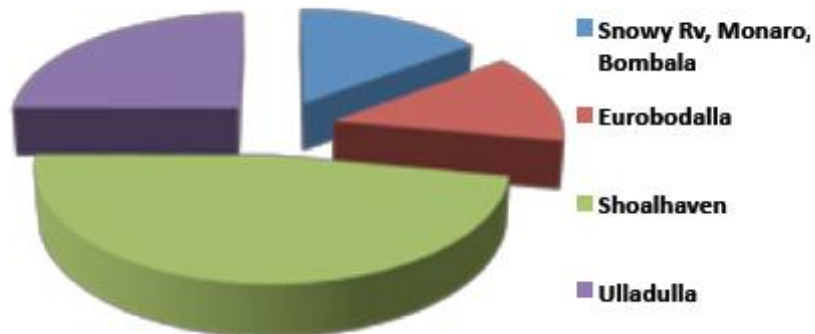
Properties by Program



Properties by Bedroom



Properties by LGA



APPENDIX B

Affordable Housing Crisis in the Shoalhaven, Eurobodalla & Monaro Local Government Areas

APPENDIX B

Affordable Housing Crisis in the Shoalhaven

Shoalhaven Housing Context

In the Shoalhaven key housing issues for the community include:

- The Shoalhaven has a high number of residents in housing stress. It has a high number of CRA recipients in housing stress, low and moderate income earners in rental stress and low and moderate income purchasers in housing stress. However, like the rest of Australia, the Shoalhaven has more renters in stress than purchasers in stress.²³
- There are significant numbers of people living permanently in caravans in the Shoalhaven which further underscores the issue of housing stress.²⁴ Most are reliant on a pension or benefit and are therefore vulnerable.²⁵ These residents are at risk of losing their housing if there is any move from long term to short term sites or redevelopment of the caravan parks/manufactured home estates.
- The median weekly household income is \$140 a week less in the Shoalhaven compared to other regional areas in New South Wales, and much less than the median weekly household income in New South Wales or Australian metropolitan areas.²⁶
- The fact that a significant proportion CRA recipients in housing stress in the Shoalhaven are on the Disability Support Pension and Aged Pension and that there are many older people living permanently in caravan accommodation in Shoalhaven suggests there are insufficient affordable housing opportunities for disabled and older lower income earners. Housing for disabled people and older people needs to be well located in relation to services, facilities and transport as well as accessible for those with mobility problems. More purpose built aged housing, or greater housing diversity, including accessory dwellings or granny flats, particularly targeted to lower income earners is required to meet the housing needs of older lower income Shoalhaven residents, particularly since there is a greater proportion of older couples without children living in the Shoalhaven, than elsewhere in New South Wales.²⁷
- There is a need for more one bedroom, studio and boarding house style accommodation to assist in meeting the needs of the community through different stages of the housing life cycle and particularly for young people and elderly people on lower incomes. The fact that the majority of CRA recipients in housing stress in Shoalhaven are single person households suggests the need for more one bedroom stock.²⁸

²³ Housing New South Wales 2008. 'Information on Shoalhaven Housing Market'.

²⁴ 799 people were living in caravans – 1.6% of the Shoalhaven population in 2011. Source: Australian Bureau of Statistics. 2011 Census.

²⁵ In earlier studies conducted by Housing New South Wales, 76% of people residing in caravan parks in the Shoalhaven were receiving a Centrelink benefit. Housing New South Wales 2008. 'Information on Shoalhaven Housing Market'.

²⁶ \$822 per week in the Shoalhaven compared to \$961 elsewhere in regional NSW or \$1,234 per week in metropolitan regions in Australia. Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). 2011 Census.

²⁷ 16% in the Shoalhaven compared to 12% elsewhere in regional New South Wales. Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). 2011 Census.

²⁸ Housing New South Wales 2008. 'Information on Shoalhaven Housing Market'.

