

**Submission
No 54**

**INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE
HOUSING**

Organisation: NSW Consumer Advisory Group - Mental Health Inc.
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NSW Consumer Advisory Group – Mental Health Inc.
ABN 82 549 537 349

26 February 2014

The Director
Select Committee on Social, Public and Affordable Housing
Parliament Housing
Macquarie St
Sydney NSW 2000

Dear Sir/Madam,

Re: Submission to the NSW Parliamentary Inquiry into Social, Public and Affordable Housing

NSW Consumer Advisory Group – Mental Health Inc. (NSW CAG) is the independent, state-wide peak organisation for people with a lived experience of mental illness (consumers). We work with consumers to achieve and support systemic change. NSW CAG's vision is for all people with a lived experience of mental illness to participate as valued citizens in the communities they choose.

NSW CAG is pleased to provide input into the NSW Parliament Legislative Council's Inquiry into Social, Public and Affordable Housing. Our submission focuses on, and makes recommendations in relation to, consumers' experiences with private rental, and public and social housing. These issues are relevant to item C, E, G and H in the terms of reference for this Inquiry.

We thank you for considering our submission and we look forward to opportunities to further inform the inquiry process. Should you wish to discuss any aspect of our submission, I can be contacted on

Yours sincerely,

Dr Peri O'Shea
Chief Executive Officer



NSW Consumer Advisory Group – Mental Health Inc.

Much more than just a roof

Submission to the NSW Parliamentary Inquiry into Social, Public and Affordable Housing

26 February 2014

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The submission also includes direct input from Gwen Scotman, Policy Officer at NSW CAG.

Acknowledgements

NSW CAG would like to thank the individual participants who generously shared with us their experiences and insights.

We would also like to acknowledge the staff at all agencies that gave us the opportunity to consult with the individuals accessing their services.

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NSW Consumer Advisory Group - Mental Health Inc.

NSW Consumer Advisory Group – Mental Health Inc. (NSW CAG) is the independent, state-wide peak organisation for people with a lived experience of mental illness (consumers). We work with consumers to achieve and support systemic change.

NSW CAG’s vision is for all people with a lived experience of mental illness to participate as valued citizens in the communities they choose. Participation is a fundamental human right as enshrined in Article 25 of the *International Covenant on Civil and Political Rights* (ICCPR). We work from the premise that the participation of consumers results in more effective public policy and facilitates individual recovery.

Our work is guided by six principles:

- Being person centred and empowering consumers in the interests of consumers;
- Adopting a recovery approach to building positive futures;
- Promoting positive images and reducing stigma and discrimination;
- Enhancing best practice and building understanding of effective approaches to consumer participation;
- Capacity building of our organisation, consumers and services; and
- Promoting professionalism and continuous improvement in our ways of working.

NSW CAG is an independent non-government organisation that receives core and project funding from the Mental Health Commission of NSW.

Introduction

There is a lack of affordable housing in NSW. For people with a lived experience of mental illness (consumers), accessing affordable housing and maintaining an affordable place of living can be particularly difficult.

Many consumers are on low income and are living in unstable and marginal housing, such as unlicensed boarding houses, backpackers' accommodations and crisis accommodations operated by NGOs. For some consumers, the lack of affordable housing meant they have had to move to other areas, leaving behind their families, friends and other significant social connections. For those renting privately, many have also had to put up with discrimination and unscrupulous behaviours from landlords and real estate agents. For people who are trying to get into public or social housing, the process is laden with hoops and hurdles. For the few people who are 'lucky enough' to get into such housing, many have had to negotiate complex and stringent rules and requirements, while at the same time, tolerate substandard housing and unsafe living environments.

NSW CAG welcomes the NSW Parliament Legislative Council's Inquiry into social, public and affordable housing. Having somewhere safe and secure to live is a fundamental need in human life. It is also a basic human right recognised by a number of international human rights instruments.¹ For people with a lived experience of mental health issues, safe and stable housing is also crucial to their individual recovery, and to their ability to flourish and lead meaningful and contributing lives.²

NSW CAG's submission focuses on, and makes recommendations in relation to, consumers' experiences with private rental, and public and social housing. These issues are relevant to item C, E, G and H in the terms of reference for this Inquiry.

