

INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE HOUSING

Organisation: Southern Cross Community Housing

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23 April 2014

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

Dear Sir/Madam,

We are pleased to have this opportunity to put a submission to the Select Committee on Social, Public and Affordable Housing.

I have attached our Submission for consideration.

Yours sincerely

Marg Kaszo
CEO



Southern Cross Community Housing

Building Community Futures

**SUBMISSION TO NEW SOUTH WALES LEGISLATIVE COUNCIL
INQUIRY INTO SOCIAL, PUBLIC & AFFORDABLE HOUSING 2014**



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EXECUTIVE SUMMARY

In 2014, the New South Wales Legislative Council initiated an Inquiry into Social, Public and Affordable Housing. The Terms of the Reference of the Inquiry are set out in Appendix A.

Southern Cross Community Housing is a Member of the New South Wales Federation of Housing Associations, and supports the representations made by the New South Wales Federation of Housing Associations in their Submission to the Inquiry into Social, Public and Affordable Housing dated 28 February 2014, and the Federation's Final Report 'Tenanted Property Transfers: Towards a community housing industry preferred approach to managing future property transfers in NSW' dated April 2014.

However Southern Cross Community Housing wishes to add to the Submissions made by the New South Wales Federation of Housing Associations to strengthen that Submission, and to make individual representation on behalf of the communities Southern Cross Community Housing serves in the Shoalhaven, Eurobodalla and Monaro regions of New South Wales.

The Vision of Southern Cross Community Housing is to build strong futures for communities as the leading affordable housing provider in South Eastern New South Wales. Southern Cross Community Housing currently manages approximately 1100 dwellings in the Shoalhaven, Eurobodalla and Monaro regions and in 2014 celebrates its 30 Year Anniversary in the Shoalhaven.

Southern Cross Community Housing has achieved substantial milestones particularly over the last five years including solid asset growth, a development program utilising NRAS funding and debt facility, a highly sustainable repairs and maintenance program, the development of a highly skilled Board of Directors and team of staff and the expansion of strong local partnerships with Government and non-Government organisations and local suppliers.

This Submission addresses many Terms of Reference of the Inquiry and highlights the challenges faced by the communities it serves. Some of these challenges include high unemployment levels, low income levels, a high Aboriginal and Torres Strait Islander population in certain areas, an ageing population and lack of ageing in place options, low vacancy rates in both private and social housing properties, limited youth housing, crisis housing and limited supported accommodation.

Southern Cross Community Housing urges the Inquiry to endorse a vision for social and community housing which will result in the Government providing Community Housing with clear directions for increasing housing provision over the coming years.

Southern Cross Community Housing has considerable experience in the management of whole of location tenanted transfers and Southern Cross Community Housing, along with other community housing providers, supports the continuation of the program to transfer tenanted properties from public housing to community

housing providers, which Southern Cross Community Housing believes will greatly improve the current level of housing service in some regional New South Wales communities.

In addition, Southern Cross Community Housing has achieved considerable growth without the transfer of any Title from the State Government by using sound financial management practices. However if Title is transferred, Southern Cross Community Housing has access to a competitively priced debt facility structured to provide a funding profile that will permit the organisation to deliver new residential dwellings with the support of the increased income from the transferred properties.

Control of assets also enhances the ability to redevelop and reconfigure the housing stock to meet local needs.

Southern Cross Community Housing also supports the continuation of the NRAS program. Without some level of government contribution from the State and Commonwealth in the form of NRAS or other funding models, the ability of Southern Cross Community Housing to continue to expand the supply of social and affordable housing is severely constrained.

Southern Cross Community Housing looks forward to assisting the New South Wales State Government to meet the future housing needs of the communities we serve.

INTRODUCTION | SOUTHERN CROSS COMMUNITY HOUSING

The Vision of Southern Cross Community Housing ('SCCH') is to build strong futures for communities as the leading affordable housing provider in South Eastern New South Wales.

SCCH is a non-profit community based social enterprise, managed by members of the local communities in which we operate and focused on long-term community investment.

SCCH is a member of the New South Wales Federation of Housing Associations and part of a network of 32 housing associations operating throughout New South Wales. SCCH achieves NSW Class 1 Registration annually.

Community Housing organisations receive government grants to lease, purchase and build properties.

SCCH manages approximately 1100 dwellings including social and other types of affordable housing, assisting people on low and moderate incomes in the Shoalhaven, Eurobodalla and Monaro Local Government Areas.¹ SCCH provides homes for 2,296 people.²

SCCH works in partnership with Local, State and Federal Government to adopt Affordable Housing Strategies for the regions in which we operate. We also form partnerships with a range of other community stakeholders including builders, contractors and suppliers as well as a wide range of Government and non-government community support agencies.

A winning combination of highly skilled and professional Staff and Board, responsible, accountable, effective financial and organisational management and the effective and efficient use of resources and assets has enabled us to continue to provide our tenants with excellent housing services, and achieve an excellent reputation in the business communities in which we operate.

SCCH has been operating for 30 years in the Shoalhaven, and between 2015-2016, SCCH will achieve 30 years of operation in Eurobodalla and the Monaro Local Government Areas.

The provision of affordable, appropriate housing to people on low to moderate incomes including those with high needs continues to be the highest priority for SCCH. We believe that the provision of affordable housing improves the health, education and employment outcomes for tenants and therefore builds stronger communities.

¹ See Appendix B - SCCH Property Portfolio 2014.

² Number of people housed as at 15.4.14.

SCCH has achieved substantial milestones over the last five years. The following are highlights of those milestones.

Asset Growth Milestones

- Debt equity Affordable Housing project – Old Southern Road, Nowra. Completed under budget by \$209,000 in 2008.
- Delivery of the Stimulus Package maintenance funding within 2.5 months in 2009.
- Transfer of “Whole of Location” properties in Ulladulla from Housing New South Wales to SCCH. 168 tenanted properties were transferred, which is 99% of properties within a 12 month period in 2009.
- Transfer of “Whole of Location” properties in Cooma from Housing New South Wales to SCCH. 117 tenanted properties were transferred. Again 99% of properties were transferred within a 12 month period in 2011.
- Development of 20 NRAS4 properties in the Eurobodalla Local Government Area, including tenders, construction and new financing arrangements. Project completed on time and within budget.
- Management of 176 Stimulus properties, including tenancy allocation under National Homelessness Strategy, in the Shoalhaven and Eurobodalla Local Government Areas.
- Feasibility studies for redevelopment sites in Ulladulla for CAPMH division.
- Opening of 26 NRAS4 funded Affordable Housing dwellings at Worrigeer February 2014.
- Development of 19 NRAS4 funded Affordable Housing dwellings at Yalwal Road, Nowra (scheduled to open May 2014).
- Increase of skills of staff and Board Members and improved administration systems to match growth in assets.

