Regional Perspectives on Housing and Homelessness

Shelter BRIEF # 60

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Executive Summary

Through 2016, Shelter NSW convened a series of 17 workshops across the State aimed at gathering grass-roots intelligence on the current state of housing and homelessness systems in New South Wales. In all, 180 people participated in these workshops, drawn mainly from the housing and homelessness services system and related support organisations.

The workshops posed two key questions – what housing and homelessness issues are you facing in your communities, and what should be done to address these issues?

Participants described an extremely difficult environment for low income and high need individuals and households. For most, home ownership is out of the question while the private rental market is unaffordable, insecure and often inappropriate. The social housing system, which provides high quality affordable rentals for people on low incomes, is heavily oversubscribed and only the highest need individuals and families can access it after going through a complex and often confusing application and assessment process.

The key issues identified in the workshops are summarised in Figure A below.

There are regional variations to this picture. In some regional areas the private rental market is not as pressured, although everywhere it is difficult to access for people on low incomes, especially those who experience issues beyond affordability such as mental illness, domestic violence or family breakdown. Some locations have plenty of low cost housing, but few jobs or services. There are particular dynamics in busy tourist destinations where housing is easier to access in the quiet months, but in short supply during peak tourist seasons.

Some people are more vulnerable than others. Single people, including sole parents, have more serious struggles with housing affordability than couples. People with disabilities, mental health conditions, addictions or family problems are more vulnerable. There are particular difficulties facing young people and older people. And people from Aboriginal or CALD backgrounds face extra cultural barriers and various levels of discrimination.

Figure A:
Issues at a Glance

In this pressured housing environment, there is a lot of demand on homelessness services and other support services to support high need people and help them find housing. These services face issues of coordination and communication, difficult and highly competitive funding processes, and an increasing demand from funding bodies that they do more with less.

Workshop participants had plenty of ideas as to what to do about these issues. At the big picture policy level they re-iterated many proposals which have been the subject of recommendations and campaigns by peak housing organisations in recent years. These policy proposals are summarised in Figure B.

Figure B:
Key Reform Proposals

Inclusionary Zoning	Must be designed to bring real affordable housing benefits
Tax Reform	Negative gearing, land tax, capital gains tax, stamp duty
Increased social housing	Financial sustainability, stock transfer, mixed tenure
Tenancy law reform	Secure tenure, TICA restrictions
Hybrid tenures	Shared equity, home ownership support
Improved homelessness services	Secure funding, fix Temporary Accommodation

At the same time, they highlighted a range of local initiatives that either already exist in some locations, or could be implemented without major policy changes. There were many of these, but essentially they revolve around four key themes, as shown in Figure C.

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Figure C:
Local Service Improvements
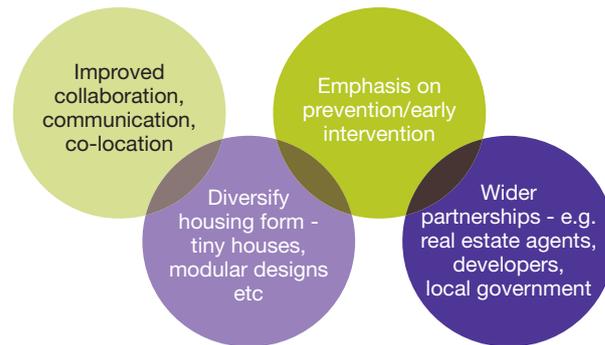
These themes were evident in a wide range of specific local initiatives, some funded and initiated by government, others by local agencies or networks of agencies. There were also some which were discussed in multiple locations but which would require regulatory or funding support to implement.

To seriously address housing and homelessness we need major reforms to improve the affordability of housing overall, and to significantly expand the stock of social and affordable housing. Without this, the serious structural problems in our housing markets will remain unresolved and this will continue to cause real suffering for vulnerable individuals and families. However, while we work for these large-scale reforms we need to not be blind to the many small, local level initiatives which can provide a more responsive service to high need households, improve communication and collaboration between services, expand the range of housing and support options and help prevent homelessness before it becomes entrenched.

1. Introduction

In this section we provide a brief outline of the project – the purpose of the project, processes followed and the people involved.

1.1 Purpose of the Project

Shelter NSW is the state's peak advocate for housing justice. Shelter unites the voices of low-income tenants and non-profit organisations working on their behalf. It conducts research and education on housing issues, and advocates to government to make the housing system work better for those on low incomes.

In 2016, Shelter engaged 99 Consulting to conduct a series of workshops across New South Wales. The purpose of these workshops was to identify the impacts of broad housing policy settings across the spread of regions in NSW. The workshops aimed to get feedback from people working on the ground in these communities as to whether the current suite of interventions in housing by governments (especially the State government) in New South Wales is improving the efficiency of housing markets and promoting social equity. To this end the workshops explored three key questions.

- What are the most important housing and homelessness issues facing people in their communities?
- Who in their communities is facing the most difficulty in accessing housing?
- What practical changes do they think would make a difference to this situation?

Ultimately, this project sought to provide a "reality check" for both the NSW Government as it sets and revises housing policy and for Shelter itself as it advocates for policy change. It did this by asking people "at the coalface" – those who work day-to-day with people who experience homelessness or housing stress or who live in social housing and who see the effects of policy on the lives of their clients.

1.2 Workshop Attendance

The location of the workshops was based around the regional structure of the NSW Government's Department of Family and Community Services (FACS), which carries the main responsibility for social housing and homelessness policy and service delivery. As at the start of 2016 this department operated through 15 regions[1], as follows:

- Northern Sydney, taking in the metropolitan areas north of the Harbour
- Sydney, taking in the central city and inner southern suburbs
- South-Eastern Sydney, taking in the southern coastal and hinterland areas of the city
- Western Sydney, taking in the northern half of Sydney's western suburbs.
- Southwestern Sydney, made up of the southern part of the Western Suburbs area
- Nepean Blue Mountains, stretching from Penrith up through the mountains and west to the Lithgow area
- Central Coast, which covers the areas to the north of Sydney centred around Gosford and Wyong
- Hunter New England, which stretches from Newcastle in the South up through the New England Tableland to the Queensland border
- Mid North Coast which takes in the coast areas based around Port Macquarie and Coffs Harbour
- Northern NSW, which takes in the far north coast and northern rivers area from the Clarence Valley up to the Queensland border

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[1]   These regions have since been reorganised into a smaller number of larger geographical areas.

- Western NSW, which centres around the population centres of Dubbo, Orange and Parkes and stretches inland to the Queensland border.
- Far West, which covers the remote Western parts of the State with its main centre in Broken Hill
- Murrumbidgee, which covers the south-western part of the State including Wagga Wagga, Griffith and the Hay Plain
- Illawarra Shoalhaven which covers the urbanised areas to the south of Sydney, centred around Wollongong
- Southern NSW, which includes the southern coast of NSW down to the Victorian border and inland to the ACT border.
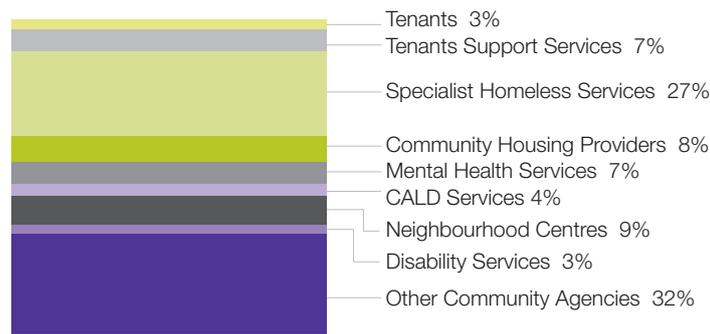
Some of these regions cover very large geographical areas and it was impossible within the time and resources available to hold workshops that would be accessible for everyone. In general we chose to hold workshops in the largest population centre of each region, although we ended up holding two workshops in the Hunter New England region, one in Newcastle at the southern end of the region and one in Armidale to the north. We also scheduled a second workshop in the CBD for organisations in the Sydney region. In addition, we took the opportunity to run a shortened form of the workshop at the Tenants' Advice and Advocacy Service network meeting held in Armidale on November 10. Table 1 lists the workshop locations for each region.

Table 1:
Workshop Locations

Region	Workshop Location
Central Coast	Gosford
Far West	Broken Hill
Hunter	Newcastle
New England	Armidale
Illawarra Shoalhaven	Wollongong
Mid North Coast	Coffs Harbour
Murrumbidgee	Wagga Wagga
Nepean Blue Mountains	Penrith
Northern NSW	Lismore
Northern Sydney	Chatswood
South-Eastern Sydney	Hurstville
Southern NSW	Queanbeyan
Southwestern Sydney	Liverpool
Sydney	Ashfield
Sydney	CBD
Western NSW	Dubbo
Western Sydney	Parramatta

Overall, the seventeen workshops were attended by 180 people, with attendance varying between workshops – the smallest involved three participants, the largest 24. Although there were variations to this, in general workshops regions more distant from Sydney were better attended than the metropolitan and near-metropolitan ones. Participants included people from a range of organisation and service types as shown in Figure 1.

Figure 1:
Summary of Participants

Tenants 3%
Tenants Support Services 7%
Specialist Homeless Services 27%
Community Housing Providers 8%
Mental Health Services 7%
CALD Services 4%
Neighbourhood Centres 9%
Disability Services 3%
Other Community Agencies 32%

While overall we had quite broad representation, we don't claim that the workshops were representative of their regions in any formal sense – rather, they represent a level of local intelligence that can be used to supplement broader policy and service system analysis.

Further details of workshop participants are provided in Attachment 1.

1.3 Workshop Process

Prior to the workshops, participants were provided with two resource documents:

- A Background Paper on NSW housing issues and public policy responses prepared by Shelter NSW, which provides a summary of key issues and recent policy developments across the State.
- A Key Facts document about their region developed by the consultant using readily available data, summarising key demographic and housing data for their region broken down by local government area.

Each workshop lasted for four hours and followed a two stage process. In the first stage, participants were asked to individually write down as many housing and homelessness issues as they wished. Participants were then invited to share their issues with the group, starting with one issue and inviting other participants to nominate related issues, and continuing this process until all issues had been listed and discussed. Within this process, participants also had the opportunity to identify groups within the population that are particularly vulnerable to homelessness or housing stress.

In the second stage, participants were asked to nominate ideas which they thought would make a difference to the issues they had identified in the first stage. They were invited to present either large-scale policy reforms or smaller-scale local responses, and to either describe something they would like to see, or something that already existed that they thought needed to be better supported or more widely implemented. In all cases they were asked to be as specific and concrete as possible. Participants were then invited to present their most promising response to the group, and other participants were invited to discuss its strengths and any reservations they had about it. The available time typically allowed for somewhere between eight and twelve proposals to be discussed.

The workshop closed with a quick straw vote, in which each participant was provided with six stickers and invited to distribute these however they wished among the ideas presented in the second half of the workshop, as a way of indicating the general level of support for each proposal.

1.4 This Report

Detailed notes were compiled from each workshop and were provided to the participants in the week or two following the workshop. Summaries of each of these regional reports are included as Attachment 2. The current report aims to provide a summary of these issues around the State.

Section 2 of the report provides a summary of the main issues that are being experienced across the state. It aims to highlight common issues being faced in most or all regions, and any distinctive regional issues. It also identifies the population groups who are most vulnerable in the housing markets across the State.

Section 3 provides a summary of the most widely supported policy and service responses. These fall roughly into two categories.

- Policy changes which are aimed at providing systemic change. Some of these are quite ambitious and would involve major changes of government direction. Others are more incremental.
- Service responses that are more local in nature. Many of these are projects which have been implemented in one location (either in the communities that described them or elsewhere) and could be applied in other places or be better funded and supported. These represent a resource of promising or emerging practice in housing and homelessness service delivery.

2. Issues

The first part of each workshop was spent with participants identifying the key housing and homelessness issues facing their communities. The discussion was different in each region but a strong set of core themes emerged across the State. Participants discussed issues right across the housing continuum, including home ownership, private rental, social housing and the various service responses to homelessness. However, in most places their primary focus was on how these systems work for highly disadvantaged households. This meant a lot of the discussion focused on the working of the social housing and homelessness systems, and the struggles of low income households in the private rental market. Participants also discussed a range of other social issues that impact on housing and homelessness, including employment, mental health, drug and alcohol addiction, domestic violence and discriminatory practices in the housing market.

The following sub-sections highlight the key issues identified across the workshop series. These are summarised in the Figure 2 below.

Figure 2:
Issues at a Glance

2.1 Home Ownership

Most workshop participants work with individuals and families who experience significant disadvantage – for many of these clients, home ownership is beyond what they can realistically aspire to. For this reason, issues around home ownership and purchase, were only discussed briefly at some workshops, and not at all at others.

Where it did arise, two main issues were identified, unaffordability in general, and mortgage stress.

In relation to overall unaffordability, in urban and high value regional areas participants commented that home ownership is no longer a reasonable aspiration for many young families, including those on middle incomes. This means that these families are likely to remain long-term in the rental market where they compete with lower income households.

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Participants pointed out that the systems which used to support households on moderate incomes to enter home ownership have become more limited over the years. The First Home Owners Grant, which used to be available to any first home purchaser, is now limited to new-build housing, which is likely to be less affordable than established housing. Other options such as shared equity are not part of the suite of options in NSW.

In some regional locations, more modest housing prices make home purchase a more realistic option for moderate income households. However, this leads to people making difficult trade-offs. For instance, households may choose to purchase in an outlying town and travel each day to work in order to access more affordable housing. This results in other stresses on both finances and family life, and can also result in poorer employment, educational or support outcomes.

The second issue, mortgage stress, also arose more commonly in regional areas, and particularly in areas such as Broken Hill where economic downturn has led to loss of employment. Mortgage stress was also described as resulting from family breakdown, where one of the couple remains in the house but no longer has the income to sustain the mortgage. Agencies reported using emergency relief funds to support people as they worked through serious debt issues, and agencies reported that in many cases households would be in serious mortgage arrears before seeking assistance, by which time it was too late to save their home. This issue in turn led to other problems such as family stress and breakdown and mental health issues, as well as placing households at risk of homelessness.

Table 2 provides a summary of the issues and the type of regions these were particularly mentioned. In this and subsequent tables we have identified various general types of regions which often experience similar issues – metropolitan regions (those in and around Sydney), urban regions (including both Sydney and major urban communities such as Wollongong and Newcastle) coastal regions (smaller communities and associated regions on the north and south coasts) and rural regions (the rest of the State).

Table 2:
Home Ownership Issues

Issue	Where It Arose	Who It Affects
General unaffordability of home purchase and loss of aspiration to purchase amongst younger families.	This arose in all regions.	This issue is mostly seen as affecting younger families.
Trade-off between location and affordability, leading to other stresses such as travel time and cost and difficulty accessing employment or services.	This issue was mainly mentioned in coastal and rural workshops.	This issue mainly affects younger families.
Mortgage Stress	This issue was mentioned in coastal and rural regions but not in the metropolitan area, where home ownership is largely out of the question for people on low incomes.	Households of various sorts. Most of the situations discussed involved some other type of stress, such as job loss or family breakdown.

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2.2 Private Rental

Participants had a lot to say about the private rental market. Many of the people they support are dependent on the private rental market for their housing and so they have a lot of day to day experience of how this market works (or doesn't work) for people on low incomes. This issue is made more critical by the fact that the most recent moves in housing assistance policy shift the system towards more reliance on the private market, with applicants for social housing being diverted into private rental programs and tenants being encouraged to move back into private rental after a period of social housing.

In many workshops, particularly in metropolitan Sydney but also in some regional areas, there was a strong sense of despair about the ability of the private rental market to realistically meet these needs. The key issue is affordability – the gap between rents in the market and what is possible for people dependent on income support is so wide that it seems unbridgeable, particularly for single people.

> For many people, private rental options are extremely limited and their risk of homelessness is fairly constant.

Added to this is the concern about security of tenure. Workshop participants reflected that households are given short leases, that they can be evicted without cause at reasonably short notice despite the length of their tenancy, and that for many households life in the private rental market involves frequent moves, each of them with an associated cost in both money and life disruption.

