

# What we heard

A summary of feedback on the  
Social Housing in NSW Discussion Paper



Family &  
Community  
Services

May 2015



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## At a glance: what we heard about social housing in NSW

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### Take a big picture approach to understanding what is required

Recognise the economic and financial context in which we provide social housing. Recognise the relationships between the private housing markets and the demand for social housing. Implement reforms to improve affordability and security within the private rental market. Consider alternative approaches to securing a more economically sustainable system that supports growth.

### Provide safe, secure housing for those who need it

Recognise that there will always be people who need social housing for the long-term. Provide appropriate and enough housing options and services. Identify ways to help people achieve greater levels of independence. Provide the connections to services and support people to live happier, healthier, safer lives.

### Provide flexibility

Build flexibility into the system where we can e.g. tenure options, administrative processes, property styles, classifications and configurations, service delivery methods, policy requirements, rent models and pathways to residential independence. Learn from successes here and in other places.

**Put people at the centre of policy**

Change the way we see, think and talk about social housing. Place people at the centre of what we do. Develop systems and approaches that meet the needs of the person rather than organisational imperatives where possible. Emphasise choice. Value diversity. Build community.

**Think broadly about independence**

Recognise that independence and opportunity mean different things to different people. Think about the enablers of independence and build those into our planning processes. Provide housing options that are connected to training, employment, transport and other services. Provide programs, services and products that help people move along a pathway of independence – whether or not that leads out of social housing.

**Take a whole-of-community approach**

Think creatively about ways to encourage investment in social housing. Work towards a national approach to improving housing affordability. Harness the strengths of the community housing sector, private enterprise and government to build the capacity of individuals, the social housing sector and the wider housing system.

## Introduction

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I am pleased to present the feedback report on the NSW Social Housing Discussion paper. At the outset I would like to thank the many individuals and groups from across the community, business and government whose contributions are central to this report.

As a Government intent on delivering vital infrastructure and services we need to think about how we do business differently.

Fairness, opportunity and sustainability in the social housing system will not be possible without addressing housing affordability more generally to provide alternative housing solutions and transition points for families and individuals on low incomes.

This is a pivotal time for social housing in NSW. The NSW Government has entered a memorandum of understanding with peak social and infrastructure bodies to develop a fund to facilitate up to \$1 billion in new social and affordable housing. There is also exciting work coming out of the Premier's Innovation Initiative on social housing assets.

The Land and Housing Corporation has also been tasked to deliver more innovative ways it manages the States \$35 billion social housing portfolio. With a waiting list of nearly 60,000 people we need to be ambitious if we are to bring about substantial change in people's lives.

Social housing is a vital safety net. There are people whose need is such they will rely on the security of the social housing system for the long-term.

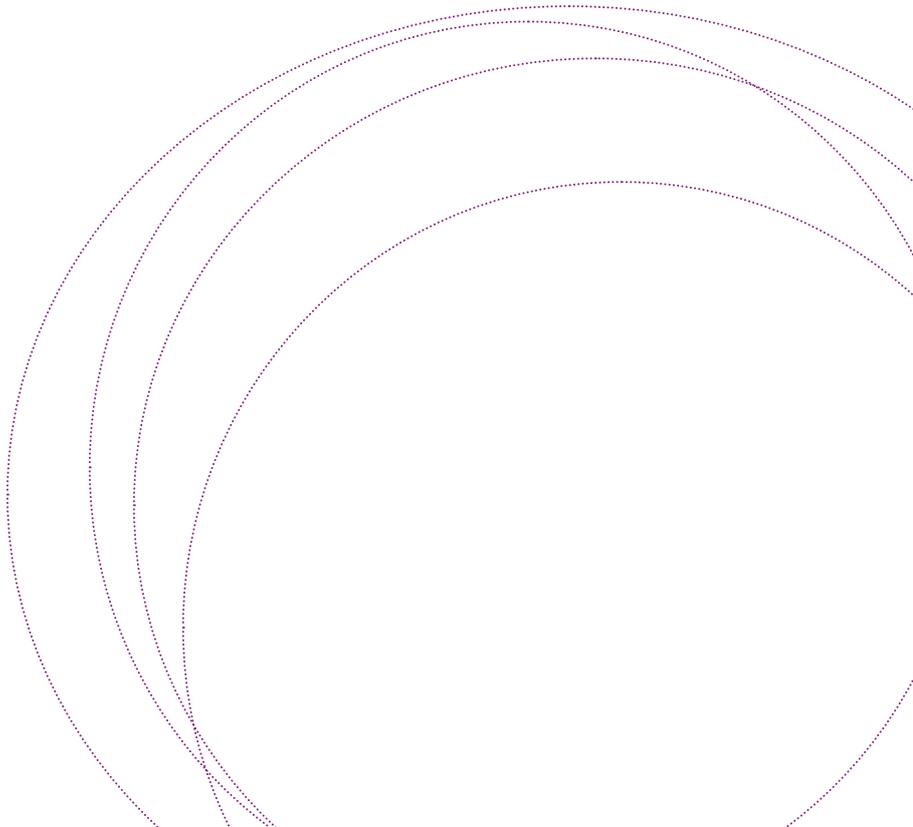
However there are others in social housing who have the capability to undertake training, education and employment which, with the right support, can lead to greater independence.

“The NSW Government wants to build safer and stronger communities and social housing tenants should have peace of mind and feel safe in their homes. We will legislate this year to crack down on criminal and anti-social behaviour in social housing.”

The NSW Government and its agencies will partner with the private sector, industry and the community sector to deliver more and better housing. We will be innovative, we will be ambitious and we will make a difference to people's lives.

**Brad Hazzard**

Minister for Family and Community Services  
Minster for Social Housing



## About this report

This report provides a summary of the recurring themes that emerged from the consultation process. It synthesises the ideas and perspectives brought to the table in face-to-face consultations and in written submissions.