Partnership Development Milestones

- ❖ Mergers with Eurobodalla Community Housing in 2008 and Monaro Tenancy Scheme in 2009 have been a resounding success from all perspectives – tenants, staff, implementation models and ongoing working relationships.
- ❖ Financing opportunities and ethical investment through partnership with Bendigo Bank, Nowra.
- ❖ Strong relationship developed with the Commonwealth Bank for debt financing of NRAS projects and ongoing loan facilities.
- ❖ Growth and recognition of Blue CHP.
- ❖ Many new partnerships developed including Rosa Women’s Refuge and Nowra Women’s Housing Company, Care South and NEAMI, Richmond Fellowship, Brighter Futures, Phams and Mission Australia. SCCH now has partnerships with 80 Government and non-Government agencies supporting 450 tenants.

Existing strengths & strategies for expanding the provision of Social and Affordable Housing

SCCH's current strategies address the key objective of expanding housing services via increased development opportunities. SCCH covers the Shoalhaven, Eurobodalla, Monaro regional areas, a large geographic area. Property transfers in key regional areas of need will continue to be pursued.

Development opportunities will continue to be explored and the adoption of the New South Wales Federation of Housing Associations' Proposal 16 for *"The NSW Government to include an affordable housing supply target for NSW in the forthcoming Planning Policy"* would allow more targeted planning for SCCH.³

The continual improvement of SCCH development skills is also part of our improvement program. The involvement and support of Local Government in the four Local Government Areas is actively being sought for partnership opportunities.

In addition, the adoption of other key proposals outlined in the New South Wales Federation of Housing's Submission is highly recommended. These proposals include:

Proposal 14

"The NSW Government to include in the revised planning legislation provisions to enable local government to mandate developer contributions for affordable housing, or a contribution to affordable housing offsite, be retained in the new planning system".

Proposal 17

*"The NSW Government to work with the community housing industry and local government to develop guidelines for the use of Voluntary Planning Agreements which are designed to ensure good outcomes for developers, housing providers and the community".*⁴

If adopted, these proposals will enhance this important strategy for Local Government support of SCCH.

The previous target size for 2012 for the management of 1,000 households was reached by August 2011. There are opportunities for further housing to meet need and the options to achieve that are within the capabilities of the organisation.

SCCH has the ability to manage growth in properties in an effective and responsive manner. The organisation has effectively and efficiently managed the transfer of 168 properties in Ulladulla and 117 properties in Cooma, the merger with Eurobodalla Community Housing and the Monaro Tenancy Scheme and the delivery of 60 properties either completed or nearing completion in the Shoalhaven and Eurobodalla. In most cases this has been achieved ahead of the expected timeframe and in all cases within budget. The delivery of further housing in a well managed and efficient manner indicates that SCCH is a strong well run organisation capable of such growth.

³ Proposal 16. NSW Federation of Housing Associations 2014(1), p.48.

⁴ Proposals 14 & 17. NSW Federation of Housing Associations 2014(1), p.48.

ADDRESSING THE TERMS OF REFERENCE

SCCH supports the representations made by the New South Wales Federation of Housing Associations in their Submission to the Inquiry into Social, Public and Affordable Housing dated 28 February 2014, and the Federation's Final Report 'Tenanted Property Transfers: Towards a community housing industry preferred approach to managing future property transfers in NSW' dated April 2014. However SCCH makes the following separate Submissions with regards to relevant items in the Inquiry's Terms of Reference.

Terms of Reference: 1(a)&1(c) Projections of future social, public and affordable housing supply and demand to 2020 and data regarding the link between the lack of appropriate social, public and affordable housing in New South Wales and indicators of social disadvantage

Affordable housing challenges and social disadvantage - Shoalhaven, Eurobodalla and Monaro Local Government Areas

The challenges faced by the regions in which SCCH operates are more fully set out in Appendix C attached. However some key housing and social disadvantage issues facing the communities we serve are highlighted as follows:

The Shoalhaven & Eurobodalla Regions

Specific challenges faced by the Shoalhaven and Eurobodalla include:

- High unemployment levels;
- Low income levels;
- An ageing population;
- High Aboriginal and Torres Strait Islander population;
- High numbers of long term unemployed;
- Low availability of suitable housing designed for ageing in place;
- High waiting periods for public and community housing (generally 5-10 years plus);⁵
- Inability of those on low incomes to access appropriate housing close to services;
- Low vacancy rates in both private and social housing properties;
- Limited youth housing, crisis housing and supported accommodation;
- Low levels of support for public housing tenants in Eurobodalla.

Monaro

The challenges faced by Monaro region include:

- Ageing population;
- Limited housing for youth, crisis accommodation and low levels of supported housing; and
- Low availability for suitable housing designed for ageing in place.

⁵ See Appendix D - Expected Waiting Times for Social Housing 2013.

Terms of Reference 1(c): Social service integration necessary to support tenant livelihoods and wellbeing

SCCH agrees that social service integration is necessary to support tenant livelihoods and wellbeing, and the provision of safe, affordable and sustainable housing is the cornerstone of building stronger individuals and communities.

SCCH has developed and implemented many strategies to improve tenants' livelihoods and wellbeing, and particularly strategies to support tenants in sustaining their tenancies.

Partnerships with Government and non-Government community services providers

SCCH has developed an extensive network of partnerships with 80 organisations to support 450 tenants in sustaining employment activities and/or their tenancies.⁶ Some of these partners include:

- Womens' crisis refuges;
- Youth refuges;
- Mental health support agencies such as the Richmond Fellowship;
- Early childhood intervention programs such as Brighter Futures.

SCCH also actively participates in local and regionally based focus groups such as Homeless forums, community services Interagencies, anti-poverty groups, mental health delivery programs and Council task forces.

Community Development Activities

Another key factor in social service integration has been the development of a range of community development activities including:

- The establishment of a Tenant Advisory Committee which provides advice and ideas about how to improve the quality of lives of tenants and service delivery to them;
- The funding of a Community Development Officer position from 2011 to initiate activities that engage tenants in the community and improve their quality of life;
- The funding of a Communications Officer position from 2014 to highlight the achievements of tenants in the community and raise the profile of SCCH and community housing in the regions we serve;
- The continual improvement of the annual Tenant Survey to capture a range of feedback including service delivery, but also identifying tenants suffering extreme social disadvantage and finding solutions to address their disadvantage;
- The awarding of annual Tenant Education Scholarships to primary and secondary students as well as older tenants in the Shoalhaven, Eurobodalla and Monaro regions to assist tenants to gain educational qualifications;

⁶ See Appendix E – SCCH's Community Partners.

- The development of an annual Community Grants Scheme to SCCH tenant groups to develop support groups and/or recreational activities that create a sense of community;
- The delivery of the *'Rent-it Keep it'* Program in the Shoalhaven from 2013 to assist tenants in sustaining their tenancies in partnership with support organisations and delivery of the Program to clients of other support agencies including drug and alcohol programs, Aboriginal and Torres Strait Islander services and others to assist clients in sourcing private rental properties and sustaining tenancies;
- The development of *'Yard Assist'*, a tenant volunteer based project assisting frail-aged tenants or tenants with a disability to maintain their gardens in the Shoalhaven (Pilot Project to be released in other regions shortly);
- Establishment of the Homeless & Affordable Housing Task Force for the Shoalhaven in 2014;
- The development of *Path2Home* Homelessness Resource Multimedia Project in 2013-14 in the Shoalhaven, Eurobodalla and Monaro regions including hard copies of Directories, phone apps and a Website;
- The development of the *Footprint* series of DVD's to explain the value of Community Housing and assist Tenants in understanding their rights and obligations in order to better sustain their tenancies.
- Adoption of an Aboriginal Housing Strategy to assist Aboriginal and Torres Strait Islander people to access and sustain community housing tenancies.

