

**OPTIONS TO IMPROVE ACCESS TO EXISTING AND ALTERNATE
ACCOMMODATION TO ADDRESS THE SOCIAL HOUSING SHORTAGE**

Organisation: Wagga Wagga City Council

Date Received: 13 August 2021

Partially
Confidential

Legislative Assembly Committee on Community Services
PO Box 6021
Parliament House
Canberra ACT 2600
Fax: (02) 6277 4844

Ms Wendy Lindsay (Chair)
Mr Dugald Saudners (Deputy Chair)
Mr Justin Clancy MP
Ms Trish Doyle MP
Ms Melanie Gibbons MP
Mr David Harris MP
Ms Jenny Leong MP

Inquiry into the Social Housing Shortage

Dear Committee,

Please find below the response on behalf of the Social Planning Coordinator, Sarah Lehman, at Wagga Wagga City Council. The Social Planning unit has considered the request for submissions and appreciates the opportunity to make comment. The summary of recommendations can be found below and an extended response attached as a supplementary document. Please review this document along with the responses to the terms of reference in order to ensure clarity in context.

Summary of Responses to the Terms of Reference

1. Options to better support "meanwhile use" (temporary supportive accommodation), and the current major planning barriers to "meanwhile use"

Options around this could be limited in a rural/remote area simply due to there already being such a high demand for dwellings or structures of any kind for multiple purposes (business, accommodation etc) and there is existing stock where works may have been completed or remain stagnant and are not to the level required to be certified ready for use (for living). There are a number of structures that remain half completed or empty. There would also still be questions around who would then be overseeing the maintenance and care of these "meanwhile use" structures, what the difference is between "meanwhile use" and short-term accommodation options really are and there would definitely require some coordination of how people access these. Questions that would need to be considered include:

- What is the criteria to qualify for a "meanwhile use" accommodation type?

- Is there a duration of time one can utilise “meanwhile use” accommodation as compared with timeframes provided for short-term or transitional accommodation?
- Is the goal to then assist these individuals or families to move to more permanent accommodation?
- What wrap around services will be available to intensively support this transition?
- Is there a risk that these individuals/families will be displaced if the dwelling decides to be utilised for its ‘original’ purpose?
- Who oversees the ongoing maintenance, completes repairs required and ensures the structure remains fit for use?

A recommendation would be to build relationships with the private sector and appeal to private business to implore that each build includes an affordable housing option for very low to low-income individuals or families.

2. Options to improve access to existing accommodation to provide community housing

Increased communication and collaboration between community housing providers could improve access to the existing accommodation available. Coordination of services are still very much operating within a silo and it may impact on the ability to utilise resources to the best of their abilities. There is also opportunity for establishment of better relationships between public and private businesses to improve service provision. A review of criteria to access housing should be more consistent across these services, as it may ensure that individuals or families are being placed in appropriate housing options. It is important to note however, that the data does show there currently is limited dwellings available to suit the various types of needs individuals and families seeking community housing, which is largely exacerbating the issue of access.

3. Option for crisis, key-worker and other short term accommodation models

Wagga Wagga has seen the number of beds available decrease at all 3 local refuges. These were beds that once existed, so the question would be more around why is there the depletion of emergency/crisis accommodation occurring but no replacement options currently? There are also other important factors to consider for Wagga Wagga is that it is a high resettlement area. There needs to be better consideration of the needs for multicultural cohorts that are also in need of housing and accommodation. The focus on crisis support will always be needed until a multitude of other areas are addressed. There needs to be a huge shift to early intervention and prevention with a keen focus on at-risk populations as early as possible.

Short-term and transitional accommodation models only work when the other various factors that are impacting that individual's life are being addressed simultaneously. There is enough data to support the suggestion there are individuals who encompass various factors that statistically speaking, increase



their risk to housing issues and/or homelessness. There needs to be better coordination between service groups to ensure that there is a consistent approach and that there is still a case management model for individuals to really ensure the highest chances of success when moving between accommodation types. Along with the decrease in refuge availability, there is also a decline in case management services being funded. Whilst there appears to be intervention when an individual or family is linked in with the service, once they don't 'meet requirements' for service, which is often when there is signs of success or positive improvement in their life circumstances, they are often left to navigate systems alone. As we know, the support required rarely stops the moment an individual or family gain housing. Rather than introduce a completely new service however, it would be ideal to bolster existing services to employ service area coordinators that may be able to work collaboratively across organisations to coordinate holistic support for these individuals and families in an ongoing capacity.

4. Barriers to additional supply across NSW, including for smaller non-CHP housing providers

There are barriers to note when reviewing additional supply, particularly to rural and remote areas such as Wagga Wagga. There is often limited longer term planning and coordination across agencies. The need to consider trade labour shortages around skills and supply, which will have impacts on ability to access materials for builds and blow out build times. There are also issues with planning and focus mainly being on capital works, zoning difficulties, crown land complexities and costs of upgrading infrastructure to consider.

5. Support for and accountability of registered community housing providers

As mentioned above, the support for community housing providers would be around staffing, clearer role requirements/purpose, working collaboratively with local services both public and private. The accountability component of registered community housing providers needs to be clearer. Upon reviewing housing and specialist homelessness service data it is evident that there is limited success in transitioning clients through various housing needs. They are often entering services and leaving services in the same situation. This is an indicator that current practices are not working for majority of clients. Inferences around why this may be the case include:

- Housing is just one factor impacting on individuals and families. Support provided needs to be holistic to increase the likelihood of success/positive outcomes
- The decline in staffing made available to coordinate across services and for individual cases
- Current services operating in silos and not working collaboratively wherever possible to support best possible outcomes



Other related matters

I look forward to your responses to the above issues and welcome the opportunity to provide further comments as the matter progresses. If the opportunity arises I would be happy to participate in any facilitated discussions or panel reviews that would further assist the committee in this matter.

Kind regards,

Sarah Lehman
Social Planning Coordinator
Wagga Wagga City Council



Executive Summary

Social and Affordable Housing is a national issue. Evidence of its effect in Wagga Wagga is demonstrated in the collated data contained within this report. There is an increasing demand nationally and locally for both social and affordable housing, increases in cost of rent but little to no wage growth. This, along with decrease in housing supply of all kinds, has rendered those in need at a stalemate. Local services have noted that COVID-19 has brought with it more than just a health pandemic and it has exacerbated housing issues that previously existed and highlighted an urgent need to address these. To understand the community impact in Wagga Wagga, four key areas are of note:

1. Ashmont, Mt Austin, Tolland and Koorringal are the suburbs which contain the largest percentage of Social Housing stock
2. Ashmont, Mt Austin, Tolland and Koorringal are the suburbs with the highest level of disadvantage according to SEIFA
3. Tolland had the highest proportion of households experiencing housing stress, Mt Austin had the highest proportion of households experiencing mortgage stress (housing affordability) and Tolland had the highest proportion of households experiencing rental stress
4. The waiting list for social housing jumped from **317** to **409** in 2021, while wait times remain between **two** and **five** years for all dwelling types.

Access to good quality, well designed, fit for purpose and affordable housing is fundamental to wellbeing. Whilst the socio-economic advantages are often noted, there is also economic advantages to local areas should these needs be addressed. Effective social and affordable housing assists with poverty by enhancing equality and accessibility of opportunity, social inclusion and mobility (Gurran et al. 2021; MacLennan et al. 2019). The economic gains to a community are to be had when individuals who previously could not enter or maintain employment, engage in educational services, access childcare, transport, community services, enter the housing market or purchase local goods are provided true accessibility through being appropriately set-up and supported to do so.

