

**Submission
No 97**

INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE HOUSING

Organisation: Ethnic Child Care, Family and Community Services Cooperative
Ltd.

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**Ethnic Child Care,
Family and Community
Services Co-operative^{Ltd}**

Submission for the Inquiry into social, public and affordable housing

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PREAMBLE

The philosophy underpinning Ethnic Child Care, Family and Community Services Co-operative Limited (ECCFCSC) is social justice, with a particular emphasis on Multiculturalism and Access and Equity in children's, aged and disability services.

ECCFCSC is a community-based, not for profit organisation with the overall goal of making all services accessible and equitable to people from culturally and linguistically diverse (CALD) backgrounds in New South Wales. Through our various State and Commonwealth-funded programs, ECCFCSC works directly with *CALD clients and communities* offering information, advocacy, training, community development and capacity building to improve access and awareness of services. ECCFCSC also assists *mainstream service providers* with resources, advice and training on cultural competence to enable them to make their services accessible and relevant to Australians from CALD backgrounds and include their needs in their service delivery.

INTRODUCTION

The Ethnic Child Care, Family and Community Services Co-operative welcomes the opportunity to submit our contributions to the Inquiry into social, public and affordable housing.

Through our various programs, ECCFCSC works with Australians from CALD backgrounds in a wide range of life situations, including families, people with disability, frail aged people and their carers. We also work with a broad spectrum of service providers, government agencies, and non-government organisations.

This submission draws on our 35 years of experience in working with these groups in terms of access to and affordability of safe and secure housing. In particular, it focuses on key issues identified through our advocacy work with people with disability from CALD backgrounds and their families and carers in accessing housing appropriate to their needs.

RESPONSE TO THE TERMS OF REFERENCE

We would like to make comment with regards to the following Terms of Reference:

(a) Projections of future social, public and affordable housing supply and demand to 2020

The New South Wales Auditor-General's Report *Making the best use of public housing* notes that the characteristics of people requesting social housing have changed, with a significant increase of people with disability and older people¹. Likewise, it is our experience that accessing secure and affordable housing is a key concern for people with disability and older people from CALD backgrounds. Support to apply for social housing is one of the most common requests our organisation receives from these groups.

The data also indicates that the proportion of Australians from CALD backgrounds within these groups is also increasing. The Commonwealth Government's *National Ageing and Aged Care Strategy for People from Culturally and Linguistically Diverse (CALD) Backgrounds* notes that by 2021, more than 30 per cent of Australia's older population will have been born outside Australia². ADHC notes in its *Valuing and Managing Diversity Statement* recognises the increasing cultural diversity of NSW and the need for disability services to respond through valuing and managing diversity³.

When planning to meet future social housing demand, the needs of people with disability and older people from CALD backgrounds must be taken into account.

1 Audit Office of NSW, *Making the best use of public housing*, Sydney, 2013, p. 12

2 Commonwealth Government Department of Health Ageing, *National Ageing and Aged Care Strategy for People from Culturally and Linguistically Diverse (CALD) Backgrounds*, Canberra, 2012, p. 4

3 NSW Government Department of Family and Community Services: Ageing, Disability and Home Care, *Valuing and Managing Diversity Statement*, Sydney, 2012

b) Data regarding the link between the lack of appropriate social, public and affordable housing in New South Wales and indicators of social disadvantage

Our experience working with people with disability from CALD backgrounds strongly affirms the link between the lack of appropriate and affordable housing, and indicators of social disadvantage. Often, securing appropriate and affordable housing is seen as a priority for our clients. As long as housing remains unsafe, unaffordable or inappropriate, other problems are exacerbated.

A case study illustrates this point. Our client is a single mother from a CALD background, caring for her three children, one of whom has a significant disability. Due to the loss of all family savings through her husband's gambling addiction, the family is financially vulnerable and unable to afford housing in the private rental market. The family currently dwells in an extremely unsafe unit above a shop, in which there are large holes in the floor, an almost unusable kitchen and no working shower. Due to the risks in this dwelling, services such as respite have refused to enter. Our client has health difficulties and has developed severe depression. She also feels unable to invite friends to her house, which has high cultural importance, and so has withdrawn and become socially isolate.