Case Studies

The success of SCCH's community development and social integration initiatives is described in the following case studies where initiatives have contributed to tenants' employment or educational activities, and/or assisted in sustaining tenancies and wellbeing.

CASE STUDY

COMMUNITY HOUSING SUPPORTS TENANTS' LIVELIHOODS & WELLBEING

THE HORTON FAMILY*

Wanda, her husband Bob and 3 year old daughter Lisa relocated from Goulburn to Batemans Bay in 2001, because Lisa's health could not tolerate a cold climate. Lisa suffers from a rare and severe form of Downs Syndrome, along with a multitude of other health conditions.

Bob and Wanda had their own business in Goulburn, running a transport company. They had a mortgage on their own home in Goulburn.

Once in Batemans Bay, Bob secured employment locally however Wanda could not work as she was needed to be a fulltime carer of Lisa. The family initially secured their own private rental home in Batemans Bay, spending approximately 50% of their income on rent and resulting in considerable housing stress.¹ The family initially received no financial assistance in respect of Lisa's care.

In 2003 the family were encouraged to apply for public housing assistance by the Department of Ageing, Disability & Home Care who were then supporting Lisa.

From 2003 to 2007, the Horton family moved three times to different private rental homes subsidised through public housing. Each time the family were forced to move because the owner sold the property and/or it became unsuitable for Lisa's physical needs. During this time, Lisa's health deteriorated significantly and she had to undergo major surgery. Bob was let go from his employer because of all the time taken off work to care for Lisa. The Hortons incurred major expenses because of Lisa's health including travel and accommodation costs for surgery in Sydney. In addition other personal care items for Lisa cost between \$120 to \$200 per week. The Hortons were still spending a large proportion of their income on rent.

In 2005, Lisa's health finally stabilised and Wanda gained part-time work of 20 hours per week as a Supervisor at a major supermarket. Wanda had a successful career in this role prior to Lisa being born. Bob could not work as Lisa still needed a carer to be available 24 hours per day.

In September 2007, the Head Lease ran out on yet another private rental property through public housing and no other suitable private rental property could be sourced in time. The Horton family were at their lowest point, stressed and desperate to find a suitable home for Lisa.

A chance meeting between Wanda and Kerrie Preo, the Manager of SCCH's Eurobodalla Offices, led SCCH's Eurobodalla Manager to pursue all avenues to find the Horton's a permanent home through community housing rather than general public housing, and a week later, SCCH offered a home to the Horton family.

The Horton family reside permanently in that home which has been extensively modified with SCCH's approval to accommodate Lisa's physical needs. SCCH also approved the construction of a pool for Lisa, gifted by the Make A Wish Foundation to assist in Lisa's physical therapy.

The years of stress are now gone for the Horton family and Wanda commented that as Lisa does not accept change well, it was a great upheaval for Lisa to move houses so many times. It was also extremely stressful to try and find somewhere suitable to live. Wanda was continually checking the mailbox for letters terminating their Leases.

Lisa is now in Year 10 and attends a local High School. In 2012 Wanda started part-time work again, this time securing an excellent job with the public service. Wanda commented:

"The ability to work is because we've got permanency and don't have to go anywhere. When you're not working and you have financial problems you're stressed and worried all the time. Having the permanency of the house you know that Lisa has everything she needs. There is no anxiety for Lisa because she's not going to have to move house. It's like our own home forever and there is the security because it's your home base. It's one less thing to worry about."

The Hortons still face continuing challenges however they are no longer suffering housing stress as the proportion of their income spent on rent has fallen below 30%. Bob is also able to do a small amount of casual work when it is available but is mostly needed as Lisa's carer.

Wanda is not only employed part-time, but she is able to give back to the community. In 2013 Wanda was nominated by SCCH and awarded a New South Wales Carer's Award and now gives advice to the Federal Government on a Carers' Strategy and other Government initiatives for carers in Australia. Wanda is also undertaking qualifications to further her career in the Public Service. SCCH congratulates Wanda, Bob and Lisa on all their achievements, and will continue to support them in all their endeavours.

**Pseudonyms used*

¹ 'Housing stress' is determined as resulting from a situation where the average rent for a low income household, consumes more than 30% of household income. Net Balance 2011 (CHFA/PHA). 'The Social Value of Community Housing in Australia'.

CASE STUDY

SCCH ANNUAL COMMUNITY GRANTS SCHEME SUPPORTS SOCIAL SERVICE INTEGRATION & WELLBEING

The Ritchie Street Tenant Support Group was established by the tenants to provide social support to the residents. Since its creation in 2011, the Tenant Support Group have held many social and charitable events for the benefit of tenants and the wider community.

In 2011, SCCH initiated an Annual Community Grants Scheme to SCCH tenant groups to develop support groups and/or recreational activities that create a sense of belonging and community.

The Ritchie Street Tenant Support Group have been regularly awarded a SCCH Community Grant, and with these funds, together with other community donations, some of their achievements include:

- Awarded the SCCH Community Spirit Award 2011;
- Melbourne Cup and Mothers and Fathers Day events;
- Christmas celebrations for tenants including the gifting of a Christmas hamper to each tenant;
- Other social events and outings;
- Support for other Community Events including the Shoalhaven Anti-Poverty Week annual event;
- Christmas toy fund raising drive for Shoalhaven Hospital's Children's Ward;
- Regular tenant newsletters;
- Production of a Recipe Book; and
- General social support activities for fellow tenants including assisting tenants with high need.

SCCH's Annual Community Grants Scheme is an important tool in developing social capital and community capacity to achieve social service integration and support tenants' wellbeing.

CASE STUDY

'YARD ASSIST' SUPPORTS SOCIAL SERVICE INTEGRATION & WELLBEING

BOB & MARY*

Bob and Mary are SCCH tenants and recipients of SCCH's volunteer based gardening and mowing service called 'Yard Assist'. Bob and Mary both love their garden, especially the vegetable plot they used to have. The garden, edges and lawns were always immaculate and they were so very proud of their outdoor creation in their SCCH home. Bob now says that poor health and age have unfortunately led them down the track of not being able to look after their garden anymore.

Bob says that 'Yard Assist' has completely taken the pressure off, especially where the financial burden is concerned. They have been able to make a donation when they can afford it but still know they can receive the service even when money is tight.

When we checked in with Bob to see how the 'Yard Assist' team were looking after himself and his wife Mary, he was full of praise. Bob commented 'They have cut back, cleaned, mulched, weeded and re-potted all of our beautiful orchids. They are a friendly team.' While volunteers are making a difference in the yards, their presence also offers social contact for people who are alone. They are a link for people who are isolated through disabilities or age. The volunteers are able to take that little bit more time for a chat and get to know people and make the connection.