- There is a lack of affordable housing for purchase for low and moderate income earners. Purchase affordability is tight across Sydney and coastal New South Wales and there is a rapidly growing proportion of low and moderate income purchasers in housing stress in Shoalhaven. There has been a significant recent decline in the proportion of housing for purchase in the Shoalhaven that is affordable for lower income earners, to the point that it is now extremely difficult for lower income earners to find affordable purchase opportunities in Shoalhaven. There is also the question of whether lower income earners are able to compete with higher income earners for affordable properties, suggesting the need for affordable purchase opportunities to be targeted. It is also a reflection of the relative lack of housing diversity.²⁹

Shoalhaven Housing & Population Data

Key findings from this analysis show that:

- Population in the Shoalhaven areas has increased since 2006, to 92,806 in 2011, and is projected to be 98,338 by 2013 and 134,768 by 2036.³⁰
- Both Worrigee suburb and Nowra/Bomaderry and surrounds have an Indigenous proportion of the resident population that is larger than average for NSW.³¹
- In the 2011 Census, 10.3% of households renting properties in the Shoalhaven were in housing stress, i.e. paying more than 30% of their household income on rent.
- As at December 2013, there was a higher level of unemployment in the Shoalhaven (10.43%) than in the rest of New South Wales (5.77%).³²
- Based on the Valuer General's and RBB data, only 14% of those on very low incomes could access the private rental market, a drop of 2% since 2010 and no very low income earners could access the home purchase market - this has been the case since December 2010 to the report statistics of September 2012.
- Affordable rental accommodation for young people is basically non-existent. In a 2014 study of 1,344 properties across the South Coast, South East and Southern Tablelands region, there were no affordable rental properties for single people on Youth Allowance or Newstart, highlighting the accommodation crisis facing young people in the Shoalhaven.³³
- The Shoalhaven is more highly ranked than any surrounding Local Government Areas on the Socio-Economic Indexes for Areas ('SEIFA') ranking of disadvantage scale.³⁴ This means that the Shoalhaven has a higher level of overall disadvantage in terms of low income, low educational attainment, high unemployment and relatively unskilled occupations.
- The Shoalhaven LGA is listed on the New South Wales Centre for Affordable Housing analysis as having a high to moderate affordable housing need.³⁵ This data is utilised by the New South Wales State Government to indicate areas where affordable housing initiatives need to be targeted.

²⁹ Housing New South Wales 2008. 'Information on Shoalhaven Housing Market'.

³⁰ Source: Australian Bureau of Statistics, Census of Population and Housing 2006 and 2011.

³¹ 4.7% of the population in the Shoalhaven identified as Aboriginal and/or Torres Strait Islander in the 2011 Census. Source: Australian Bureau of Statistics, Census of Population and Housing 2006 and 2011.

³² Source: Australian Bureau of Statistics, Labour force survey, Cat. No. 6202.0, and DEEWR, Small Area Labour Markets - Australia.

³³ Anglicare Australia, April 2014. 'Rental Affordability Snapshot' Australia.

³⁴ Shoalhaven 954.6 compared to Wollongong 979, Eurobodalla 955. The lower the SEIFA number, the higher the level of disadvantage. Source: Australian Bureau of Statistics, Census of Population and Housing 2011.

³⁵ Housing New South Wales Centre for Affordable Housing 2011. Source: Housing NSW Analysis of 2011 Census data.

APPENDIX B

(Continued)

Affordable Housing Crisis in Eurobodalla

Eurobodalla Housing Context

The Eurobodalla LGA is listed on the Centre for Affordable State analysis as have a moderately high level of need in this locality.

A Housing NSW Market review of the Eurobodalla LGA shows:

- Insufficient housing diversity, particularly in smaller bedroom stock to meet the needs of the community. With at least 73.1% of all dwellings being three or four bedrooms in Eurobodalla, yet 64% of all CRA recipients in housing stress are single persons households, this suggests a lack of smaller affordable dwelling in the private rental market.
- Significant numbers of people living permanently in caravans in Eurobodalla indicates that there is insufficient affordable housing to demand. ABS regards marginal residents of caravan parks as part of the homeless population.
- Target group of aged pensioners are poorly catered for, and the market report suggests that more purpose built aged housing, or greater housing diversity, are needed to meet housing needs of older lower income Eurobodalla residents.
- The lack of affordable housing for purchase in the Eurobodalla for low and moderate income earners also put pressure on the local rental housing market.

