

**Submission  
No 62**

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

**Organisation:** Community Industry Group

**Date Received:** 13 August 2021

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Legislative Assembly Committee on Community Services

Parliament of New South Wales

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## Submission – Options to improve access to existing and alternate accommodation to address the social housing shortage

Community Industry Group (CI Group) commends Parliament of New South Wales on the inquiry looking at options to improve access to existing and alternate accommodation to address the social housing shortage. Thank you for the opportunity to provide a response on behalf of our members and community.

### About Community Industry Group

Community Industry Group (CI Group) is the peak body working for community organisations in Southern New South Wales. We support community organisations, promote expertise and innovation, foster industry development and pursue social justice in the region.

CI Group works closely with organisations which provide support to vulnerable people across the region including:

- Services for individual and families who live with multiple layers of social and financial disadvantage;
- Social housing and homelessness services;
- Home and community care services;
- Community health services, including mental health services;
- Community development and community capacity building programs.

For almost 30 years, CI Group has taken a leadership role in the local community services sector. As part of our leadership role, we connect with organisations, services and individuals engaged in supporting disadvantaged community members to collect their opinion, expertise and recommendations.

In preparing this submission, CI Group consulted with a range of community organisations and housing service providers operating across the region. CI Group has included the expertise and recommendations from these community representatives and is proud to provide this response on behalf of our membership and to help effect social change for the most vulnerable individuals, families and communities.

## Housing in the work of Community Industry Group

In our role as Voice, Influence and Leader for the community services industry in Southern NSW, Community Industry Group has worked to improve housing security and availability in the region throughout our twenty eight year history. Recent activities include:

- 2020 Housing spectrum information sheet (available [here](#))
- 2020 Homelessness in Southeast NSW video, a short video featuring the voice of people experiencing homelessness (available [here](#))
- 2020 Issues Papers on Homelessness In Illawarra and Southern NSW (available [here](#) and [here](#))
- 2020 Submission to NSW Government - A Housing Strategy for NSW
- 2018 Submission on Protections for Residents of Long Term Supported Group Accommodation in NSW
- 2017 Submission to Shoalhaven City Council - Draft Shoalhaven Affordable Housing Strategy
- Participation in several housing and homelessness interagencies
- Facilitation of the Illawarra Shoalhaven Local Health District Homelessness Mental Health Program.

## General comments

A safe and appropriate home is a basic human right that is integral to the enjoyment of social, cultural and economic participation, and provides a foundation for stability, security and belonging within community.

The combined effects of high unemployment and low average income levels across Southern NSW means that home ownership is unattainable for many households in the region. In recent years, the housing crisis has intensified in the wake of multiple natural disasters<sup>1</sup> reducing the availability of affordable and appropriate housing stock. On top of this, the move away from traditional office work environments to virtual online workplaces as a result of the COVID-19 pandemic has increased the migration of 'sea-changers' and 'tree-changers' from cities, driving up prices, diminishing available housing in Southern NSW, and resulting in the South Coast of NSW vacancy rate slipping to less than 1% in 2020.<sup>2</sup> With more individuals and families moving away from city centres and to into regional Australia,<sup>3</sup> rents have soared across the region, increasing by more than 10% in less than a year across some parts of regional NSW.<sup>4</sup> Consequently, many households are living in housing stress or are facing increased risk of homelessness.<sup>5</sup>

The *2020 Rental Affordability Snapshot Sydney and the Illawarra* released by Anglicare revealed there were little to no properties which were affordable for people living on income support. This impacts severely on vulnerable individuals and families living on low incomes, particularly those depending on

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<sup>1</sup> NSW Government (2021), *Natural disaster declarations*, <https://www.nsw.gov.au/disaster-recovery/natural-disaster-declarations>

<sup>2</sup> REINSW (2021), *Vacancy Rate Survey Results*, December 2020

<sup>3</sup> Australian Bureau of Statistics (2021), *Regional internal migration estimates, provisional*, August 2021

<sup>4</sup> Domain (2021), *June 2021 Rental report*, <https://www.domain.com.au/research/rental-report/june-2021/>

<sup>5</sup> Equity Economics (2020), *A wave of disadvantage across NSW: Impact of the Covid-19 recession*, A report prepared for the New South Wales Council of Social Service, Sydney

income support payments, and results in barriers to access to life-changing interventions such as education or employment which could improve outcomes. A home provides a solid foundation from which people can address their issues and disadvantages. For those living on income support payments, it is increasingly impossible to find and secure an affordable and appropriate home in the region.