It is not only the recipients of 'Yard Assist' who benefit from the service. The volunteers also enjoy helping people. Elsie*, a volunteer supervisor commented 'So many people tell us how much they love having us come to help around their yards and gardens. We don't just do lawns, we also have volunteers who just want to work in people's gardens.'

SCCH's 'Yard Assist' Program is an important tool in developing social capital and community capacity to achieve social service integration and support tenants' wellbeing. 'Yard Assist' is also an important Program which assists tenants in sustaining their community housing tenancies.

**Pseudonyms used*

CASE STUDY

2014 SCCH EDUCATION SCHOLARSHIP RECIPIENT

KELLY*

Kelly is a 49 year old Indigenous SCCH tenant and is from the Stolen Generation. Kelly became a tenant through the Nowra Womens' Housing Scheme in 2012 and eventually SCCH were able to offer Kelly a home in a new NBESP unit in the Shoalhaven. SCCH also works in partnership with Waminda Aboriginal Health & Wellbeing Organisation to support Kelly.

Recently SCCH's Housing Support Officer became aware of a Certificate III Business Course being offered through a local Community College. SCCH's Housing Support Officer identified that Kelly would be a good candidate for such a program and arranged a meeting for Kelly to discuss the Course with the Housing Support Officer.

At first Kelly doubted her abilities to undertake the Course due to her lack of computer skills, however SCCH's Housing Support Officer arranged a meeting between Kelly, the College's Vocational Training and Education Manager and the Housing Support Officer.

The meeting was very successful and a strong partnership developed between SCCH, Waminda and the Community College to encourage and support Kelly to commence the Course in April 2014.

SCCH awarded a Tenant Education Scholarship to Kelly to pay for the cost of the Course and other Course related expenses. This also includes paying for Kelly to undertake a computer course to give her the skills needed to undertake the Certificate III Business Course.

At the completion of this course Kelly will be issued with Certificate III in Business, a Nationally Accredited Qualification. It is then hoped that Kelly will secure employment in an office environment - something which Kelly has always hoped to do and has never had the opportunity to achieve.

SCCH wishes Kelly all the very best and will continue to support Kelly in her journey.

SCCH wishes to thank Waminda and the Bomaderry Community College for partnering with SCCH to support Kelly.

SCCH is committed to developing innovative practices which assist Aboriginal and Torres Strait Islander people to acquire and sustain appropriate, longterm affordable housing, and engage in initiatives to improve their livelihoods and wellbeing.

SCCH is also committed to providing annual Tenant Education Scholarships to support tenant livelihoods and wellbeing.

**Pseudonyms used*

Terms of Reference: 1(d)Maintenance and capital improvement costs and delivery requirements

SCCH has developed and implemented a 40 year Asset Management Plan which ensures a self-sustaining and self-sufficient maintenance and capital improvement model. This enables us to deliver an excellent service and feedback from Tenant Surveys indicates a high approval rating for our repairs and maintenance service.⁷

SCCH also utilises local contractors at competitive rates to deliver excellent service. This also supports local economies.

SCCH ensures that we:

- Distinguish between different sorts of repairs and maintenance;
- Comply with the legal requirements of the Residential Tenancies Act, the Home Building Act, the Disability Discrimination Act and other relevant laws and codes
- Comply with the Community Housing Standards and the Housing Associations Code of Practice;
- Maximise the useful life of our housing stock;
- Can provide our tenants with homes that are safe, comfortable, in good repair and of an acceptable and appropriate standard;
- Have a repairs service that is efficient, effective, reliable and timely;
- Involve tenants in planning and monitoring our repairs service;
- Minimise our spending on responsive repairs and maximise spending on planned and preventative maintenance;
- Spend maintenance money and approve work fairly; and
- Can secure the best contractors and achieve value for money and fix problems with the service where required.

CASE STUDY SCCH REPAIRS & MAINTENANCE

Southern Cross Community Housing conducted cyclical maintenance for 1,783 properties in the last two financial years, including the replacement of kitchens, carpets and major painting works. The organisation also conducted major upgrades to 365 properties including those in the Cooma-Monaro region, associated with the Property Transfer Program from public housing to SCCH. The organisation also undertook 53 renovations to properties requiring modification for tenants with a disability.

Cyclical maintenance and upgrades as well as modifications to properties to assist tenants with a disability, have shown steady growth over the previous year, as SCCH increases its housing stock, continues to maintain or improve the quality of existing housing stock and responds to the changing needs of tenants.

SCCH provides repairs and maintenance on a fee for service basis to the CAPMH division for the Capital properties provided to the Specialist Homeless Services from Nowra to the Victorian border. SCCH provides good value, good service and utilises local contractors for this work. SCCH has also provided CAPMH with three feasibility studies for the redevelopment of sites currently managed by SCCH. This involved an evaluation of suitability of the site, and financial viability.

⁷ SCCH 2013 Tenant Survey indicates that 91% of Tenants were satisfied with our repairs and maintenance service.

Terms of Reference: 1(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

Southern Cross Community Housing urges the Inquiry to endorse a vision for social and community housing which will result in the Government providing Community Housing with clear directions for increasing housing provision over the coming years. SCCH supports the New South Wales Federation of Housing's proposal for the release of the Social Housing Policy for consultation and ensure that it leads to an explicit statement regarding the growth and further diversification of community housing in the future.⁸

SCCH also supports the establishment of a regular advisory forum to facilitate the direct engagement by government with community housing providers. We see this as an important role in achieving a strong partnership with government to improve the delivery of social and affordable housing.

SCCH, along with other community housing providers, supports the continuation of the program to transfer tenanted properties from public housing to community housing providers.

For example, SCCH has considered the current level of housing service provided to the tenants of the Eurobodalla region, and believes that this is currently inadequate and could be greatly improved with the transfer of the management from public housing to SCCH. SCCH has considerable experience in the management of whole of location tenanted transfers, having successfully achieved this in the Cooma-Monaro and Ulladulla regions. Both transfers resulted in improved services for tenants and increased tenant satisfaction rates, including better access to other services.

SCCH can procure a competitively priced debt facility structured to provide a funding profile that will permit SCCH to deliver new residential dwellings, with delivery fast tracked via the redevelopment of a number of transferred residential dwellings and our current expertise in property development, with the support of the increased income from the transferred properties.

SCCH has achieved considerable growth without the transfer of any Title from the State Government, by utilising surplus funds, competitive bank facilities and well managed developments.

However, SCCH supports the transfer of Title for properties already managed, especially in localities where the properties consist of all of the social housing provision in the area. If transferred, this will give SCCH further access to funds and ability to leverage, as well as the ability to utilise its local networks to achieve the best planning outcomes.

Control of the asset also enhances the ability to redevelop and reconfigure the housing stock to meet local needs.

SCCH also supports the continuation of the NRAS program. Without some level of government contribution from the State and Commonwealth in the form of NRAS or other funding models, our ability to continue to expand the supply of social and affordable housing is severely constrained.