The common waiting list for social housing currently has 459 applications on the waiting list for Eurobodalla, however, in areas of low vacancy need is often not expressed by applications on the waiting list.

Eurobodalla Housing and Population Data

Eurobodalla is a region in New South Wales, Australia. Eurobodalla has a population of 35,741 people and 25.75% of its occupants live in rental accommodation. The median listing price for houses is \$427,000 and this has changed 1.66% over the past year and changed - 4.33% over 2 years. The current Vacancy rate in the Eurobodalla is 4.82% less than the 5.59% for the total of New South Wales.

Eurobodalla has a significantly higher rate per 1,000 persons of private renters receiving Commonwealth Rental Assistance (CRA) than for NSW and surrounding LGAs. 2011 Census data indicates that 90% of very low-income private renters were in housing stress in Eurobodalla, and 62% of low income private renters with in housing stress which equates to 1,473 low-income private renting families.

There is a relatively low proportion of public housing in Eurobodalla compared with the NSW average (2.9% compared with 4.8% of stock), which significantly limits the housing options for low-income families in the LGA.

APPENDIX B

(Continued)

Affordable Housing Crisis in the Monaro Local Government Area

MONARO HOUSING CONTEXT

Cooma

It is acknowledged that the population of this area is relatively static, and therefore the provision of social housing should be on-going, but not necessarily increasing.

The needs analysis utilises Cooma Monaro Shire Council Social Plan.

This plan endorses the need for affordable housing in the Cooma Monaro region. Its summary of issues sees “limited youth and male specific crisis accommodation, transitional housing from crisis to permanent housing, limited housing for older people, and appropriate housing for younger people and affordable housing in outlying villages”.

Much of the public housing stock was built in the 1950's and Housing NSW recognises the need to dispose of some housing due to its age. The provision of social housing under this program would assist the Department with this process, as the new stock could be used to assist with the relocation of those tenants.

Snowy River

The Snowy River Shire Council Social Plan 2005-2009 identifies:

“a chronic shortage of appropriate, affordable year round rental housing. This is a well documented and ongoing issue in Jindabyne, due largely to the competing demand for accommodation from the tourist market. The phenomenon of landlords offering only short term leases during the summer in order to maximise the high returns of winter rents is quite widespread and has been a feature of the housing market for many years. Those housing units which are available for year round rental are often unsuitable for long term and/or family use, being designed primarily for short term holiday accommodation.”

Cooma Monaro Housing Data

The Monaro region encompasses the areas administered by Bombala, Snowy River and Cooma-Monaro Shire Councils.

In Cooma-Monaro, 24.01% of occupants live in rental accommodation. The median listing price for houses is \$292,500 and this has increased by 2.63% over the past year and by 2.15% over 2 years. At December 2013 vacancy rate is 4.46%, the total New South Wales vacancy rate is 5.59% of housing rental stock.

Cooma Monaro Data retrieved from the Database on the Local Government Kit from Centre of Affordable Housing shows that based on the Census data of 2006, 85% of very low income renters were in housing stress, and 40% of low income household renters were in housing stress. Only 11% of moderate income households were in rental stress, but 20% of house in home purchase were in housing stress.

Annual rents to June 2010 had increased by 7% for both 2 bedroom flats and 3 bedroom houses in the past year.

The configuration of the housing stock in Cooma as per the NSW Local Government Kit database shows that 91.2% of the housing stock was a separate housing with only 4% being identified as flats, yet the population is clearly aging (increasing by 8-9% annually (Source: ABS; Projections – Department of Planning- NSW Statistical Local Area Populations Projects 206-2036) and the need for 1 and 2 bedrooms properties is on the increase. Larger families are also disadvantaged, with only 2 x 4 bedroom homes available as part of our spot check.

