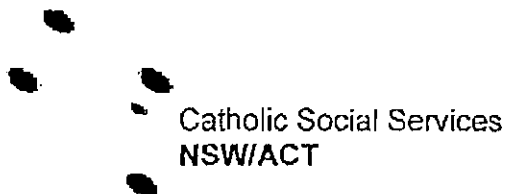


**INQUIRY INTO HOMELESSNESS AND LOW-COST  
RENTAL ACCOMMODATION**

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The Director, Standing Committee on Social Issues  
Parliament House  
Macquarie Street  
Sydney, NSW, 2000

6 March 2009

Dear Director, Standing Committee on Social Issues,

Enclosed is the submission to the Standing Committee on Social Issues for the NSW Legislative from Catholic Social Services NSW/ACT.

We have welcomed the opportunity to make comment on the terms of reference provided to the Inquiry into Homelessness and Low Cost Rental Accommodation.

If you require any further information please contact Claire O'Neill, Executive Support Officer for the Catholic Social Services NSW/ACT branch on 9390 5876.

Yours sincerely,

Bernard Beorma  
Vice Chair  
Catholic Social Services NSW/ACT

A Branch of Catholic Social Services Australia  
The national network of Catholic social services



Catholic Social Services  
NSW/ACT

## **Submission to the Legislative Council Standing Committee on Social Issues**

### **Inquiry into Homelessness & Low Cost Rental Accommodation**

**6 March 2009**

Contact:

**Cate Sydes**  
Chair  
Catholic Social Services NSW/ACT

**Claire O'Neill**  
Executive Support Officer  
Catholic Social Services NSW/ACT

# Submission to the Legislative Council Standing Committee on Social Issues

## Inquiry into Homelessness & Low Cost Rental Accommodation

### Introduction

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Catholic Social Services NSW/ACT welcomes the opportunity to comment on the terms of reference of the Standing Committee on Social Issues. This submission will focus on the two terms of reference most relevant to the Catholic sector at present:

- a) models of low cost rental housing outside of mainstream public housing, including but not limited to co-operative and community housing

**and**

- b) Strategies to avoid concentrations of disadvantage and grow cohesive communities.

This submission was developed in consultation with member organisations, particularly frontline staff, in order to gain a grassroots perspective. Our organisations' expertise are in area of the provision of support to the homeless to help them sustain their tenancies. It is around this subject that we received the most feedback from our consultation process. The quotes throughout are from staff and clients.

Catholic social teaching promotes a just society where every person has a right to a place they can call a home. More than just a bricks and mortar approach is needed to tackle homelessness:

*"We know that homelessness is more than just not having a home and that for homeless people acquiring a property is the beginning of overcoming their homeless situation not the end of it. It is then that the provision of social services becomes important to maintain a tenancy"*

### About Catholic Social Services NSW/ACT Branch

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Catholic Social Services NSW/ACT is a branch of Catholic Social Services Australia, the Catholic Church's peak body for social services. Catholic Social Services NSW/ACT advises the Australian Catholic Bishops Conference<sup>1</sup> on social policy issues and supports the delivery of a wide range of social services to disadvantaged people and communities. Catholic Social Services NSW/ACT supports the dignity, equality and participation of all people and works with its members towards achieving a fairer, more inclusive society that gives preference to those most in need.

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<sup>1</sup> Via Catholic Social Services Australia

Catholic Social Services NSW/ACT's thirty three member organisations provide services from more than sixty sites in metropolitan, regional and rural NSW and the ACT. Member organisations support a wide range of clients who are homeless (primary, secondary & tertiary<sup>2</sup>) or are at risk of becoming homeless. Catholic agencies provide services to all homeless groups (identified in the Green Paper *'Which Way Home: A New Approach to Homelessness'* 2006<sup>3</sup>). These services include supported accommodation, crisis accommodation, outreach, early intervention, case management and independent living skills.

The Federal Government has prioritised homelessness on its policy agenda over the past 18 months and, following an extensive consultation process, has developed a comprehensive homeless policy with the recent release of the White Paper *'The Road Home: A National Approach to Reducing Homelessness'*. Catholic sector staff confirmed the findings in the both the Green and White Paper that identified a number of specific groups whose risk of becoming homeless is increased and who fall through gaps as a result of current accommodation models. These clients face specific issues which limit their ability to access services and maintain tenancies.