There is an extra dimension of difficulty for various types of household who experience discrimination in the private rental market. These include young people, Aboriginal people, people from various migrant backgrounds, families with children (especially large families or sole parents) and anyone known to have had a life issue like addiction, mental illness or domestic violence. In an environment where owners and agents have a chance to choose between potential tenants, anyone perceived to be a greater risk is seen as an undesirable tenant. This means that for many people, private rental options are extremely limited and their risk of homelessness is fairly constant.

While these issues were reported to some extent all around the State, they were somewhat less intensely experienced in some of the regional locations. In western towns where rents are not so high, private rental is comparatively a more realistic option for people on low incomes, although young people and single people on income support are likely to struggle to rent housing anywhere in the State, both for reasons of affordability and because they often suffer discrimination.

People around the State also commented on the unforgiving nature of the private rental market. Tenants who have experienced any form of tenancy failure – rent arrears, damage and so forth – even where these are rectified or disputed – can find themselves not only evicted but listed on the TICA Tenancy History Database (a Real Estate industry database of tenants who have defaulted on lease conditions) effectively locking them out of future private rental housing. The difficulty of finding out if they are listed, never mind getting themselves unlisted, represents a major challenge.

It needs to be borne in mind that in a pressured, expensive market even careful tenants can find themselves in tenancy trouble. When rents are high, it only takes one financial shock for a low income tenant to fall into arrears which they then struggle to pay back. This is exacerbated in some cases by issues with the skill and professionalism of some Real Estate agents (although by no means all). Rental property management is often seen as the bottom tier of the profession and so attracts inexperienced and minimally trained staff, and the oversight of Real Estate practice by the Office of Fair Trading was widely seen as ineffective.

In small communities this formal process of listing is seen to be supplemented by what one participant referred to as the "grapevine TICA". In small communities, there are a limited number of landlords and agents and they communicate via local professional networks, so a household or family's bad name can spread informally. For example, participants from one location commented that all the rental properties in their town are

owned by just three people, so once you have "blotted your copybook" once it is hard to get a second chance.

Other issues for low income people in the private rental market revolve around the match between supply and demand. The precise nature of the issue varies from market to market. In some locations, for instance, there is a short supply of units for single people or small households, while in other locations (for instance, in many parts of Sydney) there are plenty of units but a limited supply of houses suitable for families with children. In every location people talked about a lack of housing suitable for people with disabilities, and the struggle to get accessibility enhancing alterations made in an environment of short term leases. In some regions participants talked about the loss of particular forms of housing – for instance, participants in a number of coastal locations talked about the decline of caravan parks as an affordable rental option, while in some urban and rural areas they discussed the loss of older style boarding house accommodation.

The lack of affordable smaller options forces many low-income single people into share housing. While this can be a good option for some people, it presents particular challenges for disadvantaged and formerly homeless people – they can experience conflict with housemates, find themselves in unstable households where people move frequently, and these interpersonal tensions can often place more stress on their mental health.

There were also particular issues in local markets. For instance, in the north and mid-north coast large road infrastructure projects have led to extra pressure in the rental market as the project contractors rent housing for their out-of-town staff, and in any coastal market holiday period sees housing taken out of the market for holiday letting. In western areas, the affordability dynamic can see people move out of the main towns into smaller communities in search of affordable rental, trading off access to employment or services.

The main issues raised across the State are summarised in Table 3 below.

Table 3:
Private Rental Issues

Issue	Where It Arose	Who It Affects
Limited supply, particularly at rents affordable to people on low incomes.	All over the State, but most acutely in metropolitan Sydney.	It affects anyone on a low income, especially on income support, but particularly young people, singles and sole parents.
Financial stress resulting from high rental payments relative to income.	All over the State, but particularly metropolitan Sydney.	Any low income household.
Experience/perception of discrimination in private rental market	All over the State.	Aboriginal people, CALD people, families with children (especially large families), young people, women leaving domestic violence situations.
Lack of security of tenure, short term leases and general insecurity.	All over the State.	Any tenant, but particularly those on low incomes who have limited options in the private rental market.
Seasonal variations in availability and rent levels – particularly the emptying of housing as the tourist season approaches to take advantage of holiday rentals.	This particularly arose in coastal tourist destinations.	Low income tenants
Poor quality housing or housing that is inappropriate for particular needs.	All over the State.	Particularly people with disabilities and older people.

Issue	Where It Arose	Who It Affects
Mismatch of property type with household needs.	This arose in a number of metropolitan, urban and rural areas but the specifics differed. In some metropolitan areas there was seen to be an oversupply of units and families struggled to find housing. In rural areas, smaller housing types were likely to be in short supply.	Families in metropolitan areas, single people in regional areas
Poor Real Estate practices and skills from some agencies. This wasn't seen as applying to all agencies, only to particular ones.	This only arose in some locations, a mix of metropolitan and regional.	Low income tenants were often likely to be on the receiving end of poor practices because they had fewer options.
Poorly maintained properties.	All over the State.	Lower income tenants generally.
Loss of alternative rental options such as caravan parks and boarding houses.	Caravan parks loss was mentioned in some coastal regions, boarding house loss in both rural and metropolitan regions.	These were housing options for many low income people, particularly single men and women.
TICA listings excluding households from the private rental market, and difficulty in finding out you are listed and getting the listing removed.	All over the State.	Any tenant or household who has had a "failed tenancy" or a dispute with their landlord/agent.
Informal exclusion of tenants with previous poor rental histories. ("Grapevine TICA")	Rural and coastal regions, particularly small towns, where informal networking in the real estate industry is strong.	Low income tenants/ tenants with poor rental histories in regional areas.
Issues with share housing – instability, relationship issues etc.	All over the State.	Single people, especially young people
Lack of understanding of rental system, rights and obligations.	All over the State.	Any tenant, particularly those with low incomes/ limited education or literacy.
Use of "without grounds" or "no cause" evictions as a way of moving on tenants in preference to using the tribunal process. This can apply either as a way of resolving tenancy disputes, or of moving on long-term lower income tenants to facilitate rent increases.	All over the State.	Any tenant
Competition in the rental market from workers in major infrastructure or economic development projects, or from university students.	This arose in particular regions – for instance on the north and mid-north coast where major road projects have imported staff, in various Western communities where new mines have opened, and in regional university towns.	Low income, long-term local residents.

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2.3 Social Housing

Not surprisingly there was considerable discussion at all of the workshops about social housing. For agencies working in the homelessness system and other social support agencies, social housing is a crucial service which provides their clients with their only realistic hope of secure, affordable housing.

The biggest issue raised by participants everywhere, and the one from which many other issues stem, is that of supply. Participants all over the State were clear that there is not enough social housing, and that this results in huge unmet demand and long waiting times for all but the very highest priority applicants. It can lead to consequences including an increasing focus on gatekeeping within FACS in an attempt to redirect as many people as possible back into the private market, a log-jam of tenants in transitional housing who are unable to move into longer term social housing.

> There is not enough social housing, and this results in huge unmet demand and long waiting times for all but the very highest priority applicants.

In some workshops, this question was also linked to a perception that there needs to be more turnover in social housing – that people who had established themselves and made improvements on their lives should now be encouraged to move out to make way for higher need households. However, this view was far from universal. Many participants regarded the idea that tenants should move back into the private rental market as unreasonable, given the many issues in that sector discussed above. The common ground between these two views is that all parties agreed that we need substantially more social housing.

Further issues in social housing related to the quality of housing and neighbourhoods, and the quality of service delivery.

Participants commented that much of the social housing their clients get access to is in poor condition, or does not suit the needs of the high need individuals or families that are now accessing it. They perceived properties as poorly maintained, but also that there was often a mismatch between the available dwellings and the needs of particular households, although this mismatch was different in different locations – for instance, in many metropolitan areas there is now a substantial supply of one and two bedroom units but a shortage of housing for families, while in many regional locations there is little social housing suitable for single people. Participants in a number of locations also commented on a shortage of housing suitable for people with disabilities.

> There was a perception that many (but not all) parts of the social housing system are found wanting in customer service.

Related to this were concerns expressed about neighbourhoods. Many participants talked about particular neighbourhoods in their communities as having reputations for crime or neighbourhood disputes, or as having too large a concentration of people with serious mental health conditions. In these situations, all residents experience a degree of stress so tension can be self-perpetuating. This is a problem when such housing is allocated to people who are coming from backgrounds of trauma, since this neighbourhood distress can make their pre-existing mental health struggles more acute. Yet they may have little choice but to accept this housing given long wait-times and limited options in the housing system generally.

A final general theme was the quality of service experienced by social housing tenants. There was a perception that many (but not all) parts of the social housing system are found wanting in various areas of customer service. Examples of this included a perception of inconsistent and sometimes punitive interpretations of policy in some FACS offices, an approach to property sales and redevelopment which disrespected tenants' needs and

rights, an unacceptably high number of breaches of the Residential Tenancies Act, and poor responsiveness on property maintenance.

The workshop discussions on issues related to social housing are summarised in Table 4 below.

Table 4:
Social Housing Issues

Issue	Where It Arose	Who It Affects
Lack of supply and long waiting times.	All over the State.	Anyone waiting for social housing, but particularly those without complex issues who will never become "priority".
Transitional housing becoming a dead end for households where tenants are de-prioritised for long term social housing and put in the position of either over-staying their transition period, or moving back to insecure private rental housing.	The level of this problem varies between regions, depending on private market conditions and the amount of flexibility employed by the local FACS office.	Transitional housing tenants, who are mostly recently homeless people.
Time-limited tenancies and the focus on people returning to the private rental market are out of step with rental market conditions in many parts of the State.	In various regions but especially in metropolitan regions where the rental market is highly unaffordable.	Social housing tenants, especially those with more recent entry dates.
Perverse incentives in the system to remain on a low income, both because rent goes up as income goes up, and because time-limited tenancies mean increased income can lead to loss of housing.	All over the State.	Tenants with capacity to work.
Lack of turnover in social housing, due to people staying in social housing long term due to lack of realistic alternatives, and under-occupancy by older tenants. Under-occupancy is made more likely by a lack of smaller housing available for people to transfer to and the complexity of the transfer process.	This was raised at a number of the workshops in urban, coastal and rural regions, but was a matter of some controversy with some participants seeing it as a problem while others felt there should be less pressure on tenants to "move on".	This involves a tension between the needs of longer term tenants and those on the waiting list.
Mismatch of types of housing with demand.	This is mentioned in a number of regions but the issue is location-specific –in some metropolitan regions the issue is not enough housing for larger families, in some regional locations it is not enough smaller units for singles and couples. Shortage of disability-accessible housing is a common factor.	Varies depending on location. People with disabilities.

Issue	Where It Arose	Who It Affects
Much stock is in poor condition and maintenance requests are often not attended to.	All over the State.	Social housing tenants generally.
Estate redevelopment, including uncertainty for tenants in areas slated for redevelopment, insecurity more widely as people have heard what happened in other places and wonder if it will happen to them, and the stress and difficulty of moving for longer term tenants whose homes and suburbs are being redeveloped.	Mostly in metropolitan areas which are the main focus of redevelopment projects.	Tenants in particular locations, especially older/longer term tenants.
Service delivery failings including perceived inconsistency in interpretation of policy, perceptions that tenants are treated disrespectfully by staff, and difficulties caused by high staff turnover.	At various locations but this was not a consistent message – some had more praise for their local office than others.	Social housing tenants generally.
Variable tenancy practices in social housing, including social housing providers (State and community) apparently being in breach of various provisions of tenancy legislation such as tribunal orders about maintenance, claims of tenant damage or eviction processes.	This doesn't apply to all providers or everywhere in the State, but arose in a number of locations.	Social housing tenants in various situations.
People excluded from social housing as a result of debts or previous unsatisfactory tenancies. These tend to be highly disadvantaged individuals or families who have few other housing options and are essentially left in homelessness until the issues are addressed.	This was mentioned in a number of locations.	People with failed or "unsatisfactory" social housing tenancies.
Safety/social harmony/social stress in some social housing estates, with issues including crime and safety, high levels of mental illness ("warehousing people with mental illness") and inappropriate mix of tenants (e.g. younger people with addictions in pensioner complexes).	This was mentioned in a number of locations around the State, generally referring to a small number of specific communities.	Vulnerable tenants
Social stigma faced by social housing tenants.	This was mentioned in a number of locations.	All social housing tenants

2.4 Homelessness

Homelessness agencies were strongly represented in most workshops and other support agencies also reported dealing with homelessness regularly in their day-to-day work. It's therefore not surprising that homelessness featured strongly in discussions around the State.

Discussions strongly reflected the understanding that vulnerability to homelessness comes as a result of various life issues such as unemployment, mental illness, addiction and domestic violence as well as conditions in the housing market. These related issues are discussed in section 2.5 below – in this sub-section we discuss the way homelessness presents itself.

The experience of homelessness in itself is highly traumatic and this is likely to lead to a worsening of any pre-existing issues.

Participants reported a wide range of forms of homelessness. Rough sleeping is an issue in most communities, although much more so in central Sydney, the major regional cities and coastal areas. More often, participants reported homeless people staying with friends or relatives, sleeping in cars, living in overcrowded or temporary accommodation or facing the immediate prospect of homelessness due to loss of their current housing.

Certain life events were mentioned particularly as contributing to homelessness. One reported in a number of locations around the State was the risk attached to discharge from various sorts of institutions, including prison, mental health inpatient treatment and young people exiting State care. Participants' experience suggested that such discharges were often poorly planned, with people either being released to homelessness or temporary housing or released to a situation where they were at serious risk or homelessness or recurrence of the original issue.

Participants in western regions also reported the phenomenon of people (especially Aboriginal people) coming into town from remote communities for medical appointments or court dates and then being "stranded", unable to get home and forced to either sleep on the street or bunk in with already overcrowded family members.

Young people without family supports were acknowledged as being extremely vulnerable to homelessness. In this position they rarely have access to secure employment, their incomes tend to be lower than those of adults in similar situations (for instance, being on youth allowance or youth wages) and they tend to be seen as poor risks in the private rental market and so unable to obtain housing even if they can afford it.

Another population group that participants reported seeing more frequently in recent years is older women who have not previously had any experience of homelessness. Women often retire with limited retirement savings or income, and family breakdown or death of a partner can often leave them without secure housing even if they have been home owners for most of their lives. Women in this position have rarely had prior contact with support services and find the process of seeking help particularly difficult, confronting and humiliating.

Participants observed that however people enter homelessness, the experience tends to be self-perpetuating. The experience of homelessness in itself is highly traumatic and this is likely to lead to a worsening of any pre-existing issues including physical and mental illness and addiction issues. It can also place other things at risk such as employment and educational participation, reducing the person's chance of accessing better housing. They also reported that the process of navigating the complexities of the service system can be a full-time job itself as people rotate from appointment to appointment, and this tends to crowd out any "normal" life.

In the face of these issues, organisations around the State reported that they struggle to meet the demand. There is limited crisis housing of any sort – often communities have no source of crisis accommodation for whole segments of the population such as young people or single men. What accommodation there is fills up fast. Meanwhile, the type of

services that could intervene early to prevent homelessness are very sparsely funded and people often only approach agencies when it is already too late to avert problems. Once in the homelessness system, support is often not long term enough to really help people rebuild their lives, so often homelessness becomes a cyclical crisis.

However, there is another side to this issue – homelessness services are set up to provide case management and intensive support to high need individuals, but agencies in a number of places reported that many people who approach them don't need case management, they just need housing. Although other issues make homelessness more likely, many simply find themselves without housing because of market conditions and low incomes, and quite capable of getting on with their lives if they can secure housing. However, there is very little assistance available for such households – homelessness services are not geared to help them, they are not a priority for social housing and essentially have to just do the best they can on their own.

Table 5 below summarises the key homelessness issues raised around the State.

> Support is often not long term enough to really help people rebuild their lives. However, agencies also reported that many people who approach them don't need case management, they just need housing.

