



**St George
Community
Housing
Limited**

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Standing Committee on Social Issues

Inquiry into homelessness and low-cost rental accommodation

*St George Community Housing) — Additional questions from the
Hon Ian West MLC, Committee Chair*

1. What are the key features of SGCH

(a) What is it that makes your organisation successful?

St George Community Housing Limited (SGCH) built its reputation on the provision of Supported Housing. To date, 30 percent of the organisation's portfolio is made up of housing linked with support, either by formal or informal arrangements. SGCH has run the Port Jackson Supported Housing Program since 2005. This program offers supported tenancies to people requiring high support and who may otherwise be unable to maintain a tenancy.

SGCH is the tenancy and rehousing manager for the Bonnyrigg Living Communities project, which will change a predominantly Public Housing estate into a new community through a Public-Private Partnership. Together with the consortium partners Becton, Spotless and Westpac, SGCH's role is to deliver community renewal in 18 stages over 13 years. In 2007, 833 properties were transferred from Housing NSW (HNSW) to SGCH and the rehousing of tenants involved in the redevelopment has commenced with the first new dwellings available by May 2010.

In the sector's new space of Affordable Housing, SGCH has been successful in purchasing 100 properties over the past six months in areas where moderate income earners are affected by housing stress. Additionally, SGCH is managing Affordable Housing programs for both Canada Bay and Randwick councils as well as the Centre for Affordable Housing.

SGCH's success has largely been attributed to its leadership and the extremely committed workforce that is value driven. SGCH is successful because of the professionalism shown by its people in delivering the outcomes required by its stakeholders and is widely recognised in the Community Housing sector and beyond as a "best practice" provider.

In 2008, SGCH was also formally recognised by the Community Housing sector, receiving the NSW Community Housing Award for Overall Excellence. In the same year, SGCH was also awarded the Australasian Housing Institute Award for Housing Management, in partnership with HNSW's Central Sydney and Community Housing Division for the inaugural Interim Common Access Strategy.

2. What are the eligibility criteria for a place with St George Community Housing and how were they established?

(a) Do you think these are appropriate to applicants' circumstances?

SGCH operates a number of different programs with distinct eligibility criteria. The two key programs are the General Housing program and the Affordable Housing program. The primary eligibility test for General Housing is that the applicant must be eligible for housing with HNSW.

The Affordable Housing program's eligibility criteria are based on income limits set by either NRAS or local government policy. Most Affordable Housing programs also require the applicant to have a connection with the local area in which the housing is being provided.

(b) Do you think they need to be changed? If so, how?

No — SGCH considers that the eligibility criteria are appropriate for each type of program. However, as discussed below, the NRAS criteria are limiting in terms of the Sydney rental market.

(c) What is the level of need for people who do not meet the criteria but are nonetheless in financial stress as a result of rents that are not aligned to their income?

Under NRAS eligibility, many moderate income earners are not eligible for Affordable Housing. Examples of households in these income groups include teachers, nurses and police. These groups earn less than \$80,000 per annum and in the current Sydney market, it is feasible that they may be experiencing housing stress.

3. How do prospective tenants find out about St George Community Housing

(a) What aspects do they find particularly appealing?

Our satisfaction survey tells us that people find it easy to contact us and receive a seamless and personalised service. Last year, SGCH received 91 percent and Bonnyrigg 84 percent satisfaction against HNSW's benchmark of 65 percent. SGCH tenants also enjoy the benefit of Housing Plus Services — examples of these include our White Goods Loan Scheme and Education Bursary Scheme. SGCH also runs a DIY program that encourages tenants to improve their properties by doing works themselves and requesting reimbursement from SGCH.

(b) Where do your tenants usually reside before they come to you?

Applicants are referred to SGCH from HNSW, support providers or self-refer, having heard about SGCH by word of mouth or our website. The Housing Stock Transfer program sees new tenants come to us in their existing property which is transferred from HNSW under the program.

The bulk of SGCH tenants reside in the private rental market prior to entry. Within supported programs, tenants come from hospitals, refugees and the criminal justice system, for example.