⁸ NSW Federation of Housing Associations 2014(1), p.36.

Terms of Reference: 1(g)(v) Ongoing funding partnerships with the Federal Government such as the National Affordable Housing Agreement

The following Case Study outlines the benefit of funding partnerships with the Federal Government such as NRAS and other initiatives.

CASE STUDY

NRAS – BUILDING COMMUNITY FUTURES IN EUROBODALLA

Background¹

The natural beauty of Eurobodalla, the 'land of many waters', masks a growing housing affordability crisis for asset poor older people, families, young people and members of the Indigenous community.

Eurobodalla faces many affordable housing challenges including:

- A rapidly aging population;
- A high rate of private renters receiving Commonwealth Rental Assistance;
- A restrictive median house price precluding 90% of first home buyers from purchasing a home;
- A lower proportion of public housing than the New South Wales average;
- A high unemployment rate.²

Further, demand outstrips supply for 1 and 2 person households and adaptable dwellings and there is currently a 5-10 year waiting time for social housing 1 and 2 bedroom units, with a total of 343 Applicants on the Social Housing Register for all housing in Eurobodalla.³

These challenges mean that those at the most risk of housing stress are private renters on a low income.

National Rental Affordability Scheme

In 2013, SCCH injected \$7.2 million into the Eurobodalla economy with the construction of 20 dwellings through NRAS4 funding in 3 separate geographical locations within the Eurobodalla LGA. This initiative housed 56 people from a diversity of backgrounds with an average yearly income of approximately \$800,000 in total. The profile of people housed includes young working families, single working parents with children, working grandparents, adults and children with a disability and their carers, Indigenous families and the frail aged.

The ability to secure stable, affordable housing allows a diverse range of people to engage in employment, educational and other endeavours that attract and keep them in regional areas and allow them to contribute to community life and the local economy.

From another perspective, each year in Eurobodalla, through its social and affordable housing initiatives, SCCH engages approximately 15 local Eurobodalla contracting businesses contributing to the indirect employment of 45 tradespeople, and spending \$115,000 directly on repairs and maintenance annually.

SCCH contributes a further \$500,000 annually towards Council and water rates and rents paid to private owners to lease properties to social housing tenants. SCCH also employs staff directly in Eurobodalla and contributes \$215,000 annually in staff wages and office rent.

Aside from capital funds, SCCH's economic investment in Eurobodalla annually amounts to over \$800,000 and this investment is fully sustained by the rental income paid by the diversity of people we provide homes for in Eurobodalla.

The National Rental Affordability Strategy, National Economic Stimulus Program, social housing and other recent Government initiatives, are efficient, effective and sustainable social initiatives that contribute to long term community investment. These initiatives not only provide affordable housing solutions, but contribute to the sustainability and futures of local communities with the financial and other contribution people with safe, affordable, long term accommodation make to the community.

Southern Cross Community Housing is privileged to be involved and support the continuation of these initiatives as well as other innovative models which solve the growing affordable housing challenge in Australian regional communities.

¹ Background housing and community profile data source: Judith Stubbs & Associates, Draft Eurobodalla Housing Strategy, January 2008.

² 6.4% in the Eurobodalla in September 2013 compared to the national unemployment rate of 5.75%. Source: Australian Bureau of Statistics, Labour Force Survey, Catalogue Number 6202.0, September 2013.

³ NSW Department of Family & Community Services, Expected Waiting Times for Social Housing 2013 – Overview.

Terms of Reference: 2 That, in conducting the Inquiry, the Committee note the recommendations of the 2013 report of the Audit Office of New South Wales entitled “Making the best use of Public Housing”.

According to the New South Wales Auditor-General’s Report 2013, significant findings included:

- Social housing in New South Wales cannot meet need now or in the future;
- Housing New South Wales faces many challenges in maintaining its social housing stock;
- There is a policy decision to transfer Title and social housing stock to community housing which has not occurred. The Auditor-General stated that these policy decisions will have a positive impact on addressing longterm problems facing social housing in New South Wales.⁹

SCCH and many other experts have provided evidence to this Inquiry that community housing assists in meeting the present need for affordable housing, and importantly can assist in meeting future needs, particularly if more social housing properties are transferred to the management of SCCH and other community housing providers, and/or if Title to New South Wales social housing properties is transferred to SCCH in the regions we serve to enable leveraged growth.

Further, as community housing is also able to use its local presence and connections to link tenants with their neighbours and communities, community housing providers such as SCCH can achieve greater social integration for their tenants.¹⁰

SCCH submits that these recommendations will assist in making better use of public housing to address current and future affordable housing needs.

⁹ New South Wales Auditor-General 2013.

¹⁰ NSW Federation of Housing Associations 2014(1), p.13.

CONCLUSION

SCCH has demonstrated excellence in the field of community housing over the last 30 years, and has developed a highly sophisticated understanding of the challenges facing the communities we serve.

SCCH is therefore well positioned to provide recommendations to the Inquiry which it hopes will assist the New South Wales Government to develop a vision for community housing which will increase the provision of affordable housing over the coming years.

Some key recommendations in this Submission include the growth of the transfer of Housing New South Wales properties to community housing providers which will allow SCCH to better serve particular regional communities. Further, transfer of Title will allow SCCH to deliver new residential dwellings and redevelop and reconfigure existing housing stock to meet local needs.

SCCH also supports the continuation of the NRAS program and other State or Commonwealth Government funding models. Without future government contributions, the ability of SCCH and the community housing sector to continue to expand the supply of social and affordable housing will be severely constrained.

SCCH looks forward to clear policy directions from Government that can support increasing housing provision over the coming years to enable the Government and the community housing sector to plan for the future to meet the growing need in our communities.

SCCH supports this Inquiry and its role in recommending policy direction for the future and thanks the Inquiry for the opportunity to have input into its considerations.

APPENDICES

APPENDIX A

TERMS OF REFERENCE NSW LEGISLATIVE COUNCIL INQUIRY INTO SOCIAL, PUBLIC & AFFORDABLE HOUSING

Set out below are the Terms of Reference of the Inquiry.

1. That the Select Committee inquire into and report on demand for social, public and affordable housing and in particular:
 - a) Projections of future social, public and affordable housing supply and demand to 2020
 - b) Data regarding the link between the lack of appropriate social, public and affordable housing in New South Wales and indicators of social disadvantage
 - c) Housing design approaches and social service integration necessary to support tenant livelihoods and wellbeing
 - d) Maintenance and capital improvement costs and delivery requirements
 - e) Criteria for selecting and prioritising residential areas for affordable and social housing development
 - f) The role of residential parks
 - 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 including, but not limited to:
 - i. policy initiatives and legislative change
 - ii. planning law changes and reform
 - iii. social benefit bonds
 - iv. market mechanisms and incentives
 - v. ongoing funding partnerships with the Federal Government such as the National Affordable Housing Agreement
 - vi. ageing in place, and
 - h) Any other related matter.
2. That, in conducting the Inquiry, the Committee note the recommendations of the 2013 report of the Audit Office of New South Wales entitled "Making the best use of Public Housing".