Table 5:
Homelessness Issues

Issue	Where It Arose	Who It Affects
Rough sleeping, including heavy policing, unsafe or inhospitable public spaces and limited outreach/support services.	All over the State to some extent (most places report some level of this) but more in some locations such as inner Sydney, inner Newcastle and some coastal regions.	Mostly single men and young people, although some women.
Various forms of "hidden" homelessness such as people couch surfing, sleeping in cars or living in overcrowded housing.	All over the State	This can be experienced by any form of household and any person. Couch surfing is particularly mentioned in relation to young people, while overcrowding is especially an issue for Aboriginal families.
Young people face particular difficulties in the housing market and are at high risk of homelessness.	All over the State	Young people with limited or no family support
People leaving institutions (prison, psychiatric hospital, children exiting State care) into homelessness or unstable housing – participants frequently reported poor or no planning prior to discharge.	All over the State	People with mental illness, prisoners, young people.
People visiting town for business such as medical appointments or court appearances and then being stranded and unable to return home.	This is particularly an issue in rural regions.	Aboriginal people in particular, including those who live in remote communities.

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Issue	Where It Arose	Who It Affects
Increasing numbers of older women experiencing homelessness for the first time. This can be a result of family breakdown late in life, or of insufficient retirement incomes leading to loss of housing.	All over the State.	Older women
The self-perpetuating nature of homelessness – the stress of homelessness makes other issues worse and hence can cause a downward spiral. For some people homelessness becomes "normalised" so it is easier to stay homeless than make the change.	This was raised in different ways in a number of rural and urban locations.	This is experienced by all homeless people but especially those who are long-term or chronically homeless.
Short supply of crisis accommodation and difficulty in finding housing for the number of homeless people seeking it.	All over the State	Homeless people in general. Depending on the location, the issue affects different population groups in different ways.
Many people seeking assistance don't have complex issues and just need access to housing (one workshop estimated about 50%) – this doesn't require a case management response and the homelessness system is not geared to respond.	This was particularly highlighted in the North Coast but also mentioned in other regions.	Households and individuals in all categories.

2.5 Related Issues

Housing stress and homelessness frequently intersect with other life issues, which either make someone more likely to become homeless or are exacerbated by homelessness and housing stress (or both).

Across the workshops, a number of groups were identified as being at particular risk. These included:

- Single people – older and younger
- Single parents with children
- Older people
- New arrivals (asylum seekers, refugees and migrants) especially with insecure forms of residency
- Aboriginal and Torres Strait Islander families
- People with mental illness
- People with drug or alcohol addictions
- People who are part of families in which there is multi-generational poverty.

There were also a number of life events which could leave a person homeless. These included:

- An episode of serious mental illness
- A decision to leave a violent relationship
- The breakdown of a marriage/long term partnership
- Loss of employment.

A summary of the comments about some of these issues is presented in Table 6.

Table 6:
Issues that Contribute to Housing Stress and Homelessness

Issue	Where It Arose	Who It Affects
Access to education and employment. Insecure housing makes both employment and educational participation more difficult, secure employment supports access to secure housing.	All over the State.	Young people especially, but also others e.g. women returning to the workforce.
Transport availability – low income people often have no choice but to accept housing which has limited access to public transport and they often are unable to afford a car.	This arose in both metropolitan and regional areas, but more strongly in regional locations where public transport is generally very limited.	Low income people generally.
Domestic violence has a huge impact on women and places them at huge risk of homelessness – systems often don't respond well to this. Although the Staying Home, Leaving Violence initiative is valuable some women will not be able to do this and will need emergency accommodation and may not have access to housing for some time even if they co-own a home.	All over the State.	Women escaping domestic violence.
Visa and immigration status for women escaping abusive relationships. A number of services have provided support to women who are on partner visas – once they separate their visa is no longer valid and this severely limits their access to income and services.	Various regions, especially urban regions.	CALD women
People with chronic mental illness are vulnerable to homelessness and housing crisis, and there can be a cycle where housing stress worsens their illness and places them at greater risk of homelessness.	All over the State.	People with chronic mental illnesses.
Issues related to disability including the potential impact of NDIS on housing, the difficulty of finding appropriate housing in the private sector and often also in the social housing sector, and the difficulty of making alterations to privately rented housing.	All over the State.	People with disabilities

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Issue	Where It Arose	Who It Affects
Extra layers of complexity for Aboriginal people trying to access both specialist Aboriginal services (e.g. need for proof of Aboriginality which may be hard to obtain) or cultural barriers to accessing mainstream services.	All over the State.	Aboriginal people
Minimal living skills and "crisis" or "short term" thinking can interfere with people's ability to sustain housing over the medium or long term.	All over the State.	Young people and people who have grown up in poor/dysfunctional family environments
Alcohol and drug addiction make people highly vulnerable to homelessness and housing crisis – treatment and support options are often limited.	All over the State.	People with addictions
Ageing and increasing frailty means people's housing needs can change – it can be difficult to move or adapt housing, particularly in social or private rental.	All over the State.	Older people

2.6 Service System Issues

Most workshop participants are engaged every day with the service system that supports people who are homeless or at risk of homelessness. Hence much of the workshop discussion revolved around the way that system functions and some of the faults.

Many participants are working in organisations that were part of the Going Home, Staying Home reform process undertaken in 2014-15, and most of these expressed a strong dissatisfaction with this process and its results. Their impression is that overall organisations are being asked to do more with less, and that despite the original intention the system is driven by the need to achieve output targets which in many cases are seen as unachievable.

Many organisations also reported that the reformed system has shifted the emphasis to generalist services and that many more specialised services have lost funding. While in theory generalist services should be able to support a wide range of population groups, in practice certain groups like young women, Aboriginal and CALD families or single men may not receive an effective service from generalist services.

Going Home, Staying Home also involves a centralised referral line, Link2Home, which provides information and referral services to people who are homeless or at risk of homelessness all around the State. In the workshops we heard a lot of criticism of this service, particularly from those outside the metropolitan area. There was a strong feeling that a lack of local knowledge in the Sydney-based help-line led to inappropriate referrals – for instance, referring people to accommodation a long way from their home.

A further aspect of these reforms which was causing angst was its competitive nature. The process of competitive tendering led to agencies withdrawing from collaborative processes as they attempted to secure their own futures in the tender process. In some places services also experienced baffling or disappointing outcomes, including the loss of trusted local agencies and a disproportionate allocation of resources to larger State-wide charities. 12 months on, this process was still resulting in tensions and poor communication between agencies, despite the imperative to work together in the interests of vulnerable clients. This experience mirrored organisations' experience in other fields, and strong

reservations were expressed about the value of competitive tendering as a way of allocating resources in community services.

One aspect of the system which was critiqued at every single workshop was the system of subsidising temporary accommodation in budget hotels or other accommodation, run through local FACS offices. The core of this critique, repeated across the State with local variations, is that the accommodation used is inappropriate for the people being housed. Criticisms included:

- Poor quality of accommodation, with the use of run down hotels/motels that are often in poor physical condition. In a number of cases the accommodation used has a local reputation as a venue for drug misuse or other anti-social behaviour. This raised safety issues for people placed there, especially families with children.
- The use of hotels/motels without cooking facilities for families with children, meaning they are unable to feed themselves and have to pay for expensive takeaways.
- Poorly located accommodation, typically on the edge of towns where there is no transport into town, for people who often don't have a car. This adds to stress where people are then expected to attend follow up appointments at the FACS office (typically in the centre of town) and look for longer term accommodation.
- Concerns about safety, especially for women who are leaving domestic violence or who may have suffered such violence in the recent past – accommodation is insecure and is well-known in local communities as being used for this purpose, so services felt women could be put at risk of further violence.

In some places services commented that this choice of accommodation is forced on FACS to some extent by the fact that better quality providers are reluctant to accept homeless people because of the perceived risk to their core tourist or business market. Indeed, some agencies we spoke with face the same issue themselves when trying to house people in an emergency. However, they see this system as failing overall and in need of a major rethink.

Navigating the service system can be a full-time occupation for a high-need client.

To a large extent these problems are symptoms of a system under pressure where the supply of housing and support is insufficient to meet the demand. In this situation the focus of the system inevitably shifts towards "gatekeeping", attempting to filter out and divert as many people as possible in order to direct limited resources to those with the highest needs. This process can and often does result in expanding bureaucracy – increasingly complex paperwork and evidence requirements which clients (often with limited literacy and education, and in the midst of high-stress life situations) have to complete correctly if they are not to be excluded from services.

As the most important gatekeeper in this system, a lot of attention inevitably focuses on the way FACS handles this role. In many locations, participants felt the department was struggling. They report high levels of staff turnover and hence staff who are not well trained for their roles and don't understand the system they are working in very well. They also report experiences of inappropriate or overly punitive approaches to clients asking for help, often framed as a lack of respect.

Many workshops discussed the overall complexity of the service system as seen from a client point of view, particularly if that client has to interact with multiple systems. They may often have to relate to a number of different organisations to address the various issues that place them at risk – income, housing, employment, health, child support and so on. These services are often not coordinated and sometimes work at cross purposes. One participant commented that navigating this system can be a full-time occupation for a high-need client.

Two particular issues came up that are worth noting. One was the role of local government in promoting or hindering good housing responses. As the primary manager of land-use planning and build form in local communities, local governments can have

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a powerful role in facilitating innovative housing responses and promoting affordability, and there were many examples of this cited. On the flip side, local governments can be vulnerable to "NIMBYism" and implement rigid planning controls which effectively bar housing organisations from doing anything new.

A secondary issue which arose in a number of locations was the issue of needing access to identification. Homeless people, particularly young people, have often lost their identification documents and have no way of retrieving the originals. In some cases, these may not exist – in two of the Western region workshops, participants discussed the fact that some people born on remote Aboriginal communities never had their births registered. Yet identification is a gateway to a number of essential services, including income support and housing. If you don't already have ID, the process of getting it is convoluted, lengthy and frustrating and the need for it is often urgent.

The key issues discussed in the workshops are summarised in Table 7.

Table 7:
Service System Issues

Issue	Where It Arose	Who It Affects
Ongoing problems with Going Home Staying Home, including the loss of some specialist services, concerns about the quality of referrals via Link2Home (especially outside Sydney), pressure on services to do more with less, and some ongoing distrust between services flowing from the competitive tender process which hampers coordination.	All over the State.	Homeless people and homelessness agencies.
Temporary Accommodation, in particular a very limited range of accommodation options used, many of them poor quality, unsafe and unsuitable for women and children and in difficult locations like on the edge of town with no transport.	This was mentioned at every workshop.	People who are in immediate crisis.
Many participants expressed concern that rapid staff turnover in FACS means staff are under-trained and inexperienced in their roles, leading to poor service and placing extra stress on clients and community services.	This was mentioned in a number of regions, particularly metropolitan.	A wide range of clients seeking social housing or homelessness support.
Failures of service coordination and unavailability of key specialist supports – e.g. disability support, mental health support, parenting assistance.	All over the State.	People with complex and multiple issues.

Issue	Where It Arose	Who It Affects
Some participants saw the homelessness system as most heavily resourced at the crisis end, with limited resources in prevention/ early intervention and in the transitional/long term recovery parts of the continuum.	This came up at a number of workshops in rural, coastal and urban regions.	All sorts of people but particularly young people and families.
The level of demand for crisis and social housing from FACS leads to an increasing focus on gatekeeping and people being asked to "prove" that they are unable to resolve their own homelessness via processes such as rental diaries and records of application. This can place extra stress on already vulnerable people and lead to a lot of rather pointless activity.	This was discussed in a number of regions but varied from region to region depending on the flexibility and approach of the local FACS office.	Homeless people and people at risk of homelessness.
Competitive, restrictive funding environment and short-term funding decisions make it difficult to sustain local service systems and develop innovative service models.	All over the State.	Service providers and the people they serve.
Local Government and planning system role as either a facilitator or a blockage to more affordable housing. Well-designed planning systems can facilitate affordable housing via inclusionary zoning or flexible design approaches, but NIMBY-ism and rigid controls can prevent innovative affordable developments.	A number of urban, coastal and metropolitan areas.	Low income households generally.
Complexity of getting ID and the importance of this as a gateway to access to other services.	A number of regions, especially rural locations.	Young people and long term homeless people. There is a particular issue for younger Aboriginal people from remote communities whose births may not have been registered.

3. Proposed Reforms and Improvements

In the second half of each workshop we invited participants to present ideas that they felt would bring about improvements to the issues discussed in the first part of the workshop. The scope for these ideas was intentionally broad – they were invited to present anything from broad-scale policy responses to very specific, modest improvements. They were, however, asked to be a concrete and specific as possible. They were invited to present their proposals briefly to the workshop and participants were invited to discuss both the strengths of the proposal and any reservations they had about it. Workshops were able to discuss between eight and twelve proposals in the time available.

In this section we have brought together the highlights of this part of the workshops. We have focused on proposals which have wider application than the locality they were raised in. In most cases, the same ideas came up (sometimes in slightly different forms) in a number of different locations and in these cases we have combined the variations into a more general description of the idea or proposal.

We have sorted these proposals into two groups. The first group is a set of policy or system improvement proposals which are typically addressed at government. These were often ambitious reform proposals, although some are more modest. The second group consists of smaller-scale service improvement initiatives which have been or could be implemented at a local level with little or no policy change.

It should be noted that we have not extensively researched these proposals as part of this project, but have accepted them at face value as presented. However, particularly where participants highlighted existing projects or services, we have provided web links to these where interested readers can find out more.
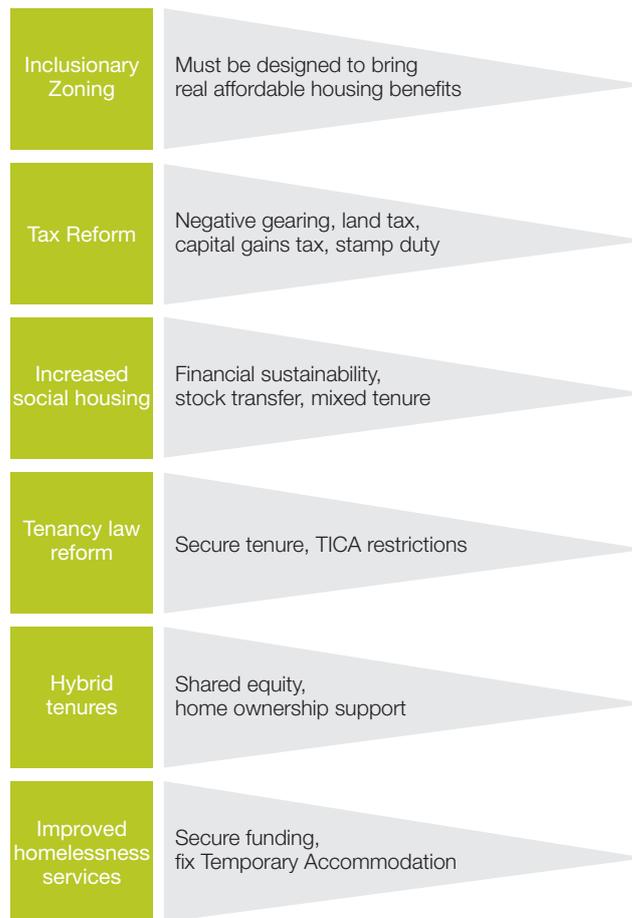
3.1 Housing and Homelessness Policy Reforms

Although policy reforms came up in many workshops, they were more likely to be proposed in the metropolitan workshops than in the regional areas where participants were more focused on local service developments. This may reflect a lower degree of engagement with policy debates and with housing and homelessness peaks outside of the main cities.

Most of the proposals raised in the workshops are not new, and they reflect a lot of the themes and proposals that have been argued by Shelter and other housing advocacy organisations over a number of years. They were largely focused on ways to improve the supply of affordable housing for people on low and moderate incomes, and to improve the way the housing system treats the most vulnerable households. Often they were framed in the context of overall reform packages in which various individual policy proposals were seen to support and complement one another – for instance, inclusionary zoning and tax reform are seen as supporting a more expansive role for social and affordable rental housing. The reforms are summarised in Figure 3.