Our submission is informed by a number of sources:

- in 2012, we consulted with 491 people on priority issues for the Mental Health Commission of NSW. Stable and affordable housing was one of the key issues identified by participants as a priority,
- in 2013, we consulted with 545 people specifically on the links between having a home and mental health recovery. The discussions included people's experiences with finding and maintaining their place of living, and
- NSW CAG's ongoing work with consumers and impromptu feedback from consumers.

Consumers' experiences with public and social housing

Having a roof doesn't mean having a home. This is a message that came out very strongly from our consultations with consumers in both 2012 and 2013. In order for people's place of living to positively affect their livelihoods and wellbeing, people need a home, not just somewhere to live. As with any other persons, physical safety, security of tenure, having a sense of privacy and control are some of the key features that make a living place a home for consumers. At the moment, many people living in public or social housing are denied the ability to enjoy these.

¹ For example, Article 25 of the *Universal Declaration of Human Rights* and Article 11 of the *International Covenant on Economic, Social and Political Rights*.

² National Mental Health Commission, *A Contributing Life, the 2012 National Report Card on Mental Health and Suicide Prevention*, 2012, p114-116.

Public housing

Mental health consumers living in public housing across NSW reported a number of concerns about their living environment. Some of the most common concerns were:

- the area being unsafe due to ongoing issues with drugs, crimes, violence and routine property destructions,
- the housing properties being of poor quality and also poorly maintained,
- ongoing problems with neighbours and complaints not being responded to by the housing provider,
- housing being in areas that are far away from essential services and facilities, coupled with a lack of public transport,
- people's needs not being taken into consideration in the allocation of housing property, and people being forced into a situation of either accepting an unsuitable property or be without a place to live.

While some people said they tried to 'put up with it', many people said stressors such as the above are causing them significant distress, and are contributing to their mental health problems.

Aside from problems with the actual housing property, many consumers said they had encountered difficulties with staff at Housing NSW offices. People have had their paperwork repeatedly lost by staff, which led to delays in people's applications or requests being processed. People have received inconsistent and contradictory information from Housing NSW staff about rules and policies, and in relation to tenant's rights and responsibilities. People have experienced discriminatory and stigmatising attitudes from some staff, and have encountered staff that were unresponsive or dismissive towards their concerns, complaints or requests for assistance. Many people said the negative experience they have had dealing with Housing NSW staff had made them reluctant to contact Housing NSW about any further issues or needs. To quote one consumer,

"When you ring up the Housing Department you get different stories, different people to talk to, it's very frustrating, and because I've been there for so long, I've had enough of these people. I just won't try and get help, and they count on that. So you give up".

(Consultation participant, 2013)

Below are some real life stories from consumers about their experiences living in public housing. The name used is not the person's real name.

Mandy lived in a public housing property in a NSW rural town with her two teenage sons. The house was one of many located in a public housing area. There were a lot of property crimes, drugs and violence in the neighbourhood, so she felt unsafe even when she was inside her home. She said, 'you feel the negativity in the area you live, they don't have hope [...] As a single parent, you can feel unsafe. You don't have people coming around to your home and threatening you and you've got kids in the home... that's what we've got to live with.'

Mrs Maple lived in a unit provided by Housing NSW in a Sydney metropolitan area. She lived alone and had lived there for about three years. Prior to this, she was living in transitional accommodation provided by a community organisation. While Mrs Maple conceded that she would likely live in this unit for a long time, she had difficulties accepting it as her home because of a number of ongoing issues. Her unit was in a block of six units with ten tenants, and she was one of the only two females living in the building; all the other tenants were male. This significant gender imbalance made her feel very unsafe. Two of the tenants living above her were also very unstable and regularly threw bags of rubbish out the window. This caused vermin and a range of other ongoing issues to her and other tenants.

Initially, Mrs Maple contacted the Housing NSW office for assistance and was told there was nothing they could do. She then requested a transfer, and her request was supported by her doctor, psychiatrist and support worker, but it was rejected. At the time of the consultation, she said, “so I gave up then, I’m stuck here [...] I know I don’t really have a choice and that eventually I will become so de-sensitised to all the stuff that bothers me.”

Tom lived in a public housing property in a NSW rural town. He had been there for about a year and he felt stuck. He was originally from the Central Coast, and most of his family and friends lived in the Central Coast. He was on the priority list for housing and was offered public housing in this rural town. He was told if he rejected the offer he would go to the bottom of the waiting list, which could mean a twenty-year waiting time. Since he moved to the regional town, he had applied for a transfer back to the Central Coast, citing the need to be closer to family and support network. His request was rejected on the grounds that the reasons were not valid.