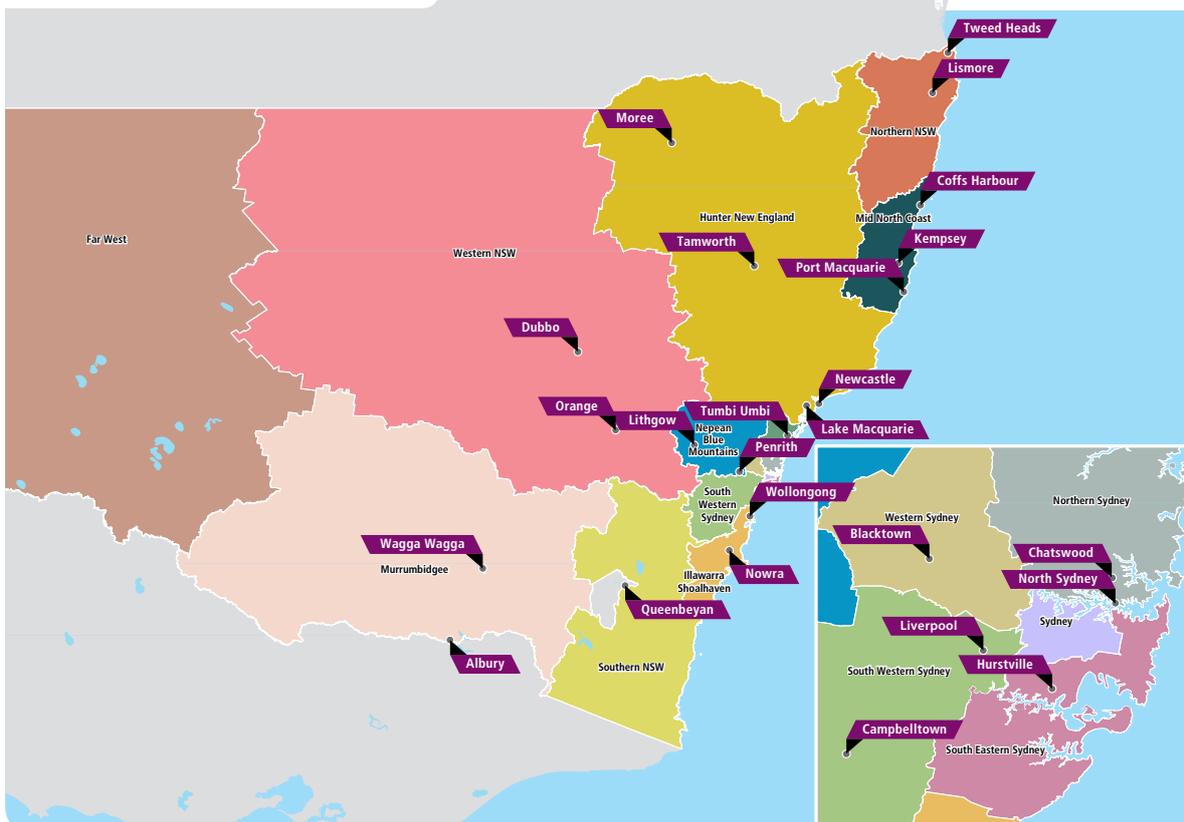
This report does not draw conclusions about the way forward, nor does it establish any policy or program priorities. Rather, it provides a succinct summary of what we heard during the consultation process.

## Who we talked with

We wanted to hear the widest possible range of perspectives and opinions on the discussion paper. We needed a process that would help us to hear the voices of:

- People living in social housing in metropolitan and regional NSW.
- Advocacy groups including those supporting the homeless, victims of domestic and family violence, Aboriginal people, people with disability, people with mental health issues, older people, children and young people and other groups with particular needs.
- Service delivery partners (current and future) including community housing providers, charitable organisations, training providers and community development organisations.

## Open Public Forums



- Private sector and industry experts representing the housing and construction sector, employer groups, the financial services sector and social enterprise.
- Members of the public wanting to be involved in developing a new approach to social housing.
- Other government agencies working in collaboration with the Department of Family and Community Services (FACS) or providing support to common clients.
- Staff from FACS helping shape a new approach to social housing.

## What we did

We developed a comprehensive consultation strategy, which ran between November 2014 and February 2015. We held face-to-face consultations sessions, round tables and focus groups. We also called for submissions in response to the discussion paper and enabled on-line feedback through [www.haveyoursay.nsw.gov.au](http://www.haveyoursay.nsw.gov.au).

The consultation process generated a wealth of ideas, experiences, perspectives, research findings, models and options. Throughout the process a number of themes emerged consistently as priorities for us to consider when developing a new direction for social housing in NSW.



### Number of consultations



Open public consultations



Total participants  
open public Consultations



Total number of  
submissions received



Number of  
tenant submissions



Feedback forms received  
in consultation period



Copies of the Discussion  
Paper distributed to tenants  
throughout the process

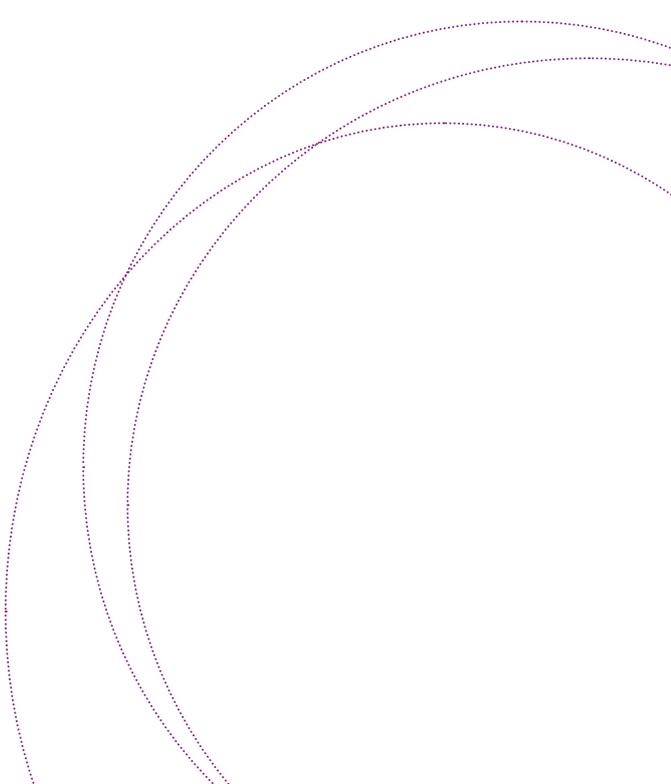


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## Our objective

A social housing system  
that is a **safety net** for  
**vulnerable people**;  
provides **opportunity**  
and **pathways** for client  
**independence**; and  
is **fair** and **sustainable**.