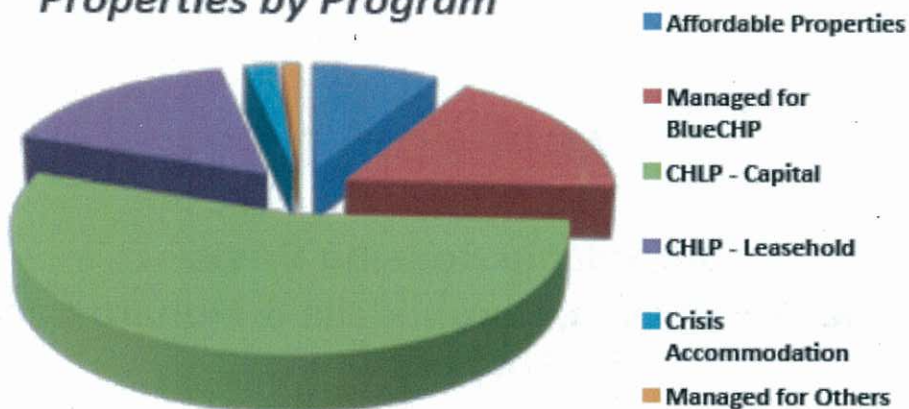
APPENDIX B

SOUTHERN CROSS COMMUNITY HOUSING

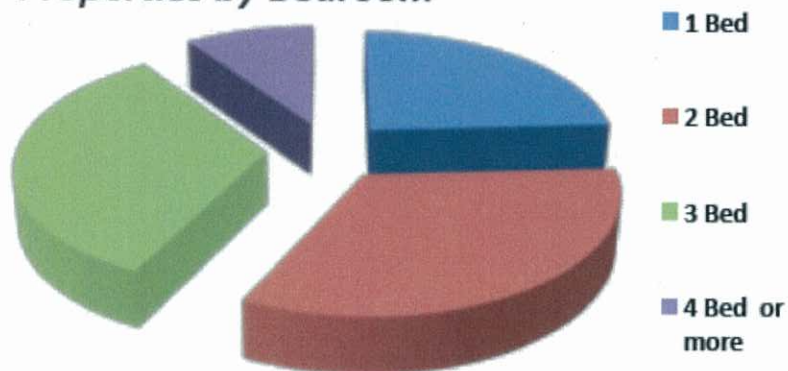
PROPERTY PORTFOLIO 2014

TOTAL PROPERTIES 1,110

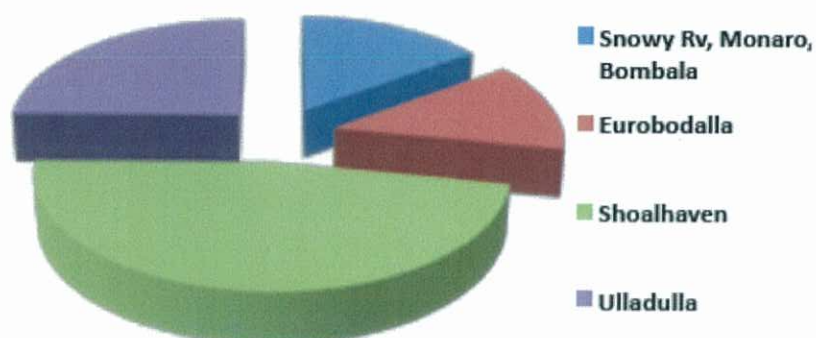
Properties by Program



Properties by Bedroom



Properties by LGA



APPENDIX C

Affordable Housing Crisis in the Shoalhaven, Eurobodalla & Monaro Local Government Areas

APPENDIX C

Affordable Housing Crisis in the Shoalhaven

Shoalhaven Housing Context

In the Shoalhaven key housing issues for the community include:

- The Shoalhaven has a high number of residents in housing stress. It has a high number of CRA recipients in housing stress, low and moderate income earners in rental stress and low and moderate income purchasers in housing stress. However, like the rest of Australia, the Shoalhaven has more renters in stress than purchasers in stress.
- There are significant numbers of people living permanently in caravans in the Shoalhaven which further underscores the issue of housing stress. Most are reliant on a pension or benefit and are therefore vulnerable. These residents are at risk of losing their housing if there is any move from long term to short term sites or redevelopment of the caravan parks/manufactured home estates.
- The fact that a significant proportion CRA recipients in housing stress in the Shoalhaven are on the Disability Support Pension and Aged Pension and that there are many older people living permanently in caravan accommodation in Shoalhaven suggests there are insufficient affordable housing opportunities for disabled and older lower income earners. Housing for disabled people and older people needs to be well located in relation to services, facilities and transport as well as accessible for those with mobility problems. More purpose built aged housing, or greater housing diversity, including accessory dwellings or granny flats, particularly targeted to lower income earners is required to meet the housing needs of older lower income Shoalhaven residents.
- There is a need for more one bedroom, studio and boarding house style accommodation to assist in meeting the needs of the community through different stages of the housing life cycle and particularly for young people and elderly people on lower incomes. The fact that the majority of CRA recipients in housing stress in Shoalhaven are single person households suggests the need for more one bedroom stock.
- The lack of affordable housing for purchase for low and moderate income earners. Purchase affordability is tight across Sydney and coastal New South Wales and there is a rapidly growing proportion of low and moderate income purchasers in housing stress in Shoalhaven. There has been a significant recent decline in the proportion of housing for purchase in the Shoalhaven that is affordable for lower income earners, to the point that it is now extremely difficult for lower income earners to find affordable purchase opportunities in Shoalhaven. There is also the question of whether lower income earners are able to compete with higher income earners for affordable properties, suggesting the need for affordable purchase opportunities to be targeted. It is also a reflection of the relative lack of housing diversity.

Shoalhaven Housing & Population Data

Key findings from this analysis show that:

- Population in the Shoalhaven areas has increased since 2006 ,to 92806 in 2011, and is projected to be 98,338 by 2013 and 134,768 by 2036.
- Both Worrigeer suburb and Nowra/Bomaderry and surrounds have an Indigenous proportion of the resident population that is larger than average for NSW.
- In the 2011 Census, households renting properties 10.3% were in housing stress, i.e. paying more than 30% of their household income on rent.
- There is a higher level of unemployment in the Shoalhaven (8%) than in the rest of Regional NSW (6%) or the total of NSW (6%).
- Based on the Valuer Generals and RBB data, only 14% of those on very low incomes could access the private rental market, a drop of 2% since 2010 and no very low income earners could access the home purchase market - this has been the case since December 2010 to the report statistics of September 2012.
- The Shoalhaven LGA is listed on the Centre for Affordable State analysis as has a moderately high level of need in this locality.

APPENDIX C

(Continued)

Affordable Housing Crisis in Eurobodalla

Eurobodalla Housing Context

The Eurobodalla LGA is listed on the Centre for Affordable State analysis as have a moderately high level of need in this locality.

