TENANCY MANAGEMENT IN SOCIAL HOUSING

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INQUIRY INTO TENANCY MANAGEMENT IN SOCIAL HOUSING

LEGISLATIVE ASSEMBLY, NSW PUBLIC ACCOUNTS COMMITTEE

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Introduction:

Northern Links NSW Incorporated (NL) is a not-for-profit NGO with DGR status primarily funded by Housing NSW (HNSW) under its Tenant Participation Resource Service (TPRS) Program. The organisation has been in operation since 2001 and has been managed by the one (full-time) Manager since January 2003 supported by the same Tenant Support Worker (half-time) since February 2006.

NL provides support, advocacy, training and community development programs and projects for Social Housing Tenants (HNSW, Aboriginal Housing and Community Housing (CH)) in the Northern Region of NSW, i.e. from Forster Tuncurry in the south, to Tweed Heads in the north and west to Moree. There are in excess of 10,000 Social Housing tenancies in the Region.

The primary tasks of NL under the HNSW TPRS guidelines are:

Core Area No 1: Tenant Engagement : Social Housing Tenants are engaged in communities

- **Core Area No 2:** Departmental Liaison and Advice : Social Housing Tenants' needs are identified and considered in planning and service delivery
- **Core Area No 3: Tenant Advice, Referral and Advocacy :** Social Housing Tenants are informed about their rights and responsibilities and are supported with their housing needs
- **Core Area No 4: Community Building :** Social Housing Tenants have skills and resources to participate in community life
- **Core Area No 5: Partnerships, Linkages and Networks :** Social Housing Tenants receive services that are coordinated, flexible and responsive to their needs

During the time we have been in operation we have been in contact with literally thousands of Social Housing Tenants from all corner of the Region assisting them with issues as diverse as neighbourhood violence, domestic violence, drug and alcohol abuse, mental health issues, chronic illness, disability, age-related issues, hoarding, overcrowding, under-occupancy, inappropriate home allocations, transfers, maintenance, housing refurbishment, dealing with government departments... etc.

Profile of Social Housing Tenants:

Many tenants in social housing find themselves there by virtue of unexpected trauma or crisis in their lives. Many others need to access social housing by virtue of losing employment and being unable to afford to house themselves and their families in the private rental market. Others are tenants in social housing by virtue of the poverty and financial distress caused by having to care for a child or partner with disability or chronic illness one significant and increasing demographic in these last two groups is women over 40 years of age. (ref: "*No Home at the end of the Road? –A survey of women over 40 years who do not believe they will own their own housing outright at retirement,"* by Dr Andrea Sharam, for Swinburne Institute and Salvation Army Australia Southern Territory 2011 and "*It could be you: female, single, older and homeless,"* by Ludo McFerran Office for Women's Policy, Department of Premier and Cabinet, NSW Government and St. Vincent de Paul Society(NSW) 2010.)

It should be noted that with the current government policy of self-directed/managed funding being made available to people receiving ADHC funding for disability it may reasonably be expected that there will be an increase in the number of people with mild to moderate intellectual disability accessing social housing.

As well, there is a diverse range of cultural, linguistic and literacy levels within the social housing tenant population.

Northern Links provides a variety of advice assistance and support to Social Housing Tenants in the area previously mentioned these include:

- Regular regional visits
- Regional Tenant Conference
- Establishment of and support to Tenant Groups (these provide informal support and activities for tenants in a geographical area and are controlled by the tenants themselves)
- Tenant Forums
- Newsletters, Bulletins, etc. (to Tenant Groups and Individual Tenants on our mailing list

The assistance we provide is determined by the feedback from Social Housing Tenants through our Tenant Groups, Tenant Forums and Regional Tenant Conference.

At the last two Regional Tenant Conferences (in 2013 and 2010) Tenant delegates identified the following areas as the top priorities in the delivery of Tenant Support Services. These are attached as Appendix 2.

The Cost Effectiveness of Current Tenancy Management Arrangements in Public Housing:

The NSW Auditor General's Report – 'Performance Audit: Making the best use of public housing' states on page 4 that public housing is supporting 'fewer people and its use (is) becoming less efficient.'

Some reasons for that inefficiency:

i. **Under-Occupancy:** Tenants who wish to downsize their homes find it difficult to get HNSW to move them into appropriately smaller homes – even as larger families are clamouring for their 3 or 4 bedroom homes (see Auditor General's report, page 3). On page 32 of the report the inference is that Tenants require coercion to downsize. However, in our experience, Tenants are either very happy to move but find that HNSW is unable to locate appropriate accommodation for them or they are willing to pay the additional rent for the 'unused' bedrooms.

ii. **Over Occupancy:** When a small home is housing double (or more) the number of people for which it is designed it is inevitable that there will be commensurately more wear and tear on the property, if not damage. The pressure of overcrowding regularly leads to more volatile family dynamics than if the family were appropriately housed which inevitably costs LAHC more in maintenance and repairs than perhaps would otherwise be necessary.

iii. **Inappropriate Occupancy:** Older Tenants are quite regularly housed in complexes that also house younger Tenants who tend to make more noise, have more visitors and are less interested in the upkeep of the common areas. They may also be drug and/or alcohol affected or have a mental health problem. This causes the older Tenants to withdraw into their homes, cease caretaking the gardens and common areas leading to their deterioration. They also then apply for transfers – a costly exercise compared with enabling them to remain in their original homes.