The lack of affordable housing is widely reported by our members as the most significant issue impacting vulnerable communities in Southern NSW, particularly in low-socioeconomic areas. Schemes such as build-to-rent have failed to gain traction in Australia due to government settings that make it unattractive to developers, who typically need to get a return on the land that they have built on. Additionally, demographic change and new demand for housing will see increasing burden on the system as a whole, for which a fully market solution is unlikely to be effective.

Significant underinvestment in social housing over the past twenty years has resulted in Australia falling overwhelmingly behind other OECD countries with the share of social housing accounting for less than 5% of overall housing stock.<sup>6</sup> There is an urgent need for government intervention to address the persistent and worsening housing crisis across Southern NSW, as well as the systemic barriers to equitable access to housing more broadly in NSW. To better serve communities, state/territory and local governments need to align policies and work together using a variety of funding and implementation strategies including allocation of council- and government- owned land towards building social, affordable, and community housing, capital grants and operating subsidies, and other devices which encourage and support investment in building more social housing for community housing providers.

Furthermore, the housing framework developed through this inquiry must be undertaken through a collaborative and informed approach which reflects regional priorities identified in existing policy instruments such as the Illawarra Shoalhaven Regional Plan 2041 and South East and Tablelands Regional Plan 2036. Options to improve access to existing and alternate accommodation to address the social housing shortage must be scaffolded with concrete measures to balance broader economic advantages and the social and psychological wellbeing of people, and aimed at developing communities, not just properties, through housing.

#### **Recommendations:**

- Development of a holistic, person-centred housing framework with systems and approaches that meet the needs of the individual, providing services that support mental, emotional, social, physical and cultural needs, and promotes social cohesion.
- The development of in-built systems for the collation and analysis of unpublished data held by the NSW Government to examine the interconnections between disadvantage and housing requirements which will provide clearer picture of levels of need, and assist in the development of more efficient programs.
- NSW government to develop an evidence base to underpin integrated policy development across the areas of social policy that intersect with housing. This should commence with a complete picture of housing need based on information from all sources that work in areas impacted by housing.

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<sup>6</sup> OECD Affordable Housing Database (2021), *PH4.2 Social rental housing stock*, OECD Directorate of Employment, Labour and Social Affairs - Social Policy Division, July 2021, <https://www.oecd.org/housing/data/affordable-housing-database/>

- Coordination of economic policy in conjunction with housing policy to support access to secure, suitable housing which will, in turn, drive economic participation rates for those who can work. Through policy alignment, the necessary strengthening of products and services that connect tenants with employment, education, training and other community engagements can be sustained.

### Options to better support 'meanwhile use' (temporary supportive accommodation)

Homelessness is a complex issue and is often the result of an intricate and complicated set of circumstances that have occurred in someone's life. Much of the existing homelessness in Southern NSW is hidden with large proportions of people 'couch surfing' or temporarily living with friends or relatives. Many more people have lost their jobs in the face of bushfires and the pandemic and are facing financial hardship for the first time. While inter-generational poverty continues to be a significant issue in the region, many more people will experience poverty for the first time in many generations.

Family and domestic violence is the primary cause of homelessness for women and children in NSW with only 3.2% of women and children currently receiving the long-term housing solutions they need.<sup>7</sup> Income inequality and lack of available housing are strong contributory factors to the prevalence of relationship violence, as women often have to stay in destructive relationships because they cannot afford to live on their own income, or face homelessness. When crisis accommodation is found for women and children escaping violence, it is not always suitable for the needs of the family. For example, a mother with two children escaping family violence may be allocated a single room in a hotel, out of area and away from usual community and family networks. If the hotel is also accommodating individuals who are in a process of managing substance misuse behaviours, children of a young age can be exposed drug use and witness traumatising events such as overdose and further violence. Other considerations such as proximity of the accommodation to school for children and other support services is also often neglected due to the urgency of having to find any form of available accommodation.