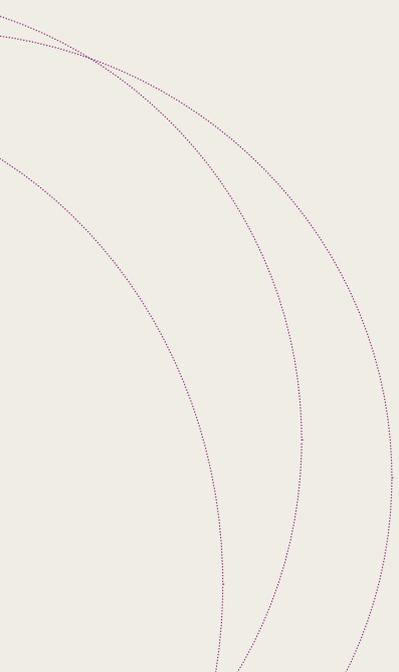
## Pillar 1

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A social housing system that provides **opportunity** and pathways for **independence.**

A system that works to **break the cycle** of disadvantage and **build people's capacity**

to move into or stay in the private market.



## Understanding ‘opportunity’ and ‘independence’

*Social Housing in NSW: a discussion paper for input and comment*, proposes that the social housing system should provide opportunities and pathways for client independence. These two concepts generated discussion across the consultation process.

The people FACS consulted suggested that opportunities and pathways to independence through education, training and employment were extremely important for particular groups living in social housing. They highlighted children, young people, and those of working age who have the capacity to work as priority groups. This includes school leavers, first time job seekers and people re-entering the workforce (e.g. after starting a family, relationship break up, leaving prison).

Participants in the consultation process encouraged FACS to consider case management approaches to connect and support people through education, training and into employment. Participants and respondents identified that such support should address self-esteem and confidence issues, social exclusion, lack of aspiration or ambition and basic life skills as well as vocational training and formal education.

Supported education was seen as an important strategy in tackling intergenerational disadvantage and in giving young people a strong start in life. Participants discussed the importance of forging these pathways and connections early, so that children and young people receive the support and encouragement they need to stay in education.

“A social housing system that provides opportunity and pathways for client independence is essential. In the case of young people, it is imperative that they are linked with education and employment opportunities to ensure they have every chance to gain the necessary skills to transition into adulthood and independence...This system must not only provide appropriate secure housing options for young people, but also respond to their needs by providing opportunities for education, employment, and additional support services.”

Written submission, Non-Government Organisation (Youth)

Young people who participated in the youth consultations also overwhelmingly identified finding and maintaining employment as a key driver in allowing them to transition to independence and maintain stable accommodation.

While the above respondent refers specifically to young people, the principles that the quote articulates resonated with many other participants.

“We need communities where people can live, learn and earn.”

Participant, District Consultation – Newcastle

However, a number of participants and respondents warned that the idea of providing opportunity and pathways for independence that centre on moving people from social housing to another form of housing may not be relevant to the majority of FACS clients.

Participants also identified the need to strengthen links between social housing and other support services including: primary health; mental health; drug and alcohol support; counseling; support services for people with disability; assistance for older people living in social housing; and specialist services working with victims of family and domestic violence.

Participants also said a different approach to planning and providing social housing was an important element in creating opportunities for independence.

There are clusters of social housing dwellings where the whole community are social housing tenants and most are unemployed. To become independent, people need positive role models, they need to see everyone working – we need social mix.

Participant, District Consultation – Inner Sydney

## Broadening our concepts of opportunity and independence

Opportunity was interpreted broadly by many participants, extending to the way people live. For Aboriginal people living in social housing, the concept of opportunity extends to providing housing options that enable them to live in line with their culture, beliefs and familial and social structures.

Aboriginal services are able to craft policies and processes around Aboriginal cultural practices. In housing, these include patterns of mobility (e.g. families may be away from their house for extended periods for cultural reasons that don't apply to Europeans), family obligations (e.g. families are culturally obliged to house other family members) and means of communication (Aboriginal communities tend to rely more on oral than written communication, and are more relationship focused, so different communication methods are needed).

Written submission, Aboriginal Housing Provider

Participants identified that, for many people living in social housing, taking the first step to independence requires access to services and support to help them enter and complete training, become job-ready and obtain and maintain employment. Especially for young people and people who have been out of the workforce for some time.

Lake Macquarie



Long-term unemployed people can become comfortable about living in social housing and concerned about the potential of losing the security it offers. There is an opportunity to help people understand ‘what is the benefit of me getting a job’ (e.g. an easy to use online calculator tool). For these people there is so much fear about what’s going to happen when they do go back to work. Many people say it is better off for me to be at home.

Participant, Employment, Education and Training Round Table

Participants and respondents highlighted that, for some people, reaching the point where they are able to live in social housing can represent the achievement of independence, especially those with disability or mental illness.

It was suggested that independence for older people may mean being able to access transport services to keep them engaged with family and friends, and to access health services and shopping.

Participants felt that FACS should provide opportunities to support every resident to achieve a level of independence that is suitable for them. The independence they achieve may or may not lead them out of social housing, but the process itself is important.

## Pathways to residential independence

The discussion paper stated that there are people living in social housing who can move from social housing to affordable housing, the private rental market or home ownership, if they are provided with the right support and sufficient time.

To reach the point of 'transition', it is necessary to understand what motivates a person or family to move out of social housing and what factors prevent them from wanting to leave. It also involves identifying and putting in place stepping-stones to full independence from the social housing system for this group.

Participants identified factors that act as disincentives for tenants to take up opportunities to move out of social housing. The high cost difference between social housing and the private rental market and the lack of security of tenure in the private rental market were identified as the most significant barriers.