Social Housing and Housing Affordability

For clarity around the terminology used throughout this report, when referring to social housing and housing affordability it is referring to the following.

The term ***social housing*** includes four main types of accommodation:

1. Public housing: dwellings owned (or leased) and managed by state and territory housing authorities.
2. State owned and managed Indigenous housing: dwellings owned and managed by state and territory housing authorities that are allocated only to Aboriginal and Torres Strait Islander tenants, including dwellings managed by government Indigenous housing agencies.
3. Community housing: rental housing managed by community-based organisations that lease properties from government or receive some form of government funding (though some are entirely self-funded).
4. Indigenous community housing: dwellings owned or leased and managed by Indigenous organisations and community councils. These can also include dwellings funded or managed by government.

Source: (Productivity Commission (Jan 2021), Report on Government Services,

<https://www.pc.gov.au/research/ongoing/report-on-government-services/2021/housing-and-homelessness>

Housing affordability typically refers to the relationship between expenditure on housing in conjunction with household income. Housing expenditure includes: prices, mortgage payments or rents (Thomas M & Hall A 2016. [Housing affordability in Australia](#). Parliament of Australia: <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>). Other areas included when referring to housing affordability includes: home ownership, housing tenure and housing assistance. The Australian Institute of Health and Welfare advise that for the period of 2017–18:

- 11.5% of households spent 30% to 50% of gross income on housing costs
- 5.5% spent 50% or more

(Source: AIHW 2021, Housing Affordability, <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>)

These proportions have increased from 9.2% and 4.6% respectively since 1994–95 (see Table 1 below).

Table 1: National housing costs as a proportion of household income, 1994–95, 2005–06 and 2017–18

Per cent of income spent on housing costs	1994-94 (%)	2005-06 (%)	2017-18 (%)
50% or more (more likely to be in financial stress)	4.6	5.1	5.5
30%-50%	9.2	11.4	11.5
25%-30%	5.8	7.0	7.6

25% or less (less likely to be in financial stress)	80.3	76.5	75.3
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(Source: AIHW 2021, Housing Affordability, <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>)

The private rental market and housing affordability

Renting both in social housing stock, as well as the private rental market, plays a crucial role in providing equity and accessibility around housing choice. There is often the misunderstanding that decreasing the cost of rent does should make rents more affordable but the reality is quite different. The reason being that affordability is based on household income. The income of renters has decreased more than rental prices and this even more so since COVID-19, which has seen renters more affected than homeowners. The Australian Institute of Health and Welfare advise that *'from March to June 2020, housing cost fell by 0.5% while the income of renters decreased by 5%. By comparison, housing costs decreased by 5% and incomes fell by 0.2% for homeowners with a mortgage* (Pawson et al. 2021, <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>).

[REDACTED] - presented at the Inland Growth Summit (Housing) August 2021 and provided insight into the current market data for Wagga Wagga. She noted that there is a 30% decline in average rental properties available (see Figure 1 & 2 below). This is having a cumulative effect increasing the competition for each rental listing and is also driving above asking prices for those wanting to enter the property market.

Figure 1 : Wagga Wagga Median Weekly Rental Asking Price (2021)



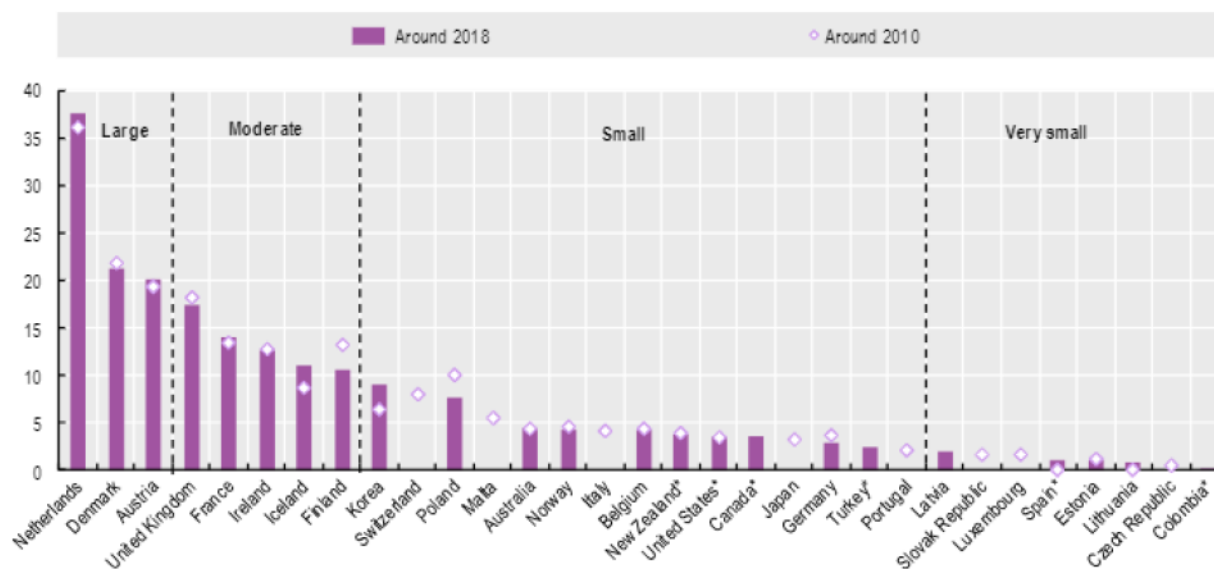
Figure 2: Total properties for rent Wagga Wagga (2021)



Social Housing Stock- How does Australia compare?

Figure 3: The size of the social housing stock across countries

Social rental dwellings, % of the total housing stock in selected years (2010, 2018)



Source: (OECD (2020), “Social housing: A key part of past and future housing policy”, Employment, Labour and Social Affairs Policy Briefs, OECD, Paris, <http://oe.cd/social-housing-2020>)

Wagga Wagga LGA

The NSW Federation of Housing Associations says *'growing rental stress across NSW highlights the urgent need for action from all levels of government, to create more social and affordable housing for communities like those here in the Riverina'* (Source: Argyle Housing, Wed 15 July 2020, <https://www.nhfc.gov.au/media-resources/case-studies/affordable-housing-bond-aggregator/spotlight-on-argyle-housing/>). Argyle Housing, a local provider of social housing, advise that in 2021 the waiting list for social housing jumped from **317** to **409**, while wait times remain between **two** and **five years** for all dwelling types (Source: Argyle Housing, <https://argylehousing.com.au/wagga-social-housing-plan/>).

According to the Department of Communities and Justice (DCJ) Housing Market Snapshot (2020) for the Riverina Murray region, eight of the twenty LGAs (including Wagga Wagga) had an increase in the number of very low and low income renter households when compared to the Rest of NSW (2011 to the 2016 Census). This indicates a present and future demand for affordable rental housing at the same time that affordable rental supply is declining. [REDACTED] for Wagga, [REDACTED], added there is also a correlation with this and the tightening of the market with the impacts of COVID-19, which remain an ongoing issue.