Snowy River Housing Data

Snowy River Shire Council in its circular to Ratepayers of 8 October 2010 lists the challenges facing the community as “Ensuring appropriate and affordable housing is available for everyone, including young families and older residents”.

Population Trends show an increasing population for this area of approximately 9% per annum over the next twenty years. (Dept. of Planning Local Area Population Projections)

Valuer General and RBB Data show that only 15% of stock is affordable for very low incomes compared to 33% of the rest of NSW in 2010, and only 30% of stock is affordable for low income households compared to 60% in the rest of NSW in 2010.

APPENDIX C

SOUTHERN CROSS COMMUNITY HOUSING

COMMUNITY PARTNERSHIPS

SHOALHAVEN, EUROBODALLA & COOMA-MONARO REGIONS

Aboriginal Medical Services
All Saints Community Care
Anglicare (Eurobodalla)
Australian Red Cross
Australian Red Cross (Young Parents Program)
Baptist Community Care
Barnes, Nerolie
Barnardos Australia Brighter Futures Program (Cooma)
Campbell Page (Eurobodalla)
Care South
Catholic Community Services
Catholic Health Care Squalor Program
Community Options (Illawarra)
Department of Attorney General & Justice - Community Justice Centre (Parramatta)
Cooma Challenge
Department of Aging Disability & Home Care - Shoalhaven
Department of Ageing Disability & Home Care - Cooma
Department of Ageing Disability & Home Care - Batemans Bay
Department of Ageing Disability & Home Care - Illawarra
Department of Family & Community Services - Nowra
Department of Family & Community Services – Weja Program (Nowra)
Disability Trust
Drug & Alcohol in Pregnancy & Parenting (DAPPS)
Eurobodalla Shire Council - Community Services Department
Family Support Service (Nowra)
Family Support Service (Milton-Ulladulla)
Family Support Service (Eurobodalla)
Family Support Service (Monaro)
Flagstaff Employment Services
Greater Southern Area Health Service - Mental Health Service (Batemans Bay)
Habitat
Headspace
Illaroo Health Services
House with No Steps (Shoalhaven)
Housing New South Wales
Interchange
Mackillop Family Referral Service (Cooma)
Mission Australia Brighter Futures Program
Mission Australia (Cooma)
Monaro Crisis Accommodation Service
Moruya Women and Children's Service
Murra Mia
Myimbarr
New South Wales Police Force (Shoalhaven)
New South Wales Trustee and Guardian (Wollongong)
Nowra Women's Housing
Olong House
PHAMS (Nowra & Ulladulla)
The Public Guardian - Department of Attorney General Justice (Sydney)
R.A.F.T. (Resourcing Adolescents & Family Teams)
Rosa Refuge
Richmond PRA (Regional Head Office)
Richmond PRA (Ulladulla)
Richmond PRA (Eurobodalla)
Richmond PRA (Cooma)
Salvation Army (Nowra)
Schizophrenia Fellowship of NSW - Helping Hands/RRSP
Shoalhaven Community Options
Shoalhaven Hospital - Occupational Therapy Services
Shoalhaven Youth Accommodation
Southern Shoalhaven Youth Services (Ulladulla)
St Vincent de Paul Society - Compeer Service Wollongong
St Vincent de Paul Society – John Purcell House (Nowra)
St Vincent de Paul Society (Ulladulla)
LegalAid (Shoalhaven)
South Eastern Sydney & Illawarra Area Health Service - Mental Health Homeless Project (Shoalhaven)
South Eastern Sydney & Illawarra Area Health Service - Mental Health Services (Shoalhaven)
South Eastern Sydney & Illawarra Area Health Service - The Junction Rehabilitation Unit (Nowra)
South Eastern Sydney & Illawarra Area Health Service - Ulladulla Mental Health Centre
South Eastern Sydney & Illawarra Area Health Service - Whole of Family Team Child & Adolescent Mental Health
Staying Home Leaving Violence Program (Shoalhaven)
The Hub Youth Services (Cooma)
Ulladulla Community Resource Centre
Waminda South Coast Women's Health
Wollongong Refuge Program (HAP)
Workways Australia Limited (Cooma)
YWCA (Domestic Violence Team) (Shoalhaven)

