

**Submission  
No 140**

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

**Organisation:** Carers NSW

**Date received:** 4/03/2014

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4 March 2014

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

**Re: Senate inquiry into social, public and affordable housing in New South Wales**

Dear Sir/Madam,

Carers NSW welcomes the opportunity to provide a submission to the Senate inquiry into social, public and affordable housing in New South Wales.

Carers NSW is an association for people who provide informal care and support to a family member or friend who has a disability, mental illness, drug or alcohol dependency, chronic condition, terminal illness, or who is frail. Carers NSW supports and advocates for carers in NSW, and is the only state-wide organisation that has all carers as its primary focus.

This submission draws on feedback provided to Carers NSW from carers regarding their experiences with social, public and affordable housing. It focuses on the importance of consulting carers and their representatives in developing housing policies, the application of carer awareness and special consideration in implementing policies, and specific issues relating to the availability and accessibility of housing. Since the majority of feedback from carers has related to public housing, the submission focuses on public housing. However, many of the principles could also be applied to other forms of housing.

Thank you for accepting our submission to this inquiry. For further information, please

Yours sincerely,

**Elena Katrakis**  
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**Carers NSW**

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## **Carers NSW submission to the Senate inquiry into social, public and affordable housing in New South Wales**

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### **Background**

Carers NSW is an association for relatives and friends supporting people with a disability, mental illness, drug or alcohol dependency, chronic condition, terminal illness or who are frail. Carers NSW supports and advocates for carers in NSW, and is the only state-wide organisation that has all carers as its primary focus. Across NSW there are 857,000 carers, which equates to 12% of the population. Every caring situation is different. Some carers provide 24 hour nursing to a family member with high care needs, while others provide mainly emotional support or occasional assistance with tasks like transport or housework.

Carers are statistically more likely than non-carers to live in low income households<sup>i</sup>, often because of the impacts of caring on employment. More carers than non-carers are outside the workforce, and carers who are employed are more likely to work part time than average. Research also shows that many carers leave work, reduce their working hours or turn down career advancement opportunities because of their caring responsibilities. This tends to reduce how much they earn. It is therefore not surprising that more than one third of carers receive their main income from a Government pension or allowance.

The limitations of a low income can be compounded for carers by the extra costs that are often associated with caring. Our 2010 Carers Survey found that 98% of the 854 respondents had additional financial costs, most commonly medicines and travel. It also found that more than half of the respondents had to borrow money to cover costs associated with their caring roles.

The combination of a low income and high additional costs may make it difficult for some carers to afford an appropriate place to live, or modify their housing to make it appropriate for the needs of the person they care for. Even if carers are able to access social, public or affordable housing, the additional costs of caring may cause financial difficulty. For example, Carers NSW has heard from carers in social housing who have been unable to afford the cost of moving between properties.

Although carers are not often the focus of attention with regard to social, public and affordable housing, these statistics demonstrate that many are likely to require financial assistance to afford appropriate housing. This is also demonstrated by the fact that carers in NSW are twice as likely as non-carers to live in social housing<sup>ii</sup>, which is not surprising given the targeting of social housing to people with disability and older people and the higher incidence of mental illness. However, the estimated population of carers living in social housing in NSW in 2009 is likely to be an underestimate, as many carers do not personally identify as carers or access formal assistance or support.

### **About this submission**

This submission draws on feedback provided to Carers NSW from carers regarding their experiences with social, public and affordable housing. It focuses on the importance of

consulting carers and their representatives in developing housing policies, the application of carer awareness and special consideration in implementing policies, and specific issues relating to the availability and accessibility of housing. Since the majority of feedback from carers has related to public housing, the submission focuses on public housing. However, many of the principles could also be applied to other forms of social housing and to affordable housing.

### **Summary of recommendations**

Recommendation 1: Carers NSW recommends that carers and carers' organisations be consulted during the development of policies affecting social, public and affordable housing.

Recommendation 2: Carers NSW recommends that social housing staff be trained in carer awareness so that they understand the diversity of caring situations and the possible implications of policies for carers.