Two reforms that have been widely discussed in the policy community are reform of the tax system, and implementation of inclusionary zoning for affordable housing in the planning system. Tax reform, in particular reforms to negative gearing, capital gains tax, land tax and stamp duty, were raised at some of the workshops and reflected the wider discussion of these ideas in the community, including in the most recent Commonwealth election. Inclusionary zoning was also advocated in a number of places, especially in areas experiencing a lot of growth and redevelopment. There was broad support at the workshops for both ideas but also a recognition that their implementation can be complex and face serious political opposition. In particular, participants at a couple of workshops cautioned that inclusionary zoning can be extremely difficult to implement well – developers will exploit any loophole to avoid or reduce their obligations and in many cases planning regimes that are meant to provide genuine affordable housing just facilitate

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Figure 3:
Key Reform Proposals

Inclusionary Zoning	Must be designed to bring real affordable housing benefits
Tax Reform	Negative gearing, land tax, capital gains tax, stamp duty
Increased social housing	Financial sustainability, stock transfer, mixed tenure
Tenancy law reform	Secure tenure, TICA restrictions
Hybrid tenures	Shared equity, home ownership support
Improved homelessness services	Secure funding, fix Temporary Accommodation

the development of more small units. This is not an argument against using the mechanism, just a warning to be vigilant and make sure as far as possible that planning provisions are watertight and specific about what "affordable housing" actually includes.

In relation to the supply of social housing, there was wide agreement that there needs to be more. However, two contrasting approaches emerged across the workshops, an expansive approach and a restrictive one. The restrictive approach largely accepts the logic that has been argued by the NSW Government and other State governments in the past few years, that limited supply means the housing needs to be more carefully targeted in order to ensure the housing is used to assist those most in need. This approach involves stronger incentives for people to move out of social housing after they have resolved important life issues to make way for high need applicants, and diversion of people into the private sector where they are more able to manage in that sector. The main criticism of this approach is that the private rental market and home ownership market are patently unable to provide the kind of affordability and security needed by low to moderate income households.

Tax reform, in particular reforms to negative gearing, capital gains tax, land tax and stamp duty, were raised at some of the workshops.

The opposite approach, supported by many workshop participants, is to reverse this trend and take a more expansive approach to social housing. This would include catering to a wider range of incomes and allowing people to stay on in their housing as their incomes rise and their rent payments increase in line with this increased income. This approach would require a

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substantial expansion of housing stock using mixed tenure developments, but catering for a wider span of incomes would increase the potential to self-fund through drawing on a wider pool of renters and purchasers. This approach is seen to provide a more viable solution to the ongoing problem of social housing, putting it on a more sustainable financial footing with increased rental and sales income and breaking down the increasing concentrations of high need individuals in social housing developments. However, even its strongest advocates recognised that this is an ambitious reform agenda and requires substantial, long term funding increases to make it work.

There were also some more targeted reforms which arose in a number of workshops, including proposals to further strengthen protections for tenants under the Residential Tenancies Act, programs to support home purchase for moderate income households, an increased focus on prevention and early intervention in homelessness services, and a proposal to revamp the temporary accommodation system by placing it in the hands of local not-for profits and providing flexibility in how they delivered the outcome.

Table 8 below summarises the main policy reform directions discussed across the workshops.

Table 8:
Policy Reform Proposals

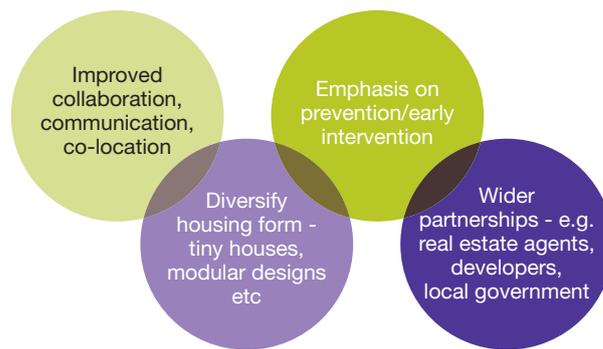| Proposal	Arguments in favour	Challenges
Use inclusionary zoning to require a percentage of affordable housing (percentages between 10% and 30% were mentioned) in all areas where there is new development of significantly increased density.	This would ensure that new developments can benefit all residents not just those who are better off. It is accepted practice in many countries and also has been tried successfully in parts of NSW and elsewhere in Australia. It ensures social benefit comes out of windfall gains to landowners created by government zoning decisions.	Provisions need to be carefully framed in order to create genuine affordable housing not just more small units.
Tax reform, particularly focused on reform of negative gearing and stamp duty, to shift the rental investment culture from speculation to long-term investment and reduce upward pressure on house prices and rents.	The housing market is over-inflated and there is strong evidence that tax settings play a part in this. Reform proposals have been extensively modelled and advocated by respected experts in the field.	Tax reform is really hard – those who currently benefit don't want change and oppose it fiercely.
Substantively expand the supply of social housing and widen its income eligibility to put it on a more sustainable financial footing. This would involve a long-term growth target for social and affordable housing achieved by greater support for community housing organisations who can leverage assets to create more housing, and increased use of mixed tenure/mixed income models. (Option 1)	The current highly targeted model is financially unsustainable because of restricted rental income. There are currently people who will never be housed in social housing but who can't get secure, affordable housing in the private rental market.	This requires substantial new investment and a major change of direction, and is not currently on the radar of either main political party.

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Proposal	Arguments in favour	Challenges
Increase the turnover in social housing by encouraging longer term tenants to move back into the private market. (Option 2)	Accepts the reality of limited supply and attempts to ration this to those with the greatest need.	The private rental market can't provide affordable secure housing for people on moderate incomes, so unless there is a substantial improvement in home purchase affordability this just perpetuates insecurity in the housing market and risks people cycling in and out of social housing over time – a false economy.
Further tenancy law reform to improve security of tenure for renters, including the end of evictions without grounds ("no grounds" evictions), hardship provisions, reform of the provision allowing for eviction of tenants who are "frequently in arrears" (S 89.5) and legislating free access to TICA records for tenants.	This would further strengthen protections for vulnerable tenants and remove mechanisms to arbitrarily evict tenants.	For legislative protections to be fully effective, supply and affordability issues also need to be addressed so that tenants have genuine choice.
Provide options to extend the possibility of home ownership to more moderate income households through mechanisms such as shared equity and sale of social housing properties to tenants.	Home purchase can provide a realistic secure option which is not available to people in the private rental market. Sale to tenants can help with stock turnover without displacing families from their homes.	This only works when market conditions allow for a price which is reasonably accessible – it would be more likely to work in some regional markets than in the overheated Sydney market. It is important to target such schemes carefully to avoid putting households into unsustainable debt.
Revamp the Temporary Accommodation system by placing the resources in the hands of local agencies and empowering them to negotiate their own arrangements, either with commercial accommodation providers or by developing their own accommodation.	The current system is delivering poor outcomes and needs a revamp. Better outcomes can be achieved through local relationship building and problem-solving to manage the perception of risk by providers.	None were raised.
Reorientation of the breakdown of homelessness funding, with more resources into prevention and long-term recovery.	Currently most resources are in the crisis end of the system. More prevention would save many people the trauma of becoming homeless, while for many the process of rebuilding their lives takes ongoing support which is often hard to get in the current system.	This could only be realistically achieved through new resources – there will likely always be a need for the current crisis services.

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3.2 Local Service Improvements

Table 9 provides a summary of some of the local-level service improvement ideas discussed in the workshops. This list is by no means comprehensive – it is difficult to decide what to include and what to leave out in the face of a large number of worthwhile ideas - but reflects the main themes and types of improvements proposed. The proposals listed here came up in one form or other in multiple workshops and we have combined the discussions to provide an overall flavour of what people felt would be useful.

These discussions could be distilled down to four key themes, summarised in Figure 4 below.

Figure 4:
Local Service Improvements

- Improved collaboration, communication, co-location
- Emphasis on prevention/early intervention
- Diversify housing form - tiny houses, modular designs etc
- Wider partnerships - e.g. real estate agents, developers, local government

A common theme running through many of these proposals is the need to improve coordination in service delivery, either as an initiative in itself or as part of a response to a specific issue. For instance, many workshops discussed variations on the Service Hub concept, in which related or complementary services would share space, locate on the same precinct or jointly buy or rent office accommodation to facilitate easy access by clients. Others discussed ways to make better use of virtual collaboration tools like "Patchwork", a case coordination system set up by FACS but which many perceived was not being well used at present – indeed, participants in some workshops proposed developing similar systems without being aware that this one already exists.

There is a big challenge involved in sustaining collaborative mechanisms long-term, especially where these are informal and rely on goodwill rather than being formally resourced and institutionalised.

On the other hand, in many cases participants were more focused on solving specific issues, and saw better coordination as a key to this. For instance, the risk of homelessness faced by people being released from long term institutional care (discussed in 2.4) could be reduced by more formal, deliberate collaborative planning prior to release.

In a number of workshops, participants highlighted initiatives that are already under way in some locations and could be repeated elsewhere. For instance, participants in the workshop in Liverpool discussed the Macarthur Real Estate Engagement Project which has successfully worked with tenants and Real Estate agents to sustain at-risk tenancies and prevent homelessness, and participants in other locations identified this as something they would like to see in their community. Similarly, participants in some workshops were engaged with the pilot implementation of the FACS "Transitional Housing Plus" program which supports young people via rent subsidies and employment/educational support for the period it takes them to complete qualifications and establish themselves in the workforce. Everyone we met who was engaged in this project spoke highly of it and wanted to see it extended more widely after the pilot period. Participants in the Penrith workshop

highlighted the Platform 70 initiative which focused on supporting long term homeless people to access and sustain housing.

In each of these cases, the model is potentially replicable in other communities. However, some participants also expressed caution. These initiatives can be fragile, because they rely on strong relationships and often these can break down over time as personnel or funding arrangements change. There is a big challenge involved in sustaining collaborative mechanisms long-term, especially where these are informal and rely on goodwill rather than being formally resourced and institutionalised. On the reverse, if agencies waited for institutions to develop innovative solutions, it might never happen.

There was a lot of discussion in various workshops about innovative design and building models, such as modular housing, container housing and Tiny Houses. These were recognised as having niche application rather than being "the solution" to housing need but they were seen as potentially providing low cost, easy-to-build and quick solutions for immediate housing need.

Finally, some proposals related to ways to help people improve their ability to sustain long term housing and make lasting improvements in their lives. There were many such proposals and here we have just highlighted two. Firstly, many workshops discussed different visions for better education of high need households in basic life skills – financial management, health, nutrition, conflict resolution and navigating the housing market. Secondly, a couple of workshops discussed variations on the idea of creating distinct support/tenancy sustainment roles within housing organisations to provide an initial referral/coordination point for tenants whose tenancies are at risk.

Table 9:
Local Service Improvement Initiatives

Proposal/Initiative	Arguments in favour	Challenges
Service Hub/Housing Hub model, with key housing and homelessness and related support services co-located or located in the same precinct for ease of access by clients.	This was recommended in a number of workshops as a way to reduce complexity in the service system for high need clients, increase accessibility and improve collaboration.	Need to ensure confidentiality is protected and safety of some clients is preserved (e.g. women escaping domestic violence).
Transitional Housing Plus Program has been implemented as a pilot in some regions. It involves providing extended transitional housing for young people linked to supporting their participation in training/ education and employment. http://www.housing.nsw.gov.au/community-housing-division/policies-and-fact-sheets/policies/transitional-housing-plus	Participants in the communities in which the project currently operates are highly enthusiastic about it and believe it should be rolled out around the State.	It requires ongoing, high levels of coordination between various agencies – it is important to ensure these can be sustained over time and through changes of personnel.

Proposal/Initiative	Arguments in favour	Challenges
Use the "Platform 70" homelessness initiative as a model for other areas and future projects. This project, which ran from 2013 to 2015 was one of a number around the country which target the highest need rough sleepers to house them – https://www.bridgehousing.org.au/data/mediareleases/MR_Platform70_0508f.pdf Another example is the Rough Sleepers Initiative in Coffs Harbour which has been operating since 2003.	These initiatives target the highest need homeless people, take proactive measures to make contact with them and then provide them with supported housing. They report high success rates in getting people housed and enabling them to sustain their tenancies.	The full evaluation of Project 70 is not yet available – it will be important to learn the lessons from this and continue to improve the model.
The Macarthur Real Estate Engagement Project involves a number of agencies in the Macarthur region working with local Real Estate agents to support tenants whose tenancies are at risk and prevent eviction. www.mreep.org.au	The evaluation of this project shows a good success rate in sustaining tenancies as a result of early intervention, and substantial financial benefits to agents and owners as opposed to the cost of eviction in lost rent and NCAT processes. A number of Real Estate agents are enthusiastic about the scheme and refer tenants to it regularly.	The project got start-up funds through National Partnership Against Homelessness (NPAH) but is now purely resourced from agencies' own funds, which is difficult to sustain. Agencies in another region attempted to replicate it with less success – it seems to require a particular skill set and it is crucial to get Real Estate industry buy-in as well as cross-agency involvement.
Coordinated planning for the provision of housing for people on discharge from key institutions (including prison and hospital) involving the institution, support agencies and housing/homelessness agencies.	This has been done from time to time in a number of locations and worked reasonably well. These populations are at significant risk of homelessness and re-institutionalisation if their discharge is not properly managed.	It can take a lot of effort to sustain such relationships and arrangements with big institutions such as prisons and hospitals. Often collaboration is dependent on particular individuals and drops off when these move on.
Build local consortium of key partners to support people with complex needs and prevent/respond to homelessness. This would involve a case coordination approach addressing a range of issues as determined by the needs of the individual, with agencies collaborating for the benefit of the client.	The service system can be extremely complex to navigate for high needs people and there is a responsibility on agencies to make this easier for them and provide better support.	Coordination is complex and requires informed consent from clients – can't work in the absence of this.
Coordinated case management – using "Patchwork" to coordinated support for high need clients. Patchwork is a system set up by FACS to facilitate case coordination - http://www.patchworknsw.net.au/. It is a web-based resource that can be used to connect people to services and coordinate service delivery for individuals and families.	This resource provides a technical support for case coordination, used with the client's consent to keep track of who is supporting a particular person or family and share information.	At the moment the system has a number of drawbacks. Its use is not mandatory for services and a lot don't use it or even know it exists. There are various other data and coordination tools out there (e.g. SHIP for homelessness services) and systems are not integrated.

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Proposal/Initiative	Arguments in favour	Challenges
Use of modular housing and innovative housing forms as solution to homelessness. Forms discussed include, container housing, studios in backyards as used by Kids Under Cover - https://www.kuc.org.au/what-we-do/how-we-help/studio-program/ and Tiny Homes Projects, based on the model being developed by the Tiny Homes Foundation and being implemented in Gosford. http://www.tinyhomesfoundation.org.au/	This can provide a low cost and rapid-build option if you have a site - $50k to put up a container house and it can be moved if need be. Modular housing can be expanded or shrunk as needed. This could work for a variety or groups – people with mental illness, young people, older people who want to downsize. It has been particularly used for crisis or temporary housing but tiny houses have also been promoted as a lifestyle alternative. It also provides a possible income stream for landowners.	It's easier in some locations than others depending on the local government, and responses from neighbours need to be carefully managed.
Living skills programs for people who have multiple issues and struggle to sustain housing and other aspects of their lives. There are a number of such programs in existence - St Vincent de Paul have a program that they have run in a number of locations and the "Rent it-Keep it" program developed by FACS also works on these lines - http://www.housingpathways.nsw.gov.au/ways-we-can-help/private-rental-assistance/rent-it-keep-it-training-package.	This can help people develop their own capacity to deal with a range of life issues and build personal confidence.	Concern that people may lack the motivation to join and complete the program. People may feel patronised/ stigmatised , fear the unknown or be concerned about lack of privacy if personal issues are discussed.
Tenancy Action Worker (TAW) role in social housing, dedicated to supporting tenants and sustaining tenancies while not responsible for direct tenancy work. Argyle housing have a role along these lines in Wagga Wagga, other organisations have used the same model in other places.	It provides the tenant with someone who can advocate for their interests within the organisation, link them to supports and help them to resolve issues that put their tenancy at risk. It avoids tenancy officers being caught in the dual role of supporting tenants and enforcing tenancy conditions, freeing them to do the tenancy administration.	There can be a practical difficulty in having both enforcement and support coming from the same organisation – it can create a perception of conflict of interest.