Participants noted:

- Having to pay full market rent for social housing does not motivate people in paid employment to move on.
- Many people have a fear that, if they get a job and earn too much money while living in social housing, this will impact their eligibility and they may not be able to find an affordable property in the private rental market (this is linked to the lease review process).
- Social housing tenants and people on low incomes can face discrimination in the private rental market.
- Many fear that changes to their circumstances may leave them unable to sustain a tenancy in the private rental market: many people are now employed under casual conditions without a regular level of income, and without the benefit of paid sick or recreational leave. Others work part-time to manage other responsibilities such as caring for children, parents or family members.
- The lack of security of tenure in the private rental market acts as a disincentive, with leases being offered for only 6 or 12 months and landlords able to easily terminate leases.

The Discussion Paper describes the social housing system ideally as a ‘stepping stone’ for some clients. The difficulty with this notion is that there are extremely limited pathways between the social and private rental market which do not entail a significant leap in housing costs.

As part of the 2014 Rental Affordability Snapshot, Anglicare Sydney examined 11,397 properties available in Greater Sydney. Of these properties on the snapshot weekend, only 21 properties were identified that satisfied the criteria for affordability and appropriateness without placing income support households dependent upon income support payments into rental stress. Couples receiving the Aged Pension had only 13 suitable properties available to them across Sydney. There were even fewer suitable properties available for other household types, including singles on the Aged Pension (n=7 properties), couples with children on Newstart (n=2) and single parents on the Parenting Payment (n=1). No suitable properties were found for single people on Youth Allowance, Newstart or the Disability Support Pension.

Written submissions, Non-Government Organisation (Faith-Based)

We need other tenures of social housing so you can improve your tenure but stay within the system. Transitional rental programs and more affordable housing options are required.

Participant, Employment, Education and Training Round Table

Discussions generated a range of suggestions that could encourage people to take up opportunities for greater residential independence. FACS was encouraged to:

- Set up clear expectations at the commencement of a social housing tenancy that the assistance is available for a limited time until the tenant is able to enter or re-enter the private market or other more independent housing options.
- Understand people have an emotional tie to the home and community they live in.
- Look at more flexible models of portfolio management that allow for the reclassification of their property from social housing to affordable housing, and potentially to private rental.
- Implement a system of staged independence, with more flexible arrangements to promote taking the next step. Some participants highlighted the need for a hybrid housing solution to sit between social or community housing and the private rental market – such as lower rent, longer-lease affordable housing in the private market. This macro-level change would enable people to develop a rental history in the private market.

- Explore with its Government counterparts, regulatory reform to the private rental market to improve affordability, security of tenure and the ability of people to live sustainably in the private market. Options to explore include voucher systems and longer, more flexible tapering of subsidies to ensure that support is not withdrawn prematurely.
- Increase the opportunities for people living in social housing to become home owners. An option to explore is the introduction of a 'Right to Buy' system, similar to that in operation in the UK, which allows households and individuals to buy their social housing property after a period of renting.

## Pillar 2

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A social  
housing system  
that is **fair.**

An integrated and  
fair system that  
provides a **safety net**  
for **vulnerable** people.



## Understanding ‘fairness’

The concept of fairness in the social housing system generated substantial discussion. Often, what is perceived as fair depends on a person’s own experiences.

“We believe that a fair and sustainable social housing system is one that supports low-income and disadvantaged tenants and one that has the capacity to support the growing demand for affordable, appropriate housing in NSW.”

Written submission, Non-Government Organisation (Legal)

A large number of respondents who currently live in social housing reported concerns about anti-social behaviour. Many reported noisy or disruptive neighbours and some identified a problematic level of drug and alcohol use in some social housing communities. Participants and respondents indicated they believed that anti-social behaviour contributes to the formation of ‘slum’ communities, disconnected from the wider community and characterised by high rates of violence, crime and drug and alcohol misuse.

“Some housing areas have stressful environments, which, even if tenants are doing their best to live less stressful lives, their environments add to their demise. People need peace in their homes and to be able to rest. The Victorian ‘three strikes’ policy mentioned in the current discussion paper is worth considering.”

Written submission, Social Housing Resident

“Whilst it is agreed that there are families and individuals who make very poor neighbours and who cause great problems, those issues must be dealt with on a case by case basis, always with the objective of preventing homelessness. Generalisations about the behaviour of people who live in social housing are widespread in our media. It is important that policy be informed by fact and based on the accuracy of its prevalence.”

Written submission, Non-Government Organisation (Faith-based)

FACS heard from respondents a lot about the stigma of social housing and the discrimination that some people living in social housing experience. We also heard that criminal and anti-social behaviour that occurs in some areas has a significant effect on the wellbeing of people living in social housing. There was a general sense of concern at reports that some people living in social housing live in fear in their homes and communities.

**No one wants to live in places that are known for dangerous, anti-social behaviour.**

Participant, District Consultation – Coffs Harbour

Participants also acknowledged that addressing anti-social behaviour is a complex task as anti-social behavior can be linked to drug and alcohol use, disputes between households or individuals and sometimes to the behaviour of people with mental health issues.

**Anti-social behaviour is a really difficult, complex issue to address. You can't just make people homeless, so then how do you work with clients around tenancy issues?**

Participant, District Consultation – Port Macquarie

Strong and responsive support services that can respond when anti-social behaviour first occurs were highlighted by participants as an important part of the approach.

Participants and respondents suggested that FACS should:

- Assess people's history of anti-social behaviour before they enter social housing by improving information sharing between government departments and other housing providers.
- Consider implementing a 'three strikes' policy for anti-social behaviour, but build in safe-guards to protect vulnerable people.
- Educate tenants about the consequences of anti-social behaviour and the tribunal process before the start of a tenancy.
- Clearly identify the consequences of anti-social behaviour in the tenancy agreement and communicate expectations to tenants before they move in.
- Communicate with tenants using appropriate methods. Written communication is not appropriate for tenants with limited literacy skills. Some participants suggested face-to-face communication might work more effectively. A short course for tenants on appropriate behaviour and the consequences of anti-social behaviour was also proposed.

Respondents acknowledged that the overwhelming majority of people living in social housing do not cause problems for other residents and value the community they live in. Participants felt strongly that anti-social behaviour should not be tolerated and recommended stronger responses to minimise the impact on other residents in the area. They said it was important to send a clear and consistent message about acceptable standards of behaviour in social housing and surrounding communities and the consequences of breaching those standards.