Recommendation 3: Carers NSW recommends that social housing policies be flexible and allow for special consideration where diverse and complex caring situations exist.

Recommendation 4: Carers NSW recommends increasing the number of social housing properties that are accessible for people with disability, to reduce waiting times for them and their carers.

Recommendation 5: Carers NSW recommends further investment in affordable housing models where older parent carers and their ageing children with disability can live together and receive necessary support.

### **NSW Carers (Recognition) Act 2010**

The NSW *Carers (Recognition) Act 2010* (the Act) recognises the role and contribution of carers to our community and the people they care for. The Act places a number of obligations on public sector agencies and human service agencies in NSW. Under the Act, public sector agencies are required to:

- Take all reasonable steps to ensure that the members of staff and agents of the agency have an awareness and understanding of the NSW Carers Charter (see Appendix).
- Consult with such bodies representing carers as the agency considers appropriate when developing policies that impact on carers.

- Develop internal human resources policies with due regard to the NSW Carers Charter, so far as those policies may significantly affect the role of a member of staff of the agency as a carer.

In addition to these obligations, human service agencies – defined as public sector agencies that provide services directed at carers or persons being cared for by carers – must:

- Take all reasonable steps to ensure that the agency, and the members of staff and agents of the agency, take action to reflect the principles of the NSW Carers Charter.
- Prepare a report on its compliance with the Act in each reporting period and include that report in the agency's annual report for the reporting period.

As an agency of the NSW Department of Family and Community Services (FACS) and provider of services targeting people with disability and older people, Housing NSW is subject to all of these obligations. Other social housing providers and affordable housing providers are not legally obligated to meet the requirements of the Act. However, encouraging the non-government sector to understand and apply the principles of the Act where appropriate is a priority in the implementation of the Act<sup>iii</sup>. Furthermore, Carers NSW believes that applying the key principles of the Act and the NSW Carers Charter would help other housing providers to achieve best practice.

The issues raised by carers with regard to social, public and affordable housing can be predominantly addressed in relation to two aspects of the Act: carer consultation in policy development and carer awareness and consideration in policy implementation. This submission therefore focuses on these matters.

### **Carer consultation in policy development**

Neglecting to adequately consult with carers and their representatives during the development of policies that will affect them and/or the people they care for can result in unintended adverse outcomes. Sometimes such policies may not even be considered as directly impacting upon carers. However, most policy change affecting tenants in social, public and affordable housing will have implications for the many tenants who require informal support as a result of disability, old age, mental illness, medical condition or drug and/or alcohol dependence and the people who care for them.

This point was demonstrated in March 2013, when changes were made to the Housing NSW Succession of Tenancy policy. Under the previous policy, if a public housing tenant died or left the property due to ill health, disability or imprisonment, other household members could remain if they could demonstrate that they were eligible for public housing and had been an occupant for at least two years. The new policy tightened eligibility for succession of tenancy, requiring occupants (other than Aboriginal household members and partners 55 years of age and over) to demonstrate their eligibility to priority housing in order stay. All others would be required to leave public housing after a six month provisional tenancy.

Along with other non-government organisations, Carers NSW expressed its deep concern about the potential implications of this policy change for vulnerable population groups,

including carers. We also received a number of calls from carers concerned about how it would impact their situations.

#### *Case studies*

Mohammed\* is a public housing tenant who lives with a family member who has a mental illness. Mohammed is concerned about the capacity of this family member to reapply for tenancy if he passes away.

Jing\* is under the age of 55 and cares for her husband, who has a mental illness and disability. They have lived together in public housing for more than a decade, with her husband's name on the lease. Jing ceased work several years ago as a result of her caring responsibilities. She is concerned that when her husband passes away, her grieving will be compounded by the stress of having to find a new place to live, especially as English is her second language.

*\* Names have been changed*

Carers NSW welcomed the invitation to attend the NGO Housing Partners Reference Group meetings at Housing NSW that was issued in response to these concerns. The group is a useful platform for Carers NSW to keep track of policy matters that may affect carers and provide input from the carer perspective. However, Carers NSW believes that earlier consultation before the finalisation of such a policy may help to mitigate negative impacts.