Furthermore, too many older and/or disabled Tenants are housed in properties that are inappropriate for their age and needs: their homes do not have grab rails in the bathroom, handrails on internal and external stairways, nor ramps with railings. Once they have fallen a number of times, much less after they have had to be hospitalised due to a fall, they need to be transferred to

an appropriately configured home. It would be infinitely cheaper on the Government housing budget to install the appropriate supports in the first instance. Not to mention that this is very much healthier for the Tenant physically, emotionally, psychologically and socially if are able to remain in their homes, do not have to suffer the trauma of packing up their possessions and moving to a new home and, perhaps, a new neighbourhood thereby losing contact with friends and support people in their immediate vicinity.

iv. **Inflexible Housing:** HNSW Tenants who wish to transfer to another style of home and/or another location regularly find another HNSW or Community Housing Tenant who is willing to swap with them because each finds the other's home and location better suits their needs. If this exchange is facilitated by the Housing Providers concerned, both Tenants can be easily and cost-effectively more suitably housed. However, Tenants find they cannot effect the swap because either HNSW and/or the Community Housing Providers will not allow it. Some Community Housing providers refuse to allow their own Tenants to swap even within their own housing portfolio. Being forced to remain in a home one knows one could leave to relocate to a more suitable residence inevitably leads to a sense of entrapment which, in turn, generally translates into a reduced concern for property care.

v. **Service Integration:** When NL first began operations, we received perhaps 1/100 calls for assistance that were related to mental health issues. Today we estimate that approximately 70-75% of our workload is related to these areas of concern. Whilst HNSW has a Joint Guarantee of Service (JGOS) with Health, there does not appear to be an adequate integration of services. Therefore the impact of said JGOS on this problem, which is as debilitating for the person with a mental health issue as it is for those who must live alongside that person, is minimal and the quality of life for all concerned is significantly diminished. This often leads to conflict resulting in property damage that would be avoidable if appropriate services were available...and requests for transfers.

vi. **Neighbourhood Violence, Nuisance and Annoyance**: has increased significantly over the years in line with the increase in drug and alcohol related abuse and unaddressed mental health problems. It is common knowledge in Housing Estates and Housing Areas that the Police do not respond in a timely manner to calls requesting support during these episodes. We have had private home owners who live in or close to social housing areas report that they no longer bother to call the Police because, if they arrive at all, they will do so long after the event has passed and the culprits have vanished. The Memorandum of Understanding (MoU) with Police is not working well and damage to properties that may have otherwise been prevented continues.

Further, under the MoU with the Police Department, the Police are supposed to report to HNSW, in a timely manner, all incidents involving HNSW Tenants to which they are called. In effect, this does not happen in a majority of cases.

Indeed, we have attended community meetings during which the Police have stated that they have had 'far fewer calls in the past month than in the past 12 months'. In one instance the Police stated that they had had only '5 calls' in the previous month from Tenants living in a particular estate only to have the Tenants attending that meeting erupt in indignation. On a rough count, those present had made a minimum of 5 times the number of calls than were officially logged by the Police. Some of these calls were to quite serious matters that, of course, went unacknowledged and unaddressed – and unreported to HNSW.

Recommendations:

- 1. That HNSW to increase its efficiency when Tenants request a transfer to a smaller home thereby freeing up some of the larger homes for those Tenants who require greater space.
- That HNSW, when allocating homes, takes into account not only the urgency of the need for accommodation, but the appropriateness of the allocation such that older/elderly Tenants are not housed with younger Tenants and/or those who have drug and alcohol and/or mental health problems.
- 3. That HNSW and LAHC ensure that all properties occupied by Tenants with a disability are appropriately fitted with grab rails, railings and ramps such that the Tenant is able to remain in the home until such time as their disability requires them to move into supported care, thereby reducing the number of requests for transfer.
- 4. That HNSW and Community Housing design and develop policies and procedures that will facilitate the ease with which Tenants are able to and are supported in their request to swap residences either within the Provider's own stock or between Providers such that Tenants are more appropriately housed.
- 5. That HNSW and Health develop a Joint Guarantee of Service that actually works when a Tenant with a mental health issue or drug and alcohol problems is in need of additional support especially when their behaviour is having a negative impact on the other Tenants and/or their properties and/or their behaviours are causing other Tenants to react in a negative manner. Such an agreement will need to extinguish the blurred lines between a 'mental disability' and a 'mental health issue' which currently allows Health to deny service to a client because they allegedly do not fit the 'criteria' for assistance in one category or the other. The need for such support and assistance must be reported to Health in a timely manner and Health must deliver that support immediately.
- 6. The Police Department must attend to calls from Social Housing Tenants and to Social Housing homes in as timely a manner as they would attend to a call from a mainstream home owner.
- 7. HNSW and the Police Department must develop a Memorandum of Understanding that actually works, i.e. the Police automatically report *all* incidents involving a Social Housing Tenant by close of business the following day to HNSW.

Maintenance, Capital Improvement Costs and Service Delivery

At every gathering of Social Housing Tenants the issue of how difficult it is to get timely and effective maintenance.