Catholic agencies provide services that adopt a holistic and therapeutic approach that encompasses all aspects of the person's life. Support is delivered through a strengths-based case management model that offers a continuum of support to clients. The importance of flexible service delivery for individual clients is paramount. Clients will have a variety of accommodation and support needs. On-going consistent support is necessary so that people do not re-enter the cycle of homelessness. Clients should have access to accommodation that is tailored to meet their needs, it must be safe, secure and financially manageable.

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<sup>2</sup> 'The Road Home: A National Approach to Reducing Homelessness' Commonwealth of Australia (2008) p.3

<sup>3</sup> 'Which Way Home: A New Approach to Homelessness' (2006) FaHCSIA website  
[http://www.facsia.gov.au/housing/homelessness\\_report/section1.htm](http://www.facsia.gov.au/housing/homelessness_report/section1.htm)

## a) Models of low cost rental housing outside of mainstream public housing, including but not limited to co-operative and community housing

### Our Recommendations

A number of models have been identified by staff as working in Australia or abroad and should be used as strategies to reduce homelessness and increase the availability of accommodation to this group.

#### Recommendation 1

That the Common Ground Model, currently being developed in Sydney, be expanded throughout NSW.

#### The Common Ground Model

The Common Ground model aims to unite business, government and philanthropy to deliver a long term housing solution for homeless people. The model was first established in New York in 1990 where substantial contributions were secured from the corporate sector to renovate derelict buildings and turn them into appropriate accommodation for a mix of people on low income. By particularly targeting homeless people the models seeks to reduce levels of homelessness in that area.

The model is based on the following principles:

- *Affordability* - the primary purpose of this model is to increase the availability of affordable housing to people on low incomes;
- *Safety & comfort* - tenants should feel safe and comfortable in their homes and consideration is given to ensuring protection to more vulnerable tenants; Support services are accessible and flexible
- *Stability* - support services aim to ensure housing stability to maximise each tenant's ability to live independently;
- *Empowerment, independence and personal development* - the focus of the housing supply and allied programs are viewed as a suite of pathways to foster independence, self esteem and connection to the community

Common Ground offers a social mix within its buildings. Whilst formerly homeless people can live independently, there is also housing offered to low paid workers. It is a socially inclusive model that supports a sustainable community and provides positive role models.

*"The Common Ground methodology is recognised internationally for its effectiveness in housing people who have been chronically homeless, including people who have been long-term rough sleepers and stabilising their lives through supportive housing services."*<sup>4</sup>

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<sup>4</sup> The Common Ground Adelaide: <http://www.commongroundadelaide.org.au/about/index.asp?about=1>

Common Ground Sydney<sup>5</sup> was launched in September 2008. Current partners in the project are, the Mercy Foundation, the City of Sydney, Housing NSW, BCS – Lifecare, KPMG and Perception Partners

### **Recommendation 2**

That the Community Housing Model continues to be implemented in NSW particularly where the model offers supported accommodation with a holistic, 'wrap-around' approach. Recurrent funding should be provided for supportive programs that prove to be effective in helping clients to sustain these tenancies.

### **Community Housing Model:**

Properties in this model can be divided into the following categories; affordable housing and social housing

#### a) Affordable housing

This model targets those on moderate and low income and is a good example of low cost rental accommodation. The model offers reduced market rate rentals and bonds to tenants. Many Community Housing providers will offer tenants open leases to allow flexibility if their situation changes. No TICA<sup>6</sup> (tenancy default database) checks or references are required for residents making it easier to secure accommodation in this model.<sup>7</sup>

#### b) Social Housing

Compass Housing Services<sup>8</sup> provide four classifications for their social housing model funded by the Office of Community Housing:

⇒ *Capital properties*

These are properties which are acquired from the Department of Housing (DOH), and are leased to Compass.

⇒ *Leasehold properties*

These are properties which are privately owned by landlords who lease the properties to Compass. Compass receives funding for the gap between subsidised rent paid and market value rent paid to landlords.

⇒ *Supported Housing Properties*

Most of these properties are capital properties which are specifically for tenants requiring support to sustain their tenancies. Compass enters an agreement with a support agency, which partners with Compass to support the client's tenancy and

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<sup>5</sup> We refer the Inquiry to the Mercy Foundation Website for more information about the Common Ground Sydney <http://www.mercyfoundation.com.au/homelessness/index.cfm?loadref=41>

<sup>6</sup> We refer the Inquiry to the TICA website for more information and make note that the use by landlords of this database can put homeless people at a severe disadvantage in the private rental market <http://www.tica.com.au/>

<sup>7</sup> We refer the Standing Committee to the SWISH website for an example of a Community Housing Provider <http://www.swish.org.au/index.html>

<sup>8</sup> Compass Housing Services are a Community Housing Provider located in Newcastle NSW. We refer the Standing Committee to their website for more information: <http://www.compasshousing.org/?q=services>

provide living skills and personal support. Support partners come from a large cross section of the human services sector.