A Housing NSW Market review of the Eurobodalla LGA shows:

- Insufficient housing diversity, particularly in smaller bedroom stock to meet the needs of the community. With at least 73.1% of all dwellings being three or four bedrooms in Eurobodalla, yet 64% of all CRA recipients in housing stress are single persons households, this suggests a lack of smaller affordable dwelling in the private rental market.
- Significant numbers of people living permanently in caravans in Eurobodalla indicates that there is insufficient affordable housing to demand. ABS regards marginal residents of caravan parks as part of the homeless population.
- Target group of aged pensioners are poorly catered for, and the market report suggests that more purpose built aged housing, or greater housing diversity, are needed to meet housing needs of older lower income Eurobodalla residents.
- The lack of affordable housing for purchase in the Eurobodalla for low and moderate income earners also put pressure on the local rental housing market.

The common waiting list for social housing currently has 459 applications on the waiting list for Eurobodalla, however, in areas of low vacancy need is often not expressed by applications on the waiting list.

Eurobodalla Housing and Population Data

Eurobodalla is a region in New South Wales, Australia. Eurobodalla has a population of 35,741 people and 25.75% of its occupants live in rental accommodation. The median listing price for houses is \$427,000 and this has changed 1.66% over the past year and changed -4.33% over 2 years. The current Vacancy rate in the Eurobodalla is 4.82% less than the 5.59% for the total of New South Wales.

Eurobodalla has a significantly higher rate per 1,000 persons of private renters receiving Commonwealth Rental Assistance (CRA) than for NSW and surrounding LGAs. 2011 Census data indicates that 90% of very low-income private renters were in housing stress in Eurobodalla, and 62% of low income private renters with in housing stress which equates to 1,473 low-income private renting families.

There is a relatively low proportion of public housing in Eurobodalla compared with the NSW average (2.9% compared with 4.8% of stock), which significantly limits the housing options for low-income families in the LGA.

APPENDIX C

(Continued)

Affordable Housing Crisis in the Monaro Local Government Area

MONARO HOUSING CONTEXT

Cooma

It is acknowledged that the population of this area is relatively static, and therefore the provision of social housing should be on-going, but not necessarily increasing.

The needs analysis utilises Cooma Monaro Shire Council Social Plan.

This plan endorses the need for affordable housing in the Cooma Monaro region. Its summary of issues sees "limited youth and male specific crisis accommodation, transitional housing from crisis to permanent housing, limited housing for older people, and appropriate housing for younger people and affordable housing in outlying villages".

Much of the public housing stock was built in the 1950's and Housing NSW recognises the need to dispose of some housing due to its age. The provision of social housing under this program would assist the Department with this process, as the new stock could be used to assist with the relocation of those tenants.

Snowy River

The Snowy River Shire Council Social Plan 2005-2009 identifies:

"a chronic shortage of appropriate, affordable year round rental housing. This is a well documented and ongoing issue in Jindabyne, due largely to the competing demand for accommodation from the tourist market. The phenomenon of landlords offering only short term leases during the summer in order to maximise the high returns of winter rents is quite widespread and has been a feature of the housing market for many years. Those housing units which are available for year round rental are often unsuitable for long term and/or family use, being designed primarily for short term holiday accommodation."

Cooma Monaro Housing Data

The Monaro region encompasses the areas administered by Bombala, Snowy River and Cooma-Monaro Shire Councils.

In Cooma-Monaro, 24.01% of occupants live in rental accommodation. The median listing price for houses is \$292,500 and this has increased by 2.63% over the past year and by 2.15% over 2 years. At December 2013 vacancy rate is 4.46%, the total New South Wales vacancy rate is 5.59% of housing rental stock.

Cooma Monaro Data retrieved from the Database on the Local Government Kit from Centre of Affordable Housing shows that based on the Census data of 2006, 85% of very low income renters were in housing stress, and 40% of low income household renters were in housing stress. Only 11% of moderate income households were in rental stress, but 20% of house in home purchase were in housing stress.

Annual rents to June 2010 had increased by 7% for both 2 bedroom flats and 3 bedroom houses in the past year.

The configuration of the housing stock in Cooma as per the NSW Local Government Kit database shows that 91.2% of the housing stock was a separate housing with only 4% being identified as flats, yet the population is clearly aging (increasing by 8-9% annually (Source: ABS; Projections – Department of Planning- NSW Statistical Local Area Populations Projects 206-2036) and the need for 1 and 2 bedrooms properties is on the increase. Larger families are also disadvantaged, with only 2 x 4 bedroom homes available as part of our spot check.

Snowy River Housing Data

Snowy River Shire Council in its circular to Ratepayers of 8 October 2010 lists the challenges facing the community as “Ensuring appropriate and affordable housing is available for everyone, including young families and older residents”.

Population Trends show an increasing population for this area of approximately 9% per annum over the next twenty years. (Dept. of Planning Local Area Population Projections)

Valuer General and RBB Data show that only 15% of stock is affordable for very low incomes compared to 33% of the rest of NSW in 2010, and only 30% of stock is affordable for low income households compared to 60% in the rest of NSW in 2010.

APPENDIX D



Expected Waiting Times for Social Housing 2013 - Overview

ALLOCATION ZONE	ALL SOCIAL HOUSING RESIDENTIAL PROPERTIES (as at 30 June 2013)					APPLICANTS HOUSED IN 12 MONTH PERIOD (as at 30 June 2013)			APPLICANTS ON HOUSING REGISTER (as at 30 June 2013)			EXPECTED WAITING TIME FOR GENERAL APPLICANTS ON THE HOUSING REGISTER				GENERAL APPLICANTS LAST HOUSED DATE			
	BEDROOMS					Priority	General	TOTAL	Priority	General	TOTAL	BEDROOM ENTITLEMENT				BEDROOM ENTITLEMENT			
	Studio/1	2	3	4+	Total							1	2	3	4	1	2	3	4 Plus

Illawarra Shoalhaven

ST KAMA	21	17	42	6	86	0	3	3	0	40	46					OCT 2012	APR 2013	APR 2013	JUN 2013
S10 SHELLHARBOUR	261	378	1039	273	1951	31	25	56	20	586	606					JUN 2013	JUN 2013	JUN 2013	JUN 2013
S11 NOWRA	242	417	677	169	1505	91	53	144	32	576	608					MAY 2013	JUN 2013	MAY 2013	JUN 2013
S12 ULLADULLA	61	65	89	24	239	11	4	15	41	170	211					SEP 2012	JAN 2013	OCT 2011	JUL 2011
S15 WOLLONGONG CITY	1018	1771	1197	170	4156	95	177	272	28	1082	1111					JUN 2013	JUN 2013	APR 2013	JAN 2013
S16 SOUTH WOLLONGONG	537	951	1319	257	3064	46	174	220	21	642	663					JUN 2013	JUN 2013	JUN 2013	JUN 2013
S20 BERRY	0	3	4	0	7	0	1	1	1	6	7					MAY 2013	MAR 2012		
S23 HELENSBURGH	0	5	31	2	38	1	1	2	1	17	18					OCT 2012	DEC 2010	DEC 2010	
S24 HUSKISSON	22	4	0	0	26	2	1	3	8	25	33					NOV 2011	OCT 2011		
S29 SHOAL-HAVEN HEADS	17	1	3	0	21	2	3	5	1	4	6					JUN 2013	APR 2013	SEP 2010	JUL 1997
S31 SUSSEX INLET	0	16	0	0	16	2	0	2	0	18	18					NOV 2009			
Illawarra Shoalhaven Total	2,169	3,628	4,451	993	11,151	281	442	723	154	3,166	3,320								