CASE STUDIES

SOUTHERN CROSS COMMUNITY HOUSING

CASE STUDIES

SOUTHERN CROSS COMMUNITY HOUSING

OUTCOMES FOR TENANTS RECEIVING HOUSING SUPPORT

CASE STUDY 1

COMMUNITY HOUSING SUPPORTS TENANTS' LIVELIHOODS & WELLBEING

THE HORTON FAMILY*

Wanda, her husband Bob and 3 year old daughter Lisa relocated from Goulburn to Batemans Bay in 2001, because Lisa's health could not tolerate a cold climate. Lisa suffers from a rare and severe form of Downs Syndrome, along with a multitude of other health conditions.

Bob and Wanda had their own business in Goulburn, running a transport company. They had a mortgage on their own home in Goulburn. Once in Batemans Bay, Bob secured employment locally however Wanda could not work as she was needed to be a fulltime carer of Lisa. The family initially secured their own private rental home in Batemans Bay, spending approximately 50% of their income on rent and resulting in considerable housing stress.¹ The family initially received no financial assistance in respect of Lisa's care.

In 2003 the family were encouraged to apply for public housing assistance by the Department of Ageing, Disability & Home Care who were then supporting Lisa. From 2003 to 2007, the Horton family moved three times to different private rental homes subsidised through public housing. Each time the family were forced to move because the owner sold the property and/or it became unsuitable for Lisa's physical needs. During this time, Lisa's health deteriorated significantly and she had to undergo major surgery. Bob was let go from his employer because of all the time taken off work to care for Lisa. The Hortons incurred major expenses because of Lisa's health including travel and accommodation costs for surgery in Sydney. In addition other personal care items for Lisa cost between \$120 to \$200 per week. The Hortons were still spending a large proportion of their income on rent.

In 2005, Lisa's health finally stabilised and Wanda gained part-time work of 20 hours per week as a Supervisor at a major supermarket. Wanda had a successful career in this role prior to Lisa being born. Bob could not work as Lisa still needed a carer to be available 24 hours per day. In September 2007, the Head Lease ran out on yet another private rental property through public housing and no other suitable private rental property could be sourced in time. The Horton family were at their lowest point, stressed and desperate to find a suitable home for Lisa.

A chance meeting between Wanda and Kerrie Preo, the Manager of SCCH's Eurobodalla Offices, led SCCH's Eurobodalla Manager to pursue all avenues to find the Horton' a permanent home through community housing rather than general public housing, and a week later, SCCH offered a home to the Horton family.

The Horton family reside permanently in that home which has been extensively modified with SCCH's approval to accommodate Lisa's physical needs. SCCH also approved the construction of a pool for Lisa, gifted by the Make A Wish Foundation to assist in Lisa's physical therapy.

The years of stress are now gone for the Horton family and Wanda commented that as Lisa does not accept change well, it was a great upheaval for Lisa to move houses so many times. It was also extremely stressful to try and find somewhere suitable to live. Wanda was continually checking the mailbox for letters terminating their Leases.

Lisa is now in Year 10 and attends a local High School. In 2012 Wanda started part-time work again, this time securing an excellent job with the public service. Wanda commented:

"The ability to work is because we've got permanency and don't have to go anywhere. When you're not working and you have financial problems you're stressed and worried all the time. Having the permanency of the house you know that Lisa has everything she needs. There is no anxiety for Lisa because she's not going to have to move house. It's like our own home forever and there is the security because it's your home base. It's one less thing to worry about."

The Hortons still face continuing challenges however they are no longer suffering housing stress as the proportion of their income spent on rent has fallen below 30%. Bob is also able to do a small amount of casual work when it is available but is mostly needed as Lisa's carer. Wanda is not only employed part-time, but she is able to give back to the community. In 2013 Wanda was nominated by SCCH and awarded a New South Wales Carer's Award and now gives advice to the Federal Government on a Carers' Strategy and other Government initiatives for carers in Australia. Wanda is also undertaking qualifications to further her career in the Public Service. SCCH congratulates Wanda, Bob and Lisa on all their achievements, and will continue to support them in all their endeavours.