⇒ *Crisis Accommodation Properties*

These are properties which are mostly capital properties. Crisis accommodation is for tenants with support needs who also need short-term accommodation and whose tenancy is assisted by a support partner agency.

*“Catholic Care Newcastle Youth Services has found that this type of housing initiative is generally more successful for the young people due to the quality of the housing, the affordability and the location of these properties. The considerable advantage in using Compass housing is that the properties are not concentrated into one area but are located throughout several areas and are mixed into general community neighbourhoods.”*

The member organisations of Catholic Social Services NSW/ACT have vast experience in acting as the support partner agency with a community housing provider. The sector feels strongly that the community housing model can be extremely effective at reducing homelessness and helping people to sustain their tenancies when the appropriate supports are in place. Models that offer a holistic or wrap-around approach to clients yield the best long term results. Meeting only one aspect of an individual's needs in the absence of meeting another is not as effective, i.e. housing without ongoing support, support without secure tenancy, meeting generalist health needs but not addressing mental health or drug and alcohol concerns. The Catholic sector supports the Federal Government in their policy to provide a cohesive, multi disciplinary, whole of community approach to reducing homelessness<sup>9</sup>

Wrap-around programs can be used to target specific client groups according to identified need, for example:

CatholicCare Sydney's Joint Tenancy Assistance Program (JTAP)<sup>10</sup>, a joint partnership between Housing NSW, the Department of Juvenile Justice (DJJ), and SWISH (South West Inner Sydney Housing) Co-operative. The 4-phased support program provides support and housing for young people within the Juvenile Justice System and supports the Governments 'No Exits into Homelessness Policy'<sup>11</sup>. The young people participate in a living skills program that aims to assist the young person to achieve independent living and positive alternatives to offending, while maintaining their accommodation. Successful completion of the program may lead to public housing tenancy. It has had proven success in its 12 years of implementation.

An example of a holistic program directed at rough sleepers is the Inner City Homelessness Outreach and Support Service (I-CHOSS). It is a wraparound service with key teams providing a range of support to meet the client's individual needs. The outreach team provides 'crisis' support mainly to rough sleepers, the support team works with those

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<sup>9</sup> 'The Road Home: A National Approach to Reducing Homelessness' Commonwealth of Australia (2008) p.19

<sup>10</sup> CatholicCare Sydney website <http://www.catholiccare.org/Page.aspx?element=125&category=3>

<sup>11</sup> 'The Road Home: A National Approach to Reducing Homelessness' Commonwealth of Australia (2008) p.27



clients who are ready to receive ongoing support and access accommodation and the specialist team provides medical, drug and alcohol support services through the Haymarket Foundation. I-CHOSS also works closely with a range of government and non-government agencies to ensure that homeless people can sustain housing in the long-term.<sup>12</sup>

*“Community housing options offer better long term options for vulnerable and at risk young people as they offer both a bricks and mortar solution to homelessness and a social skills development opportunity through a collaborative model of service delivery and intervention. Community housing providers and social, community and health services are able to work on the underlying reasons for homelessness and are not limited in meeting the primary cause of homelessness.”*

### **Recommendation 3**

That the stock of housing be increased to community housing providers through the transfer of title from Housing NSW.

Member organisations identified a need to increase the stock of properties owned by community housing providers. They believe that the issue of title, if addressed, could enhance the ability of these organisations to grow.

*“There is an issue of title for community housing providers and their ability to grow as organisations. That is, if Department of Housing (Housing NSW) only allow them to manage stock, and that stock is never transferred, then they are unable to borrow against that stock in order to finance new housing initiatives”*

### **Recommendation 4**

That a shared accommodation model be adopted as a best practice model of supported accommodation that promotes empowerment, peer support, social participation and belonging for members of a marginalised community who have experienced homelessness.

#### **Shared Accommodation Model**

Shared accommodation models have proven to be particularly successful for older women who have experienced homelessness. Catholic Healthcare working in partnership with Churches Community Housing provide *‘Independence through shared experience and support’*. The current model uses a ‘Shared Experience’ 3 bedroom cottage which has 3 older women residing together and providing natural support to one another.