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4. Concluding Summary

We covered a lot of territory, both geographically and conceptually, over the course of our seventeen workshops. Most participants were working directly with vulnerable households or people who are currently homeless, and they conveyed a powerful sense of the pressures that are on low income households in our housing system and the need for reform.

Improvements to policy and practice don't happen by accident. They happen as a result of research, advocacy, a willingness to take risks and to make changes. Many of our workshop participants have shown these characteristics both in their ability to drive local change, and in their willingness to advocate for broader system improvements.

The core issue is that there is simply not enough housing in either the private rental sector or the social housing sector that is available and affordable to low income households. This means that in the private market they are never far from the risk of homelessness, with short term leases, the ability for a landlord to evict them without a reason and short notice periods to vacate tenancies meaning that with relatively little warning, they can find themselves searching for scarce housing in an overheated market. In the social sector, it means long waiting lists and in practice, allocation only to these with high and complex needs. It also means complex application and review processes, a difficult bureaucracy and a lot of ways to fall through the cracks.

In many respects anyone on a low income is vulnerable this way. However, some things clearly increase risk. If you are a single person on a low income, or a sole parent, you are likely to more vulnerable. The same applies if you are young, or if you are old. Other life issues heighten risk – mental illness, addiction, domestic violence, family breakdown. And all of these issues are made worse by discrimination and social exclusion such as that faced by Aboriginal or CALD families.

To make significant improvements to this situation we need meaningful policy reform and participants discussed a number of such reforms – to the taxation system, the planning system, and the social housing and homelessness systems. Shelter and other peak organisations have been advocating these types of reform for years, and will continue to do so. However, there are also improvements to be made at a local level. While these may not solve the "big picture" issues, they can make real, concrete improvements for vulnerable individuals and families.

Attachment 1:
Regional Summaries

Central Coast

Demographics

The Central Coast District covers two local government areas: Gosford and Wyong.

- It is estimated that in 2011 the district had a total population of approximately 320,000. This population is growing steadily, with an extra 100,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 35% compared to the State's overall growth of 45%. Approximately two thirds of this growth will take place in Wyong local government area.
- The Central Coast district has a slightly lower percentage of couples with children and group households than NSW as a whole, and slightly higher percentages of couples without children, sole parent families and lone person households.
- The district has a higher proportion of its housing being purchased or owned outright than NSW as a whole, and a lower percentage rented either in the private rental market or as social rental.
- The area has a total of approximately 3,700 public housing dwellings, with this stock split reasonably evenly between the two local government areas.
- Access to this social housing is extremely difficult across the district, with applicants for most housing types facing waits of more than ten years.
- Median rents and purchase prices in both the local government areas of Central Coast are lower than the overall median for NSW.
- Despite these comparatively low prices, low income and very low income households still struggle to afford housing either in the home purchase or rental markets in Central Coast. In 2011, 92% of very low income renters and 68% of very low income purchasers were paying more than 30% of their income in housing costs, while 57% of low income renters and 53% of purchasers were paying over 30%.
- In 2012, 36% of Commonwealth Rent Assistance recipients in Central Coast remained in housing stress after CRA was taken into account.

Issues summary

The following is a summary of the issues discussed at the Gosford workshop.
- Unaffordability of home ownership – perception that there may be a need to lower the size or standard of housing on the market to lower to cost.
- Lack of affordable rentals – people in transitional housing have nothing to transition to unless they can get into social housing.
- Stigma of certain groups with Real Estate agents, especially young people and sole parents.
- Loss of boarding house and low-end rental properties.
- Tenants having their bond kept for damage, with owners/agents taking advantage of their lack of knowledge of the system.
- Difficult challenge of finding housing for young people, especially those leaving care – lack of options, often lack of skills and complex trauma.
- A set of issues around Temporary Accommodation including inappropriate housing (style, location, lack of cooking facilities) and unrealistic or onerous expectations of what people will do while they are in this accommodation.
- Very limited crisis housing means people can remain homeless for long periods – e.g living in their car for a long time, or in overcrowded or unsafe sharing situations.
- Lack of preventive and early intervention options – most services are "the ambulance at the bottom of the cliff".

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- Agencies spend a lot of time "managing FACS" owing to high staff turnover and good staff tending to leave – however, there is an increase in flexibility lately and things have been improving.
- Little incentive for tenants to move on from social housing when they no longer need it – could be a stepping stone but often becomes the final stop.
- Frustration and confusion over the process for access to social housing – inconsistent responses in FACS office depending on who the client talks to.
- Community perception surrounding social housing – social housing stigma – leads to local resident resistance to social housing development and prejudice against certain neighbourhoods.
- Social problems within temporary or social housing – e.g. violence, criminality – go unaddressed, affecting other residents.
- Constraints on development such as heavily restrictive ecological requirements push up the cost of housing – lack of local government action or support for housing affordability and land release.
- Lack of treatment for long term mental illness can lead to other problems which make the illness itself worse – e.g. long term homelessness, being banned from other services such as the FACS office. Mental health system is not easy to navigate.

Responses Summary

The following are the responses to these issues proposed at the Gosford workshop.

Central database for all community/social services with interactive access for consumers, and services able to directly update their service details – access via smartphone app or internet.

More service outreach in central spaces such as community centres and shopping centres.

Early intervention program to help people sustain tenancies in the private market and to help TA clients as soon as they enter the system.

Re-introduce a "medium-term" refuge for homeless young people.

Improve release processes and options for people exiting various institutional or health settings – e.g. drug and alcohol rehab, mental health treatment, prison, young people leaving care.

Social housing providers as mortgage providers

Shipping Container Houses

Incentives for current tenants to downsize

Integrated housing estates with a range of tenures and styles of housing – with good wrap-around supports such as a case-worker onsite for high need residents.

Far West

Demographics

The Far West District covers four local government areas: Balranald, Broken Hill, Central Darling and Wentworth, along with remote areas not incorporated into any local government area. This represents a large, sparsely populated geographical area with a small number of regional centres.

- It is estimated that in 2011 the district had a total population of approximately 31,000. This population is declining steadily, with an expected reduction of 7,500 in the thirty years to 2031, a rate of decline just over 21% compared to the State's overall growth of 45%.

- The Far West district has a significantly lower percentage of couples with children and group households than NSW as a whole, and higher percentages of lone persons, couples without children and "other" household types.
- The Far West district has a higher proportion of its housing owned outright and a lower proportion being purchased or rented privately than NSW as a whole.
- There is no data available about the precise numbers of social housing dwellings in the district and it appears that a significant proportion of the social housing dwellings self-reported by residents in the Census may be Aboriginal community housing. Data from Housing Pathways shows that while wait times for social housing in some of the larger centres are shorter than for many other parts of the State, there is no availability in many communities.
- Median house price and rental data is only available for the Broken Hill and Wentworth areas. In both these areas, rents and purchase prices are substantially lower than the NSW median – more than 50% below in all cases.
- Despite these very low prices, some low income and very low income households still struggle to afford housing either in the home purchase or rental markets in Far West. In 2011, 75% of very low income renters and 53% of very low income purchasers were paying more than 30% of their income in housing costs, while 27% of low income renters and 25% of low income purchasers were paying over 30%. In all, just under 1,000 low income and very low income households were in housing stress, with the majority of these in the Broken Hill area.
- Across Australia a significant proportion of Commonwealth Rent Assistance recipients remain in housing stress after CRA is paid. Lower rents mean this is less of an issue in the Far West, but in 2012, 240 CRA recipients (12% of all recipients) in Far West remained in housing stress.

Issues summary

The following is a summary of the major issues reported in the Broken Hill workshop.
- Mortgage stress following job loss is a frequent issue in these communities where employment has been falling.
- Many of the small far Western towns have limited stocks of rental housing. In places like Broken Hill where the population has declined there is plenty of vacant housing but it is often in poor condition and very low sale prices mean it is not a worthwhile investment for owners to put resources into renovations.
- Agencies see a lot of homeless men and young people, and there are no resources in Broken Hill to support them. The only options are to place them in private hotels and only about three of those in town will accept referrals from agencies.
- Housing and homelessness issues are a significant problem in the Aboriginal community, with lots of overcrowding and people spending time on the streets. Broken Hill is a centre for people from small surrounding communities so they come there for appointments of cultural visits and then struggle to find ways to return home and get stranded.
- In this region you still encounter young people whose births were not registered out in remote communities – the process of registering a birth at a later age can take months and bar access to income support and other services.
- Isolation and distance in these small communities mean there are long travel times and distances to many specialist services.
- Organisations struggle with high levels of some social issues, especially drug and alcohol addiction, with limited resources to address them. All the intensive drug and alcohol rehabilitation services are out of town, and once people return home to their families they often return to situations where other family members are still drinking or using so it is hard to stay dry.

Responses Summary

The following are the responses to these issues proposed at theBroken Hill Workshop.

Intensive residential drug/alcohol rehabilitation program which involves families and includes links to education and a graduated, supported exit process.
Education across the community about social issues e.g. parenting skills, where to go for help, etc.
"Collective concept" – services reoriented to collaborate around client needs, not around service boundaries.
Sharing of facilities by a range of services.
Reduce/rationalise the number of service providers
A 1% "welfare levy" on high income earners (over $100k per year) similar to the Medicare levy.
Increase the supply of supported transitional housing
A locally based tenant advocacy service.
Better early intervention to address a range of issues – job loss, alcohol and drug use, financial hardship.

Hunter/New England

Demographics

The Hunter New England District covers a large geographic area stretching from Newcastle up to the Queensland border and includes 25 local government areas: Armidale Dumaresq, Cessnock, Dungog, Glen Innes Severn, Gloucester, Greater Taree, Great Lakes, Gunnedah, Guyra, Gwydir, Inverell, Lake Macquarie, Liverpool Plains, Maitland, Moree Plains, Muswellbrook, Narrabri, Newcastle, Port Stephens, Singleton, Tamworth Regional, Tenterfield, Upper Hunter Shire, Uralla and Walcha.

- It is estimated that in 2011 the district had a total population of approximately 875,000. This population is growing steadily, with an extra 250,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just almost 32% compared to the State's overall growth of 45%. However, while some of the urban areas of the district are experiencing reasonably strong population growth, many rural local government areas have static or declining populations.
- The Hunter New England district has a lower percentage of couples with children and a higher percentage of couples without children than the NSW average, with other household types close to the NSW proportions. However, there are significant differences between local government areas, and particularly between the smaller rural shires and larger regional centres.
- The Hunter New England district has a higher proportion of its housing owned outright than NSW as a whole and a lower proportion rented on the private market, while overall it has approximately the same proportion of its housing in the social rental sector as NSW. Once again, this overall picture masks wide variations between local government areas.
- The area has a total of approximately 12,000 public housing dwellings, which represents approximately 10% of the State's public housing. Over half of this housing is found in two local government areas – Newcastle and Lake Macquarie – at the south end of the district. Seven local government areas have ten or fewer dwellings, including three that have no public housing stock.
- This variation is reflected in the Housing Pathways estimates of social housing wait times in the region. While there are expected wait times of two years or less in a number of

areas there are long wait times in other localities and some in which there is no social housing available at all.

- Median rents in all the local government areas of Hunter New England for which data is available are lower than the overall median for NSW, mostly substantially so. Purchase prices are also substantially below the NSW median in all local government areas.
- Despite these comparatively low prices, many low income and very low income households still struggle to afford housing either in the home purchase or rental markets in Hunter New England. In 2011, 88% of very low income renters and 64% of very low income purchasers were paying more than 30% of their income in housing costs, while 50% of low income renters and 43% of purchasers were paying over 30%.
- In 2012, 33% of Commonwealth Rent Assistance recipients in Hunter New England remained in housing stress after CRA was taken into account, compared to 41% in NSW as a whole.

Issues summary

The following is a summary of the issues discussed at the Newcastle and Armidale workshops.

- Mortgage stress on young families.
- Discrimination in the private rental market against key high need groups.
- Lack of affordable rental housing especially larger housing, and much of what is available is in poor condition.
- Competition in the rental market from students in key university towns and from mining workers in some Western communities.
- Issues related to tenure in "residential parks".
- People exiting residential facilities (e.g. prison, mental health) into homelessness or to "at risk" situations.
- Long term itinerancy/homelessness and its impacts on people's health – what happens when they can no longer live the itinerant lifestyle?
- Increasing homelessness among older women.
- Ongoing issues with the implementation of the Going Home Staying Home reforms.
- Issues in Temporary Accommodation including inappropriate properties and harsh conditions imposed on recipients.
- Inconsistent FACS service delivery and interpretation of policy.
- Difficulties with Link2Home – lack of local knowledge, inappropriate referrals.
- Couch surfing.
- Difficult interaction between homelessness and Centrelink activity requirements for Newstart recipients can lead to loss of benefits.
- Issue of safety/undesirability on some locations where there is concentrated social housing.
- Concerns about the impending transfer of all public housing in the northern part of the district to non-government providers – what will this mean for the related services FACS provides – e.g. Housing Pathways, temporary accommodation?
- Difficulties over public housing maintenance – long waits for work to be done, poor quality.
- Issues about evictions and exclusions from social housing – a direct cause of homelessness.
- Poor tenancy practices in some community housing organisations.
- The complexity of accessing ID for those who don't have it, especially young people – "you need ID to get ID".
- Service fragmentation and geographic dispersal.
- Transport and access issues in both urban and rural communities.
- Limited mental health support services place people at risk of homelessness.

Responses Summary

The following are the responses to these issues proposed at the Newcastle and Armidale workshops.

One local service has a Winnebago which it takes to small rural communities doing outreach, prevention and tenancy sustainment plus taking other services on joint trips.

FACS driven collaboration – launched in Gunnedah as a response to the "Grandmothers against Removal" group which gained UN recognition for issues in that community. FACS has placed an officer in the community (where there is no FACS office) to coordinate community responses.

Shared housing arrangement for older people.

Early intervention strategies for mental health issues in young people and adults.

Use of Council surplus properties for housing.

Change income security legislation so that homeless people can receive an income without an address.

Adopt the Housing Hub model as in SA, with all local SHS's in the same location.

Expanded transitional housing options where the stock rotates, not the tenant. Include some stock where some of the eligibility requirements are relaxed – e.g. Australian residence, FACS debts.

More creative options for homelessness refuges.

Rent to buy options for social housing tenants.

Effective use of brokerage funds.

Tax incentives for the development of affordable rental housing.

Provides removal and storage of property for people becoming homeless.

Link Temporary Accommodation to Specialist Homelessness Services – SHS's would place people in accommodation and be reimbursed for the cost.

Innovative funding model to deal with rent arrears in private rental when people get into crisis situations.

Illawarra/Shoalhaven

Demographics

The Illawarra Shoalhaven District covers four local government areas: Kiama, Shellharbour, Shoalhaven and Wollongong.

- It is estimated that in 2011 the district had a total population of approximately 385,000. This population is growing steadily, with an extra 109,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of 32% compared to the State's overall growth of 45%.
- The Illawarra Shoalhaven district has a household makeup very similar to that in NSW as a whole, but Shellharbour has significantly higher proportions of couples with children and sole parent families and a lower percentage of lone person households.
- The district has a slightly lower proportion of its housing being purchased and a higher proportion owned outright than NSW as a whole. It also has a significantly higher proportion of social housing than NSW as a whole, and a lower proportion of privately rented housing.
- The area has a total of approximately 9,000 public housing dwellings, which represents approximately 8% of the State's public housing. Over two thirds of this is found in the Wollongong local government area, while Shellharbour also has a substantial public housing stock. The accessibility of social housing varies widely from location to location - in all the areas where social housing stock is available, average waiting times exceed two years, and they are over 10 years in some locations.