For this client, and many others, the absolute priority is to find secure and affordable housing. In her view, having secure and affordable housing would allow her to then focus on addressing other challenges within her family. It would allow respite services to enter her house, allow her to invite friends and community members to visit, and remove the stresses associated with living in such unsafe and precarious conditions. As long as our client remains without safe and secure housing, she feels unable to address these other issues. She is a highly motivated and capable woman who previously owned several businesses with her husband, and with access to appropriate housing at this critical stage, could begin to re-build a life for her family.

The long waiting times for social housing in NSW, due in a significant degree to a lack of appropriate dwellings, leaves people such as our client in situations where they are unable to address other areas of social disadvantage. Without safe and secure housing, these areas of disadvantage continue to increase, compound, and become entrenched in people's lives. For many of our clients, the longer they struggle to access appropriate and affordable housing the harder it will be to reverse and overcome their multiple areas of social disadvantage.

(c) Housing design approaches and social service integration necessary to support tenant livelihoods and well-being and (e) Criteria for selecting and prioritising residential areas for affordable and social housing development

Both housing design approaches and social service integration are critical to supporting tenants' livelihoods and well-being. The location of social and affordable housing is also critically important to promote the inclusion and well-being of vulnerable Australians from CALD backgrounds.

Into the future, housing design approaches must meet the needs of the increasing numbers of people with disability and frail aged people requiring social housing. This may include several aspects:

- Housing which is accessible to people with physical disability and the frail aged;
- Housing which is flexible and readily able to be adapted to meet specific needs of individuals; and
- Housing designs which support people with mental illness or intellectual disability.

For example, one client of our advocacy program has requested housing which allows the kitchen to have a lockable door separating it from the rest of the house, as her adult son with an intellectual disability is at risk when able to access the gas stove. This same client has requested housing with access to a small yard where she could have a trampoline to allow her son to expend energy in a safe way. This case study illustrates the need for housing designs which are flexible and able to respond to the diverse needs of individuals with disability.

Social service integration is also critically important in supporting tenants' livelihoods and well-being. People with disability and older people often require housing which is nearby to mainstream services and community resources, such as medical centres, shops, libraries, and public transport, to allow them to access these services. In addition, people with disability and older people may also require access to a range of specialist services, such as occupational therapists, behaviour intervention services, medical specialists, and mental health services. FECCA's consultation with CALD communities found that Australians from CALD backgrounds are also more likely to find information through face-to-face methods, such as from community

centres, medical centres and migrant resource centres, rather than via the internet or telephone⁴. This has also been our experience over many years of working with CALD clients. The need for face-to-face information provision increases the need for housing to be located where social services are easily accessed.

It is also our view that social housing providers (both Housing NSW and community housing providers) have a role to play in linking tenants with appropriate services to support their livelihoods and well-being. As these providers are a key point of contact with government and/or non-government service provision for many tenants, staff should be trained in communicating effectively with people from CALD backgrounds and should be knowledgeable about local services and community resources. This could be a powerful element in supporting tenants to improve and maintain their quality of life.

(g) Recommendations on State reform options that may increase social, public and affordable housing supply, improve social service integration and encourage more effective management of existing stock

There are a number of areas in which strategic State reforms could improve social service integration and management of housing stock for people with disability and older people from CALD backgrounds accessing social and affordable housing.