COVID-19 and the repercussions of its presence, such as the stay-at-home orders, managed to further highlight the issues surrounding housing affordability, emergency housing support measures and existing gaps in quality of social housing stock (OECD, 2020). The Organisation for Economic Co-operation and Development (OECD) states that *'people living in poor quality housing or unsafe living conditions (such as overcrowding or homelessness) faced elevated health and safety risks, while workers experiencing sudden economic losses struggled to cover their monthly rent, mortgage or utility payments without*

assistance' (Source: OECD 2020, https://read.oecd-ilibrary.org/view/?ref=137_137578-34brg1nxua&title=Social-Housing-A-Key-Part-of-Past-and-Future-Housing-Policy)

The Australian Institute of Health and Welfare support this by noting that since the entry of COVID-19, there has seen a large movement of people to outer metropolitan and regional areas. This has meant a decrease in the supply of accommodation in the private rental market where there is an increase in the demand (Pawson et. al. 2021). This has resulted in increases of pricing of dwellings in these regions (Source: AIHW 2021, Housing Affordability, <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>). This supported through Domain's local profile of Rent and Sales data for 2021 (Figure 4 & 5).

Figure 4- Domain Group Out of Area Enquiries for Rent- Wagga Wagga

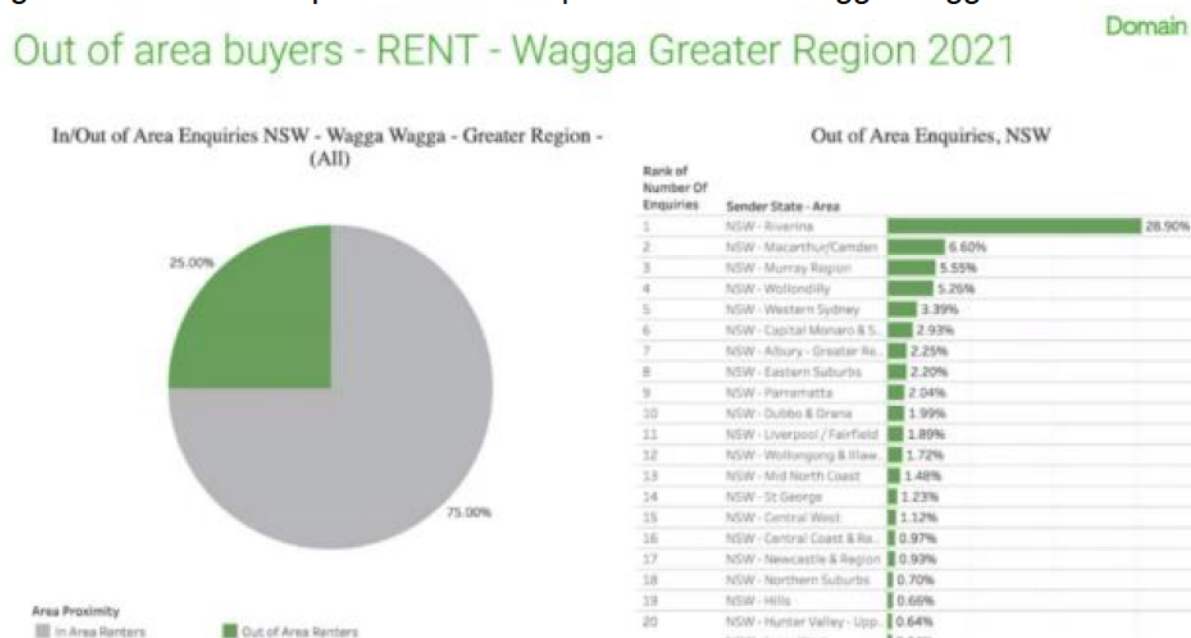
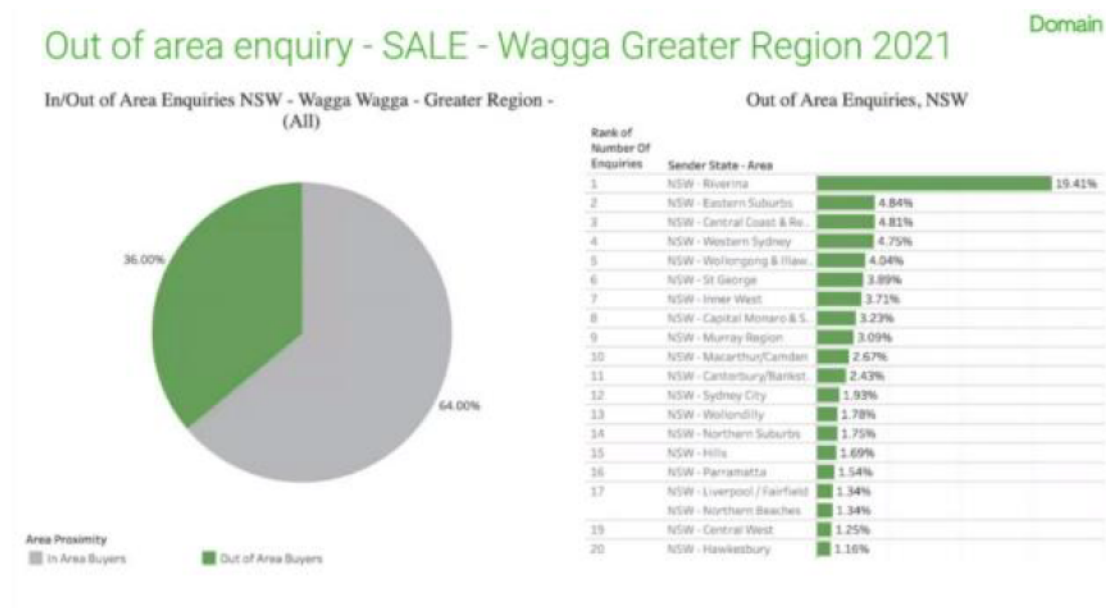
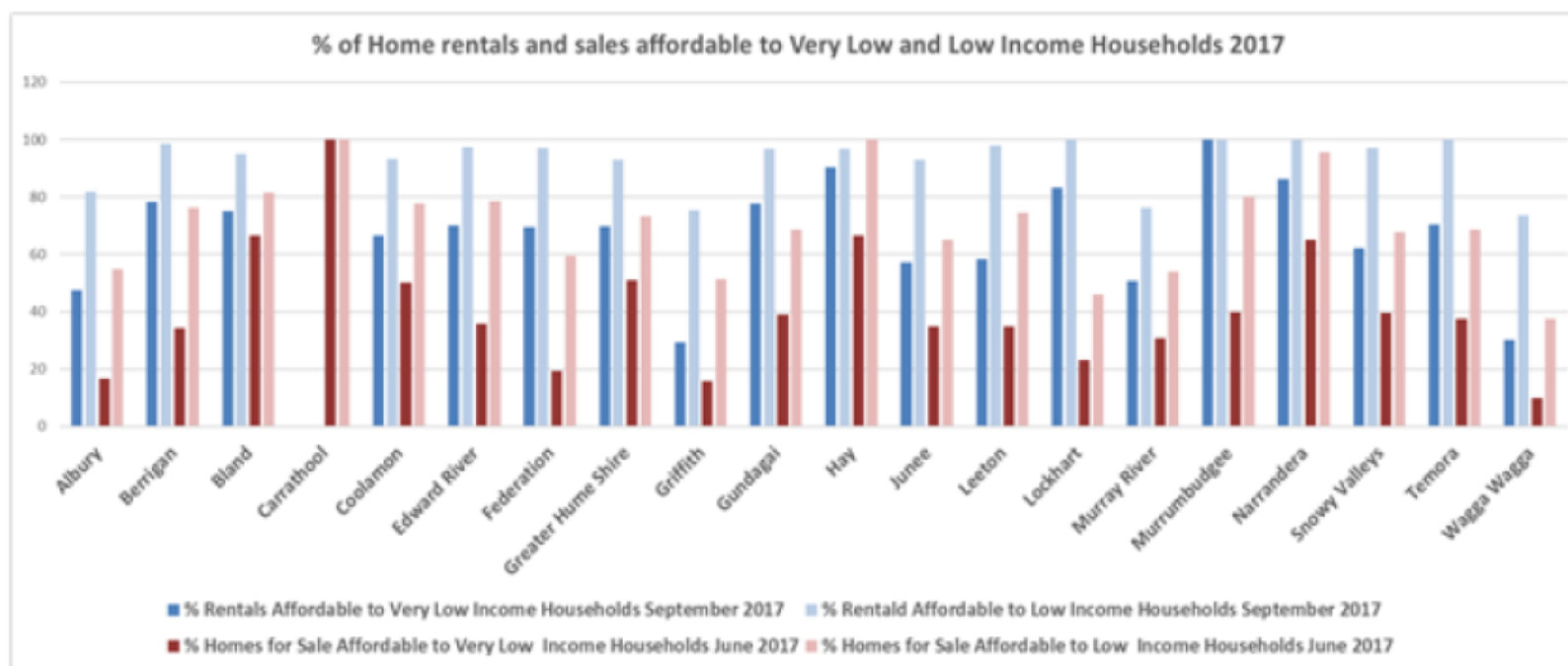