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<sup>12</sup> Housing NSW Fact Sheet – Inner City Homelessness Outreach and Support Services

### **Recommendation 5**

That the model of leasing single occupancy rooms in hostel style accommodation be promoted as a viable short term option for homeless people and appropriate facilities developed/ renovated.

### **Single occupancy rooms in hostel style accommodation model**

This model offers single occupancy rooms at affordable rent in a hostel style setting. Tenants have their own room and share kitchen and bathroom facilities. This can be a good short term accommodation option for single people who are reliant on Centrelink benefits. The rent on this property is substantially less than in the private market and can be used as a short term option to develop living skills, gain rental history and begin working with a case manager. An example of this model is Elizabeth House in Newcastle, a converted YWCA building.

### **Recommendation 6**

That the NSW government liaise with interested housing providers to develop the Dispersed Foyer model of accommodation for young homeless people in rural areas of NSW

### **Dispersed Foyer model**

Foyer models provide young people who are homeless stable accommodation and other supports provided they are participating in training, education or employment.<sup>13</sup>The Dispersed Foyer model has been developed in the UK from the original single-site Foyer concept. Foyers are dispersed for a number of reasons:

*"Some are dispersed in order to accommodate young people in their 'home setting' e.g. a village or small market town, some in order to use available accommodation e.g. local authority stock or short-life housing, and some because the area is deep rural and requires scattered provision."<sup>14</sup>*

The young person still has access to support, training, education and employment however this model allows them to remain in their communities rather than having to relocate to larger cities. The model could work well in rural areas of NSW and has the advantage of not creating concentrations of disadvantage (this can occur in large single site Foyers)

### **Recommendation 7**

That Housing NSW extend their Private Rental Brokerage Service to more areas in NSW

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<sup>13</sup> Foyers were initially developed in France with the focus solely on employment. Newer models including those in Australia provide supported accommodation and training and employment opportunities to young homeless people in a single site model usually located in a metro area.

<sup>14</sup> 'Dispersed Foyers: a research study' (2004) The Foyer Federation, London

### **Private Rental Brokerage Service**

Housing NSW is aware of the disadvantages and discrimination that homeless people face in the private rental market. The Private Rental Brokerage Service aims to assist clients who have support arrangements in place and who are assessed as having the capacity to rent in the private sector. Department of Housing staff work closely with the client, their support service and real estate agents and landlords to secure affordable and appropriate housing. Support arrangements will continue for the first three to twelve months of the tenancy; through monitoring according to the case plan, developed in conjunction with the supporting agency.<sup>15</sup> This model provides an incentive to real estate agents and landlords who can be more confident that the tenancy will be sustained.

The model is currently operating in Albury , Moree (Indigenous Specific), Bathurst/ Orange, Newcastle, Burwood, Parramatta, Coffs Harbour, Penrith, Fairfield, Wagga Wagga, Hurstville, Wollongong, Lismore/ Tweed, Wyong and Liverpool as is receiving positive feedback..

### **Recommendation 8**

That service providers are encouraged, through appropriate funding, to make use of the header-lease and co-lease tenancy models

### **Use of Header Leased and Co-leased Accommodation Options**

Utilising the header lease and co-lease accommodation option allows the client and the service provider time to assess needs and areas for development without having to utilise the private rental market. The co lease option also provides the security of a service provider to real estates agents that may consider a person unsuitable for a tenancy.

### **Recommendation 8**

That the crisis accommodation model currently in use by Housing NSW be expanded

### **Housing NSW crisis accommodation model**

There is a lack of stable of stable short term accommodation options available for homeless people. The Department should consider increasing the length of the 3 night accommodation placements for people in immediate need of housing in cases where no alternate accommodation has been sourced. This would allow services time to recruit supports and find alternate option for these people.

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<sup>15</sup> Housing NSW website

<http://www.housing.nsw.gov.au/Forms+Policies+and+Fact+Sheets/Policies/Private+Rental+Brokerage+Service+-+RES0012A.htm>

## **b) Strategies to avoid concentrations of disadvantage and grow cohesive communities**

### **Recommendation 9**

That future Public and Community Housing properties be spread throughout communities creating natural mixed communities

The distribution of public and community housing has resulted in concentrations of disadvantage. There is evidence that the building of concentrated public housing estates does not benefit clients or communities and instead can result in 'ghetto style' living with the associated issues of disadvantage (e.g. antisocial behaviour, gangs, violence and drug dealing). Community Housing and Public Housing properties should be spread throughout different locations in NSW. Affordable accommodation should be located in mixed blocks. Living in mixed communities has a positive affect on people and can break the cycle of homelessness where people learn to reengage with the community and they have positive community role models. Low cost housing, owner occupier, community and supported housing help to achieve an inclusive community that provides opportunity for full community participation for all.