People living with disabilities have little appropriate housing available to them and often require housing adaptations to assist them to continue to live in the community, which can be difficult without secure housing tenure. People living in households where one or more persons has a disability are poorer, have much lower incomes, are much more likely to be in the rental market and are much less likely to be homeowners. They have significantly greater levels of housing stress than the population overall.<sup>8</sup> Young people living with disability are often provided housing that is not appropriate for them, such as in aged care facilities as there is simply no appropriate housing option available.

For people who may be addressing a multitude of issues in various elements of their lives, secure and appropriate housing is required to provide some level of stability to enable them to address other issues. CI Group strongly promotes the need for safe housing options which offers individuals and families from different backgrounds with housing solutions to meet their diverse needs. Concentrated effort to source a mix of accommodation options, supported by government initiatives has been identified as a need to better support temporary supportive accommodation. Housing providers in

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<sup>7</sup> Equity Economics, *Nowhere to go: The benefits of providing long-term housing to women that have experienced domestic and family violence*, July 2021

<sup>8</sup> Australian Housing and Urban Research Institute (2008), *Proof Committee Hansard*, 28 April 2008, p. 44.

Southern NSW report demand is intensely increasing and there are too few options in regional areas limiting their ability to match individuals and families seeking housing support with appropriate accommodation.

There are numerous innovative approaches to improving access to safe, secure and affordable housing with wrap around services for vulnerable community members. For example:

- not-for-profit housing companies (social enterprises) such as Community Housing Ltd in Victoria<sup>9</sup>
- housing models which encourage community-building and quality of life<sup>10</sup>
- best practice models for community housing organisation and collaboration<sup>11</sup>

In addition, the Illawarra region has in the past provided outstanding examples of social housing planning, whereby public housing development has been intermixed with private housing.<sup>12</sup> This has avoided the creation of ‘ghettoes of disadvantage’, and has provided access to amenities such as beaches, transport, services and shopping centres for tenants.

### Recommendations:

- Develop semi-supported, supported, and stable exit options from homelessness.
- Investment in social and affordable housing that supports the most vulnerable Australians, including those experiencing or facing homelessness or domestic violence, while aiding the economic recovery.
- Prioritise social housing stock in areas that offer education, employment, community involvement and recreation for young people.
- Provide incentives for temporary accommodation providers such as Airbnb operators to utilise vacancies, particularly during winter months where weather is colder and holiday rentals are minimal.
- Models such as the Premiers Priority Youth Initiative<sup>13</sup> need to be made permanent and broadened to include those who are leaving homelessness services.
- Make capital grants available to not for profit providers to increase availability of community housing options suitable for people of all abilities, and every stage of life.
- Recurrent funding in areas with no existing supports for youth housing such as Bega, Cooma, Goulburn and Queanbeyan.

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<sup>9</sup> For example, Community Housing Ltd in Victoria ([www.chl.org.au/](http://www.chl.org.au/))

<sup>10</sup> Examples of these can be found in Victoria. An example of a private initiative is the UK-based Places for People ([www.placesforpeople.co.uk/](http://www.placesforpeople.co.uk/))

<sup>11</sup> For example, the Southern Youth and Family Services Warilla Accommodation Service which aims to improve the living situation of young people so they can improve their chances of completing education, accessing training and gaining employment (<https://www.syfs.org.au/syfs-services/supported-accommodation-and-housing/warilla-accommodation-service/>). A new \$9 million social housing project in Warilla, due to be complete by December 2022 will aim to help alleviate housing stress and prevent young people from becoming homeless.

<sup>12</sup> For example, the suburbs of Bulli, Woonona and Corrimal in northern Wollongong.