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- Median rents in all the local government areas of Illawarra Shoalhaven are lower than the overall median for NSW, reflecting a more affordable rental market. Purchase prices are also substantially below the NSW median in Shellharbour, Shoalhaven and Wollongong although above the median in Kiama.
- Despite this comparative affordability, low income households still struggle to afford housing. In 2011, 91% of very low income renters and 68% of very low income purchasers were paying more than 30% of their income in housing costs, while 57% of low income renters and 51% of purchasers were paying over 30%. While these figures vary slightly between local government areas, all areas have high numbers of households in housing stress.
- In 2012, 36% of Commonwealth Rent Assistance recipients in Illawarra Shoalhaven remained in housing stress after CRA was taken into account.

Issues summary

These issues, and the responses that follow, are drawn from the workshop held in Wollongong.

- Lack of affordable housing supply in either the home purchase or private rental markets.
- Barriers to entry into the rental market by various groups including young people, refugees, women escaping domestic violence and others.
- A range of issues around people with mental illness including lack of coordinated housing and support and the need for specialised brokerage services.
- A number of flow-ons from the Going Home, Staying Home reforms including loss of specialised services and increased expectations on agencies without increased resources.
- Concern that with the restructure of FACS, the organisation is now very distant from its tenants and there are limited avenues for input and consultation.
- Concern over the handling of property sales, with little consultation with residents or neighbours.
- Changes to social housing allocation policies leading to community issues – e.g. young people with mental health problems being placed in older people's housing complexes.
- Concern at the lack of "normal" funding options for social housing, with the newer initiatives aimed at large providers and private sector players.
- Lack of appropriate housing across the board for people with particular needs, including young people, people with disabilities, women with children and people who have larger families.
- A range of concerns about the funding environment for human services and for homelessness, including rolling short-term funding decisions, onerous compliance processes and the process of competitive tendering hindering collaboration and innovation.

Responses Summary

The following are the responses to these issues proposed at the Wollongong workshop.

More entry points to home purchase such as low interest loans, shared equity and sales to tenants.
Summit of peak bodies, consumer groups to develop political strategy and lobby at political and grass roots level.
Mandated Council housing affordability strategies in the planning system including use of inclusionary zoning.
Transfer title to social housing properties, not just management transfers.
When new social housing estates/complexes are opened, have a deliberate welcoming process involving local community centres and existing residents, and providing good information.
Strengthen collaboration across the service system within system reform.
New funding for support services for high need people.

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Improve transfers out of institutions, early intervention.
Designated percentage of stock transfers and new capital dollars for young people and A&TSI people.
Partner with philanthropists and community members to build more affordable, purpose-built housing.
Improve private rental affordability and security by a number of means including increased rent assistance, tenancy law changes and rent regulation.

Mid North Coast

Demographics

The Mid North Coast District covers five local government areas: Bellingen, Coffs Harbour, Port Macquarie-Hastings, Kempsey and Nambucca.

- It is estimated that in 2011 the district had a total population of approximately 208,000. This population is growing steadily, with an extra 58,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just under 32% compared to the State's overall growth of 45%.
- The Mid North Coast district has a significantly lower percentage of couples with children than NSW as a whole, and higher percentages of couples without children and lone persons.
- The district has a higher proportion of its housing owned outright than NSW as a whole, and a lower proportion being purchased, with similar proportions in other tenures to the NSW average.
- The area has a total of approximately 2,400 public housing dwellings. Most of this is found in two local government areas; Coffs Harbour and Port Macquarie-Hastings.
- The availability of social housing varies widely between locations – applicants for some forms of housing in some regions are likely to wait between two and five years, while for other locations waiting times can be in excess of ten years.
- Median rents and median house prices are substantially below the NSW median in all the local government areas of Mid North Coast.
- Despite these comparatively low prices, low income and very low income households struggle to afford housing either in the home purchase or rental markets in Mid North Coast. In 2011, 92% of very low income renters and 67% of very low income purchasers were paying more than 30% of their income in housing costs, while 64% of low income renters and 49% of low income purchasers were paying over 30%.
- In 2012, 32% of Commonwealth Rent Assistance recipients in Mid North Coast remained in housing stress after CRA was taken into account – over 6,000 renters.

Issues summary

The following is a summary of the issues discussed at the Coffs Harbour workshop.

- Increasing house prices and rents on the coast have pushed people westwards for affordable rentals. Locally, certain areas have remained affordable as the housing is run down and market becomes geographically stratified.
- "Grapevine TICA" in small towns – people with particular surnames can find themselves excluded for something a relative did.
- Development of university campuses has increased competition in the market – students tend to displace locals, especially in low end housing.
- Seasonal variation in rental prices – rents go up dramatically over Christmas and people can find themselves homeless at this point – if a lease ends at the start of summer, likely to not be renewed as the owner seeks temporary holiday rentals instead.
- Loss of caravan park accommodation through "gentrification" – either conversion to exclusively tourist use or to manufactured home park type housing for older people.

- Unaffordable rentals, especially for people on income support, especially smaller forms of housing for singles.
- Discrimination in the market against particular groups of people – Aboriginal people, women escaping DV, large families.
- Difficulty of making adaptations in rental housing for older people or people with disabilities – ageing population and NDIS both increasing demand/need for this.
- People exiting corrections and mental health facilities without support.
- Problems for young people accessing rental housing.
- Issues with Temporary Accommodation – limited options, poor quality, poor locations.
- Lack of crisis accommodation - men's facility lost funding in the Going Home Staying Home process.
- Rough sleeping - lack of appropriate facilities and supports, hunger/depression/isolation.
- Large extended Aboriginal families "bunking in" to social or private rental - cultural obligation to house people but will be seen as "unauthorised tenants" by FACS/landlord.
- People often don't understand their rights under FACS policy – a lot of work for TAAS comes from social housing tenants.
- Quality of older social housing stock – state of repair, no floor covering or curtains.
- Impact of anti-social behaviour policies – high need tenants at greater risk of eviction and homelessness.
- Transfer of social housing to community housing - 100% transfer is planned, FACS housing office will close with loss of 50 staff. Unknown future, tender process still under way, limited information about how this will affect other services or customer service to tenants and applicants.
- Complex social housing application and allocation processes.
- Lack of early intervention – social housing managers (FACS/community) only identify issues when they have already reached crisis point.
- Planning system - no proper social impact assessment for projects like the highway upgrade or the university campuses, no requirement for affordable housing in new housing developments.
- Intergenerational poverty creating a culture of reliance of government assistance.
- Homelessness and lack of housing increases pressure on other government systems – e.g. hospitals and health care.
- Major highway upgrade - major 10-15 year infrastructure project, a lot workers have been brought from outside the area, and the company pays over market value for staff housing.
- Elder abuse – older people unable to move out of homes their share with family members because of lack of housing options.
- Lack of living skills/skills to seek and maintain tenancies means people end up losing their housing – especially young people.
- Safety issues in social housing.

Responses Summary

The following are the responses to these issues proposed at the Coffs Harbour workshop.

Interagency hub monthly at a central location, for clients to visit for information or help.
Re-establish a men's crisis option
Rough Sleepers Initiative – transitional housing and wrap-around supports for people who have been rough sleeping
Government rebates for NGOs to bridge the gap between market rent and affordable rent
School-based education program aimed at preventing homelessness and building life skills.
Empty nesters taking on young people as boarders and mentoring them
Developer incentives/requirements to build affordable housing.
Guaranteed Minimum Income
Affordable housing purchase options e.g. tiny houses, innovative construction technologies

Murrumbidgee

Demographics

The Murrumbidgee District covers 29 local government areas stretched out across a large, sparsely populated geographical area in South-West NSW. Local government areas included in the district are: Albury, Berrigan, Bland, Boorowa, Carrathool, Conargo, Coolamon, Cootamundra, Corowa Shire, Deniliquin, Greater Hume Shire, Griffith, Gundagai, Harden, Hay, Jerilderie, Junee, Leeton, Lockhart, Murray, Murrumbidgee, Narrandera, Temora, Tumbarumba, Tumut Shire, Urana, Wagga Wagga, Wakool and Young.

- It is estimated that in 2011 the district had a total population of approximately 285,000. This population is growing slowly overall, with an extra 23,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 8% compared to the State's overall growth of 45%. However, most of the growth in the district will occur in the two largest local government areas – Wagga Wagga and Albury – while the majority of local government areas are expected to experience declining populations.

- The Murrumbidgee district has slightly lower percentages of couples with children, one-parent families and group households than NSW as a whole, and higher percentages of couples without children and lone person households.

- The district has a higher proportion of its housing fully owned than NSW as a whole, and slightly lower proportions being purchased and being rented either privately or in the social rental sector.

- The area has a total of approximately 3,200 public housing dwellings. Almost two thirds of this is found in Wagga Wagga and Albury, while fifteen local government areas have five public housing dwellings or fewer including nine which have none. For most of the locations where there is available social housing, wait times are five years or less, and in many areas expected wait times are under two years – relatively short waiting periods by State standards.

- Median rents in all the local government areas of Murrumbidgee where there is data available are substantially lower than the overall median for NSW, mostly less than 50% of the State median. Purchase prices are also substantially below the NSW median in all local government areas.

- Despite these comparatively low prices, low income and very low income households still struggle to afford housing either in the home purchase or rental markets in Murrumbidgee. In 2011, 80% of very low income renters and 64% of very low income purchasers were paying more than 30% of their income in housing costs, while 40% of low income renters and purchasers were paying over 30%.

- In 2012, 26% of CRA recipients in Murrumbidgee remained in housing stress. This is significantly below the NSW average of 41%, but still represents over 4,500 households.

Issues summary

The following is a summary of the issues discussed at the workshop in Wagga Wagga.

- The difficulty of overcoming the deposit gap even if mortgage payments would be lower than rent.
- Mortgage stress and mortgage default leading to homelessness.
- "Quiet" discrimination in the private rental market against groups such as young people, people in Centrelink benefits, sole parents and others.
- A number of issues faced by low income young people in accessing and keeping shared housing, which is their only realistic housing option in most places.
- Poor quality of rental housing and exploitation of vulnerable tenants who have few choices.
- Consequences of TICA listing for low income households – greatly increases the risk of homelessness.

- Links between mental illness and homelessness – mental illness can be both a cause and a consequence.
- Poor quality of locations used for Temporary Accommodation.
- Poverty traps in social housing due to both rent policy, and the administrative complexity of managing variable income.
- Consequences of being identified as having a unsatisfactory rental history in social housing – these households have few if any other options.
- Issue of reputations in small towns – unofficial "blacklisting" of certain households.
- A range of issues related to addiction, mental illness and domestic violence.

Responses Summary

The following are the responses to these issues proposed at the Wagga Wagga workshop.

Mandatory living skills programs for some – e.g. linked to Centrelink or child protection situations, young people, people in crisis housing.
Allow social housing tenants to enter into rent to buy arrangements for social housing that they occupy.
Bring together a single interagency in the area in place of the current three.
Transitional housing program associated with support, training and resource building to help people succeed when they move on to the next stage.
Savings scheme for housing deposits – government contributes a dollar for every dollar saved.
Staying Home – Leaving Violence
Early education about housing responsibilities and other supports on sign up for social housing.
Raise the age at which tenant's children have to pay rent in on their income in social housing – from 18 to 25.
Record property condition at the start of tenancy via video instead of written form.
Tenancy Action Worker (TAW) role in social housing, dedicated to supporting tenants and sustaining tenancies while not responsible for direct tenancy work.

Nepean/Blue Mountains

Demographics

The Nepean Blue Mountains District covers four local government areas: Blue Moutains, Hawkesbury, Lithgow and Penrith – these stretch from Sydney's suburban outskirts to the rural communities on the Western side of the range. The data below is shown by local government area, totalled for the district and compared to NSW as a whole.

- It is estimated that in 2011 the district had a total population of approximately 350,000, with over half of this in Penrith local government area. This population is growing steadily, with an extra 130,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 40% compared to the State's overall growth of 45%.
- The district has a significantly higher percentage of couples with children and one-parent families than NSW as a whole, and lower percentages of all other household types. There is a significant difference between Penrith and Hawkesbury, which have relatively higher proportions of family households, and Lithgow and Blue Mountains which have higher proportions of lone person and couple households.
- The district has a higher proportion of its housing being purchased and a slightly lower proportion owned outright than NSW as a whole. It also has a lower proportion of privately rented housing and a slightly lower proportion of social rentals.

- The area has a total of approximately 3,400 public housing dwellings. Most of this public rental housing (over 75%) is found in the Penrith local government area while Lithgow also has a significant stock of such housing.
- The waiting times for this social housing vary – applicants will wait between two and five years for most types of housing in Lithgow and less than two years for three bedroom housing in Wallerang. On the other hand, they can expect to wait more than five years for all types of housing in Penrith, Richmond/Windsor and Blue Mountains.
- Median rents in all the local government areas are significantly lower than the overall median for NSW, reflecting a more affordable rental market. Purchase prices are also substantially below the NSW median. Median prices are particularly low in Lithgow – prices are around 50% of the State average and rents below 60% of the State figure.
- Despite these comparatively low prices, low income and very low income households struggle to afford housing either in the home purchase or rental markets. In 2011, 92% of very low income renters and 73% of very low income purchasers were paying more than 30% of their income in housing costs, about the same proportion as for NSW as a whole. 56% of low income renters and 55% of low income purchasers were paying over 30%.
- In 2012, 38% of Commonwealth Rent Assistance recipients in Nepean Blue Mountains remained in housing stress after CRA was taken into account.

Issues summary

The following is a summary of the issues discussed at the Penrith workshop.

- Lack of affordability in the rental market leads to other issues – rent arrears, agents being unwilling to take a risk on low income households.
- Particular groups tend to be screened out of rentals as presenting a risk – young people, women escaping domestic violence, people on Newstart.
- TICA listings prevent people from accessing private rental.
- Barriers in the way of people accessing support – need for support letters or other evidence, processing delays, unrealistic rents at which people are supposed to search, complex bureaucratic processes.
- Long term homeless people need both specialist support for specific issues (e.g. mental health, addiction) and support with the basics of living in housing like budgeting, cooking, cleaning etc.
- A range of issues with Link2Home and the temporary accommodation system.
- Lack of crisis accommodation and reduced service capacity after Going Home Staying Home.
- Shortage of social housing stock and lack of turnover in existing stock means few vacancies.
- Poor maintenance of existing public housing.
- Exclusion of high need applicants from social housing because of previous tenancy history – result of lack of support.
- Social housing often poorly designed especially for colder mountains climate.
- A range of issues around planning control and land supply which limit new housing, especially in Blue Mountains where much of the land is national park.
- Issues around housing and support links.
- Shortage of housing for people with specific needs – older people, people with disabilities
- Creation of suburbs with limited infrastructure.
- Issues with proof of aboriginality for specific Aboriginal programs.

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Responses Summary

The following are the responses to these issues proposed at the Penrith workshop.

Change collective culture about what is a "home" or good housing – design, materials etc.

Collective Impact approach to solving homelessness.

Use of modular housing as solution to homelessness, such as container housing,
Kids Under Cover - https://www.kuc.org.au/what-we-do/how-we-help/studio-program/

Wintringham model – specialist aged care for older homeless or at risk people.
http://www.wintringham.org.au/

Inclusionary zoning/value capture with a Sydney-wide or State-wide benchmark for
affordable housing.

Rethinking private rental – make it more attractive for private landlords to house people
on low incomes.

Better State/Local cooperation in the provision of social infrastructure on greenfield estates.

"New Conversations with New Voices" – creative ways for children and young people
to have their say about the future of their communities.

Transitional Housing Plus Program
http://www.housing.nsw.gov.au/community-housing-division/policies-and-fact-sheets/
policies/transitional-housing-plus

Macarther Real Estate Engagement Project
http://mreep.org.au/

Use of the "Housing First" approach with vulnerable homeless people e.g. those with
mental illness.

Bungarribee Affordable Rental for workers – Bridge Housing
https://www.bridgehousing.org.au/pages/affordable-hous-bungarribee-165.html

Northern NSW

Demographics

The Northern NSW District covers seven local government areas: Ballina, Byron, Clarence
Valley, Kyogle, Lismore, Richmond Valley and Tweed.