Some consumers reported positive experiences living in public housing. Many people who have experienced homelessness prior to living in public housing said they appreciated having their own place. One person said about his public housing,

“It’s the first place I’ve ever had where I could have my own jug and my own fridge, so that was a home...[I can] have people around, a place where I can watch television, keep my own books...just the privacy and being able to move around”.

(Consultation participant, 2013)

A few people from different parts of NSW also said they enjoyed living in their public housing. They said there is a strong sense of community in their area which was brought on by regular community events, such as barbecues. These initiatives are usually organised by a local community organisation or

community development worker. They play a significant role in reducing isolation, helping people establish social networks, and enabling people to gain a greater sense of community belonging and safety.

Community housing

By and large, consumers living in community housing have reported more positive housing experiences than people living in public housing. Community housing properties are more likely to be integrated into the general community; many tenants receive ongoing support from the community housing provider; there are better and more comprehensive linkages with other support services; requests for assistance or maintenance are usually promptly responded to and acted upon; and tenants are provided with information about, as well as regular opportunities to meet others in the community.

A few people, however, have reported some negative experiences with community housing. One person said she had to sign a lease every three months even though they told her the tenancy was permanent. Another person said he was offered a community housing property that was in a derelict state. One person reported that her community housing was cold and damp and was interfering with her health, but the housing provider had no other properties that would suit her needs. One person said although the property was modern and secured, the provider closely monitored tenants' movements which was very intrusive.

The mixed feedback indicated that tenants' experiences with community housing were largely dependent on the practice of each individual community housing provider.

Ways to better support public and social housing tenants' wellbeing

It is clear that providing a safe and suitable living environment is paramount to the wellbeing of consumers living in public and social housing. During NSW CAG's 2013 consultations, we asked consumers for their advice on what can be done to improve people's living situations. Their feedback informed our recommendations below.

Mixed/integrated housing developments

People who lived in public housing said the old style of congregated housing does not work. Congregating people who are experiencing significant socio-economic disadvantages creates enclaves that have high rates of crime, violence and instability. It only takes a small number of people to participate in these activities for the entire neighbourhood to become unsafe. Furthermore, this kind of environment causes tenants to become constantly fearful and despaired, and can contribute significantly to people's mental health problems.

"The funny thing is Housing [NSW] is not as bad as a lot of people say... Housing NSW is full of, mostly, normal ordinary people who just want to get on with their lives because of their socio-economic situation - they can't afford anything else... They'll throw a couple of ratbags into the mix, people who can often disrupt the whole building, there's not a great deal you can do about that - I mean you can complain, but it doesn't really get you anywhere. I don't really see where choice comes into it."

(Consumer participant, 2013)

People wanted integrated housing developments, where low costs housing are mixed in with other types of housing properties. The design of the properties should also blend in with the rest of the neighbourhood, so that the low cost housing properties are not ‘obvious targets’ for stigma, discrimination or other ill-intent, including criminal activities.

Housing allocations to consider individuals needs

People wanted public and social housing allocation to better consider and cater for their individual needs. People on the Housing Pathway waiting list are only offered two property options, if they rejected both, they get moved to the bottom of the waiting list to start again. As such, many consumers were forced to accept housing properties that were inappropriate to their needs. Some of the experiences NSW CAG heard include:

- People with identified mental health issues being allocated housing far away from their family and support network. This makes people vulnerable to social isolation and increases their risk of falling through the social services gap.
- People with mobility issues being allocated properties that were difficult to get around (eg, on a hill) or far away from public transport. This makes people completely dependent on social services to meet even their most basic needs, such as seeing the doctor or grocery shopping.
- A woman who was single and had mental illness being allocated housing in a high crime area, which led to deterioration in her mental illness.
- A man with visual impairment being forced to give up his guide dog because the housing property wasn’t suitable for animals.

“I was living in a bedsitter before, it was absolutely driving me crazy, I think that led to my mental illness in the first place – it was far too small.”

(Consultation participant, 2013)

To ensure people’s needs are considered in housing allocation, people’s needs should be identified and clearly recorded on the person’s housing application file, and although it is understandable to set a limit on the number of offers an applicant can reject, people should not be penalised for not accepting a property that clearly doesn’t meet their identified needs. The current practice of offering people inappropriate properties and processing requests for transfer from people who felt forced into accepting an inappropriate property is a waste of valuable resources. A better use of resources would be to work closely with each applicant to make sure people are only offered properties that meet their needs.