<sup>13</sup> <https://www.syfs.org.au/syfs-services/out-of-home-care-services/premiers-priority-youth-initiative/>

## Major planning barriers to ‘meanwhile use’

It is anticipated the NSW Government’s proposed changes to short-term holiday renting legislation, due to be implemented from 1 November 2021, will have devastating impacts on the housing situation in NSW which is already in crisis. Once implemented, the policy changes will mean long-term renters will face the risk of losing their tenancy to shorter-term holiday renters for a higher return. Additionally, the stock of available housing will be decimated in some parts of NSW, and wait times for safe housing will become even longer.

Housing providers across Southern NSW attribute negative perceptions of individuals seeking housing support and carrying the stigma of “being a homeless person” as a barrier which not only discourages private property owners from offering their dwelling for temporary use, but also creates resistance within the communities surrounding where the property is located. Consequently, in instances where an appropriate house has been found for an individual or their family, the home owner is able to deny the community member access to their home. This causes additional work for housing providers to then have to commence the process again, and leaves the person seeking support without a place to stay.

While critical to preserving the wellbeing of vulnerable community members, the development and implementation of temporary supportive accommodation programs are resource intensive. Additionally, the precarious nature of meanwhile and temporary accommodation arrangements which limit individuals to two to three night stays not only perpetuate cycles of disruption and uncertainty for those individuals, they are not effective in producing sustainable outcomes. CI Group advocates temporary housing solutions should remain flexible to the needs of community members and allow vulnerable individuals to extend their stay until they are able to secure a more stable housing option.

Vulnerable residents including Aboriginal communities, the elderly, women, people with complex mental health issues, people with disabilities and carers are at risk in social housing estates unless there are wrap-around integrated policies across departments. Integrated policies help ensure that factors impacting on safety are identified and managed across policy areas and funding streams. Housing solutions for vulnerable groups could be better met through collaborative early intervention strategies across housing, homelessness services, education, income support, police and child protection agencies. Early intervention can be far cheaper and more effective than waiting for crises to develop, and produce better long term outcomes through supporting people reach independence.

### Recommendations:

- Revision of implementation timelines relating to changes to laws for short-term rental accommodation for a minimum of twelve months to enable housing providers prepare and develop plans to continue service delivery in an altered housing landscape.
- Develop state government housing policy within the Housing Strategy for NSW to address forms of lawful and unlawful discrimination in the housing system, including measures to ensure renters are aware of their rights, and landlords aware of their obligations.
- The development of appropriate and realistic exit strategies from homelessness in consultation with housing service providers.
- Include educational measures in housing programs to dismantle perceptions of social housing as poorly maintained dwellings housing socially problematic households to combat resistance of new social housing development in more areas of Southern NSW.



## Options to improve access to existing accommodation to provide community housing

Any program to address housing needs must to be supported by sustainable funding mechanisms. Research is needed into innovative policies and practices for financing social and affordable housing, exploring successful initiatives in Australia and elsewhere, such as the various social housing/home ownership opportunities available through the Government of Western Australia's Shared Home Ownership Scheme<sup>14</sup>, or the ACT Government's Land Rent Affordability Scheme which enables purchasers to rent their block but buy their house, paying an annual rental of either 2 per cent or 4 per cent of the block's value. Partnership with the Commonwealth will be required for many of these innovative solutions to be implemented.

CI Group also notes the huge potential untapped value of the equity contained in housing stock owned by the government. This equity could be utilised to address resource issues. The value of existing holdings could readily underwrite borrowings to fund new building on government-owned land, or new land and dwelling developments. Rental payments by tenants to Housing NSW could then be used to service the loans.

During the years when government investment has been strong, community housing providers have been able to build more homes for people in NSW, create jobs in the construction and housing sectors, and increase overall productivity.<sup>15</sup> These new homes can make a significant contribution to the current demand for new social and affordable housing in response to growing and diverse needs.

