

**Submission  
No 105**

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

**Organisation:** Metro MRC

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28<sup>th</sup> February 2014

Legislative Council  
NSW Legislative Council Select Committee on Social, Public and Affordable Housing

Thank you for the opportunity to have input into the Inquiry into Social, Public and Affordable Housing in NSW.

Southern Sydney Tenants Advice and Advocacy Service, a project of Metro MRC and Canterbury City Community Centre have co-ordinated a response from local community agencies who provide a range of family, tenancy and settlement services to residents living within the Canterbury local government area.

In lodging this submission we also acknowledge and support the submissions made by NCOSS – their pre-budget submission on 2014/15 (PBS) regarding housing [ncoss.org.au/content/view/8427/100/](http://ncoss.org.au/content/view/8427/100/). And also support the submission made by the NSW Tenants Union.

Yours sincerely,

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# A response from Canterbury Community Agencies to the Auditor-Generals Report

## “Making the best use of public housing”

*“Housing has been and remains one of the most crucial issues. It has to emphasise that appropriate housing plays a critical role in the successful integration of refugees, humanitarian entrants and migrants into Australian Society. Not long ago Canterbury City Council was declared a Welcome Zone for Refugees and humanitarian entrants. That declaration was the result of many Sudanese, Sierra Leonians, Somalis, Iraqis and many other refugee communities settling in this City. Those refugees had been able to build and establish safe and supportive networks that are very essential to their settlement.*

*But unfortunately securing affordable and suitable housing in the Canterbury LGA has, indeed, become a hard-to-get commodity; in both the public and private markets and in particular the public one (the wait list is well over 15 years!?). This real fact has been driving and forcing many people to relocate and resettle in many other inappropriate areas; leaving their safety net of community networks and supports !?*

*Notwithstanding. It has not been all gloomy! ...Last year I had 5 Canterbury families resettled by the HNSW in Surry Hills, Riverwood, Guildford, Merrylands and Granville. The feedback has been a mixed bag....Missing the services, missing neighbourhood, community support, activities etc. But happy as financial burden eased down”*

*Comment by long-term settlement worker Atef Hamie*

## **INTRODUCTION**

This submission has been prepared by Canterbury City Community Centre and Southern Sydney Tenants Advice and Advocacy Service, a project of Metro Migrant Resource Centre.

**Canterbury City Community Centre (CCCC)** is a multi-purpose non government community based organisation situated at Lakemba NSW which provides services and programs across four local government areas in Sydney's inner west and south west. We provide a range of activities in our immediate community through the Lakemba Neighbourhood Centre project.

**Southern Sydney Tenants Advice and Advocacy Service** is a project of MetroMRC that is funded by NSW Fair Trading to provide tenancy advice and advocacy for tenants. We assist tenants within the private rental market, those living in social housing and those residing in boarding houses and caravan parks. We are funded to provide tenancy assistance throughout the southern Sydney region, and this includes the Canterbury LGA.

This submission to the senate enquiry has been prepared in collaboration with a number of community agencies who work across the Canterbury LGA with families, many of whom experience stress and distress and much of which derives from housing stress. Agencies across the Canterbury LGA have noted that housing stress has been a common experience of clients for many years and is having a detrimental impact on family health and wellbeing. In 2009 as part of the Canterbury Child and Family Interagency a Housing Subcommittee was formed to document issues of housing stress experience by local families. A report titled, "Housing Families and Children" was produced and highlighted the connection between housing stress and more specifically rental stress, in exacerbating existing disadvantage and the long term detrimental effects on children.

In addition, the report confirmed the anecdotal experiences of local workers and the unique set of circumstances in Canterbury LGA that made local families and children particularly vulnerable to housing stress.

The 2011 Census statistics identified that local areas within Canterbury LGA had:

- High levels of CALD families – 48.1% across the LGA are born overseas, increasing to 57.6% in suburbs such as Lakemba and Wiley Park.
- Relatively low incomes – Household Gross Weekly median income figures for Lakemba is \$858, compared to Greater Sydney which is \$1447.
- Very high levels of private rental accommodation in old block units – the percentage of housing being rented in Lakemba/Wiley Park is 49.2%, this is still nearly 20% higher than in Greater Sydney at 31.6%.
- Densities of children 0-4 years old that are amongst the highest in Australia.
- Canterbury LGA scores 922.0 on the SEIFA index of disadvantage, making it the 3<sup>rd</sup> most disadvantaged LGA across Metropolitan Sydney.

*Australians for Affordable Housing* have reported that suburbs within the federal electorate of Watson - namely Lakemba, Campsie, Punchbowl and Wiley Park – have the highest levels

of housing stress within Australia. Shelter NSW also identified that suburbs within Canterbury recorded the highest loss of affordable rental accommodation. According to the 2011 Census, only 10% of private renters in Lakemba now pay less than \$250 per week compared to 74% who paid less than \$200 per week in 2006.