When maintenance matters are raised Housing NSW is always at pains to explain that it is only a minority of tenants who have complaints in this area and whether this is true or not there are overarching features of the attitude to and process of how maintenance of properties is conducted that must be addressed.

Firstly, how often Housing NSW fails to recognise that Tenants regard the house they live in as their 'home' and not just 'a property' and how often Tenants feel disrespected and unheard on the subject.

Whilst Housing NSW tracks the costs of Tenant damage to properties – purportedly over \$12 million per annum – there is no commensurate tracking of Departmental errors when:

- i. Scoping for and ordering refurbishment of properties,
- ii. Maintenance that is inappropriately ordered and scheduled,
- iii. Neglect of maintenance resulting in significant and unnecessary deterioration of their properties.

i. **Tenant Accountability:** Tenants are accountable for day-to-day maintenance of their properties. In the main, HNSW and Community Housing providers appear to be reasonably diligent in demanding that Tenants uphold their responsibility in this regard, albeit often regarding minor breaches such as unmown lawns or cluttered yards.

However, whilst one Team Leader in our Region has recently demanded that an elderly, disabled Tenant remove a small mint plant from her garden (which, she says, is her 'favourite herb'), we can cite many instances where Tenants have lodged multiple complaints – to no avail – about the damage trees are doing to their properties' gutters, footpaths, driveways, pipes; leaking gutters, pipes, blocked sewerage lines; holes in the roof due to shoddy workmanship that (for years) leak into the home ... etc. These ultimately cause significant and costly structural damage that could and should have been avoided had the maintenance been undertaken in a timely manner.

We can also cite the fact that many Tenants have told us that they have not had an inspection 'in years' (up to 5 years and more).

ii. **Departmental Accountability:** At every gathering of Social Housing Tenants sponsored by Northern Links the issue is raised regarding how difficult Tenants find it to get timely and effective maintenance. Yet, when maintenance matters are raised Housing NSW is always at pains to explain that it is only a minority of Tenants who have complaints in this area. Whether this is true or not there are overarching features of the attitude to and process of how maintenance of properties is conducted that must be addressed.

First and foremost is how often Housing NSW fails to recognise that Tenants regard the house they live in as their 'home' and not just 'a property' and, therefore, how often Tenants feel disrespected and unheard on the subject when this happens.

Our most recent (10th) Regional Tenant Conference was held in March 2013 and was attended by 50 Social Housing Tenants from around the Northern Region with a further 8 Tenants from the Illawarra attending. During this 3 day Conference, the then Manager Contract Delivery for the Land & Housing Corporation (LAHC) delivered a lecture regarding the costs to HNSW of Tenant

orchestrated malicious damage to properties. He repeatedly stated that the costs amounted to some \$12 million per year and told the delegates that 'good' Tenants missed out because of 'bad' Tenants. He then proceeded to show a power point presentation of photographs of said damage and to detail the costs of repairs.

Unfortunately, many of these photographs showed damage to walls, doors, windows, tiles, etc. that were similar to the state of disrepair in some of the delegates' own homes – not because they had caused the damage, but because the level of maintenance on their homes was so poor they had deteriorated to this extent. Even more unfortunately, the speaker refused to listen to or hear these delegates speak about their inability to get HNSW to take their cries for maintenance seriously even as they watched their homes deteriorate around them.

The NL Manager tried tell this speaker that the quality of maintenance carried out by HNSW contractors and subcontractors is sometimes left unfinished and/or is substandard. She asked whether LAHC quantified and tracked these unnecessary costs in the same way they tracked and quantified the cost of Tenant initiated malicious damage. The speaker vehemently stated that he would hear no criticism of the contractors and that they *all* did a wonderful job. This did cause rather an outcry from the delegates, many of whom have had many and significant experiences to the contrary.

The NL Manager then tried to inform this Manager Contract Delivery that, in our experience, HNSW sometimes called for inappropriate maintenance and refurbishment of their properties and that this, in turn, incurred unnecessary costs in rectifying the damage – and asked whether the Department quantified and kept track of these expenses. The Department does not and, according to said speaker, most certainly will not.

This man's refusal to listen to these concerns speaks to the reason they are such an ongoing issue. We have been listening to Tenants tell us of numerous incidents of faulty refurbishment and/or workmanship that have cost HNSW uncounted \$s for over 11 years.

Please note: Until a problem is acknowledged, nothing can be done to ensure it is, at the very least, ameliorated – much less prevented from happening in the future.

Examples of under-maintained properties that have been reported to HNSW and subsequently required entirely preventable and enormously cost-escalated levels of maintenance:

- Minor water leaks in rooves that are not repaired in a timely manner necessitating extensive ceiling, tile, floor, wall, carpet, roof repairs
- Reported leaks in bathroom, kitchen, laundry pipes that are not repaired causing the need for extensive repairs to walls, cupboards, tiles, flooring, carpet
- Faulty electrical wiring/heaters, repeatedly reported to the maintenance call centre, ultimately causing fire
- Holes in floors that grow in size over time
- Tree root damage to sewerage lines that is not addressed until the sewerage backs up into the home. This necessitates: the removal of carpet and lino throughout the property, drying the slab, purchasing and laying new carpet and lino, repainting internal walls; Tenants require rehousing in a motel until the work is completed; compensation is paid to Tenants for damage to their

curtains, beds and furniture, for spoiled food, for the cost of takeaway food while they are unable to access their own kitchens (we note that there has been a number of such incidents)