## Options for crisis, key-worker and other short term accommodation models

Many individuals and families with urgent housing needs often also require support to address physical and mental health impacts from experiencing a range of disadvantages. Where there are medium to high density housing complexes, a key support worker on the premises could provide services to assist residents through the delivery of capacity building programs. Programs could be in place to help educate residents on strategies to be a good tenant and maintain tenancies, understand their rights and obligations as tenants, and deliver wrap around support in other areas such as rebuilding relationships, and referral to other specialist support services.

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

The shortfall in stock available for eligible social housing clients has been at crisis point for many years. Expected waiting times for a 3 bedroom social housing property can vary between two to ten years in the south of NSW, and five to ten years in the Illawarra / Shoalhaven.<sup>16</sup> It is estimated an average of 5000 additional housing units must be built over the next 30 years to meet demand in NSW.<sup>17</sup> Even

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<sup>14</sup> Government of Western Australia (2018), *Shared Home Ownership scheme*  
<http://www.dhw.wa.gov.au/sharedstart/Pages/default.aspx>

<sup>15</sup> Community Housing in NSW (2020), *A snapshot of the community housing sector in NSW*

<sup>16</sup> NSW Government (2020), *Expected waiting times*, Department of Communities and Justice

<sup>17</sup> Equity Economics (2021), *Maximising the Returns: The role of community housing in delivering NSW's future housing needs*



when homes are available, much of the stock is old and in poor repair. Existing stock is also highly energy inefficient with poor design and lack of insulation. Thus, even when people on low incomes are allocated a property, they are faced with crippling energy bills.

The quality of Aboriginal housing stock that is available is a legacy issue from past policies and many Aboriginal Community Housing providers have had no opportunity to rebuild as they are excluded from mainstream funding opportunities due to operational size. Aboriginal Land Councils are among the largest land holders in the state and have the potential drive economic development if adequately supported by program funding.

To increase housing supply, community housing stock could be boosted and cost effectiveness enhanced if a new developments focus on mixed tenure and thereby accommodate multiple tenant types. Land could be used to build new medium-density development that houses a mix of tenancies on the same block. There have been successful precedents in several areas of the Illawarra, for example small housing developments in the beach suburbs of the northern Illawarra which already provide models of more effective use of government-owned land. Social housing has been integrated into suburbs such as Thirroul, Woonona and Bulli; and the substantial infrastructure in these areas has ensured the tenant populations are easily absorbed into communities.

Innovation should be encouraged to identify opportunities to generate affordable housing stock. For example, there is now over \$1.5 billion dollars of NSW renter's money in bonds earning interest. For year-end June 2018 there was a surplus of \$4.1 million.<sup>18</sup> The interest generated should be used to build more social and affordable housing stock.

Pacific Link Housing, Pacific Gateway development, Glendale<sup>19</sup> demonstrates how partnerships between government and the non-profit housing sector can build new communities. As the inaugural project of the NSW Government's Communities Plus program (through the Land and Housing Corporation) the site was redeveloped from 4 Housing NSW units into a full mixed-tenure development. This included 6 social housing units, 5 affordable and 10 private housing units. By providing more housing and investment in the regional areas that Pacific Link Housing develops, such projects become vital pipelines of new economic investment, growth and job creation for local industries.

Partnerships between the construction industry and small-medium community providers with social housing provider registration could deliver social housing renewal schemes that create training opportunities for local community members and jobs for businesses in the build, renewal and maintenance of housing. This would be a win for everyone, by creating local jobs and homes that are guaranteed to be affordable and stay affordable for local people to rent. Such building projects have the potential to recharge the economy. For example, through a Regional Development Grant, Southern Youth and Family Services, an organisation that supports and cares for vulnerable, disadvantaged and homeless young people or those at risk of disadvantage and homelessness, employed local construction companies and young people to build 20 units and a Hub with social enterprise business and training opportunities. This development provided infrastructure for the community, reduced homelessness and assisted young people into jobs and training.

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<sup>18</sup> Tenants' Union of NSW (2020), *No Bang for your Bond!*

<sup>19</sup> <https://www.pacificlink.org.au/>

The scale of government and non-profit housing provider activity should be expanded to build capacity to better house disadvantaged groups and reduce vulnerability to damaging market volatility arising from the overwhelming reliance on for-profit developers building for individual buyers.