Figure 5 Domain Groups Out of Area Enquiry Buy- Wagga Wagga



Overall, the same trends are apparent in affordable housing and social housing rentals. There appears to be little to no options available for very low and low income households to rent or buy. According to DCJ, Wagga Wagga have '*high proportions of very low and low income earners in housing stress, and relatively high median rents and median sales price*'. The following graph illustrates the lack of affordable accommodation for rent or purchase in the region (see Figure 6 below):

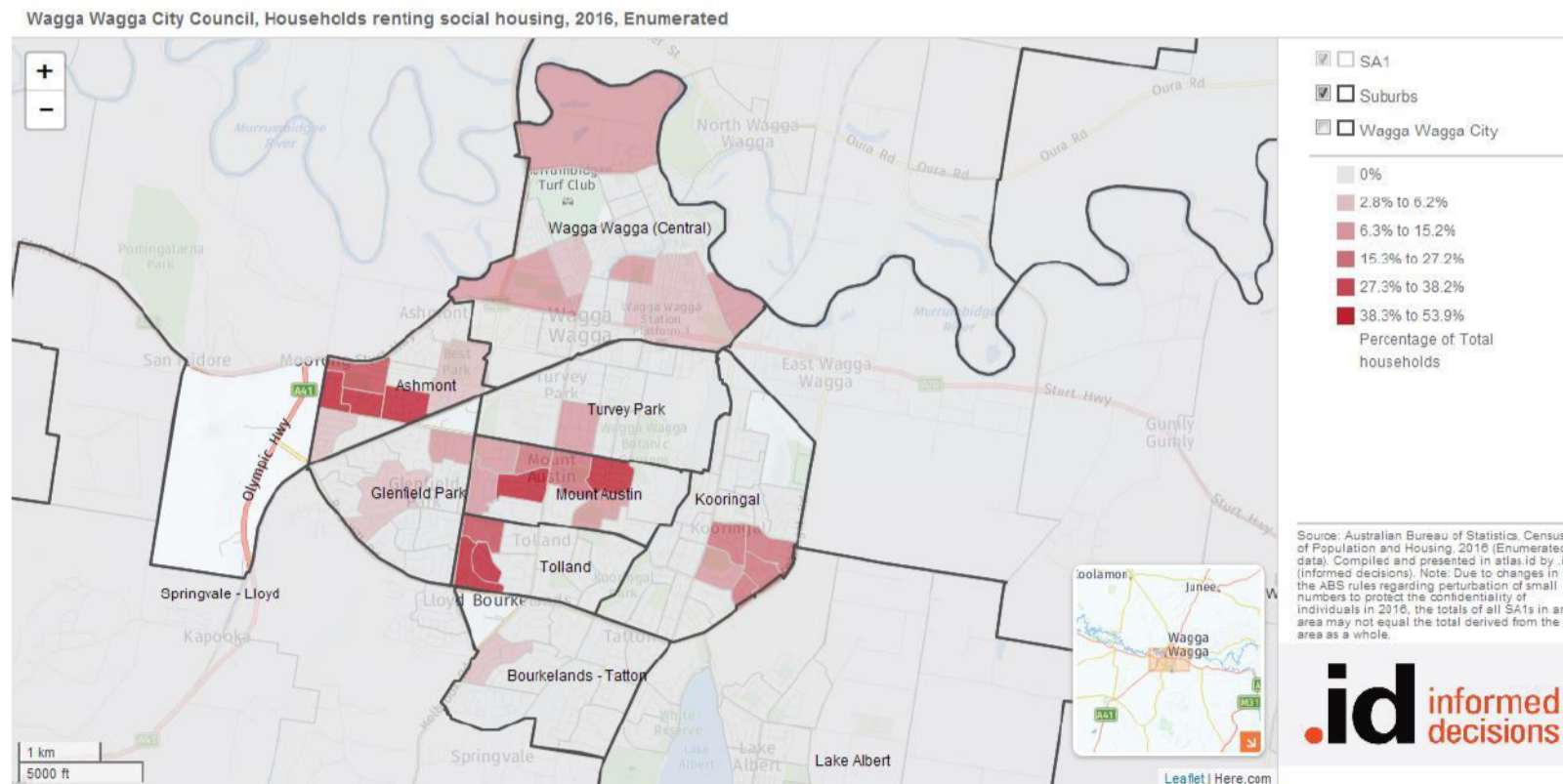
Figure 6: Percentage of home rentals and sales affordable to very low and low income households (2017)



(Source: Department of Communities and Justice, Housing Market Snapshot - Riverina Murray Region, <https://www.facs.nsw.gov.au/providers/housing/affordable/plan/chapters/snapshots/housing-market-snapshot-riverina-murray-region>)

Wagga Wagga Social Housing data and SEIFA levels of disadvantage

Figure 7: Households renting social housing (2016), Wagga Wagga LGA



(Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>)

In 2016, **4.9%** of Wagga Wagga City's households were renting from Social Housing stock as compared to **4.2%** in Regional NSW. While Wagga Wagga City had a higher proportion of households renting social housing, the five areas with the highest percentages were:

1. Ashmont (18.0%)
2. Mount Austin (16.7%)
3. Tolland (11.8%)
4. Koorringal (5.0%)
5. Wagga Wagga (Central) (4.7%)

(Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>)

Socio-Economic Indexes for Areas (SEIFA)- Disadvantage*

The suburbs for Wagga Wagga LGA with the lowest SEIFA scores are:

1. Ashmont
2. Mount Austin; and
3. Tolland

Ashmont sits in the 3rd Percentile which means that only 3% of Australia's suburbs have a SEIFA index lower than this area (more disadvantaged), whilst 97% are higher.