• Gutters that leak and overflow into the walls of the home causing rot and damage to the walls and flooring

Examples of shoddy workmanship and/or unfinished work that subsequently require return visits by contractors or entirely preventable and enormously escalated levels of maintenance:

- Doors 'mended' but left with significant gaps between the floor and door/door and door jam Tenants having to stuff newspaper into the gaps to keep warmth in and drafts out
- Spongy floors overlaid with lino (in kitchen) that worsen over time and usage Tenants fearful of falling through
- Stovetops that are mended but still do not work requiring repeated return visits by contractors
- Chipboard cupboards that are not adequately painted and subsequently rot when water gets into them swelling the timer and rotting out the hinges
- Internal bathroom fan not adequately fixed, therefore, causing constant moisture to drip down the walls eating into the walls, displacing tiles and rotting adjoining walls and floors
- Holes left in the ceiling when (2) fans were removed. Water then constantly entered the ceiling and poured onto the floorboards every time it rained and raised the general moisture in the house. This caused the Tenants to live with buckets under the holes whenever it rained and to endure cold drafts during winter (in a cold climate). This went on for years with multiple reports to the maintenance call centre and multiple complaints and appeals to HNSW to have the damage fixed.
- Kitchen cupboards replaced but a large gap left between the new cupboards and the wall sheeting such that drafts blow through the kitchen (in a cold climate).
- Contractors who state that there is no leakage in bathroom taps/pipes when the tiles are falling off the walls, the floor is spongy, there are clear stains on the walls.
- Walls that are clearly affected by water that are patched and repainted (repeatedly) when the wall sheeting is spongy. Inevitably dry rot sets in behind the wall and a major repair undertaken.
- Sewerage entering the home, purportedly fixed, re-reported to maintenance who refused to hear the Tenant's report of shoddy workmanship, subsequently flooding the home – see (i) above for costs to the Department
- Holes left in walls after electrical work is purportedly 'finished' leaving exposed wiring and necessitating a return visit by the contractor. This is not necessarily at no expense to the Department to finish an unfinished job, but is charged as a 'new' job depending upon the amount of time between 'completion' of the unfinished work and the raising of the new work order to finish it properly.

Inappropriate design of and/or upgrades to properties:

An entire block of units had their kitchens refurbished. However, the range hoods that were
installed were wrong for the position: i.e. they were corner units that were installed on a single
wall – which caused them to vibrate. Contractors, therefore, returned and fitted a shelf below the
range hoods to stop the vibration. But, because these were installed below regulation height, the

majority of Tenants found they were regularly cutting their heads on the shelves' sharp corners. Therefore, the contractors returned – again – to install rubber protectors on the ends of the shelves – not to raise the range hoods. The contractor apparently used these particular range hoods, in spite of the fact that they were not appropriate to the situation, because he had a bulk order in store that he could not sell elsewhere.

- These same range hoods were vented into the ceiling to save costs, rather than to the outside as required under building regulations a problem brewing for the future?
- A brand new kitchen was installed at able-bodied height when the Tenant was disabled and confined to a wheelchair. The entire kitchen, fully installed, had to be removed. The contractors took all fixtures and fittings – presumably for their own use/resale since this was a HNSW error – and an entirely new kitchen was bought and installed at an appropriate height for wheelchair access. The error was made by HNSW when they ordered the wrong kitchen – and by contractors who did not question the installation when it was (obviously) inappropriate.
- Brand new units were designed specifically for people confined to a wheelchair. However, all door and window locks and some door handles were too high to be reached by someone in a wheelchair. A contractor had to return to relocate them.
- Units were designed and built specifically for people confined to a wheelchair with wide halls, wide doorways – but also with built-in cupboards that jut out into the bedroom in front of the doorway such that it is almost impossible to guide a wheelchair through the doorway and immediately turn it to avoid hitting the cupboard without damaging either the wall or cupboard (or both). Repairs will undoubtedly be required in the future.
- Installation of solar water heaters in brand new units that were not designed for the climate and, therefore, do not work. They need replacing. In the meantime, this has necessitated Tenants having to pay for on-peak water heating which is costing them a fortune.
- New carpet was laid when there were holes in the roof letting in water and rotten walls due to
 water pipe leakage. NL pointed out to HNSW that laying the carpet *before* the holes and leaks
 were fixed and the damage to the walls repaired was a seriously flawed process and that said
 new carpet would only be damaged and require replacement at an early date. Never-the-less,
 HNSW was adamant that the carpet would be laid BEFORE the holes in the roof and leaks from
 the bathroom were fixed. We await the Tenant's call to say that the carpet is wet and rotting.
- Newly refurbished homes are regularly painted with thinned paint over walls that have not been
 properly cleaned such that one can see the dirt marks through the fresh paint. At the slightest
 bump the paint peels off *in sheets* after a very short period of time thus necessitating
 repainting at a far earlier date than had the job been done properly with an adequate quality of
 materials in the first instance.

