

## Homelessness Information Clearinghouse extra questions on notice Wednesday 8 April

1. What effect do you think the current eligibility requirements for public/social housing have on the number of homeless people and those at risk of homelessness e.g low to moderate income mortgage holders and self-funded retirees?

I think the problem to date has been the extent of the waiting lists for both and not with the eligibility, and that's related to the issue of stock such that as I understand it priority is going to those assessed as those most in need, which inevitably means that those at risk in particular will find it hard to access affordable housing. I saw an article in the Sydney Morning Herald this week (maybe Monday June 22<sup>nd</sup>?) that highlighted the plight of a woman in her late sixties with quite debilitating surgical implants who has been told by NSW Housing that she is not needy enough and will have to exit from affordable accommodation she has had for a number of years to make way for someone else. There will be more of this until the new affordable housing stock comes on the line under the economic stimulus package.

2. What do you regard as the biggest barriers to:
  - a. Growth in the number of low-cost rental accommodation properties?
  - b. The speed of delivery of new low-cost rental accommodation properties?
  - c. How can these be addressed?

The biggest barrier to growth is the insatiable demand for rental housing per se which places a premium on any available stock, reserving it for those who can afford to pay high rents. Again, the massive input of \$\$ into affordable housing over the next 5 – 10 years will do much to assist in increasing the stock.

As for speed, I have heard it argued that there is in the building industry the capacity to quickly deliver on new buildings. The cautionary note that has been put is whether the social/community housing sector is up to managing the significant increase in stock. This will particularly be the case in rural and remote areas where over the past years small scale community and social housing providers have had to merge more regionally losing the expertise at the local level to manage stock. There will be a need for large providers to form partnerships with non-housing NGOs I would think to ensure that rural and remote don't miss out on new builds because of the economies of scale there will be in handing over \$\$ to large providers.

3. What do you regard as the key elements for more cohesive communities? What needs to be done to sponsor these?

Gee, how long have you got? It's the quality of relationships within a community that leads to cohesion. As the Inquiry has heard from me, it's the embedding of practices of everyday neighbourliness that I believe underlies social cohesion and any Government initiative that seeks to facilitate this will be welcome by those of my ilk.

4. Do you think it is possible to provide sufficient low-cost rental accommodation without creating pockets of disadvantage? If so, how?

Of course. The models that look to providing estate/ or units/ or campus style housing that mixes high rental with affordable with low rental are clearly the way to go.

5. Do you see a need to provide low-cost accommodation to moderate income earners as well as low-income earners? If not, why not?

Yes. I think we have come to recognise in the last year if not before that today's moderate income earner may not be able to afford moderate rental at times. The key I think is to come to a clear understanding of affordability in the first instance and then in looking at what strategies are in place or can be put in place to ensure that people at risk of losing their rental housing in situations of relatively short-term difficulty such as this present financial crisis are able to maintain their housing till things improve. That means we have to keep looking not just at the availability of affordable housing but also the programs that can ameliorate financial ups and downs.

6. What do you think can/should be done to encourage effective private sector investment in the provision of low-cost accommodation to both low and moderate income earners?

I think the idea of tying new private builds to new low-cost builds is the way to go. It's a practice with precedent for example in the regulations about provision of community facilities in new estates, or green space and such.

7. Given that key workers are often the ones providing services to homeless people, what do you see as the repercussions of key workers' inability to live in or close to the communities they serve?

I'm not so sure that key workers don't live close to the communities they serve, and would like to see the evidence of this. I think key workers may not live close to other areas of employment but I don't accept that this holds for services to the homeless most of which are community /neighbourhood based or have been until forced amalgamations under various restrictive government policies in the past years and reductions in the funding to community organisations, or at least a failure to increase funding to them to enable them to remain locally focussed and locally run.

8. In some jurisdictions housing associations undertake procurement, development and management of properties but this is not the case in NSW.
  - a. Why do you think this is the case?
  - b. Should this be facilitated? If yes, please outline how and why.
  - c. What are the advantages to both the tenant and the government?

It's not the case because past Governments and NSW Housing officers have not chosen to go down this path. There has been a belief that housing associations cannot have the management or technical expertise to undertake these, and perhaps some lingering bias about the social housing sector as something residual rather than a potentially significant manager of housing.

As to how it should be facilitated I refer the Inquiry to bodies like the NSW Federation of Housing Associations, the Association to Resource Community Housing and NSW Shelter who have substantial expertise here.

9. The UK is working towards a fixed rental system where all tenants pay the same rent regardless of income and housing providers are paid a subsidy to make up the shortfall.
  - a. How do you think this system would work here?
  - b. What do you see as the pros and cons of such an arrangements?

I'm personally not in favour of this as I am not in favour of a flat rate tax, for example. It is clear that 20% of the income of someone on \$200 per week, let's say, does not have the equivalent impact on that person's capacity to live as 20% of the income of someone on \$2000 per week. I believe in establishing realistic sliding scales that balance rental costs with other living costs.