### **Recommendation 10**

That the NSW Government liaise with the Federal Government regarding the development and implementation of its social inclusion policy so that learning from the *Dropping off the Edge* report may be incorporated into social policies intended to address concentrations of social disadvantage in NSW

We refer the Standing Committee to a report commissioned by Catholic Social Services Australia (our parent body) and Jesuit Social Services, *'Dropping off the Edge: The Distribution of Disadvantage in Australia'*<sup>16</sup>. The report measures the distribution of social disadvantage across Australia and provides policy makers with accurate data about social disadvantage at the postcode level.

We believe that the message delivered by *Dropping off the Edge* is one of hope. These complex and difficult circumstances are not beyond our control. They are 'susceptible to policy'. *Dropping off the Edge* highlights the fact that an effective social inclusion policy is the key to building cohesive societies.

The definition of social inclusion adopted in the White Paper, states that:

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<sup>16</sup> Vinson, T (2007) "Dropping off the Edge: The Distribution of Disadvantage in Australia".  
<http://www.australiandisadvantage.org.au/>

*"To be socially included, all Australians need to be able to play a full role in Australian life. In economic, social, psychological and political terms to secure a job; access services; connect with family, friends, work, personal interests and local community; deal with personal crisis; and have their voices heard."<sup>17</sup>*

In order to do this we must first reduce the stigma attached to homelessness by developing a shared definition of homelessness and educating society around the issues facing homeless people.

Disadvantaged areas must be matched with adequate resources. This involves the development of infrastructure including useable community spaces (utilise existing buildings through renovation), community health facilities and meaningful vocational opportunities (voluntary/paid work opportunities, leisure and recreational opportunities). The timely maintenance of community housing properties can also have a positive affect on an area.

Encouraging community connectedness and participation is also a major step in growing cohesive communities. Catholic Social Services member organisations help promote community inclusion by encouraging their clients to partake in community activities, inviting members of the community to events within their agencies and encouraging clients to interact with members of the community outside of their agency.

**Case Study: Catholic HealthCare Community Participation Initiative: The Living Journeys Project (2008)**

*Members of Catholic Healthcare's Community Connections Day Centre, in consultation with staff, identified the following as the most important aspects of social inclusion:*

- *'Having someone to talk to'*
- *Belonging: 'Feeling like I belong, coming here is like my family now'*
- *Meaningful participation: 'I feel like I am doing something useful'*
- *'Having something to look forward to'*
- *'Not being lonely anymore'*
- *'Doing things that are creative and challenge me'*

*Community connectedness and participation are key to Catholic Healthcare's philosophy of care. As such, they have implemented a number of new and innovative social participation initiatives that are based on the needs of individuals that compliment traditional Day Centre provision. These programs are not limited to those already accessing Catholic Healthcare Aged Care Services, but rather they are targeted at those who are marginalised and socially excluded (including those in public, private and community housing). The initiatives involve accessing mainstream community resources/spaces and utilising volunteers in their implementation.*

**The Living Journeys Project:**

*In 2008 a grant was allocated by United Way to Catholic Healthcare Community Services to undertake a project with older people who were socially isolated, who had experienced or who were at risk of homelessness. The project focused on individuals 'journeys' throughout life - past, present and future.*

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<sup>17</sup> 'The Road Home: A National Approach to Reducing Homelessness' Commonwealth of Australia (2008) p.74

*Participants were supported to recognise, share and document their personal experiences/journeys. This process subsequently provided the opportunity for individuals to identify the strengths that they may have previously called upon to make choices and bring about change in their lives, and to understand how these strengths could be utilised in the current context to plan for new journeys and create positive experiences.*

*As a result, new journeys were planned and undertaken including an overnight trip to the Blue Mountains with a stay at the Palais Royale, attending a two night camp at the Department of Parks and Recreation as part of the Social Justice Program which included kayaking, archery and toasting marshmallows over the campfire, and a day out to the theatre to see the Phantom of the Opera.*

*Participants commented that they never thought that these things were possible and the experience has led on to participation in new activities. One participant who was previously street homeless for thirteen years is seeking to join a local archery club after being exposed to new recreational activities.*