

**Submission
No 134**

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

Organisation: Multicultural Disability Advocacy Association of NSW

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Multicultural Disability Advocacy



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Response to the Legislative Council Inquiry into Social, Public and Affordable Housing

About MDAA

The Multicultural Disability Advocacy Association of NSW (MDAA) aims to promote, protect and secure the rights and interests of all people with disability, and is considered the peak organisation in NSW for people from culturally and linguistically diverse (CALD) / non-English speaking backgrounds (NESB) with disability, their families and carers. MDAA is funded by the NSW and Commonwealth Governments to provide individual and systemic advocacy, advocacy development, industry development and training. MDAA also receives funding to run capacity building and community development projects.

Our vision is a society where everyone, regardless of background or disability feels welcomed, included and supported. MDAA has offices in the Sydney suburbs of Granville, Rockdale and Ultimo; and in the NSW regions of Newcastle, Wollongong, Griffith and Bega.

Introduction

MDAA supports the active participation of its members and consumers in all aspects of its work. The voices of its members and consumers informs MDAA's systemic advocacy work thereby contributing to positive change for people with disability from CALD / NESB in policies, procedures, practices and service delivery in government and non-government agencies.

Our comments to the Legislative Council Inquiry into Social, Public and Affordable Housing are based on our work with people with disability with a focus on people from a CALD / NESB with disability and their families and carers. In 2012-13 'accommodation / housing' again headed the list of issues requiring MDAA's advocacy assistance. While some of the accommodation / housing issues relate to lack of access and availability of social, public and affordable housing, there are specific issues that people from CALD / NESB face. Consumers often require assistance to apply for priority housing, a transfer, or to request for modifications or repairs.

MDAA welcomes the opportunity to provide input to the Legislative Council Inquiry into social, public and affordable housing.

Projections of future social, public and affordable housing supply and demand

MDAA is concerned about the insufficient supply of affordable housing in NSW. This is made evident in the long waiting times that MDAA consumers continue to experience. In addition, there is a lack of suitable, accessible accommodation options within an appropriate allocation zone.

A considerable number of consumers have big families and are listed for 3 - 4 bedroom properties. These consumers wait long periods to be allocated. Allocation Zones in for example Metropolitan Sydney are facing a shortage of large properties.

Due to the fact that today's housing landscape is dominated by an insufficient supply of affordable housing, MDAA projects that future demand for social, public and affordable housing will only continue to increase, putting more strain on an already limited supply.

Lack of appropriate social, public and affordable housing in NSW and indicators of social disadvantage

Each person has a right to an adequate standard of living. Access to health services, transport services, educational facilities, employment opportunities, community neighbourhood centres, shopping, dental facilities, and the like are important elements to what makes for an adequate standard of living.

It is essential that people with disability have access to suitable, accessible accommodation options within an appropriate allocation zone and can reside in an area where they have access to appropriate supports and services.

Housing NSW needs to take into account specific needs of people with disability when offering housing. Some consumers are not able to live in dwellings that are too large or too close to neighbours due to their disability. An example of a lack in appropriate housing is in Eastern Suburbs area, where there are no longer 3 – 4 bedroom, free standing dwellings available. Housing NSW is redeveloping many properties to fit more tenants, resulting in a cutting down of this stock of free standing houses in this particular area.

Housing NSW should in future, take into consideration the needs of all people including people with disability before reconfiguring housing stock in high demand areas.

Housing design approaches

MDAA is concerned about the lack of dwellings in appropriate allocation zones that are modified to suit the needs of tenants with mobility issues. It is essential that Housing NSW develops practical strategies to increase the number of public housing dwellings that are modified to meet the needs of people with disability, the elderly and others who may benefit.

Social service integration necessary to support tenant livelihoods and wellbeing

People with disability, specifically those from a CALD / NESB with disability, face many barriers in being able to equitably access the systems around housing and accommodation in NSW. One of the biggest issues is the lack of understanding and awareness that Housing NSW staff have around disability and culture. This results in consumers not being given adequate information on how the 'system' works so as to make an informed decision.

The provision of ongoing support is crucial in ensuring best outcomes. Many people from CALD / NESB with disability, their families and carers are unfamiliar with the processes involved in accessing social, public and affordable housing. In addition, there is minimal support given to assist consumers to navigate their way through the housing system; a system that has the potential to improve their standard of living.

Consumer Case Study:

Sharman came to Australia on a Humanitarian Visa from Iran with her four children. She suffers from depression and her son has vision impairment. Sharman's husband was left behind, but they are waiting for him to come to Australia. For the last two years Sharman's two older children are staying in youth accommodation and she has been staying at Women's Housing with her younger children. Sharman was recently evicted from the Women's Housing because they believe she overstayed her short-term accommodation agreement and did not make sufficient effort to find alternative accommodation. Sharman wanted to stay in the same area as she now feels more familiar with the Illawarra area and she believes it is better for her children as they all attend school and TAFE. Sharman is not familiar with social, public and affordable housing, as these concepts did not exist in her country of origin. She is waiting for her husband to arrive in Australia to make the decisions. Housing NSW believes that she had all the support she needed for the first two years and so it is time for her to find her own way.

Maintenance

Maintenance is another major housing issue that MDAA consumers face. At times maintenance is not completed within the specified time. In addition, consumers are not often provided with clear information on what type of maintenance work will be done and when such work will take place.

It is often challenging for people from CALD / NESB with disability to follow-up on a request for maintenance due to language barriers and a lack of understanding of the process. This results in further maintenance delays.

Clearer process and better communication channels between Housing NSW and the consumers need to be established so consumers can confidently make arrangements for repairs and maintenance.