Recommendation 1: Carers NSW recommends that carers and carers' organisations be consulted during the development of policies affecting social, public and affordable housing.

### **Carer awareness and consideration in policy implementation**

In addition to consulting carers and their representatives in developing and changing policies affecting tenants, Carers NSW believes that providers of social and affordable housing should ensure that their staff are aware of the potential impacts of policies on diverse groups of carers and demonstrate flexibility and special consideration in implementing them.

One example of this is the Housing NSW policy entitling eligible tenants to an extra bedroom in the following situations:

- The partner of a person with disability or medical condition needs to sleep separately as a result of that condition;
- A carer needs a place to stay when providing short term support to the tenant;
- A parent or grandparent needs to accommodate regular visits from children or grandchildren in their care;
- A tenant needs an extra room to provide regular care to aged parents;
- A person of Aboriginal or Torres Strait Islander or culturally and linguistically diverse background requires space to care for members of the extended family for cultural reasons.



However, there are several other Housing NSW policies, which may be similar to policies applying to other social and affordable housing, where Carers NSW believes that greater flexibility to accommodate the needs of diverse carers would be beneficial. These policies and the related issues raised by carers are summarised below.

#### *Vacant bedroom charge*

From September 2013, households living in public housing that are identified as under-occupying their property (i.e. having more than one extra bedroom) are being approached and offered priority transfer to a smaller property. Tenants choosing to remain in their property will be subject to a vacant bedroom charge.

As mentioned earlier, many carers may benefit from an extra bedroom entitlement that excludes their household from the under-occupancy policy. However, Carers NSW is concerned that in cases where a household is ineligible for an extra bedroom, there may be adverse implications for carers and those they care for. Carers NSW hopes that Housing NSW staff will demonstrate flexibility and consideration for the diverse and often complex situations facing carers and the people they care for in implementing this policy, providing special consideration and even exemption where appropriate.

#### *Case study*

Gianni\* cares for his wife, who has a mental illness. They live in a small three bedroom public housing property. The new under-occupancy policy requires them to either be transferred to another property or pay an extra \$30 per week for their extra bedroom. They do not want to move because they fear it will have an adverse impact on Gianni's wife's mental health, and they are afraid of losing important service relationships and social support networks. However, they cannot afford the extra charge.

*\* Names have been changed*

#### *Assets and eligibility for housing assistance*

Carers NSW has been advised of several cases where a carer's home asset has had implications for the eligibility for housing assistance of the person they care for. Assessing these cases on an individual basis and providing special consideration for the complicated caring situations would likely prevent these kinds of situations.

#### *Case study*

Angelica\* is the mother of an adult daughter who recently acquired a disability in an accident. Angelica is still paying off her own home, but since the accident has felt compelled to stay with her daughter and grandchildren for the family's safety. Meanwhile, she is renting out her property. Angelica's daughter applied for Rentstart to assist with moving costs and a bond loan when moving closer to critical health services, however because Angelica is living with them and has an asset, her daughter was not deemed eligible.

*\* Names have been changed*

### *The 28 day visitor limit*

Another area where a carer's asset may affect the eligibility for housing assistance of the person they care for relates to the 28 day visitor limit. Visitors who stay more than 28 days must have their income declared to Housing NSW, potentially affecting the rent subsidy of the tenant. Carers NSW is concerned that this may disadvantage people who stay with a family member or friend regularly – but not full-time – to provide necessary support, and believes there should be special consideration in these cases.

#### *Case study*

Doris\* as a retiree who spends a few days a week living with her friend who has a disability. She owns her own home over an hour's drive away, which she still lives in the rest of the time and therefore does not rent out. However, her friend's rent has been readjusted because she stays overnight to assist him for more than 28 days per year. As a result, the rent has been recalculated and is not affordable for either of them. The financial pressure has caused her to decide that she must decrease the amount of support she provides, and visit less regularly, to the detriment of her friend.

*\* Names have been changed*

Recommendation 2: Carers NSW recommends that social housing staff be trained in carer awareness so that they understand the diversity of caring situations and the possible implications of policies for carers.