Community development activities and initiatives

“When you’re living in units, it can be incredibly isolating, and the difference to why it would feel like home is actually having a sense of community – you can knock on the next door neighbour and they’ll be there. You know your neighbours by name”

(Consultation participant, 2013)

Activities and initiatives that promote community connectedness contribute to people’s sense of safety, wellbeing and contentedness with their living environment. Public and social housing tenants who said they didn’t feel safe in their neighbourhood said there was nothing in their area to help create a sense of community, and tenants lived in relative isolation from, and fear of, each other. On the other hand, people living in areas that have regular community development activities said they felt they belonged in the community and it added to their wellbeing.

At the moment, community development work seems to happen in an ad hoc manner in different pockets of NSW. We have heard of areas that have a high concentration of public and social housing tenants and no community building initiatives. We have heard of areas with similar demographics that have strong community development activities, where the workers actively connect with individual tenants and bring people together. We have also heard of areas that have community development workers but no effective community development work being done. In some instances, we heard that the community development workers were too afraid to enter into the public housing estate to carry out their work.

The above suggests there should be a lot more resources allocated for community building, but resources need to be distributed in a planned approach across the State based on the level of needs. Furthermore, people in community development roles need to be appropriately trained and supported so they are able to carry out their work effectively.

Community hubs

“One of the things I really miss [since moving into social housing], and that isn’t so much like home, is not having someone drop by twice a day from ICLA [Independent Community Living Australia] so I can share how my week’s been... that’s absent.”

(Consultation participant, 2013)

Many people with mental health issues live in social isolation. This is a particularly common problem for consumers experiencing poverty and living in low cost housing. Many consumers on low income said they could scarcely afford to meet their most basic needs. As such, they felt that they wouldn’t welcome anyone into their home because they had nothing to offer a visitor. They also couldn’t go to social outings because of the associated costs. An overwhelming number of people said they were reliant on services such as Personal Helpers and Mentors (PhaMs) program and other ‘in-reach’ services for social connections.

To reduce isolation, consumers wanted there to be more safe places in the community for people to go to. Some people described these places as hubs, clubhouses or ‘adult Headspace’. People wanted these hubs to:

- consist of a range of essential services, including physical health, mental health, and social support services,
- provide safe and accessible ‘hang-out’ spaces, where people can meet and socialise with others over a cup of tea or coffee,
- be available to adults,
- employ a number of mental health consumers to provide peer support,
- be accessible after hours, particularly on weekends.

It is particularly important for these community spaces to be friendly and accessible to people with a lived experience of mental health issues and people experiencing other social disadvantages. Many consumers said they were unable to go to mainstream community centres because of discrimination and stigma from other members of the community. Many of these centres are also not resourced to meet consumers’ needs. Community hubs that are co-located with mental health and other human services, and which provide a safe meeting space for consumers are particularly valuable to people who are experiencing mental health distress, but are not unwell enough to require clinical intervention.

“I get dissociative episodes and I need to ‘fly’ – I actually leave my house and I have been found after midnight ‘flying’ around the back streets of Balmain doing strange and

wonderful things. [...] I would feel like I have more of a 'home' in my neighbourhood if there were places [...] like a house or a cottage, where I could 'fly' by, stop, meet someone who makes me feel safe when I have a need to escape - rather than going to an emergency ward of a hospital, and then getting scheduled and then being put on what I call 'suicide watch' overnight."

(Consultation participant, 2013)

Improve the attitudes and behaviours of Housing NSW staff

As previously discussed, many consumers have encountered discrimination and insensitive attitudes from workers at Housing NSW offices. Consumers wanted staff at Housing NSW offices to receive training on how to work with people who have experienced mental illness, domestic violence, and a range of other social disadvantages that are common among public housing tenants. NSW CAG particularly recommends Housing NSW staff to receive consumer-delivered training, this would provide staff with the opportunities to gain a more personal understanding of the impact their attitude and behaviours have on people who are accessing or living in public housing.

Consumers also wanted Housing NSW to actively train and employ public and social housing tenants to work in Housing NSW offices. Creating a mixed workforce might go some way in making the culture at Housing NSW offices more informed about, and empathetic towards, tenants and others who are experiencing significant social disadvantage.