## Dubbo



- We also need a system where ‘bad’ tenants can be dealt with much more quickly and moved out, leaving their units open for more deserving, responsible people who – like the rest of us – play by the rules.

Written submission, Social Housing Resident

On the broader topic of fairness, many respondents also identified that the system had to balance a range of competing priorities: what seems fair to some, may seem unfair to others.

- It should not be assumed that the system is inherently ‘unfair’. It is not fair for people who are on the waiting list, but it doesn’t mean that people living in social housing are there unfairly.

Participant, District Consultation - Bankstown

Some respondents asked that FACS consider what is fair in the context of the broader housing market, and to think about the role social housing plays in improving fairness within our society.

We submit that the notion of fairness in the social housing system be considered in the broader housing market for very low, low and medium income households: current social housing tenants, approved applicants, and households in the lowest two quintile income brackets having access to appropriate, secure and affordable housing (private or social) without entering housing stress.

Written submission, Non-Government Organisation (Faith-based)

## Building fairness into what we do

Throughout the consultation process, participants attempted to define the concepts of fairness, the safety net and vulnerable people. Participants also discussed specific aspects of the system that can make life more challenging for people who are already having difficulty finding housing and stability in their lives.

Existing FACS products and services were discussed by respondents as being helpful for people on low incomes. However, many felt that there was an opportunity for FACS to expand existing products or develop new types of assistances to create a fairer system. For example, FACS currently provides several products to assist people on the social housing waiting list to rent in the private sector. These include Private Rental Assistance Products and Rentstart assistance:

- Rentstart Bond Loan (interest-free loan to help clients pay the bond on a private rental property).
- Advance Rent (extra financial support to establish a private rental tenancy).
- Rentstart Move (which provides help for people to move if they become ineligible for social housing).
- Tenancy Assistance (short-term financial assistance for people in rental arrears and facing eviction in the private rental market).
- Temporary Accommodation (short-term accommodation support for clients facing homelessness).

While some participants thought the eligibility criteria for these programs should be tightened, most feedback suggested these products were essential to support people who may be on a waiting list for social housing for more than ten years. Participants also felt that, in some cases, eligibility requirements or terms of service were making it more difficult for clients to establish and sustain tenancies.

Participants highlighted that many people, particularly single people and those receiving Youth Allowance, have very little chance of finding and securing accommodation where the rent payable is less than 50 percent of their income (an eligibility criteria under Rentstart). Further, some participants and respondents also identified that loans for bonds or set-up costs are not always the best option for young people. The low incomes of young people (with increasing casualisation of the workforce and the instability of income that accompanies this) and the low rates of Youth Allowance mean

that loans can place a heavy debt burden on young people who are struggling to pay living expenses, utilities and transport costs.

It was also suggested that the Start Safely program could be expanded to offer options for women who stay in their own home and need assistance to meet mortgage payments.

Other respondents urged the continuation of the Start Safely rental subsidy beyond the current two-year limit where appropriate.

Throughout the consultation process FACS was urged to also consider:

- Ensuring the suite of products FACS offers meets diverse needs.
- Expanding programs such as the Housing and Support Initiative (HASI), which provides access to stable housing linked to clinical and psychosocial rehabilitation services for people with mental health issues.
- Consider a rental-voucher system, through which the government can support those earning very low incomes to rent in the private market.

Participants in the consultation processes also identified a number of provisions and processes within the current social housing system that they saw as unfair, including elements of the application, assessment, allocation and waiting list processes. It was suggested that FACS:

- Review the application process. The process was identified as too onerous, given that most applicants for social housing will be on a waiting list for many years and will need to be reassessed for eligibility once a property becomes available.
- Consider adjusting the level of documentation required during the application process – it can be too burdensome for many vulnerable people.
- Review the restrictions imposed by the former tenant classification policy.
- Find a better approach to communicating with people who are homeless or in unstable housing. Instead of closing their application if they do not respond by the required timeline, consider a deactivating/reactivating model where a person's place on the register is preserved.
- Review the requirement for those seeking priority housing to produce a diary of failed rental applications. This requirement is very difficult for the most vulnerable to fulfil.
- Reform the allocations process to give people a greater say in the selection of their home. For example, choice based letting which may help to adjust people's expectations and improve fairness by allowing clients more input in the accommodation they live in.
- Review the Housing Pathways assessment process to address a perceived affordability bias which appears to benefit single people, particularly single men with complex needs, over single parent families or couples with complex needs.
- Allow more flexibility in allocations that better match available properties with applicants.

- Develop support strategies early in a tenancy to give people the best possible chance to sustain a tenancy.
- Consider whether the right to reject two offers is fair. Some clients feel pressured into accepting a property they feel is unsuitable and then apply for a transfer – which effectively sets up two waiting lists.
- Improve data sharing and develop common administrative processes between FACS and community housing providers.

A fair social housing system has a rigorous system for reviewing decisions, gives decision makers discretion about terminating a tenancy (not legislative authority), does not have a ‘three strikes’ policy, allocates properties in an equitable way, and bases rent on affordability, not desirability.

Written submission, Non-Government Organisation (Legal)

## Understanding ‘the safety net’

Many respondents strongly advocated that every person has a right to the resources and opportunities to meet their needs; shelter, health, food, employment and a sense of belonging are among the most basic of these needs. Respondents felt that providing safe, secure housing for those most in need is fundamental to creating a healthy community.

However, it became evident through the consultation process that defining the social housing safety net is not easy. Participants and respondents identified many groups of people within our community that face challenges in finding, securing and maintaining appropriate accommodation for themselves and their families, and that the number of people seeking the support of the safety net is growing.

Participants and respondents identified that the shift in policy towards allocating housing to the most disadvantaged within the community had led to a decrease in exits from social housing, precisely because the most disadvantaged are the least likely to be able to find housing in the private rental market.

Tenants entering social housing are, by definition, people with low incomes who cannot access private rental accommodation. More than two-thirds of tenants are receiving pensions and it is not reasonable to expect that these people will ever be able to move into the private rental market. It is important to accept that ‘while they need it’ may be ongoing for some people.

Written submission, Non-Government Organisation (Charity)

Participants and submissions expressed concern that many members of the community who are not currently living in social housing still need assistance. In addition to the nearly 60,000 eligible people on the waiting list for social housing, it was put to FACS that there are many more in the community who experience great difficulty in finding and securing affordable housing.