(c) What are the processes that prospective tenants need to go through to gain entry

Basic eligibility for the General Housing program is that tenants must meet the eligibility criteria for HNSW and have a current HNSW application. NRAS applicants must fall within NRAS eligibility limits for their household type.

(d) What if anything would make it easier for potential residents?

SGCH has recently trialled a Common Access Strategy (CAS) with HNSW. This project saw applicants for housing from the waiting lists of both organisations and were assessed using the same criteria to ensure that housing was offered to the people most in need. The second phase of this trial is to align the application processes of Community Housing Organisations (CHOs) and HNSW to create a single entry point for all housing products. CHOs and HNSW both offer valuable but distinct housing products. The benefit of the CAS to potential residents of Social Housing is that it is hoped there will be a "one-stop-shop" for all housing, regardless of where an applicant submits an application.

4. How long is the waiting list for a place with St George Community Housing?

(a) Is progression on the list based on time on the list or need?

Currently, the SGCH waiting list is managed on a "wait turn" basis; however the organisation is currently trialling a "housing demand" project. The interim findings of this project are that the housing register needs to be grouped according to need as well as time in order to best serve the needs of the waiting list and the requirements of those waiting for housing according to their geographic area of preference.

(b) What is the average wait time?

As the Affordable Housing program is new, the waiting lists are relatively short. In the General Housing area however, waiting times are, on average, six to eight years.

(c) Is progression on the waiting list based on level of need? What criteria are used to establish the level of need and who established them initially?

Most Community Housing providers use a "needs based" waiting list. This is done by allocating points to the application based on the applicant's individual circumstances, e.g. a person is receipt of a Disability Support Pension may accrue 10 points and, in addition, if that person is also a newly arrived refugee, further points will be accrued. This ensures that the household highest in need is offered accommodation ahead of a household that may have better access to other housing options.

Within the points allocation system is the option for a local area indicator where the organisation can allow points to be accrued for specific circumstances. This allows SGCH to work with local government or other community service organisations to formulate a specific housing response for applicants seeking accommodation in a particular local government area.

5. What changes, if any, has your organisation seen in the growth and development of community housing since this Committee's last inquiry into Community Housing in 2003?

There have been several significant changes in the Community Housing sector since the Committee's last enquiry in 2003. Most importantly, demand has increased in line with the increases in market rents, lack of supply, and more recently, the global economic crisis. In many of the 23 local government areas that SGCH works in, the profile of applicants has changed from the recipients of statutory income to a broader client base, including white-collar workers who are suffering housing stress.

The support needs of our Social Housing applicants have also changed with households affected by more complex problems such as health, domestic violence and substance abuse issues becoming more prevalent. The services who support our complex tenancies are also "feeling the pinch" because of the extra demands on their services, along with a decline in recurrent funding.

On a positive note, the arrival of the Commonwealth Government and the direct funding of Affordable Housing initiatives are welcomed by the sector and because of these initiatives, SGCH has recently been able to purchase property through a combination of both Commonwealth and State grants.

At the end of June 2009, the NSW Government announced the transfer of ownership of Social Housing to the Community Housing sector in alignment with the Commonwealth Government's Economic Stimulus Package. This is an historic milestone for the sector, having been on the agenda for more than 20 years. This strategy will boost the balance sheet of organisations such as SGCH and deliver more housing for low income people across the state.

6. What is/was the relevance of planning legislation in the establishment and ongoing functioning of St George Community Housing?

There is no specific relevance — unlike other entities, e.g. Citywest — as there is no formal link.

7. What is the importance of housing people from different income bands to the sustainability of St George Community Housing?

On a financial level, ensuring a range of income bands are housed directly affects SGCH's income and programs such as the Affordable Housing program attract rental income that allows the program to not only cover costs but to cross-subsidise less high income-generating and resource intensive programs such as Supported Housing.

Mixed tenure communities and place based approaches to housing are also critical if we are to ensure all people in the community have opportunities to live successful and fulfilling lives.

Our business model is strengthened by housing people from Social Housing, low to moderate income earners and key workers. This ensures that any risk to the ongoing viability of the business is mitigated.

8. How many tenants have moved on to home ownership as a result of living in affordable housing with St George Community Housing?