Since the release of "Housing, Families, Children Report " in 2009, local agencies have continued to report that nothing has changed. In fact things have got worse for local families, as their desire to remain in the area for cultural and social reasons, connections to schools and other services, is becoming more and more difficult as rents continue to rise. Families are often 'downsizing' to stay in the area, reducing from a 3 bedroom to 2 bedroom unit with several siblings sharing 1 bedroom or families sharing an apartment to reduce housing cost. Reports from workers indicate that large families continue to live in overcrowded accommodation and none have been offered affordable accommodation through public or social housing. This correlates with the HNSW website on public housing waiting times. According to that website as at June 2013 the last offer of four bedroom accommodation to a wait-list applicant was made in June 2011.

The concerns about high density living for low income families in the 2009 Report still hold. The Listening@ Lakemba community consultations, household survey and forum conducted in 2011 by CCCC asked over 350 residents what their top concerns were and to prioritise these. Housing was identified as the second biggest priority for residents, with the lack of low cost and suitable housing, high rent, rent auctions, poor maintenance of unit blocks and lack of understanding of their rights as tenants identified as major issues of concern. Residents identified that for optimum family health and well being, high density, low cost housing needs to also provide adequate green space, as well as community and recreational facilities. Housing Policy statements should acknowledge this issue as it is critical to the health and wellbeing of families, especially the physical, social and cognitive development of children

## ***REPORT***

The key theme throughout the NSW Auditor-General's Report "Making the best use of public housing" is that public housing is in decline. It views public housing as a scarce resource that is characterised as:

- not addressing current demand - only meets 44% of social housing need is met in New South Wales
- public housing stock is ageing and not fit for purpose
- there is an increasing shortfall between the supply of and demand for public housing, stating that 30% of households do not match the size of the dwelling they occupy and there are 8000 tenants waiting for offers of transfers to more suitably sized properties.

The report does mention that HNSW has a range of other products for applicants not placed in public housing. Whilst not specifying what those products are, it is inferred that the report is referring to programmes such as Rentstart and Start Safely. The report states that around 34000 applicants are assisted with such products each year. This is in stark contrast

with the provision of public housing, where the report continually notes the decline in public housing stock and ultimately that the number of applicants offered housing each year is declining.

The report does not make specific recommendations as to how Housing NSW should address the challenge. However it does appear to endorse a range of policy options that could assist in addressing the unmet, including:

- Increasing the stock of one and two bedroom units by replacing older three bedroom stock with smaller villa or selling off stock to raise funds;
- Continuing to see its role as providing housing for those most in need, such as 'single people who have more difficulty paying the rent'

### ***THE RESPONSE TO THE REPORT FROM THE CANTERBURY PERSPECTIVE***

Community workers in the Canterbury local government area have long identified that the lack of affordable housing not only causes stress and distress to families, but that the resulting stress and distress impacts on the effectiveness of the programmes provided.

We agree that there is a significant and pressing shortfall in the supply of public housing. However we do not agree with the position of the report which appears to advocate increasing the supply of smaller accommodation at the expense of larger accommodation suitable for families is an appropriate use of public housing resources.

We also do not agree that the other products offered to applicants not placed in housing do not resolve their housing need. It is our experience that families invariably rent small two bedroom units leading to overcrowded housing or rent very poor quality housing that is uninhabitable or with serious mould issues. These experiences are then exacerbated by the insecurity of tenure within the private rental market.

We have provided a range of case studies that show the difficulties experienced by our clients in meeting their housing needs, and also in addressing their needs in relation to health, family relationships and security.

#### **Case 1**

The client is a single parent with 5 children ranging in age from 1 year to 18 years. The mother had experienced domestic violence and was approved for assistance under the Start Safely Programme. She was told she could seek a property up to \$530 per week.

At that rate the only properties she could access were two bedroom units. Even if houses were available at \$530 per week she was competing against other applicants who were in paid employment. She found housing – a two bedroom infested with cockroaches and mould.

The assistance provided did not meet her immediate or long term housing needs and had a negative impact on the health and wellbeing of her children. Had there been an adequate supply of public housing she could have been allocated a 4 bedroom dwelling within her

community, enabling her to work with the Family Support Service to develop and implement a long term plan that would have provided stability and security for her children.

### **Case 2**

A refugee family with five children all under 6 years is renting on older house with outstanding maintenance issues for \$570 per week.