A truer indicator of need is the number of households in NSW living in housing stress (low income households spending more than 30 percent of income on housing costs). Research from the NSW Welfare Rights Centre and Shelter NSW estimates the number of households in housing stress to be around 173,000, even after receiving Commonwealth Rent Assistance.

The majority of individuals experiencing housing stress in private rental are also recipients of Commonwealth Rent Assistance (CRA) – the provision of which is the largest single direct expenditure on housing incurred by the Commonwealth and costs them more than the net cost associated with the provision of social housing.

Australian Government expenditure on CRA was \$3.9 billion in 2013-14, increasing from \$3.2 billion in 2009-10 (in real terms). Without CRA more than 65 percent of CRA recipients would have been in rental stress. However, even with CRA, more than 40 percent of clients receiving CRA will still be in rental stress.

Written submissions, Non-Government Organisation (Charity)

While there was general consensus amongst the groups and people consulted and from written submissions that the social housing system should continue to provide shelter for people who are vulnerable, there were differing views about the finer focus of the system. Some believed the system's priority should be the most vulnerable within the community, while others proposed that the system should maximise access to secure, affordable housing for all people in NSW.

The Housing Act objectives are 'to maximise the opportunities for all people in NSW to have access to secure, appropriate and affordable housing.' So that is not just focusing on the social housing model. It is saying the people of NSW have a right to secure, appropriate and affordable housing, and I think the shift in the social housing system, instead of maximising opportunities for all, it is about prioritising only those most in need. And I think the focus needs to be on everyone having access to secure, appropriate and affordable housing.

Participant, District Consultation – Campbelltown

Participants and respondents suggested that the safety net meant different things for different people. For some people, social housing provides a short-to-medium term safety net to assist them to get back on their feet. For others, the safety net may be required for a much longer period of time as their income levels and capacity to establish and maintain a tenancy in the private rental market is limited.

## Understanding ‘vulnerability’

Participants and respondents generally supported a social housing system that helps vulnerable people to find and remain in safe, secure, suitable accommodation. It was contended that the social housing system has become more focused on groups that face an increased risk of homelessness, if not supported. It was put to FACS that as the demographics of our society change, so too do the groups that face additional challenges in maintaining tenancy or home ownership in the private market.

### Older people

There are concerns about the increasing number of older people who do not own their own home and are paying high rents in the private rental market. Research submitted by a respondent suggests that some individuals are delaying retirement because doing so would leave them unable to pay rent in the private market.

It was noted from a roundtable discussion that older people often have limited fixed incomes. This group of people is particularly vulnerable to the stresses and potential insecurity of renting privately.

Studies show that renting privately while relying on the Aged Pension impacts on an older person’s health and wellbeing, while access to secure, affordable housing plays a preventative role by reducing demand on health services, enables the effective delivery of community care and facilitates social participation.

Written submission, Non-Government Organisation (Older People)

Increasing demand for low cost housing from older people with limited or inadequate financial resources (superannuation, savings etc.) as the population ages was highlighted by respondents as an increasing concern.

Participants and respondents told us:

- There will need to be more properties specifically designed for the needs of older people, including those with disability.
- Older people are a diverse group particularly as the population is living longer and healthier – a recently retired couple over 65 years in good health will need different services and supports than a frail 85 year old single person.
- Systems to smooth the transition from social housing to aged care, retirement living or other options will be needed.
- Security of tenure offers older people the opportunity to ‘age in place’ and live independently (with appropriate support) in social housing.
- Innovative options to meet the needs for older people’s housing such as shared equity arrangements, cooperatives and seniors clusters need consideration.
- Encourage institutional investors such as super funds to invest in seniors housing.
- It is important to establish strong links between Commonwealth support programs and State Government based social housing.

## People with mental illness

As mentioned in the discussion paper, FACS does not collect data on the incidence of mental illness within the social housing system. However, FACS modeling estimates that around 19 percent of people living in social housing have a severe mental illness, compared to around 8 percent in the general NSW population.

Participants and respondents reinforced the value of social housing as a safety net to prevent homelessness for those with mental health issues. It was highlighted that private rental market housing can be difficult to access and retain for people with mental health issues due to discrimination in the private rental market and the episodic nature of some mental health conditions.

Participants and respondents also suggested that FACS support tenants with mental health issues by providing:

- Housing near hospitals with mental health units and relevant support services for people with mental health issues.
- More short-term accommodation for people with a mental health issue following their discharge from hospital or a mental health facility.
- Better links to crisis support for people with mental health issues living in social housing should their mental health begin to deteriorate.

## Aboriginal people

Aboriginal clients need to be considered in more detail given the level of disadvantage they face...detailed consultation with Aboriginal people and organisations is very important for the development of the policy to ensure that the strategy delivers for Aboriginal people.

Written submission, NSW Government Agency

The high levels of disadvantage experienced by Aboriginal people in our community were raised in a number of written submissions and forums. It was stated that Aboriginal people face a level of disadvantage that is significantly higher than many other groups – and it is complex and inter-generational. For example, as identified in a written submission from an Aboriginal organisation “Indigenous families are four times more likely to be living in overcrowded housing than non Indigenous families. While Indigenous families represent only 1.4 percent of all families in Australia, they account for 22 percent of families assessed as homeless and 38 percent of families living in improvised dwellings.”

It was put to FACS that many Aboriginal people prefer to access assistance from Aboriginal housing organisations. FACS was told that mainstream housing services often have rules that are inconsistent with Aboriginal culture, including:

- Patterns of mobility – families may be away from their house for extended periods for cultural reasons, but tenancy requirements do not necessarily allow extended absences.

- Family obligations – families are culturally obliged to house other family members, which may not be allowable under the current regulations and can lead to overcrowding.
- Communication styles and literacy – Aboriginal communities tend to rely more on oral than written communication and are more focused on relationships, which can prove problematic when service providers require correspondence in writing.

It was put to FACS at a round table session that relocating Aboriginal people from their established communities can cause trauma, especially for families who may have lived in one home for several generations. Participants reinforced the need to engage with communities and individuals well ahead of any changes and to manage communication and consultation with respect and sensitivity.