Recommendation 3: Carers NSW recommends that social housing policies be flexible and allow for special consideration where diverse and complex caring situations exist.

### **Availability and accessibility of housing**

In addition to the issues raised in the previous two sections addressing the principles of the Act, a key issue for carers is the availability and accessibility of public housing. Waiting lists are long for all public housing applicants, however this can be aggravated if an accessible or modified property is required.

#### *Case study*

Annabel\* lives in a public housing property modified for her daughter, who is in a wheelchair. Prior to moving into this property, Annabel waited for 8 years in an unsuitable property. The situation only changed when she contacted the Minister.

*\* Names have been changed*

Recommendation 4: Carers NSW recommends increasing the number of social housing properties that are accessible for people with disability, to reduce waiting times for them and their carers.



Another issue relating to the availability and accessibility of public housing is the impact of long waiting times on older parent carers trying to plan ahead for their adult child with disability. Carers NSW delivers the Older Parent Carer Program in the South East Sydney, Mid North Coast and Orana Far West regions and therefore has contact with a number of ageing carers who are planning ahead to prepare their adult child to live independently once they have passed on. There appear to be very few options for these parents to plan ahead with certainty for where their child will live, especially as the waiting times for public housing are long and unspecified. This creates considerable anxiety in many families.

*Case study*

Robert and Jean\* have an adult son with intellectual disability and live in affordable housing. They are close to retirement age. They have applied for public housing for their son, but waiting times are very long in their area and they are uncertain as to whether a property will become available before they have to retire, or worse, before their health deteriorates or they pass away. They are trying to plan for the future, but the uncertainty is making that difficult and causing them anxiety.

*\* Names have been changed*

Recommendation 5: Carers NSW recommends further investment in affordable housing models where older parent carers and their ageing children with disability can live together and receive necessary support.

## APPENDIX

### NSW Carers Charter

- (a) The valuable social and economic contribution that carers make to the community and the persons for whom they care should be recognised and supported.
- (b) Carers' health and wellbeing are to be given due consideration.
- (c) The views and needs of carers and the views, needs and best interests of the persons for whom they care must be taken into account in the assessment, planning, delivery and review of services provided to persons who are cared for.
- (d) Carers should be referred to, and made aware of, appropriate services to assist carers in their caring role. Such referrals should be made after an assessment of the needs of carers or as part of the assessment or provision of services to the person being cared for.
- (e) The relationship between carers and the persons for whom they care should be respected.
- (f) Carers are to be acknowledged and recognised as having their own individual needs within and beyond their caring role. This acknowledgement and recognition is to take into consideration Aboriginal or Torres Strait Islander culture, age, disability, religion, socio-economic status, cultural differences, gender identification and place of residence.
- (g) Children and young people who are carers have the same rights as all children and young people.
- (h) Children and young people who are carers face additional difficulties and burdens and should be supported in overcoming these difficulties and burdens.
- (i) Carers should have the same rights, choices and opportunities as other Australians.
- (j) Carers' choices in their caring role should be supported and recognised, including the recognition of carers in the assessment, planning, delivery and review of services that impact on carers and their role as carers.
- (k) The additional difficulties faced by remote and rurally based carers caused by isolation should be recognised and acknowledged.
- (l) Support for carers should be timely, responsive, appropriate and accessible.
- (m) Carers' unique knowledge and experience should be acknowledged and recognised.

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<sup>i</sup> Defined as the bottom 40% of equivalised gross household income. Statistics are taken from the Australian Bureau of Statistics 2009 Survey of Disability and Ageing and Carers (SDAC), 2012 State tables, unless otherwise stated. The 2009 SDAC provides the most up to date information about carers in NSW, as the state tables for the 2012 SDAC are yet to be published at the time of writing.

<sup>ii</sup> Although social housing by definition includes public housing, community housing and Aboriginal housing, this statistic is based only on public housing, as this is the only category identified in the published SDAC data.

<sup>iii</sup> Ageing, Disability and Home Care (2010) *NSW Carers (Recognition) Act 2010 Implementation Plan 2011-2014*, Family and Community Services.