Criteria for selecting and prioritising residential areas for affordable and social housing development

Housing NSW needs to take into account the ease of access to essential supports and services is taken, when determining criteria for selecting and prioritising residential areas for affordable and social housing development.

The Sydney Metropolitan area is an example of a zone that is in high demand due to its convenient location. Therefore Housing NSW needs to consider looking into Metropolitan Sydney, specifically the Central Sydney Division for potential development prospects.

Determining Consumers' Ability to Afford Private Rental

Accommodation

One major issue for MDAA consumers relates to how rental affordability is calculated. Housing providers will consider that rent is affordable if it does not exceed 50% of the household's total gross weekly income, plus 100% of Commonwealth Rent Assistance entitlement. Medical expenses such as prescriptions are then deducted. However, Housing NSW does not consider day to day expenses: electricity/water, school related expenses, food, etc. This calculation sets unrealistic affordability expectations and disadvantages in successful applications for Priority Assistance.

Consumer Case Study:

Nina has mental illness and lives with her son who is her carer. Both are unable to work due to Nina's disability, as she requires constant support. Nina receives a Disability Support Pension and her son receives a Carer Payment. The family have difficulties in managing the practical aspects of their life and there are significant financial problems. Housing NSW believes they can afford \$547 for rent per week which is 50% of their combined weekly income. Housing NSW works out their affordability -50% of the combined weekly income of \$858.43 = \$429.21 plus 100% of Commonwealth Rent Assistance they receive which is \$122.57 (this is added in), less their medical expenses \$4.36. Housing NSW state "The total household income is sufficient to secure a property with a rental of up to \$547 per week." They currently pay \$340 per week for private rental of a unit. Therefore, unless the client is paying more than \$547 per week for rent they will not consider their financial situation in relation to priority housing. This client is really struggling financially and cannot afford to pay \$547 per week for rent, so she and her son are disadvantaged. Even though there are only two of them they still have to pay for utilities, food and clothing, running of a car, transport. They use a payment plan to pay their bills because they cannot afford to pay them. They borrow money from their friends to help pay the rent.

Expected waiting times

Housing NSW policy does not make clear the wait time for a consumer on Priority Assistance to be housed or transferred. There are only expected times for general applicants. One MDAA consumer has been waiting 7 years for a transfer and there is no timeframe, even though they are placed on the Priority Assistance list. Another consumer has been waiting 20 years with no action to access/review their case. As the policy relating waiting times is unclear, it is difficult to make an appeal. Processes such as applications

for housing and transfer should be made more transparent to avoid consumers falling through the gaps.

Specific issues of MDAA consumers

- Complicated and confusing application forms
- Consumers who are homeless not receiving correspondence and are therefore not able to respond
- Housing NSW, being heavily reliant on one form of communication, i.e. letters, leads to inaccessible form of communication for many consumers (i.e. those with vision impairment, those who do not read and write in English, etc)
- Short timeframe to respond to letters and requests (if a consumer requires assistance to understand a letter, or if a consumer has mental illness and is going through an episode, response time in these situation will take longer)
- Poor record keeping practices
- Not having the opportunity to appeal a decision made by Housing NSW, (for example, Review of Decisions (First Tier Appeal) Application form is not provided to the consumer upon receiving a letter of decline)
- Receiving no letter regarding an outcome made by Housing NSW on a decision made under a First Tier Appeal
- Housing NSW not returning calls or emails
- Housing NSW claiming documents have not be sent or delivered in person
- Interpreters not being provided

- Lengthy process around receiving Private Rental Subsidy - consumers are required to complete a property information form and return it to Housing NSW to consider for approval (timeframe is lengthy and increases the chance of the consumer losing the particular dwelling)
- Lengthy delays processing consumer applications
- Feeling pressured/rushed and even bullied into accepting a property that is not suitable to their specific needs
- Lack of funding for modifications
- Not being informed of their rights and responsibilities as tenants
- Financial burden of engaging an Occupational Therapist when requiring home modifications
- Consumers have to wait long periods of time to find out the outcomes of decisions (for example, when applying for relocation of priority housing)
- For consumers who live in regional NSW: they face difficulty in accessing Housing NSW (either face to face or by phone) due to geographical location of offices, limited opening houses and staff shortages
- Lack of rapport between consumers and Client Services Officers (CSO) - consumers have felt like their need are often not met, and instead have felt pushed around and even threaten
- CSOs don't clearly explain policies to consumers
- Being given inconsistent information not receiving clear information
- Not being linked to appropriate services

Recommendations

- Communication strategies to be timely and accessible i.e. take into account the diversity in how information is accessed and communicated by people with disability, with particular focus on those from a CALD / NESB with disability, their families and carers (for example, translated material, utilising interpreters during every form of communication, Plain English resources, large print resources, etc.)
- Providing appropriate training to Housing NSW particularly CSO staff on disability awareness and cultural responsiveness
- Developing practical strategies to increase the number of public housing dwellings that are modified to meet the needs of people with disability
- Providing dwellings that meet universal design principles
- clarifying waiting times upon consumer applications for housing and transfers
- Making compulsory the allocation of social housing in big commercial housing developments for inclusion of people with disability from CALD / NESB
- Providing opportunity for regular consultations with tenants in regards to issues they face in social housing and have evaluation tools to identify areas for improvement
- Housing NSW to develop a registry that captures statistics on issues for the different zones / areas to better inform their planning and resource allocation

Conclusion

It is essential that people with disability, specifically those from a CALD / NESB their families and carers are provided with accessible information and are supported to have the opportunity to equitably access housing support.

MDAA appreciates the opportunity to provide input to the Legislative Council Inquiry into Social, Public and Affordable Housing.

Authorised by:

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