Table 2: SEIFA (Disadvantage), Wagga Wagga LGA compared with similar regional areas

Area	2016 Index	Percentile
Wagga Wagga City	995.0	42
Toowoomba Region	989.0	39
City of Greater Bendigo	981.0	34
EVO Cities	976.8	32
Regional NSW	971.0	29
Koorringal	970.3	29
Tolland	847.6	5
Mount Austin	841.4	4
Ashmont	779.4	3

**The Index of Relative Socio-Economic Disadvantage is derived from attributes such as low income, low educational attainment, high unemployment, jobs in relatively unskilled occupations and variables that broadly reflect disadvantage rather than measure specific aspects of disadvantage (e.g. Indigenous and Separated/Divorced). A higher index score indicates a lower level of disadvantage. The percentile column however, indicates the approximate position of the area in a ranked list of Australia's suburbs and localities. It's meant to give an indication of where the area sits within the whole nation (Source: <https://profile.id.com.au/wagga-wagga/seifa-disadvantage-small-area>)*

(Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>)

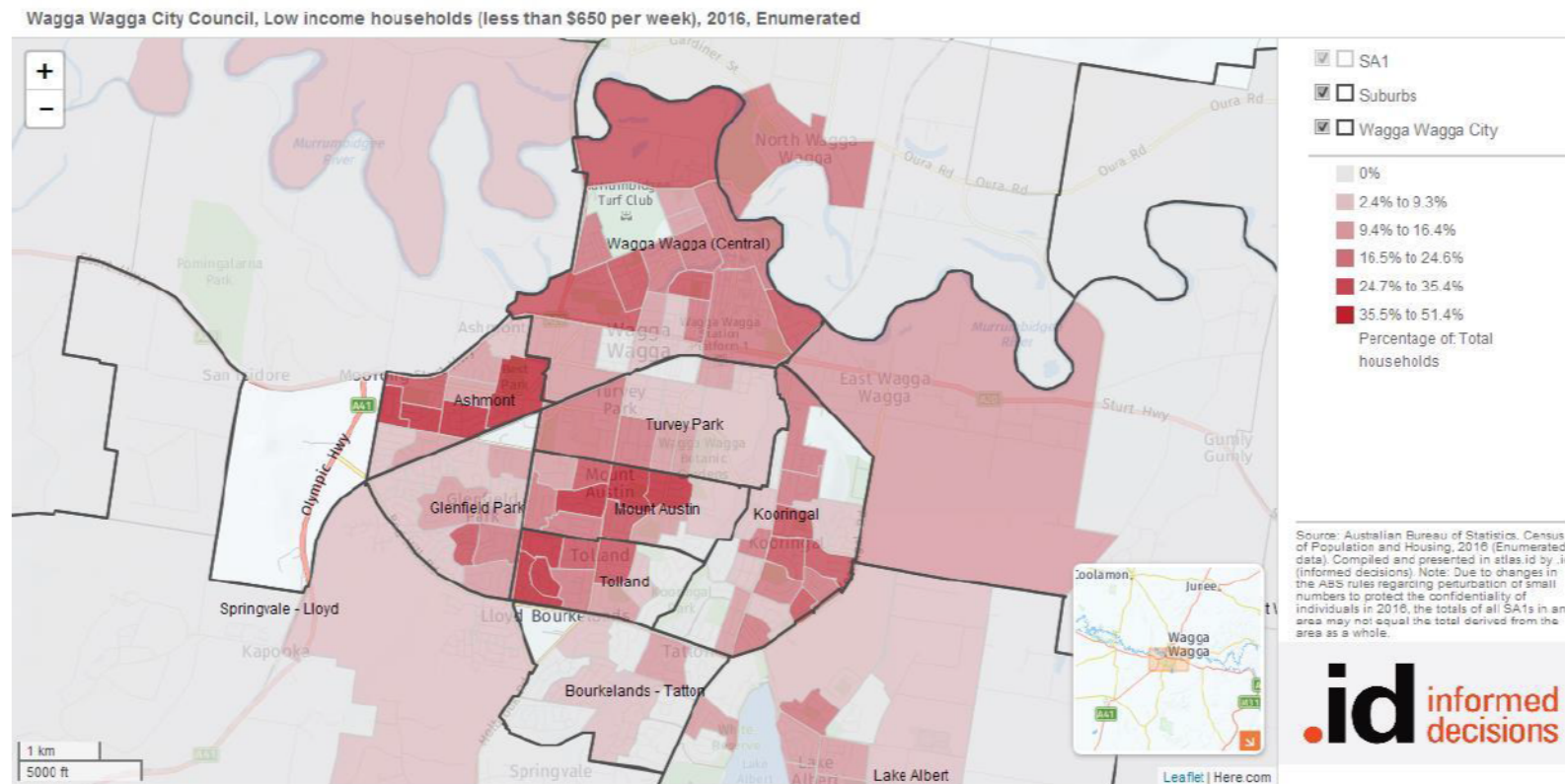
Rental, Housing and Mortgage Stress

Housing stress is defined as *'the position when households have to pay too large a proportion of their income in housing costs'*. Housing costs in this definition includes rent, mortgage payments (including both the principal and interest), rates, taxes, household insurance, repairs and maintenance, as well as interest payments on loans for alterations and levies on strata-titled dwellings (Source: Gabriel et. al, 2005, <https://www.ahuri.edu.au/research/nrv-research-papers/nrv3-1>).

The data collated around this typically follows a 30:40 indicator. The 30:40 indicator revolves around the household income level being in the bottom 40% of Australia's income distribution but where they are paying more than 30% of household income in housing costs. Research indicates that those most affected by housing stress are typically very low and low income households, mainly due to the likelihood of there being lower discretionary income available. When a household is experiencing household stress, there is also a direct effect on their ability to spend on other life essentials such as food and health (Source: Gabriel et. al, 2005, <https://www.ahuri.edu.au/research/nrv-research-papers/nrv3-1>).

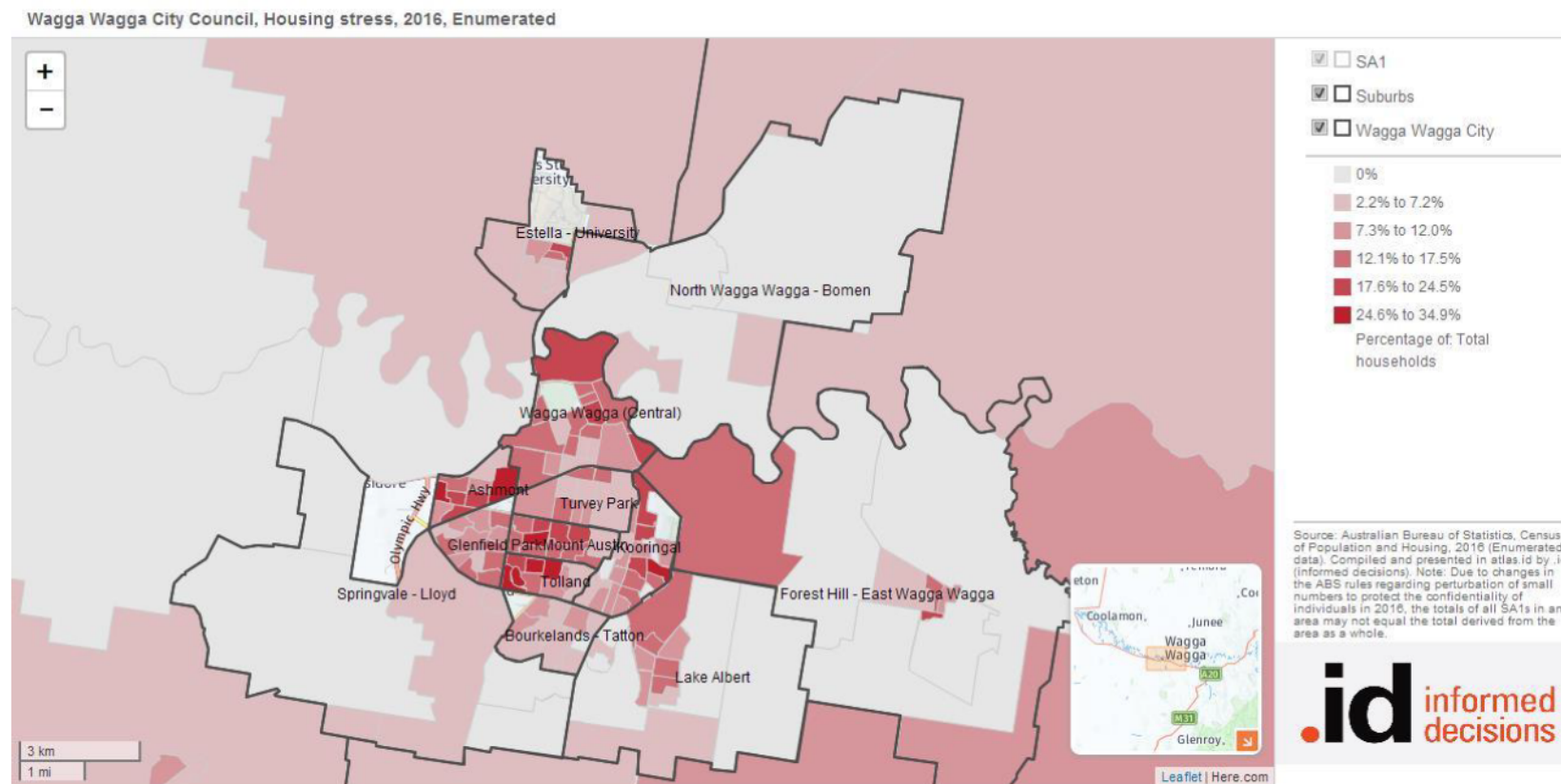
When reviewing this information for Wagga Wagga LGA, it is clear there is a correlation between social housing stock areas, low income households and households experiencing the highest levels of housing, mortgage and renting stress (see figures 8 & 9 below).