**Pseudonyms used*

¹ 'Housing stress' is determined as resulting from a situation where the average rent for a low income household, consumes more than 30% of household income. Net Balance 2011 (CHFA/PHA). 'The Social Value of Community Housing in Australia'.

CASE STUDY 2

2014 SCCH EDUCATION SCHOLARSHIP RECIPIENT

KELLY*

Kelly is a 49 year old Indigenous SCCH tenant and is from the Stolen Generation. Kelly became a tenant through the Nowra Womens' Housing Scheme in 2012 and eventually SCCH were able to offer Kelly a home in a new NBESP unit in the Shoalhaven. SCCH also works in partnership with Waminda Aboriginal Health & Wellbeing Organisation to support Kelly.

Recently SCCH's Housing Support Officer became aware of a Certificate III Business Course being offered through a local Community College. SCCH's Housing Support Officer identified that Kelly would be a good candidate for such a program and arranged a meeting for Kelly to discuss the Course with the Housing Support Officer.

At first Kelly doubted her abilities to undertake the Course due to her lack of computer skills, however SCCH's Housing Support Officer arranged a meeting between Kelly, the College's Vocational Training and Education Manager and the Housing Support Officer.

The meeting was very successful and a strong partnership developed between SCCH, Waminda and the Community College to encourage and support Kelly to commence the Course in April 2014.

SCCH awarded a Tenant Education Scholarship to Kelly to pay for the cost of the Course and other Course related expenses. This also includes paying for Kelly to undertake a computer course to give her the skills needed to undertake the Certificate III Business Course.

At the completion of this course Kelly will be issued with Certificate III in Business, a Nationally Accredited Qualification. It is then hoped that Kelly will secure employment in an office environment - something which Kelly has always hoped to do and has never had the opportunity to achieve.

SCCH wishes Kelly all the very best and will continue to support Kelly in her journey.

SCCH wishes to thank Waminda and the Bomaderry Community College for partnering with SCCH to support Kelly.

SCCH is committed to developing innovative practices which assist Aboriginal and Torres Strait Islander people to acquire and sustain appropriate, longterm affordable housing, and engage in initiatives to improve their livelihoods and wellbeing.

SCCH is also committed to providing annual Tenant Education Scholarships to support tenant livelihoods and wellbeing.

**Pseudonyms used*

CASE STUDY 3

SCCH ANNUAL COMMUNITY GRANTS SCHEME SUPPORTS SOCIAL SERVICE INTEGRATION & WELLBEING

The Ritchie Street Tenant Support Group was established by the tenants to provide social support to the residents. Since its creation in 2011, the Tenant Support Group have held many social and charitable events for the benefit of tenants and the wider community.

In 2011, SCCH initiated an Annual Community Grants Scheme to SCCH tenant groups to develop support groups and/or recreational activities that create a sense of belonging and community.

The Ritchie Street Tenant Support Group have been regularly awarded a SCCH Community Grant, and with these funds, together with other community donations, some of their achievements include:

- Awarded the SCCH Community Spirit Award 2011;
- Melbourne Cup and Mothers and Fathers Day events;
- Christmas celebrations for tenants including the gifting of a Christmas hamper to each tenant;
- Other social events and outings;
- Support for other Community Events including the Shoalhaven Anti-Poverty Week annual event;
- Christmas toy fund raising drive for Shoalhaven Hospital's Children's Ward;
- Regular tenant newsletters;
- Production of a Recipe Book; and
- General social support activities for fellow tenants including assisting tenants with high need.

SCCH's Annual Community Grants Scheme is an important tool in developing social capital and community capacity to achieve social service integration and support tenants' wellbeing.

CASE STUDY 4

'YARD ASSIST' SUPPORTS SOCIAL SERVICE INTEGRATION & WELLBEING

BOB & MARY*

Bob and Mary are SCCH tenants and recipients of SCCH's volunteer based gardening and mowing service called 'Yard Assist'. Bob and Mary both love their garden, especially the vegetable plot they used to have. The garden, edges and lawns were always immaculate and they were so very proud of their outdoor creation in their SCCH home. Bob now says that poor health and age have unfortunately led them down the track of not being able to look after their garden anymore.