The NSW Auditor General's Report – Performance Audit: Making the best use of public housing, states that 40% of properties did not meet the 'well maintained' standard (p.22) with some implication that the age of properties is a contributing factor. However, 54% of properties are 30 years old or younger – built and maintained adequately they should still be in a reasonable state of repair. 20% are between 30 and 40 years old meaning that 74% of the stock is under 40 years old and should be serviceable if adequately maintained. It is false economy to shirk maintenance for short-term budgetary gains only to cause long-term deterioration in the housing stock necessitating replacement rather than refurbishment.

Inappropriate Allocations:

- Time and again we are called by elderly Tenants who are living in a complex filled, in the main with other elderly Tenants, because HNSW has allocated a unit to a young person with mental health problems and/or drug and alcohol issues, and/or who is prone to inviting in large numbers of guests, throwing parties, fighting, etc.
- When this happens the elderly Tenants give up caretaking the gardens some of them having poured their own funds into the common gardens for many years. Therefore, the gardens deteriorate significantly and general care of the property declines.
- The elderly Tenants shut themselves into their own units, afraid to come out for fear of being verbally or physically abused.
- The elderly Tenants who once gathered regularly for social interaction with other Tenants no longer do so and the community declines. Some turn to drinking more to cope while others slide into depression. See Aging in Place g.(vi)
- New unit complexes that were built under the Commonwealth Government's Stimulus Packages were built in such a way as to ensure that the elderly Tenants or those with a physical disability occupied the ground floor while younger people were allocated the top floors. In many instances, this is not a happy mix and does not bode well for the care and upkeep of these complexes.
- Inappropriate allocations cause an unnecessary increase in applications for transfer with all the attendant costs.

Recommendations:

- 1. That Tenants are encouraged to refuse to sign off on less than adequate maintenance and inappropriate upgrades to their homes and to report these incidents to a body independent of the maintenance call centre.
- 2. That HNSW inspect all reported incidents of inadequate, unfinished or inappropriate maintenance and upgrades to verify the veracity of the reports...and that they are required to report and quantify the cost of repairing these.
- 3. That Tenants are assured in both name and fact that their reports will be taken seriously, acted upon in a timely manner and that they will not be penalised by either their landlord or the contractor/s for making such reports.
- 4. That LAHC makes provision for tracking, auditing and reporting the cost of less than adequate maintenance and upgrades in exactly the same way the costs of repairing malicious damage are tracked, reported and audited.
- 5. That LAHC makes provision for tracking, auditing and reporting the cost of inappropriately specified upgrades in exactly the same way the costs of repairing malicious damage are tracked, reported and audited.
- 6. That the LAHC makes provision for tracking, auditing and reporting the cost of repairs to properties where the damage has been exacerbated by failure to maintain the property in a timely and appropriate manner in exactly the same way the costs of repairing malicious damage are tracked, reported and audited.
- 7. That the Department of Land and Housing implements policies and procedures that ameliorate the unnecessary costs incurred as per Nos. 4, 5 and 6 above.

8. That allocations are made appropriately such that elderly Tenants are not housed with young Tenants who are affected by drugs, alcohol, mental health issues or who create a great deal of noise or who are prone to violence.

Northern Links believes that significant savings can be made through efficient, effective, adequate, appropriate and timely maintenance, refurbishment and allocations.

Market mechanisms and incentives

i. **Property Care:** Time and again, Tenants who care for their properties in an exemplary manner have stated that they feel discriminated against because all the money goes into repairing homes of Tenants who do not care for their homes. They have suggested that incentives for property care might work well – such as slightly reduced rent, a bonus of a free week's rent (say at Christmas time).

ii. **Property Inspections:** Many Tenants tell us that they have not had a property inspection 'for years'. Timely inspections may prevent ongoing property damage and identify areas where preventative maintenance may be far cheaper than later reactive maintenance. Not all Tenants are able to identify areas of need when they are minor and many do not want to be seen to be a nuisance.

iii. **Rehousing &/or Continual Repairs:** Many, many times over the years our clients have complained to us and to their housing provider that Tenants who have 'trashed' one home either receive the repairs and maintenance required to bring the home up to standard over and over again or are rehoused only to begin the cycle over again. Today, many of these 'repeat vandals' have significant debts to HNSW that they are unlikely ever to be able to repay.

iv. **Confidentiality:** Many Tenants are unwilling to report to HNSW when damage is being done to a property near them for fear that they will be identified as the reporting person and will subsequently be the target of vengeful retaliation. Sadly, we have encountered too many breaches of confidentiality and too many instances of damage being reported but no action taken. If Tenants were confident that their identity would not be revealed to the culprits and that action would be taken, more would be inclined to initiate these reports.

v. **Reporting of Shoddy Workmanship:** Many Tenants will not report to their housing provider that the workmanship undertaken by a contractor tasked with repairing or maintaining their home was less than adequate or left unfinished. By and large this is because they fear being persecuted by either their Client Service Officer and/or the contractor in terms of further shoddy workmanship and repairs that are either delayed or not undertaken at all.

vi. **Housing Pressure:** As the population ages, as marriage breakdown and domestic violence increase, as mental health problems rise, as the effects of drug and alcohol abuse increase, as the number of people in the community with chronic illness and/or disability increase, as the sheer number in the population requiring housing support grow, there is inevitably a commensurate increase in demand for low cost housing. Therefore, those people in the most dire straits are those who are housed first leaving people who do not have multiple difficulties but who cannot afford mainstream housing at the bottom of the housing waiting list.