The programs are relatively new and we are not aware of any to date. Most programs offer three to five year tenure and we would expect to see progress in this area within the next two years.

9. Is this organisation and others like it sustainable in the long-term? If yes, what enables this and if no, what is required to induce/retain sustainability.

Yes — however there will be a requirement for ongoing subsidisation for the more complex tenant groups due to the low rents we are able to charge this group. The income from rents cannot cover the asset costs. The average asset maintenance cost is \$115,000 over 40 years and this does not include property management, administration or support.

10. Can you see this model working on other areas, both city and regional? Why or why not?

This model works in the city but in the regional areas, it would be more difficult as support and employment opportunities are scarcer. In many regional areas, subsidised housing is not as important as market rents are generally more affordable, even to those on statutory incomes.

11. Do you think that the type of accommodation you provide and your organisational structure would be viable in regional areas where the outreach services and infrastructure may not be as conveniently located? Why, why not?

Refer to response 10.

12. What difference, if any, does living in St George Community Housing make to the lives of your residents and to that of their children?

A key feature of Community Housing is community development and engagement at the local level. SGCH has strong links to support agencies, ensuring that our tenants have access to the services they may need.

A key initiative of SGCH's community development calendar is the Education Bursary Scheme. The Bursary is offered annually and assists tenants with a financial contribution to their or their children's education. Over the past three years, SGCH has awarded over \$94,000 to 130 recipients.

SGCH also has a tenant social club. In 2008/09, tenants and their children had the opportunity to visit Taronga Zoo and the Sydney Aquarium. Over the past year, SGCH has been successful in winning local council grants and has run Seniors' well-being classes, community gardening groups and EcoWise initiatives in various communities.

(a) Do the tenants see themselves as living in a "community" or are they individuals living in a defined space?

SGCH encourages its tenants to participate at a level at which they are comfortable. Where possible, we want them to have a strong sense of belonging to the community, to our organisation and to the sector.

(b) Does the style of housing meet the needs of a mix of people: single people, disabled, families and aged residents?

Our current portfolio has property that is suitable for all household types. Like all housing providers, SGCH has a strong demand for adaptable/accessible dwellings and is working to address both this as well as other options that will allow people to age in place.

13. What, if any, support services are available to tenants?

(a) Are they sufficient?

SGCH has support agreements with 49 support providers. These support providers specialise in supporting families, women escaping domestic violence, Indigenous households, homeless, people living with HIV/AIDS and people exiting the criminal justice system.

Some of the support agencies we work with are not adequately funded to provide the level of support the tenants require. Much of the support required for people with high and complex support needs has to be targeted to basic living skills in order to facilitate achieving a level of independence.

(b) Do you think they could be improved? If so, how?

SGCH's Housing Demand pilot project is currently working on a needs analysis for current and future tenants. The findings of this pilot are expected to demonstrate that a broader spectrum of support will be needed in the future, particularly to support an ageing population.

With the focus on the provision of housing, it is critical that it be matched with funding for support providers such as outreach support and other services that maintain people living in the community.

14. What do you see as the best things about St George Community Housing?

As published in SGCH's 2007/08 Annual Report:

My name is Melissa and I am a tenant with St George Community Housing. I am the mother of four children and I cannot thank SGCH enough for the opportunity to live in safe and secure housing that is affordable.

SGCH provide their tenants with a number of ways to ease the financial pressure by offering such things like the Bursary Scheme, White Good Loans and the rent incentives.

Not only has SGCH been able to assist me financially in the past but also they have brought happiness to my family through activities such as the Taronga Zoo day out.

I have always been able to maintain a close relationship with the staff, as they are all very friendly and always willing to help. SGCH definitely plays an important role in my life and has really made a difference towards the future of my children.

Thank you for everything.

(a) What, if any, are the negatives of living in St George Community Housing?

SGCH realises that operating over 23 local government areas may mean some tenants do not have easy access to our office and this has been raised in the

Tenant Satisfaction Survey. In order to address this, the organisation has sought satellite offices in some of the more remote locations and is researching the possibility of Housing Managers having better remote access to the office so they can undertake their duties from a distance.

Likewise, the survey shows us the number of people who are unable to read English and Fact Sheets in a number of community languages are being prepared.