Bob says that 'Yard Assist' has completely taken the pressure off, especially where the financial burden is concerned. They have been able to make a donation when they can afford it but still know they can receive the service even when money is tight.

When we checked in with Bob to see how the 'Yard Assist' team were looking after himself and his wife Mary, he was full of praise. Bob commented 'They have cut back, cleaned, mulched, weeded and re-potted all of our beautiful orchids. They are a friendly team.' While volunteers are making a difference in the yards, their presence also offers social contact for people who are alone. They are a link for people who are isolated through disabilities or age. The volunteers are able to take that little bit more time for a chat and get to know people and make the connection.

It is not only the recipients of 'Yard Assist' who benefit from the service. The volunteers also enjoy helping people. Elsie*, a volunteer supervisor commented 'So many people tell us how much they love having us come to help around their yards and gardens. We don't just do lawns, we also have volunteers who just want to work in people's gardens.'

SCCH's 'Yard Assist' Program is an important tool in developing social capital and community capacity to achieve social service integration and support tenants' wellbeing. 'Yard Assist' is also an important Program which assists tenants in sustaining their community housing tenancies.

**Pseudonyms used*

CASE STUDIES

SOUTHERN CROSS COMMUNITY HOUSING

SCCH CYCLICAL MAINTENANCE & REPAIRS

**OUTCOMES OF WHOLE-OF-LOCATION
TENANCY MANAGEMENT TRANSFER**

CASE STUDY 5

SCCH REPAIRS & MAINTENANCE

Southern Cross Community Housing conducted cyclical maintenance for 1,783 properties in the last two financial years, including the replacement of kitchens, carpets and major painting works. The organisation also conducted major upgrades to 365 properties including those in the Cooma-Monaro region, associated with the Property Transfer Program from public housing to SCCH. The organisation also undertook 53 renovations to properties requiring modification for tenants with a disability.

Cyclical maintenance and upgrades as well as modifications to properties to assist tenants with a disability, have shown steady growth over the previous year, as SCCH increases its housing stock, continues to maintain or improve the quality of existing housing stock and responds to the changing needs of tenants.

SCCH provides repairs and maintenance on a fee for service basis to the CAPMH division for the Capital properties provided to the Specialist Homeless Services from Nowra to the Victorian border. SCCH provides good value, good service and utilises local contractors for this work. SCCH has also provided CAPMH with three feasibility studies for the redevelopment of sites currently managed by SCCH. This involved an evaluation of suitability of the site, and financial viability.

CASE STUDY 6

IMPROVEMENTS TO TENANCY MANAGEMENT SERVICES

COOMA WHOLE-OF-LOCATION TRANSFER

Between 2010-2011, Southern Cross Community Housing was awarded a whole-of-location transfer of social housing dwellings in the Cooma-Monaro Local Government Area under a Property Transfer Program with Housing NSW. 117 tenanted properties were transferred and 99% of properties were transferred within a 12 month period.

SCCH conducted major upgrades to the majority of properties in the Cooma-Monaro region. The upgrades were required to ensure that properties met current asset management standards. Several Cooma homes had not received regular upgrade maintenance for 40 years.

Cooma Tenants have been delighted with the upgrades which has meant many Tenants have received new kitchens, heaters, carpets and fresh painting.

All meter boards were upgraded to comply with safety standards and the focus on the upgrade program was health and safety, with the implementation of an annual heater and fire place inspection program.

Cooma Tenants have provided a great deal of positive feedback, and complaints from Tenants about the condition of their homes has greatly reduced from the high levels received immediately following the acquisition of the homes in 2011.

The outcome for Tenants the subject of Housing NSW Property Transfer Programs demonstrate that Property Transfer Programs are an important way Housing NSW can achieve cost savings for the State, as well as delivering efficiencies and greater outcomes for Tenants.

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