The family has decided to rent a house as opposed to a cheaper two bedroom unit as the mother is worried about her children falling from a window. There are no cheaper houses on the private rental market, and alternate housing for a 3 bedroom house starts at around \$650 per week. The family pay 65% plus of their income on housing. If the family were in public housing the rent would be around \$195 per week, and the family could afford to buy better food and allow the children to participate in sport.

### **Case 3**

The family has 5 children ranging in ages from 2 to 12. One of the children has a disability.

The father works casually as a builder. Although this assists in the short term with their cash flow, the casual employment means they go without an income at times. It also means that for the short periods the father is working their average income is too high to qualify for public housing.

Their income is irregular and the family rent a two bedroom unit so that during periods with no work, they can afford to pay the rent. However it does mean the family lives in extremely overcrowded housing. The mother and girls sleep in one room, while the boys and their father sleep in the other room. The living arrangement is not ideal, and in addition to the impact on wellbeing due to overcrowding, it also means the child with the disability is compromised as there is insufficient space to provide for therapy.

### **Case 4**

A family with three children with one girl aged 16 and two boys aged 10 and 7.

All three children share one bedroom. The parents value education and have bought a bed with desk attachment so that their daughter can have space to study.

The father is in casual employment but was recently retrenched. The family come from New Zealand and receive very little Centrelink payments. They are not eligible for public housing and their only option is to rent a two bedroom unit.

### **Case 5**

A single mother with two children decides to separate from her partner due to domestic violence and a strong desire that her children should not be exposed to domestic children.

She sought housing that she could afford, but nothing was forthcoming from public, community or affordable housing. Her only option was to rent the granny flat the rear of

her partner's parents' home. She feels that her safety is still at risk and her children are still exposed to domestic violence.

FACS has a child protection policy and the outcome in this matter is inconsistent with housing policy.

### **Case 6**

The family are migrants from northern Africa. The family complement includes the two parents plus seven children.

Initially they rented a two bedroom unit but were ultimately evicted because of the overcrowding. The family lost custody of their children following the eviction, but the children were returned when the family secured a larger private rental property. Whilst residing in the flat the family could meet all their financial commitments and were never behind with their rent or utility accounts. Now in the bigger house they are constantly struggling to pay the rent and other accounts.

The family have been on the HNSW waiting list for over ten years. They have seen friends with smaller families housed even though they have been on the list for a short period. This family know now they will never be housed by HNSW, because they have 7 children.

### ***WHAT WE WOULD LIKE TO SEE***

#### **Invest in public housing**

Increased investment in public housing and building of more 3+ bedroom stock.

Increased affordable housing: not just 2 bedroom but larger family dwellings: here we can include that in Canterbury LGA new developments are predominantly 2 bed units; are not affordable for the local community and do not meet needs of local families

The planning of affordable and social housing is responsive to the needs of specific locations. Canterbury is characterised by a high number of large families on a low income, large numbers of people from a culturally and linguistically diverse backgrounds that have strong social and cultural connections to the area, high numbers of private renters, overcrowding and lack of social housing.

Consider changes to tenancy legislation so that tenants on private rental market and have greater security and greater access to a minimum building standard.

#### **Consider changes to tenancy legislation so that tenants on the private rental market have greater security and better access to a minimum building standard.**

We support the issues raised in the submission by the NSW Tenants' Union that outlines changes needed to tenancy legislation.

Specifically we agree with issues raised in relation to no grounds terminations, greater freedom of choice (particularly in regards to pets and decorating), reforms as to rent increases and occupancy agreements for all marginal renters.



### **Consider improved implementation of planning instruments and objectives**

In the State Plan for NSW 2021 Regional Action Plan for Eastern Sydney and the Inner West, the plan acknowledges, “The high cost of housing within Eastern Sydney and the Inner west means there is limited accommodation for lower income earners and that rents in the Greater Sydney region have risen by over 40 per cent in the last five years.” The report also highlights the need to provide more affordable housing options in the Eastern Sydney and Inner West Region by working with local government to develop local housing strategies to provide additional housing opportunities close to established centres to take benefit of local services and infrastructure.” We request that given the issues raised in this report that the Affordable Housing Taskforce work with Canterbury City Council to drive new planning policies for delivering affordable housing that meet community needs and respect local character, particularly the need for 3 bedroom dwellings.

In addition the NSW 2021 State Plan has a number of goals including Goal 13 to “Better protect the most vulnerable members of our community and break the cycle of disadvantage.” The strategy identified to achieve this is ...”improving coordination across government agencies and key community stakeholders in child, youth and family networks to deliver flexible, accessible and responsive services to vulnerable children, young people and families”. The frustration of workers on the ground is that this collaboration is not happening, and instead there are conflicting policies, lack of coordination between government departments and the discrepancy between the rhetoric and what actually happens. This in turn is not supporting vulnerable families but further increasing their disadvantage and social disconnection.