Southern NSW

S1 BEGA VALLEY	64	71	90	29	254	5	16	21	5	92	101					MAY 2013	MAY 2013	OCT 2012	JUN 2013
S2 BOMBALA	4	4	6	2	16	0	1	1	0	1	1					NOV 2012	JUL 2012	FEB 2013	MAY 2011
S3 COOMA	49	32	53	11	145	12	11	23	8	48	48					MAY 2013	DEC 2012	JUN 2013	MAR 2013
S4 CROOKWELL	0	10	11	0	21	0	2	2	0	3	3					APR 2013	JUL 2013		
S5 GOULBURN	184	173	340	91	788	33	12	45	13	351	364					JUN 2013	JUN 2012	JUN 2012	JAN 2011
S6 GUNNING	0	0	1	0	1	0	0	0	0	1	1							AUG 2010	
S8 MULWAREE	0	0	0	0	0	0	0	0	0	0	0								
S9 QUEANBEYAN	130	241	401	99	871	46	12	58	17	249	266					JUN 2013	SEP 2013	MAY 2013	AUG 2009
S13 SNOWY RIVER	0	0	1	1	2	0	0	0	0	0	0							JUN 2012	MAY 2010
S14 TALLGANDA	1	5	5	1	12	0	0	0	0	2	2					JUL 2011	JUL 2013	DEC 2010	NOV 2010
S17 YASS	5	27	52	14	98	3	0	3	7	31	34					NOV 2012	MAR 2011	AUG 2011	JAN 2009
S18 BATEMANS BAY	89	77	94	26	286	34	4	38	23	198	221					JUN 2013	FEB 2012	JUN 2011	AUG 2011
S19 BERMAGUI	13	0	6	2	21	1	2	3	4	6	13					JUN 2013	APR 2013	NOV 2010	FEB 2013
S21 DELEGATE	0	0	0	0	0	0	0	0	0	0	0								

S22 EDEN	8	22	102	16	148	6	5	11	5	43	48					JUN 2011	JUN 2013	MAY 2013	APR 2013
S25 JINDASYNNE	0	0	7	3	10	1	1	2	1	1	2							JUN 2013	JUL 2010
S26 MERIMBULA	13	7	14	3	37	1	3	4	4	35	43					JUN 2013	MAY 2012	JUN 2012	SEP 2010
S27 MORLIYA	36	30	60	15	141	8	2	10	11	63	84					FEB 2012	JUN 2012	JAN 2013	APR 2010
S28 NAROOMA	33	26	34	6	101	3	3	6	6	36	42					FEB 2013	MAY 2012	JUL 2011	SEP 2012
S30 BLINGENDORE	0	0	0	0	0	0	0	0	0	0	0								
Southern NSW Total	549	725	1,279	321	2,874	147	74	221	108	1,165	1,273								

Legend for Expected Waiting Times Bands

	Up to 2 years
	2 to 5 years
	5 to 10 years
	10+ years
	No properties

APPENDIX E

SOUTHERN CROSS COMMUNITY HOUSING

COMMUNITY PARTNERSHIPS

SHOALHAVEN, EUROBODALLA & MONARO REGIONS

Aboriginal Medical Services
All Saints Community Care
Anglicare (Eurobodalla)
Australian Red Cross
Australian Red Cross (Young Parents Program)
Baptist Community Care
Barnes, Nerolie
Barnardos Australia Brighter Futures Program (Cooma)
Campbell Page (Eurobodalla)
Care South
Catholic Community Services
Catholic Health Care Squalor Program
Community Options (Illawarra)
Department of Attorney General & Justice - Community Justice Centre (Parramatta)
Cooma Challenge
Department of Ageing Disability & Home Care - Shoalhaven
Department of Ageing Disability & Home Care - Cooma
Department of Ageing Disability & Home Care - Batemans Bay
Department of Ageing Disability & Home Care - Illawarra
Department of Family & Community Services - Nowra
Department of Family & Community Services - Weja Program (Nowra)
Disability Trust
Drug & Alcohol in Pregnancy & Parenting (DAPPS)
Eurobodalla Shire Council - Community Services Department
Family Support Service (Nowra)
Family Support Service (Milton-Ulladulla)
Family Support Service (Eurobodalla)
Family Support Service (Monaro)
Flagstaff Employment Services
Greater Southern Area Health Service - Mental Health Service (Batemans Bay)
Habitat
Headspace
Illaroo Health Services
House with No Steps (Shoalhaven)
Housing New South Wales
Interchange
Mackillop Family Referral Service (Cooma)
Mission Australia Brighter Futures Program
Mission Australia (Cooma)
Monaro Crisis Accommodation Service
Moruya Women and Children's Service
Murra Mia
Myimbarr
New South Wales Police Force (Shoalhaven)
New South Wales Trustee and Guardian (Wollongong)
Nowra Women's Housing
Oolong House
PHAMS (Nowra & Ulladulla)
The Public Guardian - Department of Attorney General Justice (Sydney)
R.A.F.T. (Resourcing Adolescents & Family Teams)
Rosa Refuge
Richmond PRA (Regional Head Office)
Richmond PRA (Ulladulla)
Richmond PRA (Eurobodalla)
Richmond PRA (Cooma)
Salvation Army (Nowra)
Schizophrenia Fellowship of NSW - Helping Hands/RRSP
Shoalhaven Community Options
Shoalhaven Hospital - Occupational Therapy Services
Shoalhaven Youth Accommodation
Southern Shoalhaven Youth Services (Ulladulla)
St Vincent de Paul Society - Compeer Service Wollongong
St Vincent de Paul Society - John Purcell House (Nowra)
St Vincent de Paul Society (Ulladulla)
LegalAid (Shoalhaven)
South Eastern Sydney & Illawarra Area Health Service - Mental Health Homeless Project (Shoalhaven)
South Eastern Sydney & Illawarra Area Health Service - Mental Health Services (Shoalhaven)
South Eastern Sydney & Illawarra Area Health Service - The Junction Rehabilitation Unit (Nowra)
South Eastern Sydney & Illawarra Area Health Service - Ulladulla Mental Health Centre
South Eastern Sydney & Illawarra Area Health Service - Whole of Family Team Child & Adolescent Mental Health
Staying Home Leaving Violence Program (Shoalhaven)
The Hub Youth Services (Cooma)
Ulladulla Community Resource Centre
Waminda South Coast Women's Health
Wollongong Refuge Program (HAP)
Workways Australia Limited (Cooma)
YWCA (Domestic Violence Team) (Shoalhaven)

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