It is unreasonable to expect LAHC and HNSW to meet an ever increasing need during a time when costs are rising, income from low rental remains static and there is diminishing financial support from government sources. Whilst there are many inefficiencies in the delivery of services that could and should be streamlined, no amount of studies, inquiries, task forces, strategies, reforms,

initiatives, HARPs will be able to fill these gaps unless the funding base itself is significantly increased. Clearly raising rents is not an option (see p.33 The NSW Auditor General's Report – 'Performance Audit: Making the best use of public housing').

vii. **Sustainability:** We note that The NSW Auditor General's Report – 'Performance Audit: Making the best use of public housing' states on page 22 that: '*Asset sales are reported by LAHC as a major source of funding to support its capital programs and operating costs.*' The law of diminishing returns might suggest that this is a particularly unsustainable protocol...we simply cannot believe that anyone could, in all seriousness, put this forward as a reasonable practise. Has no one who works for these departments ever played Monopoly? Even the youngest player soon realises that once s/he is forced to sell properties to pay for repairs, taxes, etc, it is only a matter of time before s/he is out of the game altogether – or is that the ultimate aim of this particular game? At what point does LAHC think it will be able to cease selling 'assets' to pay for operating costs and maintenance on the remaining infrastructure – presumably when the last asset has been sold?

Clearly, either the current funding model and/or the goal of housing all people who apply for social housing require rethinking and modification.

viii. **Aging in Place:** Whilst it is not strictly the immediate responsibility of HNSW or LAHC to curtail the costs of aging to the taxpayer, it is certainly within their purview to made a significant contribution by making it possible for their older Tenants to remain in their homes as long as possible.

The cost of transferring a Tenant can be far greater than the cost of installing appropriate modifications in their existing home. It makes economic sense to make the modifications as and when needed especially when one considers that these improvements will then be available to all Tenants who live in the property thereafter. Given that HNSW is and will increasingly be required to house the elderly and infirm it makes sense to gradually upgrade all properties as required than to spend the money on transferring Tenants into appropriate housing and then refurbishing the homes they have vacated.

Too many older people wind up in hospital and/or in care because:

- They suffer a fall in their home due to a lack of essential hand and grab rails in their homes
- They are subjected to intimidation by tenants who live in their immediate vicinity who are drug and/or alcohol addicted, violent, suffer from mental health problems, who have a continual parade of (often noisy) visitors, who make a great deal of noise at all hours of the day and night, who trash the older tenants' years' worth of work and contribution to the common gardens
- They, therefore withdraw into the four walls of their unit
- And then fall victim to depression due to these inappropriate living conditions and the subsequent enforced isolation

One of the crucial cornerstones to successful 'aging in place' is the ability of an older person to make a meaningful contribution to the community – whether this is confined to a single unit complex or to the entire town/city. In turn, the quality of social inclusiveness and support offered the older person by that community is equally crucial. When this two-way mutual support mechanism is destroyed by living conditions that foster isolation the health of the individual and the community are qualitatively diminished and both pay dearly for the resulting breakdown – as do HNSW and LAHC.

Recommendations:

- 1. That HNSW allocate properties such that elderly Tenants are not housed with younger Tenants or those who are affected by mental health, drug or alcohol disorders.
- 2. That appropriate modifications be made to all homes in which the elderly and/or disabled live such that they are able to safely remain in these homes without the need to transfer for safety reasons.

Possible Measures to Improve Tenancy Management Services

i. **Communication:** Northern Links regularly supports Tenants when they visit their local HNSW office for an interview with their Client Service Officer (CSO). Often such Tenants are stressed, agitated, depressed, frightened, on medication, suffer from a low IQ, low literacy and/or numeracy, etc. While some CSOs are excellent at communicating with their clients, others are abysmal. These latter employees make no attempt to ensure that their client has understood their instructions which leads to misunderstandings, further (unnecessary, time-consuming and costly) interviews, anger and frustration on all sides. This process can go on for months and Tenants, quite rightly, feel as though they are being given the run-around...which, effectively, they are.

Whilst the initial Tenant interaction/turnover appears to be efficient, in the longer term this mode of communication often causes a significantly increased workload having to reinterview the Tenant to repeat all that had been discussed previously because none of it was taken in or understood. It generates a significantly increased degree of hostility between Tenant and CSO (both ways), which then requires more time to manage the relationship.

Often Tenants are told that they need to provide a certain amount of paper work to support their claims for housing, transfer, etc. They do as they are asked and return with the requested paper work only to be told that yet more 'evidence' (i.e. paperwork) is required. This can happen time and again until the Tenant becomes, understandably, angry.

Paperwork is regularly lost in the HNSW filing and computer maze causing the Tenant to have to repeat the entire process if they have not kept copies – this is not conducive to developing effective and efficacious working relationships and it becomes increasingly time consuming to manage them.

It would appear that few members of the HNSW staff who work in the local offices and who deliver services directly to Tenants and prospective Tenants have had any training in communication, conflict resolution, how to deal with difficult people or understanding of and dealing with the causes, effects and ramifications of living with mental health issues such as depression, bipolar disorder, schizophrenia or addictions such as hoarding, drugs, alcohol. This lack of understanding and empathy – and even judgementalism – exacerbates already difficult situations and interactions.