Figure 8: Low Income Households, Wagga Wagga LGA (2016)



Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>

Figure 9: Housing Stress, Wagga Wagga LGA (2016)



Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>

The five areas with the highest percentage of households experiencing housing stress in Wagga Wagga LGA include:

1. Tolland (18.6%)
2. Mount Austin (18.4%)
3. Ashmont (17.2%)
4. Wagga Wagga (Central) (13.6%)
5. Koorinal (12.7%)

(Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>)

Mortgage Stress

Another important aspect to housing affordability is the ability for individuals and families to own their own homes. Many households are struggling to afford to buy their dwelling and where others are buying, there is a growing trend of spending a large proportion of their income to service the mortgage.

The five areas with the highest percentage of mortgage stress for Wagga Wagga LGA include:

1. Mount Austin (11.0%)
2. Rural East (9.6%)
3. Glenfield Park (8.9%)
4. North Wagga Wagga - Bomen (6.9%)
5. Forest Hill - East Wagga Wagga (6.4%)

(Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>)

Rental Stress

Due to the lack of supply in social and affordable housing, there has been a push for people to attempt to access the private rental market. Between 2006 and 2011 rents across Australia increased by close to **50%**.

The five areas with the highest percentage of households experiencing Rental Stress include:

1. Tolland (37.9%)
2. Ashmont (32.8%)
3. Mount Austin (31.1%)
4. Koorringal (30.0%)
5. Lake Albert (29.9%)

(Source: Informed Decisions (Profile ID), Wagga Wagga LGA, <https://profile.id.com.au/wagga-wagga>)

Homelessness

In the discussion of the importance of Social and Affordable Housing, it is integral not to forget individuals and sometimes families, experiencing homelessness. Social and Affordable Housing statistics often only represent those currently in the 'system' and so it is important to remember that the data may further inflate when considering those who are homeless and in need of housing or accommodation. With this said, it is to be noted also that homelessness is not solely a result of not enough housing supply and is an issue in and of itself that is varied and complicated. Homelessness data as of 2018 indicates there were **256** homeless individuals in the Riverina.

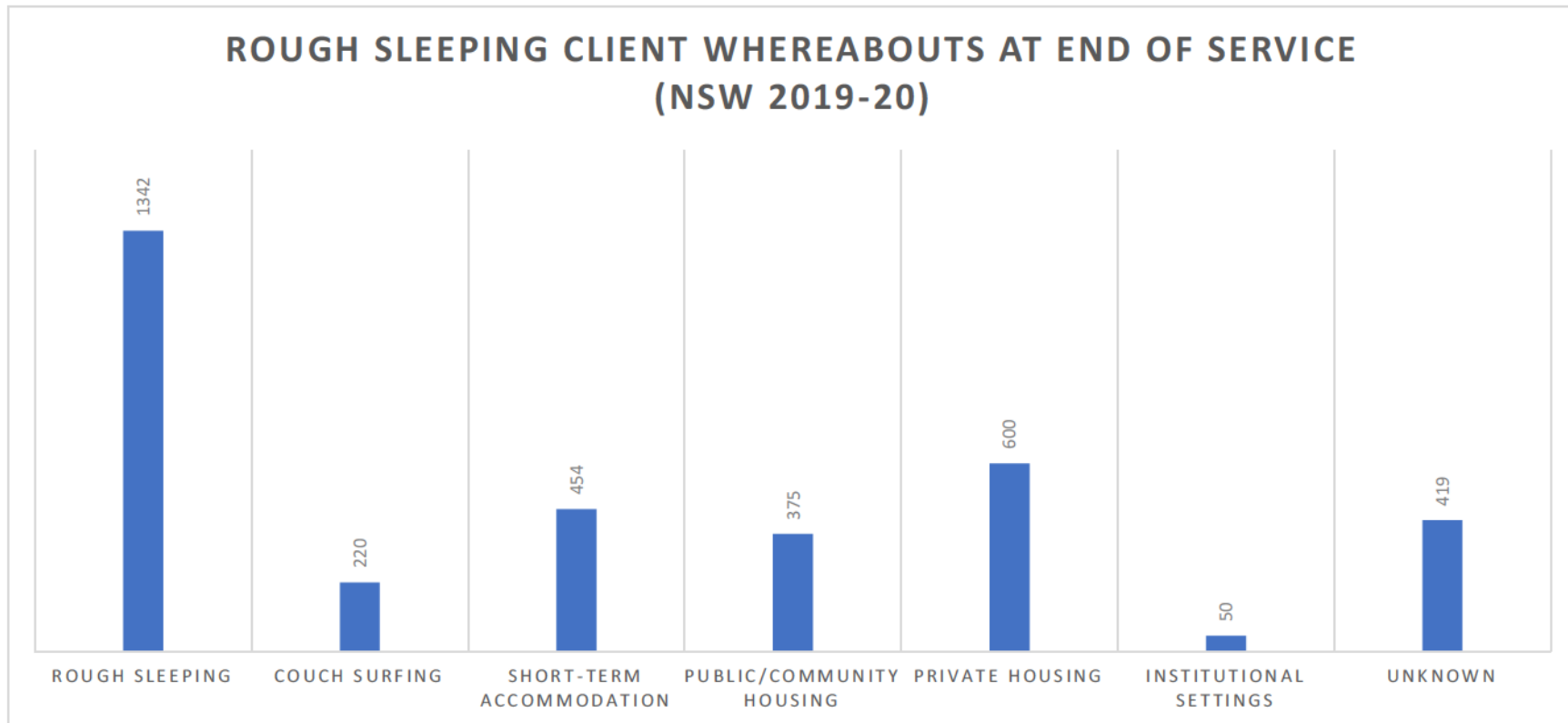
Some key national homelessness data from the ABS (2011 to 2016) is below:

- People who were born overseas and arrived in Australia in the last 5 years accounted for 15% (17,749 persons) of all persons who were homeless on Census night in 2016;
- The rate of Aboriginal and Torres Strait Islander peoples who were homeless was 361 persons for every 10,000 of the Aboriginal and Torres Strait Islander population, a decrease from 487 in 2011;
- Homeless youth (aged 12 to 24 years) made up 32% of total homeless persons living in 'severely' crowded dwellings, 23% of persons in supported accommodation for the homeless and 16% of persons staying temporarily in other households in 2016; Nearly 60% of homeless people in 2016 were aged under 35 years, and 42% of the increase in homelessness was in the 25 to 34 years age group (up 32% to 24,224 persons in 2016);

- The number of homeless persons aged 55 years and above has steadily increased over the past three Censuses, from 12,461 in 2006, to 14,581 in 2011 and 18,625 in 2016 (a 28% increase between 2011 and 2016). The rate of older persons experiencing homelessness has also increased, from 26 persons per 10,000 of the population in 2011 up to 29 in 2016;
- The male homelessness rate increased to 58 males per 10,000 males enumerated in the 2016 Census, up from 54 in 2011, while the rate for females remained steady at 41 per 10,000 females; and
- Among those people who were not classified as being homeless on Census night but were living in some form of marginal housing and may be at risk of homelessness, the number of people living in other improvised dwellings increased moderately by 20% to 5,401 persons in 2016, and the number of people living in crowded dwellings requiring three extra bedrooms jumped 33% to 80,877 in 2016, while the number of people marginally housed in caravan parks fell by 18% to 10,685 persons in 2016.

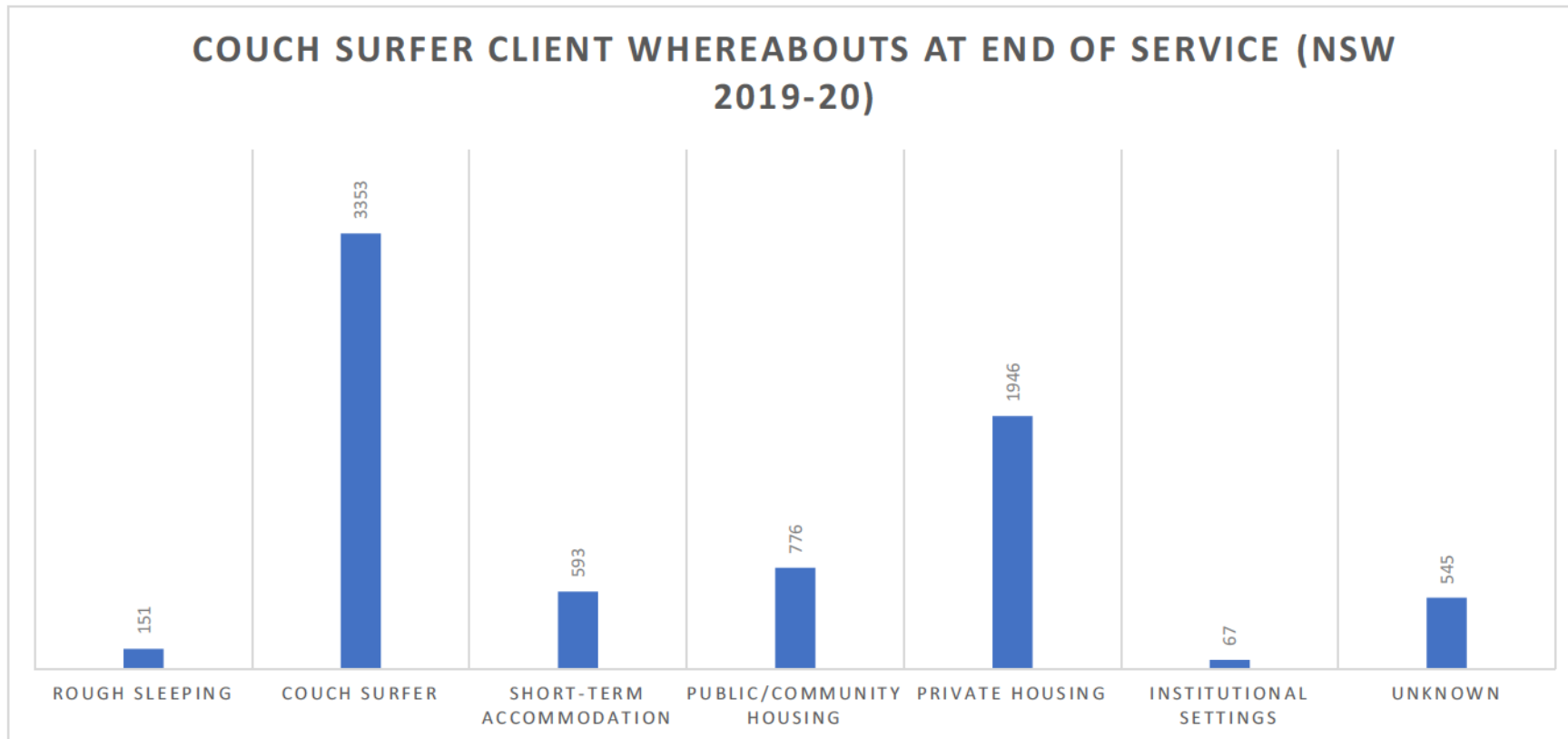
Other integral data to review is that of specialist homelessness services. Data from 2019-20 (see Figures 10, 11 & 12 below) provides insight in to where clients who entered specialist homelessness services as a rough sleeper (3460 total individuals), couch surfer (7431 total individuals) or in short term accommodation (10094 total individuals) end up post delivery of service (at time of closure of case) in NSW. Review of the data indicates these services can and should play a key role in supporting clients through accessing social and affordable housing.

Figure 10: Percentage of client whereabouts at the end of service delivery (entered service as rough sleeping)