"The [Department of Housing staff] are not of this world, they are all fully employed, they are middle class, they all have a nice home to go to, they can switch off. So perhaps to make these issues real, we need a consumer movement where the people at the end of the phone line are actually living in Housing NSW accommodation themselves".

(Consultation participant, 2013)

Caretakers for public housing estates

Consumers living in public housing wanted the properties to be properly maintained, and for requests for maintenance as well as complaints about neighbours to be promptly responded to. A recommendation from consumers is for there to be caretakers in each block of public housing estate, and in areas with high density of public housing. The role of the caretaker would include overseeing ongoing maintenance and responding to request for emergency maintenance. It would also include responding to tenants concerns or complaints about neighbours, and providing tenants with information about relevant topics, such as tenants' rights and responsibilities, and how to access the Tenants' Advisory and Advocacy Services.

Consumers' experiences with private rental

Many consumers who rented privately said they were happy with their living environment. Generally, private renters experience fewer restrictions than public and social housing tenants; the housing property is more likely to be in a mixed community; and people have more choice and control around where to live and the kinds of properties they want to live in. Many consumers who were renting privately also said rent subsidies and in-reach support from services significantly contributed to their ability to stay well and manage their daily living in a competitive private rental environment.

Not every consumer, however, reported positive experiences with the renting privately. A number of consumers said they experienced great difficulties entering into the private rental market. Consumers on

medium or low income said the increasing costs of living, coupled with the high costs of health and mental health care, greatly reduce their ability to compete in the private rental market. Many consumers in these situations have experienced discrimination, or felt they had been taken advantage of, by real estate agents and landlords.

Below are some of the experiences consumers reported:

- Having to move five times in two years because the landlords wouldn't offer longer term lease or wanted to sell the property at short notice.
- Being evicted on unfair grounds, such as playing music too loud or having too much stuff.
- Unreasonable and unaffordable rent increases
- The rental property being unsafe or of substandard condition
- Being discriminated against on the basis of having a mental illness or disability, or showing 'obvious signs' of being socially and economically disadvantaged (for example, having a support letter from a mental health service).

Below are two real life stories to demonstrate some of the common problems consumers experience in the private rental market. The name used is not the person's real name.

Mr Anderson moved from a metropolitan area to a rural town because the rent was more affordable in a rural area. His most recent experience with renting in this rural area was a 40 year old property that was poorly maintained. The landlord was very restrictive, and Mr Anderson had to ask for permission for minor things such as putting pictures up on the wall. The property wasn't very secure so he put a fence at the side, but was told by the landlord to take it down. Furthermore, while he was living there, there was a small fire at the property, which he said, "scared the living daylight out of me", but the landlord refused to install a fire extinguisher on the basis that it was stolen before. Fearing for his ongoing health and safety, Mr Anderson moved.

Sandy had recently transitioned from psychiatric inpatient care into a short term community accommodation. She was being supported by a community organisation to find a private rental property. Although she had never rented privately, she had support letters from various services that were working with her, including the clinical mental health service. Sandy was repeatedly turned away by different real estate agents, so a support worker went with her to a real estate agent to advocate on her behalf. The real estate agent told the support worker that unless someone would guarantee rent payment when Sandy lost her ability to do so, they would not consider Sandy's application for private rental.

Ways to improve access to and experience of the private rental market

From the above, it is clear that while some people have positive experiences renting privately, people experiencing multiple socio-economic marginalisation are at high risk of being excluded from, or exploited in, the private rental market. As such, there needs to be better protection for private renters, and more needs to be done to remove the barriers to accessing the private rental market.

Better protections for people renting privately

Private renters, particularly people with additional vulnerabilities, need to be afforded better protection. To achieve this, NSW CAG recommends the NSW Government to take the following actions:

- set a reasonable minimum lease period of no less than 2 years, and a penalty for landlords who prematurely terminate the lease or increase the rent,
- set a limit on the number of times rent can be raised in a year for periodic agreements,
- set a limit on the amount of rent that could be raised (particularly for periodic agreements),
- extend the length of time required for a landlord to give a tenant an eviction notice, and for this to be no less than three months,
- require a landlord to financially support the tenant to relocate if the tenant is evicted because the property is being sold,
- improve funding and resources to the Tenants Advice and Advocacy Services in NSW, so that people are able to access advice, advocacy and information about their rights and responsibilities in relation to their tenancy.

