

**Submission  
No 78**

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

**Organisation:** Western Sydney Community Forum Inc

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**Submission to the NSW Parliamentary Inquiry into  
Social, Public and Affordable Housing  
February 2014**



To whom it may concern:

Western Sydney Community Forum would like to endorse the *Regional Development Australia – Sydney’s* comprehensive submission to the Inquiry into Social, Public and Affordable Housing and also make some recommendations ourselves. WSCF is represented on the RDA-S Management

Western Sydney Community Forum is the regional peak for community sector in Greater Western Sydney. We have a membership base of over 200 community organisations from across the GWS region – together they would interface with more than 500,000 people annually. Affordable Housing is one issue that continually surfaces for residents in the region. Local State MPs tell us that 90% of their visits from constituents are regarding access to affordable housing. The WS LGAs of Auburn, Fairfield, Liverpool and Canterbury Bankstown have the highest levels of housing stress in Australia.

Western Sydney Community Forum sees that the solution to the housing shortage has to be approached from the supply side. We would like to make the following specific recommendations:

- State government is recommended to develop a formal plan, with numerical targets, to increase the supply of social and affordable housing in NSW over the next four years. This should be developed on a cross-portfolio basis within the NSW government and in partnership with the Federal Government.
- State Government is recommended to promote shared housing ownership: through the creation of shared equity schemes for medium income earners in public housing. The NSW Government is requested to work with and support community housing providers to fully develop shared equity initiatives. Government is requested to actively participate in these initiatives, with ongoing engagement and open exploration of areas in which they could provide practical support and resources and where possible, new projects developed.
- State Government is recommended to increase land supply: This means planning for the release of land by setting state and local targets, with plans to have 15 years land supply and surplus government land for affordable housing projects.
- State Government is recommended to advocate to increase First Home Owners Grants for low and medium income earners and also make it eligible for participants of shared equity schemes.
- State Government is recommended to lower state taxes on housing developments: Taxes make up 44 per cent of the price of a property. A Centre of International Economics report found that taxes accounted for \$267,879 of the average total dwelling cost of \$639,533.

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State Government is recommended:

- to reduce the cost of new land development by cutting property taxes, and fund infrastructure through debt borrowing,;
  - to lower or eliminate Infrastructure Tax for residential tenants as it is for commercial tenants. As per the RDA-S submission, the tax burden is contributing to a dwelling supply shortfall in NSW tipped to reach a deficit of 55,000 houses in 2014, according to QBE Insurance Group's report *Australian Housing Outlook 2013-1016*. Also the introduction of GST on settlements has severely affected the viability of developments.
- State Government is recommended to invest to increase the role of housing community sector, investing in up-skilling the leadership of the community housing sector and enabling them to be more entrepreneurial in their efforts to increase affordable housing.
  - State Government is recommended to explore market mechanisms and incentives such as *Convert to Rent* to the volume of affordable housing by providing financial assistance to property owners to help convert vacant or unused space into rental units to provide affordable housing to low income earners.
  - State Government is recommended to explore the development of social benefit bonds for affordable housing.
  - Federal Government ongoing partnership with State on the National Affordable Housing Agreement is essential. State Government must actively pursue this partnership.

Many thanks for this opportunity to contribute. I can be contacted on \_\_\_\_\_ or \_\_\_\_\_

Yours Sincerely,

Mary Waterford,  
Executive Officer,  
Western Sydney Community Forum Inc.  
February 25<sup>th</sup> 2014