#### Recommendations:

- Direct public investment in social housing is a cost effective way to boost growth in jobs and incomes. For every dollar invested, it is estimated to boost GDP by \$1.30. Importantly, housing construction can be undertaken more quickly than major road or rail projects.<sup>20</sup>
- Social housing should be classified as public infrastructure within the strategy, with sustainable funding models designed accordingly. Viewing housing stock as public infrastructure would also enable access to existing pockets of funding including Waratah Bonds.
- Award social housing development grants to small-medium community providers with social housing provider registration to fund projects formed in partnership between the construction industry and community housing sector to create local job opportunities for community members, and build homes that are guaranteed to be affordable and stay affordable for local people to rent.
- Include small and medium size organisation in reallocation of housing stock. Stock transfers have historically been allocated only to large agencies, but this inhibits the opportunity for small and medium sized social housing providers to respond to the needs of the communities in which they are embedded, and to grow and develop organisationally.
- Enforcement of at least 15% affordable housing targets in new developments as a mechanism to deliver an additional supply of affordable housing for very low to low-income households and to create a pathway to support people moving out of social housing.
- Implementation of rent-control regulations to ensure the affordability of housing and tenancies is maintained.
- Incentives for social housing models where residents never pay more than 30 percent of their household income as rent. This unique model means parents are guaranteed stable homes for their children, even in the event of job loss, illness, or other unforeseen changes in their lives.<sup>21</sup>

#### Support for and accountability of registered community housing providers

Sustainability is emerging as a critical focus for community housing providers seeking to create long-term infrastructure that minimises climate impacts. Many Australians on low income are in housing situations that present further barriers to affordability such as their ability to reduce their electricity bills. Social and affordable housing stock is often old and poorly constructed which may mean it is poorly ventilated and / or insulated, with leaks and breakages. Defects such as these require more

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<sup>20</sup> ACOSS (2019), *How to reduce homelessness and boost incomes and jobs: Social housing as infrastructure*, August 2019

<sup>21</sup> City West Housing, <https://citywesthousing.com.au/>

electricity to heat or cool a house, and are difficult for many low-income earners to resolve as they are limited in their resources and in their capacity as tenants to make alterations to their dwelling.

It is estimated that low-income households spend over four times as much of their income on energy bills compared to the wealthiest households.<sup>22</sup> With less money left to pay for health, food, and other essential items, these data suggest that the impact of increasing electricity prices is felt the hardest by low-income households.

Housing projects such as the Great Western Highway development present evidence of successful sustainably designed social housing.<sup>23</sup> Completed in 2018, 67 social and affordable homes achieved a 4-star Green Star standard against the Green Building Council of Australia's rating system, and a 6.8 star rating under the Nationwide House Energy Rating Scheme (NatHERS). The development utilises high-grade glass, high-performance insulation, shading, and ceiling fans creating cooler spaces and reducing energy costs for households.<sup>24</sup>

#### Recommendations:

- Include rigorous construction codes that enforce quality and better compliance to building quality.
- Implement the seven proposals for supporting housing and residential precincts that are responsive to natural hazards outlined in the Housing Strategy for NSW (pp. 78)<sup>25</sup>

Disadvantage is often framed in terms of deficits, a lack of resources and the result of poor decision making or personal failure, ignoring the resilience, resourcefulness and fortitude required to get by each day. It also overlooks the structural issues contributing to significant economic disadvantage such as the changing economic landscape, lack of opportunity in regional areas, discrimination and inadequate income support policies that prevent people getting their lives on track. Enabling an effective social housing model will require investment in programs that educate the community about the importance of having a home and enhance social equity more broadly. Reduce discrimination faced by vulnerable people

CI Group is hopeful that an inclusive affordable housing framework which aims to remove structural barriers and facilitates greater coordination between state and local governments will lead to improved outcomes and enhanced community development.

Thank you for the opportunity to provide comment on the NSW Parliamentary inquiry into options to improve access to existing and alternate accommodation to address the social housing shortage. We would be happy to discuss our comments or recommendations in more detail if required.