- It is estimated that in 2011 the district had a total population of approximately 288,000.
  This population is growing at a modest rate with an extra 71,000 persons expected to be
  added to the region in the thirty years to 2031, a growth rate of just over 27% compared
  to the State's overall growth of 45%. The main growth will take place in the Tweed local
  government area, which accounts for half the region's growth while other areas will
  grow more slowly.
- The Northern NSW district has a significantly lower percentage of couples with children
  than NSW as a whole, and higher percentages sole parents, couples without children and
  lone persons.
- The Northern NSW district has a higher proportion of its housing owned outright and a
  lower proportion being purchased than NSW as a whole. It also has a lower proportion
  of social housing than NSW as a whole.
- The area has a total of approximately 2,600 public housing dwellings. Most local
  government areas have a reasonable stock of public housing, with the exception of
  Byron and Kyogle.
- Expected waiting times for social housing are high for most types of housing in most
  localities, with the vast majority of areas and housing types requiring expected waits of
  five years or more and many with expected waits of over ten years.
- Median rents in all the local government areas of Northern NSW are lower than the
  overall median for NSW, with Kyogle and Richmond Valley below 50% of the median

and only Byron close to the NSW figure. Purchase prices are also substantially below the NSW median in all local government areas except Byron.

- Despite these comparatively low prices, low income and very low income households struggle to afford housing either in the home purchase or rental markets in Northern NSW. In 2011, 93% of very low income renters and 69% of very low income purchasers were paying more than 30% of their income in housing costs, while 70% of low income renters and 50% of low income purchasers were paying over 30% - figures very similar to the NSW average.
- In 2012, 39% of Commonwealth Rent Assistance recipients in the district remained in housing stress after CRA was taken into account, over 11,000 households. Northern NSW was one of the few areas in the State where the portion of CRA recipients in housing stress increased between 2002 and 2012.

Issues summary

The following is a summary of the issues discussed at the Lismore workshop.

- Lack of affordable purchase and rental – cost of housing in Ballina and Byron is comparable to Sydney but average incomes are much lower.
- Discrimination in the private rental market based on race, domestic violence, youth and single parents.
- Low rental vacancy rates.
- Highly insecure rental market – combination of "without grounds" evictions and money to be made from holiday lettings at peak times.
- Impact of road projects – workers adding to rental demand, demolition of NSW Roads housing which has been rented to low income tenants while waiting for the project to begin.
- Change of use of caravan parks – either converting to manufactured home parks or focusing solely on tourists.
- Lack of culturally appropriate housing for Aboriginal households – need ability to host large family groups and landlords who will be tolerant/understanding of this.
- High proportion of rough sleepers.
- About 50% of people seeking help from homelessness agencies don't have complex support needs, just need somewhere to live.
- Issues with Link2Home and Temporary accommodation – lack of local knowledge, poor quality accommodation options.
- Particular lack of resources to support homeless and at risk young people.
- Poorly planned exits from institutions leading to homelessness.
- Confusing and complex processes to access social housing and other FACS housing services – poor communication with consumers, consumers struggle to understand what they are supposed to do.
- Lack of supply, poorly maintained properties, long waiting lists.
- Services working at capacity, know that service development is needed but no-one has time to do it, coordination suffers.
- Policy barriers preventing housing development, including zoning issues and tax/finance policy.
- A wide range of issues related to women escaping domestic violence.
- A range of issues for young people including income, skills, and discrimination issues.
- Drug/alcohol/gambling addiction, complex mental health are contributors to homelessness.

Responses Summary

The following are the responses to these issues proposed at the Lismore workshop.

Mixed community living model, involving people on low incomes and others living in community.

A wider range of housing options for people on low incomes.

Twin educational initiatives - specific education for at-risk young people, wider community education about homelessness.

Better management support for Local Aboriginal Land Councils with housing portfolios.

Coordinated approach with three levels of government and community to increase the supply of social and affordable housing.

Coordinated exit planning from institutions

A simpler, more transparent system for access to priority housing and other programs, via a single entry point and one-time assessment by the first responder, transferable to other providers.

Northern Sydney

Demographics

The Northern Sydney District covers eleven local government areas: Hornsby, Hunters Hill, Kuringgai, Lane Cove, Manly, Mosman, North Sydney, Pittwater, Ryde, Warringah and Willoughby.

- It is estimated that in 2011 the district had a total population of approximately 850,000. This population is growing steadily, with an extra 340,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just under 46% compared to the State's overall growth of 45%.
- The Northern Sydney district has a significantly higher percentage of couples with children than NSW as a whole, a similar percentage of couples without children and slightly lower percentages of most other household types. There are, however, significant variations between local government areas in this respect.
- The district has a higher proportion of its housing being purchased or owned outright than NSW as a whole, a slightly higher percentage of private rental and lower percentages of social housing and "other" tenures.
- The area has a total of approximately 5,000 public housing dwellings, significantly less than other Sydney districts with similar sized populations.
- Applicants for social housing in this area face long waiting times, with expected waits for all types of housing in excess of five years and many in excess of ten years.
- Median rents in all the local government areas of Northern Sydney are higher than the overall median for NSW, many substantially so. Purchase prices are also substantially above the NSW median in all local government areas, and five LGAs have median house prices of over one million dollars.
- With rents and house prices at the level shown in Table 7, it is not surprising that low income and very low income households struggle to afford housing either in the home purchase or rental markets in Northern Sydney. In 2011, over 97% of very low income renters and almost 77% of very low income purchasers were paying more than 30% of their income in housing costs, while 85% of low income renters and 65% of low income purchasers were paying over 30%.
- In 2012, 57% of Commonwealth Rent Assistance recipients in Northern Sydney remained in housing stress after CRA was taken into account, well above the NSW average of 41%.

Issues summary

The following is a summary of the issues discussed at the Chatswood workshop.

- Access to affordable private rental – difficult to find anything under $350pw for a unit.
- There is a glut of properties in the unit market but doesn't fit the need – in the northern suburbs, a 2 bedroom unit still rents for over $480 pw.
- Need for housing for "key workers" – firefighters, police, nurses etc.
- A woman on her own is not a "preferred tenant", especially with children – discrimination and difficulty finding housing.
- Housing affordability generally – "if you are on Centrelink, you can't afford to live in Sydney."
- People with a history of eviction or poor tenancy face barriers to further housing.
- The Going Home Staying Home assigns a number of properties for transitional housing, with a strict 18 month time-limit on tenancies – it is extremely difficult for tenants to find anything to move on to after this period.
- Rental prices make it really difficult for women to use "Start Safely" as they can't find anything to rent within the accepted affordability range.
- Going Home Staying Home has been terrible and "traumatised the sector", lots of service cuts and arrangements that don't suit, specialist services forced to become generalist women's and family services.
- There are lots of inadequate responses to homelessness that grab headlines, such as giving homeless people swags – this normalises the homelessness and suggests that these people are now "OK" because they have a swag.
- Public housing stock is being sold off in high-value areas and replaced in low value ones, which means tenants have to move communities to stay housed – often these are long term tenants.
- Ivanhoe estate is slated for redevelopment – fairly small estate, location allows for massive increase in intensity. How will this be managed for existing tenants?
- In general, FACS Housing staff are now more poorly trained and less skilled. Local offices "make up their own rules", especially in offices isolated from other services.
- More people with mental illness are now "warehoused" in public housing without much support.
- People have appointments every day dealing with the bureaucracy but no time to deal with the fundamentals of finding a rental property or getting a job.
- North Sydney is the "worst resourced" for human services generally.
- Mental health – influx of people with complex issues into the homelessness system means they need access to services.
- Ageing population – agenda is to age in place, stay in their home but also pressure on to downsize – system conflicts at play

Responses Summary

The following are the responses to these issues proposed at the Chatswood workshop.

Manly Women's Resource Centre has received a bequest of three apartments.
More social and community housing stock
Program which explicitly links employment support to housing – there was something similar under the Rudd governments homelessness reforms.
Inclusionary zoning
Case Coordination approaches for clients with complex needs.
The 20 Minute City as adopted in the Melbourne Plan - http://www.planmelbourne.vic.gov.au/__data/assets/pdf_file/0005/131288/Part-5-Principle-7-and-8.pdf
The Women's Refuges and Housing Program (WRAHP) promoted by WEL - http://www.wel.org.au/wrahp

South Eastern Sydney

Demographics

The South Eastern Sydney District covers ten local government areas: Botany Bay, Hurstville, Kogarah, Randwick, Rockdale, Sutherland Shire, part of the City of Sydney, Waverley, Woollahra and Lord Howe Island.

- It is estimated that in 2011 the district had a total population of approximately 950,000. This population is growing steadily, with an extra 400,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 48% compared to the State's overall growth of 45%.
- The South Eastern Sydney district has a slightly lower percentage of couples with children and one-parent families than NSW as a whole, and higher percentages of most other household types.
- The South Eastern Sydney district has a lower proportion of its housing owned outright or being purchased and a higher proportion of rental housing than NSW as a whole. There is however considerable variation between local government areas – Hurstville, Kogarah and Sutherland all have higher proportions of owners and purchasers than the NSW average while City of Sydney, Waverley and Randwick have comparatively high proportions of privately rented housing.
- The area has a total of approximately 19,000 public housing dwellings, which represents approximately 17% of the State's public housing. Most of this is found in two local government areas; City of Sydney and Randwick.
- Access to public housing is extremely constrained throughout the South Eastern Sydney district, with waits for all types of housing in all locations over five years, and for most housing types over ten years.
- Median rents in all the local government areas of South Eastern Sydney are higher than the overall median for NSW, with rental levels particularly high in City of Sydney, Waverley and Woollahra. Purchase prices are also substantially above the NSW median in all local government areas.
- In 2011, 97% of very low income renters and 79% of very low income purchasers were paying more than 30% of their income in housing costs, while 83% of low income renters and 66% of purchasers were paying over 30%.
- In 2012, 59% of Commonwealth Rent Assistance recipients in South Eastern Sydney remained in housing stress after CRA was taken into account, a significantly higher proportion than for NSW as a whole.

Issues summary

The following is a summary of the issues discussed at the Hurstville workshop.

- Lack of affordability relative to incomes forces people to share, and they still struggle. Share housing can be more difficult for people with complex needs, but private rental unaffordable without it.
- There is discrimination against various households in the private rental market.
- Programs like Rent-Start are difficult to use in these communities because even with a maximum rent level of 55% of income, tenants can struggle to find any housing.
- Limited service and housing options for women on partner visas whose relationships break down or who experience DV.
- A range of issues around access to Transitional Accommodation including standard of accommodation, availability and gatekeeping practices.
- People being released from institutions into homelessness.
- Increasing numbers of women sleeping rough.
- Food agencies are mostly in CBD so people know they can get breakfast and dinner – draws people into the area.

- 10+ year wait for social housing across the region and significant waits even for highest priority – backlog of 5 months in processing Priority 1 applications in the central city district.
- Inner city applicants being encouraged to "go west" to get faster housing access or larger housing – how does this fit with their support systems?
- Issues about potential impact of Redfern/Waterloo redevelopment, including impact on tenants themselves and on social housing more widely as so many tenants would need to be relocated.
- Issues around security of tenure in social housing – people with long-term needs are given short-term leases. Need to balance overall need to turn over stock with what is realistic for particular individuals.
- Putting different demographic groups together can be problematic – single men with older women etc.
- Crowded, confusing service environment with lots of people falling through the gaps while others interact with multiple services.
- Number of empty investment properties – is this a result of negative gearing?

Responses Summary

The following are the responses to these issues proposed at the Hurstville workshop.

Major review and revamp of the Temporary Accommodation program
Introduce a range of improvements to tenant participation in social housing.
Develop a standardised approach to transition to the housing system.
Development of formal partnerships between mental health, probation and parole and FACS.
Support the Sydney Alliance Housing Affordability Campaign
"Air B'n'B model" for crisis housing – "Share B'n'B"
Implement a regulatory body to regulate rent levels.
More stringent eligibility criteria for people applying for housing, more power to check authenticity, means-tested tenancy agreements.

Southern NSW

Demographics

The Southern NSW District covers ten local government areas: Bega Valley, Bombala, Cooma Monaro, Eurobodalla, Goulburn Mulwaree, Palerang, Queanbeyan, Snowy River, Upper Lachlan Shire and Yass Valley.

- It is estimated that in 2011 the district had a total population of approximately 240,000. This population is growing steadily overall, with an extra 58,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 30% compared to the State's overall growth of 45%. The main growth areas are in the Queanbeyan, Yass Valley and Pelerang local government areas but most areas are expected to show some growth.
- The Southern NSW district has a lower percentage of couples with children, one-parent families and group households than NSW as a whole, and higher percentages of all other household types. There is however significant variation between local government areas, and Snowy River is unusual in having over 35% of its households as "other households".
- The Southern NSW district has a higher proportion of its housing owned outright than NSW as a whole, and lower proportions of both private and social rental. Once again

there is considerable variation between local government areas – in general, lower growth areas experience higher levels of outright ownership than higher growth areas.

- The area has a total of approximately 1,900 public housing dwellings. Most of these is found in four local government areas; Goulburn Malwaree, Queanbeyan, Eurobodalla and Bega Valley. In those areas where social housing is available, waiting times for various types of housing vary widely, from under 2 years to more than 10 years depending on the area and type of housing being sought.
- Median rents in all the local government areas of Southern NSW are lower than the overall median for NSW, reflecting a more affordable rental market. Purchase prices are also substantially below the NSW median in all local government areas except Pelerang.
- Despite these comparatively low prices, low income and very low income households struggle to afford housing either in the home purchase or rental markets in Southern NSW. In 2011, 87% of very low income renters and 68% of very low income purchasers were paying more than 30% of their income in housing costs, while 57% of low income renters and 47% of low income purchasers were paying over 30%.
- In 2012, 30% Commonwealth Rent Assistance recipients in Southern NSW remained in housing stress after CRA was taken into account.

Issues summary

The following is a summary of the issues discussed at the Queanbeyan workshop.

- Lack of affordable rental or purchase options in locations where there is employment, forcing people into low-employment communities to access housing.
- Particular issues of access for low income single people including young people.
- People exiting prison or mental health treatment into homelessness.
- Strong concern about youth homelessness and few service options to support young people who are homeless or at risk.
- The link between homelessness and other issues like health, hygiene and nutrition.
- The move in the homelessness sector away from specialist services to more "generalist" services has left some population groups under-serviced.
- A range of issues with Temporary Accommodation including poor quality accommodation and barriers to accessing the service.
- Social housing rent policy as a disincentive to work.
- Shortage of supply in social housing and the consequent rationing processes are seen as problematic. The strategy for transitioning tenants to the private market is "ludicrous" because private housing is not available or affordable.
- Confusing and fragmented service system for people with complex or multiple issues.
- Service access issues for Aboriginal households.
- "Mutual obligation" schemes like Work for the Dole entrench people in disadvantage.
- Limited housing and care options for lower income older people when they become frail.
- A range of issues about housing and service access for single people, particularly single men.
- Intergenerational disadvantage and effects of homelessness and mobility on children's education.

Responses Summary

The following are the responses to these issues proposed at the Queanbeyan workshop.

Find and re-purpose an empty building (or land) for affordable supported accommodation.
Tax reform, particularly focused on reform of negative gearing and stamp duty.
Coordinated case management – use "Patchwork" to coordinated support for high need clients.
Tiny Homes Projects, based on the model being developed by the Tiny Homes Foundation. http://www.tinyhomesfoundation.org.au/

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Use currently vacant Aboriginal Land Council land for housing for Aboriginal families.
Formalised home-sharing models matching up people who want to share.
Design public space to be more hospitable to rough sleepers.
Mapping of services to be clear what they can do, and build coordinated service systems based on this information.

South-Western Sydney

Demographics

The South-West Sydney District covers seven local government areas: Bankstown, Camden, Campbelltown, Fairfield, Liverpool, Wingecarribee and Wollondilly.