We are aware some of the above proposed measures are common practices overseas, including in some European countries, such as Germany.^{3 4} We consider such practices would enable private renters to have more secure tenure as well as be better protected against exploitations by unethical landlords.

Improve access to the private rental market

The NSW Government needs to take a more active approach in making the private rental market more accessible to people experiencing socio-economic marginalisation, including people with mental illness. We know that some work is being done in different pockets of Australia. However, the work is not well-known and the effort is not wide spread.

One example we have heard of is the Doorway model in Victoria, which is a partnership between Mental Illness Fellowship Victoria, health services, real estate agents and property owners. The program aims to provide private rental accommodation to 50 people with mental illness in Victoria who have previously been unable to secure adequate and stable housing.⁵

NSW CAG considers the NSW Government should take a more active role in educating real estate agents about non-discrimination towards people experiencing social marginalisation, and in creating opportunities for real estate agents and community support services to collaborate. This would facilitate

³ P Waterheide, 'The private rented sector in Germany' in *Towards a Sustainable Private Rented Sector: the lessons from other countries*, K Scanlon and B Kochan (eds), LSE London, UK, 2011 pp. 53-54. Available online: http://www.lse.ac.uk/geographyAndEnvironment/research/london/events/HEIF/HEIF4b_10-11%20-newlondonenv/prslaunch/Book.pdf [25 February 2014]

⁴ Scanlon, K. (2011), 'Private renting in other countries', *ibid*, pp 31-39.

⁵ For more information about the Doorway housing and support program, go to: <http://www.mifellowship.org/content/doorway> [24 February 2013]

opportunities for people experiencing marginalisation to enter the private rental market, and enable people to be supported to maintain their tenancy.

Summary of recommendations:

To improve mental health consumers experience with public and social housing, and to improve social and public housing tenants' wellbeing, NSW CAG makes the following recommendations:

1. Future housing developments to use an integrated approach, so that low costs housing are mixed in with other types of housing, to blend in with the surround neighbourhood.
2. The needs of individual housing applicants to be identified and clearly recorded on the person's application, and for these needs to be taken into consideration in the allocation of public or social housing.
3. Public and social housing applicants to not be penalised for not accepting housing offers that do not meet their clearly identified needs.
4. Resources to be allocated for community building and development work, and for these resources to be distributed across NSW in a planned approach in accordance to the level of needs.
5. Proper training and support to be provided to people in community development roles.
6. Establish across NSW community hubs, which provide a safe space for people experiencing mental health issues, including co-located services. These hubs to be available to adults and accessible outside of office hours.
7. Housing NSW staff to receive training to improve their ability to work with people who have experienced mental illness, domestic violence and other social marginalisation. This to include training delivered by consumers and others who have direct experience of social disadvantages or marginalisation.
8. Housing NSW to employ social and public housing tenants as peer workers in paid positions.
9. Housing NSW to employ caretakers at major public housing estates and in other areas with high density of public housing.

To improve protection for people renting privately, NSW CAG recommends the NSW Government to:

10. Set a reasonable minimum lease period, and a penalty for landlords who prematurely terminate the lease or increase the rent.
11. Extend the length of time required for a landlord to give a tenant an eviction notice, and for this to be no less than three months.
12. Set a limit on the number of times rent can be raised in a year for periodic agreements.
13. Set a limit on the amount that rent could be raised (particularly for periodic agreements).
14. Require a landlord to financially support the tenant to relocate if the tenant is evicted because the property is being sold.
15. Improve funding and resources to the Tenants Advice and Advocacy Services in NSW, so people are able to access advice, advocacy and information about their rights and responsibilities in relation to their tenancy.

To improve access into the private rental market by people experiencing socio-economic marginalisation, including people with mental illness, NSW CAG recommends the NSW Government to:

16. Provide education to real estate agents about non-discrimination towards people experiencing social marginalisation.

17. Create opportunities for real estate agents, landlords and community support services to collaborate, so as to enable people experiencing social marginalisation to enter and maintain tenancy in the private rental market.

Conclusion

Having somewhere appropriate to live, which offers safety and security, is vital for the personal recovery of people with a lived experience of mental illness. Sadly, this is currently out of reach for many consumers. In this submission, NSW CAG has highlighted some of the most common problems impacting consumers' ability to have somewhere safe and appropriate to call a home. This submission also offers recommendations on how to address these issues. NSW CAG thanks the Committee for considering our submission. We welcome opportunities to provide the Committee with further information during its inquiry process.