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<sup>22</sup> ACOSS (2018), *Energy Stressed in Australia*

<sup>23</sup> ACOSS (2018), *Energy Stressed in Australia*

<sup>24</sup> SGCH <https://www.sgch.com.au/>

<sup>25</sup> NSW Government (2021), *Housing 2041: NSW Housing Strategy*, Published by NSW Department of Planning, Industry and Environment

If you require any further information please do not hesitate to contact us.

Sincerely,



Nicky Sloan

**CEO**  
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## Summary of recommendations

1. Development of a holistic, person-centred housing framework with systems and approaches that meet the needs of the individual, providing services that support mental, emotional, social, physical and cultural needs, and promotes social cohesion.
2. The development of in-built systems for the collation and analysis of unpublished data held by the NSW Government to examine the interconnections between disadvantage and housing requirements which will provide clearer picture of levels of need, and assist in the development of more efficient programs.
3. NSW government to develop an evidence base to underpin integrated policy development across the areas of social policy that intersect with housing. This should commence with a complete picture of housing need based on information from all sources that work in areas impacted by housing.
4. Coordination of economic policy in conjunction with housing policy to support access to secure, suitable housing which will, in turn, drive economic participation rates for those who can work. Through policy alignment the necessary strengthening of products and services that
5. Revision of implementation timelines relating to changes to laws for short-term rental accommodation for a minimum of twelve months to enable housing providers prepare and develop plans to continue service delivery in an altered housing landscape.
6. Develop state government housing policy within the Housing Strategy for NSW to address forms of lawful and unlawful discrimination in the housing system, including measures to ensure renters are aware of their rights, and landlords aware of their obligations.
7. The development of appropriate and realistic exit strategies from homelessness in consultation with housing service providers.
8. Include educational measures in housing programs to dismantle perceptions of social housing as poorly maintained dwellings housing socially problematic households to combat resistance of new social housing development in more areas of Southern NSW.
9. Direct public investment in social housing is a cost effective way to boost growth in jobs and incomes. For every dollar invested, it is estimated to boost GDP by \$1.30. Importantly, housing construction can be undertaken more quickly than major road or rail projects.<sup>26</sup>
10. Social housing should be classified as public infrastructure within the strategy, with sustainable funding models designed accordingly. Viewing housing stock as public infrastructure would also enable access to existing pockets of funding including Waratah Bonds.
11. Award social housing development grants to small-medium community providers with social housing provider registration to fund projects formed in partnership between the construction industry and community housing sector to create local job opportunities for community members, and build homes that are guaranteed to be affordable and stay affordable for local people to rent.
12. Include small and medium size organisations in reallocation of housing stock. Stock transfers have historically been allocated only to large agencies, but this inhibits the opportunity for small and medium sized social housing providers to respond to the needs of the communities in which they are embedded, and to grow and develop organisationally.

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<sup>26</sup> ACOSS (2019), *How to reduce homelessness and boost incomes and jobs: Social housing as infrastructure*, August 2019

13. Include rigorous construction codes that enforce quality and better compliance to building quality.
14. Implement the seven proposals for supporting housing and residential precincts that are responsive to natural hazards outlined in the Housing Strategy for NSW (pp. 78)<sup>27</sup>
15. Enforcement of at least 15% affordable housing targets in new developments as a mechanism to deliver an additional supply of affordable housing for very low to low-income households and to create a pathway to support people moving out of social housing.
16. Implementation of rent-control regulations to ensure the affordability of housing and tenancies is maintained.
17. Incentives for social housing models where residents never pay more than 30 percent of their household income as rent. This unique model means parents are guaranteed stable homes for their children, even in the event of job loss, illness, or other unforeseen changes in their lives.<sup>28</sup>

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<sup>27</sup> NSW Government (2021), *Housing 2041: NSW Housing Strategy*, Published by NSW Department of Planning, Industry and Environment

<sup>28</sup> City West Housing, <https://citywesthousing.com.au/>