Firstly, policy initiatives are required which will improve communication between housing providers and tenants/ applicants from CALD backgrounds. Despite the legislated requirement for NSW government agencies to plan for the needs of culturally, linguistically and religiously diverse communities, communication with clients from CALD backgrounds remains ineffective and inconsistent. In addition, it is unclear to what extent non-government providers such as community housing providers are required to develop multicultural plans, despite being funded by the State and representing government to their clients. In our experience, the use of interpreters is rarely offered to clients and clients are often left confused or unaware of their rights and responsibilities as tenants. Many staff hours from both our organisation and the housing provider may be required to resolve issues which arise from a lack of effective communication. Housing

⁴ Federation of Ethnic Communities Council of Australia (FECCA), *Multicultural Access and Equity: Strengthening connections between communities and services*, Canberra, 2013, pp. 20-25

providers must be held accountable to ensure they communicate effectively with their clients, regardless of their background.

Secondly, policy initiatives are required which will improve and streamline the application process for social housing. The introduction of the Housing Pathways system was a positive step, reducing duplication of effort and improving the consistency of assessment of applications. However, the process remains daunting, confusing and time-consuming, particularly for applicants from CALD backgrounds. In our experience, neither Housing NSW nor community housing providers provide any assistance to applicants to complete the necessary forms. However, for most of our clients, completing an application for social housing would be next to impossible without assistance. FECCA's consultation found that the time required to assist clients to fill in forms means that many organisations now have a "No form filling" policy, as when they did assist with such matters, the overwhelming number of requests of this nature they received rendered their core services impossible to deliver⁵. In our experience, it can take upwards of 10-15 hours of work with a client to complete an application for social housing, when working with an interpreter. The application process is made more time-consuming and expensive by the requirement for various forms of "evidence" such as letters from specialists and therapists to support applications for housing in a particular location or with particular modifications. Questions on the application forms can be confusing, even for native English speakers and social services professionals. Forms remain one of the most significant barriers to accessing services for Australians from CALD backgrounds.

Thirdly, reforms are needed which will improve the efficiency and consistency of the management of the waiting list for social housing. One of our clients was removed from the social housing transfer list by a community housing provider because her income was slightly over the eligibility threshold for a short period, while she worked additional hours in her casual job. The community housing provider sent our client a letter explaining that she was no longer eligible for social housing, but with no clear procedure about what would happen next. My client did not understand that she was no longer on the transfer list. When ECCFCSC became involved and attended a meeting with the community housing provider alongside our client, it was explained to our client that if she wished to re-apply for a transfer, she would need to complete the original social housing application form again, as well as the housing transfer supplement, and could not be prioritised on the list, despite having waited on the list in the past. Our organisation then spent

⁵ FECCA, p. 37

many hours with the client to re-complete the necessary forms with up-to-date supporting documentation. In a context where social housing tenants who are employed are likely to be on inconsistent incomes such as from casual work, this policy is inefficient and discourages social housing applicants from remaining in employment.

Fourthly, with regards to partnerships with the Federal Government, it is clear that State and Commonwealth governments must continue to work together to address the ongoing housing crisis. Access to housing is affected by both Commonwealth and State concerns. For example, the Commonwealth Rent Assistance paid through Centrelink must be increased to reflect the current cost of rent. It is currently woefully inadequate, leaving many people on low incomes unable to find appropriate and affordable accommodation in the private rental market, and therefore more likely to turn to social housing to meet their housing needs.

CONCLUSION

In conclusion, ECCFCSC welcomes the key objective developed by the NSW Land and Housing Corporation and Housing NSW, and identified in the Auditor-General's Report: ensuring that people have access to affordable, safe and sustainable housing, that contributes to social and economic participation⁶. In order for this to be achieved, a long-term, holistic plan is required which takes into account the changing demographics of those requesting social housing assistance and the multitude of factors affecting access to safe and affordable housing. Housing design, location and social service integration must meet the needs of people with disability and older people. In addition, reforms are needed which will take real action to improve communication, application processes, and the management of waiting lists, so that Australians from CALD backgrounds are able to access housing on an equal basis with other Australians.

Access to safe and affordable housing is a fundamental human right and foundational to participation in society. We thank the Committee for the opportunity to contribute to this Inquiry and look forward with interest to the results, with the hope that they will guide reform to ensure equitable access to social housing in NSW into the future.

⁶ Audit Office of NSW, p. 25