Many participants and respondents also emphasised the importance of tackling intergenerational disadvantage and the range of issues facing young Aboriginal people who live in social housing.

Roundtable - CHPs



You have to change the thinking. Start planting the seed early, with the families and young people. You have to look at early intervention for primary school age kids and their families, so by the time they are in high school they are thinking about getting a job and related pathways. You have to look at people early and link people to services...

Participant, Working with Aboriginal Clients Round Table

Participants and respondents also identified the following priorities:

The need to better address racism in the private rental market (from landlords and real estate agents) and in social housing communities.

- The need to improve housing affordability through major reforms.
- Developing a diverse range of housing models and products to suit a variety of needs. This includes crisis accommodation and affordable/subsidised housing for young people.
- Being more attuned to the needs of Aboriginal households – such as the need for purpose-built and flexible housing to accommodate extended families without overcrowding.
- Making it easier for people to downsize when their situation changes.

### People with disability

During the consultation process FACS heard that the security of tenure offered by the social housing system is critical for people with disability. People with disability often face great challenges in a highly competitive rental market, with affordable accommodation scarce and accessible affordable accommodation even more so.

FACS was told that the security of tenure offered by social housing is critical for people with disability because of the high level of competition for affordable housing and lack of security in the private rental market.

A major issue with our private rental market in Australia is there is no security of tenure. Even going to a three or five year model would provide opportunities.

Participant, Meeting the Needs of People with Disability Round Table

Respondents highlighted that the National Disability Insurance Scheme (NDIS) has brought to light the high levels of previously hidden unmet demand for social housing for people with disability. Participants suggested that, in some cases, the stop-gap measures that are being implemented to address housing needs are inappropriate.

The NDIS is revealing how many people we didn't know about. There is still a trend within the Hunter trial site that if you are not eligible to be an NDIS participant, but potentially you are someone living with a disability, there is a high likelihood that (if you are not connected to any support services) you will be placed in crisis accommodation such as aged care – or hospital wards, correctional facilities. This is quite simply because the right supports and accommodation are not there.

Participant, Meeting the Needs of People with Disability Round Table

Participants and respondents suggested that the government:

- Provide ongoing funding for projects that are working well to support people with disability in social housing.
- Address the need for appropriate accommodation and care for young people with disability in NSW currently living in aged care.
- Recognise the critical nature of support to provide wrap-around services for people with disability, enabling them to live with independence (for example, the Disability Attendant Support Service and HASI).
- Build points of coordination and integration between the social housing system and the NDIS.
- Work with local government on local planning and development issues that affect people with disability.

### People leaving domestic and family violence

The evidence base clearly demonstrates that many women stay in abusive relationships because there are few safe and appropriate options to house themselves when trying to leave a relationship.

Written submission, Non-Government Organisation (Domestic and Family Violence)

The link between domestic and family violence and homelessness was discussed during the consultation. It was contended that victims often stay in violent and unsafe homes because they are financially dependent on the perpetrator, and feel they have no other options. Most victims of domestic and family violence are women and many have children in their care.

The most recent statistics for NSW demonstrate an urgent need for women and children requiring temporary, short and long-term accommodation options. In the 2013/14 financial year NSW Domestic Violence Line assisted approximately 500 women to escape domestic violence by providing financial assistance for safe accommodation (includes transport, meals and accommodation), equating to almost 10 women a week, many with children. Based on Australian Institute of Health and Welfare (AIHW) material from the Specialist Homelessness Services Collection (SHSC) in the 2013/14 financial year, 35,657 (47.1 percent of all clients) were women and children who had experienced domestic and family violence.

Written submission, Non-Government Organisation (Domestic and Family Violence)

FACS provides support to individuals to remain in the family home under the Staying Home, Leaving Violence program. There is also support available to rent accommodation privately through the Start Safely subsidy. FACS heard that for many leaving violence, social housing is often the most suitable option, particularly where there is a lack of employment options and limited access to financial resources.

FACS also heard from respondents that for children and young people, a safe and secure home with support services for the family is essential to their recovery from violence.

Growing up in an environment where you are exposed to domestic and family violence can profoundly impact an individual's capacity to form healthy relationships. It also has a potential impact on emotional and physical wellbeing, engagement in education, employment and community, and is closely linked to intergenerational cycles of violence. An experience of domestic and family violence may compromise a child's relationship with their protective parent and the relationship must be rebuilt outside the violence to reduce the long-term effects of domestic and family violence. This requires safe, secure, affordable, accessible accommodation with additional support services including trauma-specialist support.

Written submission, Non-Government Organisation (Domestic and Family Violence)

Several suggestions were made during the consultation process to address the needs of families and individuals dealing with domestic and family violence, including:

- Mechanisms introduced in the private rental market to end residential tenancy agreements without penalty, in the case of domestic violence. Tenancy legislation should be reviewed so that in cases of domestic violence, women can have a lease changed to their own name (where the lease is jointly shared or solely in the name of perpetrator).
- Access to suitable housing for women who are trying to have their children restored to their custody should be improved.

## Young people

Most young people living in social housing in NSW are members of a household and are not the holders of a lease in their own right. During the consultations, we heard that growing up in social housing can be a risk factor for homelessness later in life.

Young people occupy a unique place in this discussion on social housing and one that is often overlooked. Yet all the evidence points to an understanding that the majority of adults who experience homelessness or who experience long periods of unemployment and/or housing instability have one or more of the following characteristics: their first experience of homelessness was when they were young; they disengaged from education and training at a young age; and/or they have not achieved successful employment record prior to turning 25 years.

Written submission, Non-Government Organisation (Charity)

Participants and respondents identified the importance of supporting children and young people to stay connected or reconnect with education, training and employment services. FACS heard that young people viewed employment opportunities as critical in underpinning their transition to independent stable accommodation. Young people themselves identified the importance of support to them.

Lack of support is debilitating. Support empowers you to believe and instills a sense of self confidence.

Participant, Youth Consultation – South Sydney

In particular, young people identified two different kinds of support they needed. The first was practical support to complete education and training and the second was emotional and psychological support to stay focused and positive.