Additionally, the pressures of the job tend to cause a CSO to try to move the client on as quickly as possible without first ascertaining that the Tenant has understood all that has been discussed. The onerous caseload borne by Client Service Officers leads to an increased 'tick box' approach which causes a lack of empathy and the ability to accommodate individual differences. CSO's are placed in positions where chasing rent arears is their instructed priority rather than the case management of the tenancies in their brief. These factors, in turn, lead to the perception of CSOs' role being primarily a policing measure rather than a support to Tenants.

ii. **Non-Asset Intervention:** The Auditor General's report, pages 6 & 26, notes that 'policies and strategies should be based upon evidence of the cost effectiveness of asset *and non-asset interventions* to meet the specific needs of public housing tenants' (emphasis added). We assume that the Tenant Participation Resources Services fall into this category.

During 2013, the TPRSs of NSW collectively gathered statistics on the categories of service they deliver to Social Housing Tenants in their respective areas, the number of interactions with Tenants and the costs thereof. Northern Links compiled a report based on these stats. The findings were that the TPRSs delivered a total of 47,543 interactions with Tenants during 2013 at an average cost of \$29.45/contact. The document is attached as Appendix 1 detailing the breakdown of those interactions.

Service Provider	Average \$ Cost Per Client Contact
NDIS proposed rebate for equivalent service	approx. 49.00
New England & Western Tenants Advice & Advocacy Service	143.46
Tenant Participation Resource Services	29.45

Comparative Cost Effectiveness of the TPRS Program (See Appendix 1)

The Tenant Participation Resource Services are an integral support service for social housing Tenants in terms of providing: advice, advocacy, referral, early intervention, social inclusion; supporting aging in place; acting as a communication conduit between Tenants and Services including Social Housing Providers; providing mediation between Tenants and between Tenants and their Housing Provider; engendering community engagement and development; providing support for Tenants with disability, Carers and their Carees, mentorship, Tenant training courses; convening Tenant conferences and forums.

iii. Barriers to Tenants Maintaining Employment & the Rent Review Process:

The current method of rental assessment for HNSW Tenants who are in paid work is untenable.

The Tenant is expected to report all fluctuations in his/her income so that HNSW can assess the rent s/he is required to pay. This then becomes their fortnightly payment until HNSW reassesses – which is reasonable.

What is unreasonable is that when Tenant's income falls it takes up to two months for the rental reassessment process to result in decreased rent.

There is no provision made for the fact that many Tenants are employed as casual and/or seasonal workers and, therefore, have a fluctuating income. If they find themselves experiencing a week or fortnight (or longer) in which they have no paid work, they are still required to pay HNSW as though they were being paid a steady income. Similarly, should they lose their job, they are required to continue paying rent at the higher rate until their income can be reassessed.

HNSW maintains that if the Tenant does not work steadily through the entire period, s/he will be refunded the excess rent paid during that period.

This, however, does not take into account the fact that once a Tenant loses either the job or simply a number of hours work, they are receiving a commensurately lower income, yet still paying higher rent. In many cases this leaves the Tenant with little or nothing on which to live. And this can endure for, sometimes, several months.

This can be illustrated by an anecdotal composite of the many cases of this where our assistance has been sought.

For example Mary is a permanent part time shop assistant. She is required to work extra hours for a week or so – up to 32 hours per week – due to the illness of another employee (more than double her usual casual, part- time hours). The consequence of refusing the work is that she will lose her job. She does the right thing and informs Housing NSW. Subsequently, her rent is increased to market rent where it remains for up to two months before Housing NSW will perform a review. Once she returns to her part-time hours she finds she is living in dire straits due to having to

continue to pay market rent out of an income that is less than half the one she received while working the extra hours until the review is done. Although she may be entitled to an adjustment after the two months this does not help her in the interim where she must approach welfare agencies for assistance which she finds demeaning.

The result is that Mary feels, understandably, hurt, angry and resentful that her attempts to lift herself and her kids out of poverty are defeated by Housing NSW in their refusal to perform a timely review of her income. Mary knows that Centrelink can undertake such a review in 48 hours so as not to cause financial difficulty to their clients. She ponders why she bothers to work in the first place and may choose not to take the additional work next time it is offered.

We know of several instances where Tenants have worked for TAFE, for example, and HNSW has refused to take into account the fluctuating nature of the work or the fact that they are not paid during TAFE holidays. In every case the Tenant has really had little alternative but to leave the job altogether or starve during the lean periods.

iv. Maintenance Call Centre:

Many Tenants complain of the difficulty they experience in contacting the Maintenance Call Centre and find they have to call at 2 am or similarly unfriendly hours simply to be able to get through in a timely manner.

Because many Social Housing Tenants have only mobile phones and most plans do not provide a local charge for 1300 numbers when called from a mobile, they find that a single call to the Centre can cost them their entire month's phone credit simply waiting to get onto an operator. In cases of urgent repairs broken pipes, toilets, etc., Tenants then have little or no phone reserves to deal with the appointments involved in getting the repairs done.