- It is estimated that in 2011 the district had a total population of approximately 875,000. This population is growing steadily, with an extra 487,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 63% compared to the State's overall growth of 45%. The main growth areas are in the Liverpool and Camden local government areas but all areas are expected to show some growth.
- The South-West Sydney district has a significantly higher percentage of couple with children and one-parent families than NSW as a whole, and lower percentages of all other household types.
- The district has a higher proportion of its housing being purchased and a lower proportion owned outright than NSW as a whole, reflecting its status as an urban growth area and its proportion of families with children. It also has a significantly higher proportion of social housing than NSW as a whole, and a lower proportion of privately rented housing.
- The area has a total of approximately 21,500 public housing dwellings, which represents approximately 20% of the State's public housing. Most of this is found in four local government areas; Bankstown, Campbelltown, Fairfield and Liverpool.
- Despite this significant supply of public housing, access is still difficult, with waiting times for most types of housing in most locations at five years or more, and for many areas ten years or more.
- Median rents in all the local government areas of South-West Sydney are lower than the overall median for NSW, reflecting a more affordable rental market. Purchase prices are also substantially below the NSW median in Campbelltown, Liverpool and Wollondilly although above the median in Bankstown.
- Despite the district's comparatively low prices, low income and very low income households struggle to afford housing either in the home purchase or rental markets in South-West Sydney. In 2011, over 90% of very low income renters and almost 80% of very low income purchasers were paying more than 30% of their income in housing costs, while over 55% of low income renters and purchasers were paying over 30%.
- In 2012, 44% of Commonwealth Rent Assistance recipients in South-West Sydney remained in housing stress after CRA was taken into account.

Issues summary

The following is a summary of the issues discussed at the Liverpool workshop.

- Highly unaffordable rents meaning people have to choose between rent and food – sometimes rents up to 70% of income.
- Lack of security in private rental even for those who can afford the rent.
- Competition in the private rental market leads to "quiet discrimination" against various disadvantaged groups.
- Poor quality and poor maintenance of low end rental housing.

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- Particular issues for women on bridging visas escaping domestic violence – limited eligibility for various services.
- Poor skills and treatment of clients/applicants by FACS – made to feel inadequate, three strikes policy making people homeless, unrealistic expectations of high need people, inconsistent application of policy, high staff turnover. A high level of success in appeal processes suggests decision-making is poor, but only more resourceful/confident people will appeal.
- Lack of social housing supply across the board, particularly anything other than studios or three-bedroom housing.
- Cultural issues e.g. for young Aboriginal tenants, not "allowed" to have room-mates but cultural obligations to give hospitality.
- A range of groups within the community find themselves excluded from housing - Single people (older and younger), single parents with children, older people, people with mental illness, people leaving institutions, people with chronic health conditions/poor health, new arrivals (asylum seekers, refugees and migrants), people with insecure forms of residency.

Responses Summary

The following are the responses to these issues proposed at the Liverpool workshop.

Extend the "Start Safely" and "Transitional Plus" models to all people on low incomes in private rental.
Increase Commonwealth Rent Assistance to meet the affordability gap and index it to rent increases.
Inclusionary zoning – sharing value uplifts by requiring 30% affordable/social housing in large developments.
The Macarthur Real Estate Engagement Project www.mreep.org.au
Common Ground/Mission Australia Centre (MAC) model, providing a continuum of care.
Flexible housing products which enable people to progress in place – social to affordable to shared equity or purchase
Use good design and energy/water efficiency measures to improve affordability – require this of private landlords as water efficiency is required now.
Sell older public housing dwellings to fund retirement living construction
Multi-cultural tenancy training program - currently developed and run locally in Arabic by CORE at Fairfield.

Sydney

Demographics

The Sydney District covers eight local government areas: Ashfield, Burwood, Canada Bay, Canterbury, Leichhardt, Marrickville, Strathfield, and the south and west parts of the City of Sydney. While only 55% of the population of the City of Sydney is included in this district, we have included the entire City of Sydney in this analysis for ease of access to comparable data.

- It is estimated that in 2011 the district had a total population of approximately 560,000. This population is growing steadily, with an extra 325,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 57% compared to the State's overall growth of 45%.
- The Sydney District has a significantly lower percentage of couple with children and one-parent families than NSW as a whole, and higher percentages of lone person, group and "other" household types.

- The Sydney District has a lower proportion of its housing being purchased or owned outright than NSW as a whole, and a substantially higher proportion of its housing rented in the private rental market.
- The area has a total of approximately 15,000 public housing dwellings, which represents approximately 13% of the State's public housing. Despite this significant supply of public housing, access is still difficult, with waiting times for most types of housing in most locations at ten years or more, and for all types of housing in all areas at five years or more.
- In 2011, 96% of very low income renters and 80% of very low income purchasers were paying more than 30% of their income in housing costs, while 78% of low income renters and 66% of low income purchasers were paying over 30%.
- In 2012, 57% of Commonwealth Rent Assistance recipients in Sydney District remained in housing stress after CRA was taken into account.

Issues summary

These issues and the solutions that follow are drawn from the workshops in Ashfield and the CBD.

- The private rental market is highly unaffordable for people on low incomes and they struggle to get housing even at highly inflated rents due to low vacancy rates. This puts a lot of downward pressure on the social housing and homelessness systems.
- Much of the area also experiences high rates of homelessness including street homelessness, and participants reflected on the struggles of getting people housed in any form of crisis or temporary accommodation and of supporting people who experience extreme disadvantage.
- In the social housing system, high priority applicants can wait over a year and much of the housing (for instance the high rice inner city towers) are difficult environments for vulnerable tenants.
- The Temporary Accommodation system is delivering poor outcomes, placing people in unsafe and extremely poor quality housing.
- Social housing tenants experience a lot of stress and insecurity as a result of the discussion about sales and redevelopment and the actual sales in places like Millers Point. There is poor information about what is going to happen and tenants don't trust that they will be treated respectfully in this process.
- A lot of concerns were raised about the quality of service and the skills of officers in FACS Housing.
- Poorly maintained/poor quality housing in both social and private sectors.

Responses Summary

The following are the responses to these issues proposed at the Ashfield and CBD workshops.

Bond loans should be available to all people facing homelessness.
Accelerate the growth of Community Housing Providers
Set % targets for the growth of affordable and social housing and use inclusionary zoning to capture value uplift as a way of resourcing this.
Build more 1 bedroom units through mixed tenure/mixed income models in good locations near transport, education and employment. Use these as an opportunity to transition tenants from social housing through to home ownership via shared equity in their unit.
Redevelop the long-standing large inner city homelessness facilities into mixed supported housing.
Develop mixed tenure housing with a mix of social housing, affordable rental and full market rental or ownership.
Foyer model

Keep doing the things that are working
Use of transitional shared properties for people with mental illness.
Further develop Tenant Management Cooperatives as a housing alternative
Provide more secure funding to agencies
Develop "neighbourhood champions" to harness the strengths of natural leaders in the community and improve relations with FACS and feedback systems.
Build stronger housing and support relationships over the long term.
Use the "Platform 70" homelessness initiative as a model for other areas and future projects.
Resolve issues with post-crisis support in the homelessness system
Find mechanisms to disseminate good practice among housing providers to improve quality across the board.
Expand public and social housing, both with more housing and expanded income limits.
Improve accountability in FACS and in particular performance in the following areas: • Tenant engagement skills • Consistency in decision-making • Response to complaints • Performance management of staff
Tenure neutral tax, ageing and housing policy
Recast social housing to expand eligibility to all, with those who are able paying market rent.
Rent regulation

Western NSW

Demographics

The Western NSW District covers and large and sparsely populated geographical area including 23 local government areas stretching from just west of the Blue Mountains to the West and North up to the Queensland border. Local government areas include Bathurst Regional, Blayney, Bogan, Bourke, Brewarrina, Cabonne, Cobar, Coonamble, Cowra, Dubbo, Forbes, Gilgandra, Lachlan, Mid Western Regional, Narromine, Oberon, Orange, Parkes, Walgett, Warren, Warrumbungle Shire, Weddin and Wellington.

• It is estimated that in 2011 the district had a total population of approximately 270,000. This population is growing slowly, with an extra 34,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just under 13% compared to the State's overall growth of 45%. Almost all of this growth will take place in the larger regional centres of Bathurst, Dubbo and Orange, while many other local government areas are expected to experience declining populations.

• The Western NSW district has a lower percentage of couples with children than NSW as a whole, and higher percentages of couples without children and lone person households.

• The Western NSW district has a higher proportion of its housing owned outright and lower proportions being purchased than NSW as a whole. It also has a slightly higher proportion of social housing than NSW as a whole, and a lower proportion of privately rented housing.

• The area has a total of approximately 3,600 public housing dwellings. Almost two thirds of this is found in three local government areas – Bathurst, Dubbo and Orange.

• Compared to other areas of the State, waiting times for social housing are relatively short in this region, with a majority of areas and housing types with expected waits of under five years, and many with waits of two years or less. However there are a number of localities where there is no social housing available.

- Median rents and house prices in all the local government areas of Western NSW for which data are available are substantially lower than the overall median for NSW, in many cases less than half the State average.
- Despite these comparatively low prices, low income and very low income households still struggle to afford housing either in the home purchase or rental markets in Western NSW. In 2011, 78% of very low income renters and 61% of very low income purchasers were paying more than 30% of their income in housing costs, while 38% of low income renters and 37% of low income purchasers were paying over 30%.
- In 2012, 25% of Commonwealth Rent Assistance recipients in Western NSW remained in housing stress after CRA was taken into account, representing over 4,000 households.

Issues summary

The following is a summary of the issues discussed at the Dubbo workshop.

- Lack of affordable rental - limited housing available overall, what is available is often in poor locations.
- Little housing in the rental market suitable for people with disabilities.
- Discrimination in the rental market if your family has a "bad name". In small communities everyone knows everyone else and people talk so your reputation goes before you. "Grapevine TICA".
- Tenants have limited understanding of their rights and often limited literacy or skills to deal with tenancy issues.
- Complex issues around TICA listing – agents are supposed to tell people if they are listed but often don't so people don't know they are listed and have no idea why they are being refused rentals.
- Landlords using "without grounds" eviction as an easier way to deal with tenancy disputes.
- Discrimination in the private rental market – Aboriginal people, young people, gender, disability, anyone on Centrelink.
- Limited crisis options – often there is nothing for a particular demographic in the community they come from, and the only one in the district is hundreds of miles away so they can only be housed by leaving their community.
- Poor planning for people leaving institutions.
- Inappropriate Temporary Accommodation options
- People may end up with a "unsatisfactory tenant" categorisation from FACS and find themselves excluded from social housing – this can mean they have no practical housing options.
- Variation in practices between FACS offices and between staff – some are more rigid in applying the rules, some more flexible. Overall the system has become more flexible but often tenants/clients don't know this so assume they will get a harsh response – fear of "the welfare".
- Lack of clarity and concern about the use of "rental diaries".
- When people leave a violent relationship, their debt or obligation can continue to increase until they are officially removed from the lease, which may require an AVO – this means women can end up with a debt on a property they can't live in.
- There is still some way to go within FACS in getting staff to collaborate across areas – e.g. overlap between homelessness and child protection. Different parts of the Department can end up working at cross-purposes or double up, leaving clients worse off and also often having to explain themselves multiple times.
- Supply doesn't meet demand in any of the housing options available to low income people – private rental, social rental, crisis.
- Identification requirements - Stolen Generation people often find it hard to trace their birth records, it's becoming increasingly hard to get Certificates of Aboriginality
- Mine workers squeezing out locals in some communities.
- Mental health and addiction issues as a cause of homelessness.

Responses Summary

The following are the responses to these issues proposed at the Dubbo workshop.

Expand the Youth Private Rental Subsidy (Transitional Housing Plus) to other regional areas.

Find ways of transitioning tenants out of social housing as their circumstances improve.

Education programs aimed at two things.
- Education of landlords and real estate agents in cultural issues.
- Education of tenants, especially young people, in rights and responsibilities and the key skills involved in maintaining a tenancy.

Reform of "No Grounds" eviction law to introduce "Just Cause" evictions.

Welfare officer/social worker within FACS Housing to help connect tenants with support and sustain tenancies.

Increase the amount of transitional housing to support people to build a rental record.

Keep a proper separation between homelessness services and community housing orgs, either through having different service providers or separate distinct arms of the service.

Western Sydney

Demographics

The Western Sydney District covers five local government areas: Auburn, The Hills, Blacktown, Holroyd and Parramatta.

- It is estimated that in 2011 the district had a total population of approximately 846,000. This population is growing rapidly, with an extra 590,000 persons expected to be added to the region in the thirty years to 2031, a growth rate of just over 86% compared to the State's overall growth of 45%.
- The Western Sydney district has a significantly higher percentage of couples with children a slightly higher percentage of sole parent families, and lower percentages of all other household types.
- The district has a higher proportion of its housing being purchased and a lower proportion owned outright than NSW as a whole, reflecting its status as an urban growth area and its proportion of families with children. It also has a significantly higher proportion of social housing than NSW as a whole, and a slightly lower proportion of privately rented housing.
- The area has a total of approximately 18,000 public housing dwellings, which represents approximately 15% of the State's public housing. Most of this is found in two local government areas; Blacktown and Parramatta. Despite this significant supply of public housing, access is still difficult, with waiting times for all types of housing in all locations at five years or more, and for many areas ten years or more.
- Median rents in the local government areas of Western Sydney vary – for Blacktown and Holroyd they are below the NSW median, Parramatta is on the median and Auburn and The Hills are above it. Purchase prices for Auburn, Holroyd and Parramatta are slightly above the NSW median price, while Blacktown is slightly below and The Hills is substantially above.
- In 2012, 46% of Commonwealth Rent Assistance recipients in Western Sydney remained in housing stress after CRA was taken into account.

Issues summary

The following is a summary of the issues discussed in the workshop at Parramatta.

- Lack of affordable and appropriate housing in Sydney – less than 1% of properties affordable for Centrelink recipients, none for singles (from Anglicare rental affordability

snapshot). This leads to people having to make choices between housing and other necessities like food.

- Inadequacy of income support payments in light of housing and other costs.
- People at risk of homelessness don't get help, and then get it later when they end up in worse trouble – it is hard to get any engagement for those at risk because dollars go those with the highest immediate needs.
- Reduction in capacity of specialist homelessness services e.g. for young people or young parents, and overall reduction in capacity in the homelessness sector.
- Unclear pathways beyond transitional housing.
- Mainstream community housing tenants increasingly have higher support needs – need to connect services to them. CHPs not funded to provide this support and the support services have had their funding reduced leading to gaps.
- Future Directions places greater emphasis on private rental market but if employment is precarious more likely to face eviction and be back on social housing waiting list.
- There is a lack of imagination in government and other sectors about addressing housing issues – people can't think outside the square.
- No continuity with government staff – loss of skills and knowledge and relationships.
- Land not available for new supply – or at least not available close to transport, schools and jobs
- There is a structural issue in Australian housing which affects a wide range of people, not just "high needs".
- There are a lot of artificial system limitations in the mental health field – e.g. mental health rehab services can only accept referrals from specific hospitals within a catchment.

Responses Summary

The following are the responses to these issues proposed at the Parramatta workshop.

Remove geographic barriers to access to mental health facilities and shift to state-wide allocation.
More boarding houses and studio apartments.
Implement a sliding scale of housing subsidy across the public/affordable/social housing continuum.
Bring serious investment into suburban regeneration e.g. super funds, and develop with greater density – based on a model developed by AHURI/Monash University
Major tax reform especially to negative gearing – apply it to new-builds only with a 10 year sunset clause.
Develop local hubs outside the CBD to be employment/commercial sentres – e.g. Penrith, Blacktown, Campbelltown, Liverpool – good use of infrastructure.
Allow and encourage churches (and others?) to retain land title and have long to lease for social/affordable housing where there is State funding for construction on their land.
Some sort of vacant building policy or levy to discourage unoccupied dwellings.
Build local consortium of key partners to support people with complex needs and prevent/respond to homelessness.
Alternative building practices – specific example is rammed earth housing from http://www.therma-wall.com/
A comprehensive housing strategy with • Commonwealth and State Ministers for Housing and Homelessness • Numeric targets for social and affordable housing • A specialist, independent entity for affordable housing research.

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