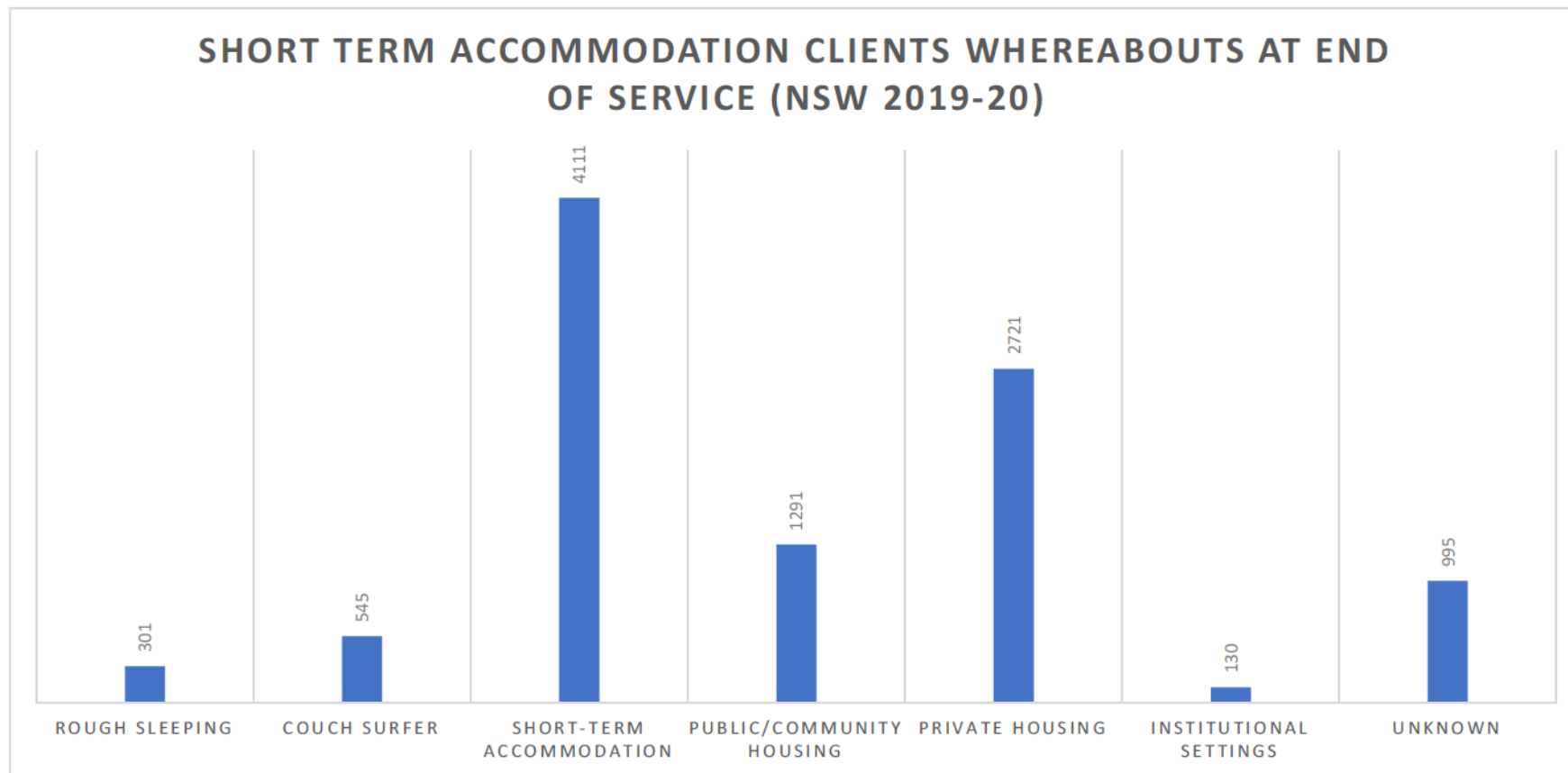
Source: AIHW 2021, Housing Data, <https://www.housingdata.gov.au/visualisation/homelessness/homeless-estimates-personal-characteristics>

Figure 11: Percentage of client whereabouts at the end of service delivery (entered service as couch surfers)



Source: AIHW 2021, Housing Data, <https://www.housingdata.gov.au/visualisation/homelessness/homeless-estimates-personal-characteristics>

Figure 12: Percentage of client whereabouts at the end of service delivery (entered service as short term accommodation)




Source: AIHW 2021, Housing Data, <https://www.housingdata.gov.au/visualisation/homelessness/homeless-estimates-personal-characteristics>

Responses to Terms of Reference

1. Options to better support "[meanwhile use](#)" (temporary supportive accommodation), and the current major planning barriers to "[meanwhile use](#)"

Options around this could be limited in a rural/remote area simply due to there already being such a high demand for dwellings or structures of any kind for multiple purposes (business, accommodation etc) and there is existing stock where works may have been completed or remain stagnant and are not to the level required to be certified ready for use (for living). There are a number of structures that remain half completed or empty. There would also still be questions around who would then be overseeing the maintenance and care of these “meanwhile use” structures, what the difference is between “meanwhile use” and short-term accommodation options really are and there would definitely require some coordination of how people access these. Questions that would need to be considered include:

- What is the criteria to qualify for a “meanwhile use” accommodation type?
- Is there a duration of time one can utilise “meanwhile use” accommodation as compared with timeframes provided for short-term or transitional accommodation?
- Is the goal to then assist these individuals or families to move to more permanent accommodation?
- What wrap around services will be available to intensively support this transition?
- Is there a risk that these individuals/families will be displaced if the dwelling decides to be utilised for its ‘original’ purpose?
- Who oversees the ongoing maintenance, completes repairs required and ensures the structure remains fit for use?



2. Options to improve access to existing accommodation to provide community housing

Increased communication and collaboration between community housing providers could improve access to the existing accommodation available. Coordination of services are still very much operating within a silo and it may impact on the ability to utilise resources to the best of their abilities. There is also opportunity for establishment of better relationships between public and private businesses to improve service provision. A review of criteria to access housing should be more consistent across these services, as it may ensure that individuals or families are being placed in appropriate housing options. It is important to note however, that the data does show there currently is limited dwellings available to suit the various types of needs individuals and families seeking community housing, which is largely exacerbating the issue of access.

3. Option for crisis, key-worker and other short term accommodation models

Wagga Wagga has seen the number of beds available decrease at all 3 local refuges. These were beds that once existed, so the question would be more around why is there the depletion of emergency/crisis accommodation occurring but no replacement options currently? There are also other important factors to consider for Wagga Wagga is that it is a high resettlement area. There needs to be better consideration of the needs for multicultural cohorts that are also in need of housing and accommodation. The focus on crisis support will always be needed until a multitude of other areas are addressed. There needs to be a huge shift to early intervention and prevention with a keen focus on at-risk populations as early as possible.

Short-term and transitional accommodation models only work when the other various factors that are impacting that individual's life are being addressed simultaneously. There is enough data to support the suggestion there are individuals who encompass various factors that statistically speaking, increase their risk to housing issues and/or homelessness. There needs to be better coordination between service groups to ensure that there is a consistent approach and that there is still a case management model for individuals to really ensure the highest chances of success when moving between accommodation types. Along with the decrease in refuge availability, there is also a decline in case management services being funded. Whilst there appears to be intervention when an individual or family is linked in with the service, once they don't 'meet requirements' for service, which is often when there is signs of success or positive improvement in their life circumstances, they are often left to navigate systems alone. As we know, the support required rarely stops the moment an individual or family gain housing. Rather than introduce a completely new service however, it would be ideal to bolster existing services to employ service area coordinators that may be able to work collaboratively across organisations to coordinate holistic support for these individuals and families in an ongoing capacity.

4. *Barriers to additional supply across NSW, including for smaller non-CHP housing providers*

There are barriers to note when reviewing additional supply, particularly to rural and remote areas such as Wagga Wagga. There is often limited longer term planning and coordination across agencies. The need to consider trade labour shortages around skills and supply, which will have impacts on ability to access materials for builds and blow out build times. There are also issues with planning and focus mainly being on capital works, zoning difficulties, crown land complexities and costs of upgrading infrastructure to consider.

5. Support for and accountability of registered community housing providers

As mentioned above, the support for community housing providers would be around staffing, clearer role requirements/purpose, working collaboratively with local services both public and private. The accountability component of registered community housing providers needs to be clearer. Upon reviewing housing and specialist homelessness service data it is evident that there is limited success in transitioning clients through various housing needs. They are often entering services and leaving services in the same situation. This is an indicator that current practices are not working for majority of clients. Inferences around why this may be the case include:

- Housing is just one factor impacting on individuals and families. Support provided needs to be holistic to increase the likelihood of success/positive outcomes
- The decline in staffing made available to coordinate across services and for individual cases
- Current services operating in silos and not working collaboratively wherever possible to support best possible outcomes

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