Recommendations:

- 1. That all coalface HNSW workers undertake Communication and Conflict Resolution training early on in their tenure with HNSW
- 2. That the case load for CSOs be reduced such that they are able to take the time to develop supportive relationships with their Tenants, fuilly understand their circumstances and, therefore, devise a more personalised management of each tenancy.
- 3. That HNSW be encouraged to work closely with their 'non-asset' partners.
- 4. That HNSW alter its policy regarding working Tenants in such a way as to make it possible for them to report fluctuations in their income to ensure that their rent can be adjusted as soon as their circumstances change.
- 5. That once a Tenant lodges a rent review form, the process of adjusting their rent should take no more than one week regardless of whether that adjustment is upward or downward

This would:

- i. Encourage increased and confident participation of Social Housing Tenants in the workforce
- ii. Decrease the animosity currently felt towards Housing by people affected in this way
- iii. Increase the revenues to Housing as more Tenants feel confident to engage in casual parttime work without penalty
- iv. Increase the possibility of tenants moving into the private rental market and/or towards home ownership.

6. That HNSW ensure that any call to the Maintenance Call Centre is charged at the cost of a local call regardless of whether it is from a land line or mobile phone.

Northern Links Inc is greatly supportive of the measures outlined in the Government's bi-partisan 'Stronger Together' strategy for people living with disability. We believe that the application of its principles of individualised 'person centred' service provision (based on need), community inclusion, sustainable support systems and encouraging independence outlined in the Strategy may be applied to the improved management of Social Housing Tenancies to great effect and with minimal cost.

> Dr Wendy LeBlanc Manager Kate Thomas Tenant Support Worker Northern Links NSW Inc 8th August 2014

APPENDIX 1

Help with Tenant IssuesRefugees365CALD1,318Interpreter Service72ATSI1,114Mental Health1,375Disability504Carers256Domestic Violence32At Risk of Homelessness553Homeless384Youth/Children at Risk493Drug & Alcohol804Neighbourhood Disputes1,289Anti-Social Behaviour953Outreach1,494Tenant Support1,248Tenant Support571Training Programs1,095Community Development Programs/Projects1,859Conference489Information & Referral5,778Departmental Liaison1,405Partnerships1,134Women2,646Families393Aged2,034Total Contacts Supporting Tenants35,657These statistics pertain to the following 6/8 HNSW funded TPRSs: CSNTPRS, CSSTPRS, Illawara FornNorthern Links, Samarinas TPRS and SWRTA. If the other two services, Westerina, Wa Reviewing, WaNorthern Links, Samarinas TPRS and SWRTA. If the other two services, Westerina, Wa Reviewing, WaTotal Contacts Supporting Tenants35,657	Category of Service	Total Interactions: 35,657 (for 6/8 Services)	
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	Total Contacts Supporting Tenants	35,657	
included at a commensurate level, we estimate that the number of Contacts Supporting Tenants statewide would be: 47,543 *Average cost : \$29.45/contact	Northern Links, Samaritans TPRS and SWRTA. If the other two service included at a commensurate level, we estimate that the number of	s, Western NSW & Riverina, wer Contacts Supporting Tenants	

CARERS IN GLASS HOUSES: Workshop

TENANTS' RECOMMENDATIONS to be made to:

- Centre Link
- ➢ Housing NSW
- > Department of Community Services
- Department of Education
- Department of Health
- Community Health
- Home Care
- > Aging Disability and Home Care
- Police Department
- Roads and Traffic Authority
- > Ambulance

1. RECOGNITION OF PERMANENT DISABILITY:

That we establish a letter which recognises a <u>PERMANENT</u> disability that can be used across all services indefinitely in order to:

- ✓ To lessen the impact placed on Carers and Families
- ✓ To cut through the continual repetitive bureaucratic red tape

2. SYNCHRONISED POLICIES:

That we develop a synchronised policy across the board for all Agencies, NGOs and Government Departments dealing with anyone with a disability.

3. FLEXIBLE RENT POLICY:

- That Housing NSW recognise that due to their caring responsibilities Carers can only work in casual and part-time employment which is subject to unpredictable and fluctuating hours of work;
- b) Calculating rental subsidies quarterly based on a Tenant's average income taken over a prior period is detrimental to Carers and other Tenants in casual and part-time employment when their hours are unexpectedly reduced as this causes the Tenant financial hardship when they must continue paying higher rent than their income can support;
- c) That Housing NSW revise the time frame for revision of the rental subsidy for Carers in this situation to weekly to avoid the potential rental arrears.

4. SINGLE PARENT CARERS:

No hourly or income limit to be imposed on single parent Carers in receipt of the Carers' Payment.

5. CHILD SUPPORT AGENCY

That the CSA change its practice so that child support payments are deemed to be in default the day after their actual due date of payment and that the custodial parent is notified immediately.

(continued)

APPENDIX 2

6. TRAINING:

That appropriate training be designed regarding the nature of all disabilities and their impact on the person with the disability and their Carers and Family members including a comprehensive training manual. This training is to be mandatory for all staff in all organisations dealing with people with disabilities .

7. RESPECTFUL COMMUNICATION:

Communication by staff in all organisations dealing with people with disabilities needs to be:

- ✓ Respectful
- ✓ Dignified
- ✓ Compassionate
- ✓ Empathetic
- ✓ Understanding
- ✓ Caring
- ✓ Resourceful