FACS heard from young people that they have a strong desire for independence, self-sufficiency and a place of their own. We heard that they have dreams and aspirations, but that they need a strong community and support around them if they are going to overcome the obstacles they face. Young people who participated in the youth consultation sessions reported feeling surrounded by negative influences, including drugs, alcohol and violence in their community.

### “There is no-one positive where I live.”

Participant, Youth Consultation - Dubbo

FACS heard that young people living with family need structures around them that can provide positive experiences and connections to training, community and employment. They said that the support they need ranges from very practical support with budgeting, goal setting and planning for the future right through to personal support to access mental health services and support to stay focused and positive about the future.

FACS was told that young people who are not living with family require more intensive support with practical aspects of life such as budgeting, saving money, and applying for and maintaining tenancies. Young people also told FACS that they need emotional support to help them have faith in themselves. They identified families, friends and support agencies as sources of this support.

Two groups of young people were identified as being particularly vulnerable to the risk of homelessness and requiring attention within the social housing system, they are:

- 1 Young people leaving out-of-home care and living independently for the first time. This group of young people may have difficulty finding and securing affordable accommodation. In many cases, the transition from a home-based environment to independent housing is difficult.
- 2 Young people leaving the Juvenile Justice system. Young people who have been in detention face significant challenges in obtaining secure housing, which can leave them vulnerable to homelessness and a return to the Juvenile Justice system.

Pathways were advocated for young people that provide long-term support to maintain tenancies and include skills development in areas such as: budgeting, paying rent, communication and negotiation skills, looking after a home and cooking healthy meals. Education about how to seek and access support (including health services, drug and alcohol treatment, financial assistance) were also highlighted as essential supports.

Participants and respondents also told us that some of the housing options currently available to young people are often not suitable.

A supply of one bedroom and larger properties (for share accommodation or young people with children) could be targeted to disadvantaged young people, such as those leaving Out-of-Home Care, exiting Juvenile Justice, living with their families in social housing, young Aboriginal people, or young people with disability. Tenure could be set for a fixed period to support education, training and employment as a pathway to independence, with a planned exit to the private market. Rent could be fixed at a set level over the tenure period or increase over time to support the transition to private market housing.

Written submission, Community Housing Provider

It was suggested that FACS should:

- Provide more youth-appropriate housing and explore innovative models for short, medium and long-term accommodation combined with support services and structures.
- Consider young people leaving care and young people exiting the Juvenile Justice system as requiring a high level of support to find and retain secure housing.
- Implement programs to challenge the notion of 'social housing for life' among young people and children, to break the cycle of intergenerational disadvantage among this group.
- Think about opportunities to involve young people in the maintenance and care of social housing properties and community areas where they live. Doing this would give them the opportunity to build skills, achieve qualifications and build up work experience.

### Other vulnerable people

Feedback during the consultation process also included other groups within the community that do not currently fit the definition of 'vulnerable' and who are struggling to find and secure housing in the private market. These groups include low wage earners and people who don't qualify for Centrelink benefits, but who nevertheless struggle to find suitable housing.

It was also suggested during the consultation process that FACS re-examine the way social housing supports refugees and recently arrived migrants. This group faces significant challenges in settling in to a new community and accessing secure, affordable housing, education, training and employment opportunities.

## Pillar 3

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A social housing system  
that is **sustainable.**

A sustainable system  
that provides appropriate  
**housing assistance**  
now and into the **future.**



## Understanding ‘sustainability’

It is recognised in the Commonwealth Government’s Issues Paper on the Roles and Responsibilities in Housing and Homelessness that current social housing rents cannot cover the costs of running the social housing system, let alone provide a sufficient level of funding for the development or acquisition of new housing. In this context, ‘sustainable’ does not equate to ‘self-sufficient’. Public subsidy for social housing will always be required, just as public subsidy will always be required for other essential community services such as the education system, the health system and public transport.

Written submission, Non-Government Organisation (Housing)

Participants and respondents suggested that sustainability is not just about securing funding and stock for the future. It is also about the ability of the system to foster good social and community outcomes now and into the future.

### An economically sustainable social housing system

Participants and respondents felt strongly that a system focusing only on the most marginalised is not financially sustainable. Instead, they saw the need for a more graduated system, under which those in greatest need received the highest level of subsidy and the safety net represented just one point on a social and affordable housing continuum.

The consultations and written submissions discussed a range of models that might deliver a more economically sustainable system, including:

- Attracting private investment in the social housing system by implementing a Defence Housing Association style model.
- Implementing shared-equity models in which a homebuyer purchases a property with a shared equity provider.
- Using new sources of finance such as government backed social housing bonds to fund an expansion of affordable housing.
- Amending the purposes for which the Restart NSW Fund can be used to include affordable housing. For example, as identified in a written submission, in 2014-15 just 2 percent of the states \$15 billion infrastructure budget is allocated to social housing capital works. None of the \$6.6 billion in project commitments and reservations under the Restart NSW fund has been earmarked for housing.

It was also suggested that better informed risk assessment and modeling for private and institutional investors would increase private sector interest in social investment products while moderating expectations on rates of return.

Participants and respondents highlighted the role community housing provider's play in delivering social housing. They further contended that FACS should identify opportunities to capitalise on the strength of the sector in increasing the sustainability of social housing. One option put forward includes transferring the entire responsibility for the delivery of social housing in NSW to the community housing sector.

**The community housing industry has a strong record of engagement with the private rental market to deliver mutual benefits for all stakeholders, and this transfer would enable providers to leverage the capital to grow the stock in a way that Government cannot.**

Written submission, Non-Government Organisation (Social Services)

The role of government in improving the supply of affordable housing and the development of a comprehensive national strategy was again raised in the discussions about sustainability. Participants and respondents indicated a strong belief that a strategy which targets housing affordability, housing supply and housing location is an essential element to reducing demand for social housing.

Suggestions included reconfiguring the entire housing system to better meet demand for affordable rental properties and to bring home ownership into the picture as a realistic option for those earning low to medium-level wages. We heard that the scope of the overhaul required is significant.

**A more sustainable system is a larger and more diverse social and affordable housing system. It is the opposite of a 'safety net'. It will do the job of a 'safety net' but if we focus on a smaller and more targeted system, this would not be sustainable economically or socially.**

Participant, Sustainable Social Housing Round Table

We also heard feedback that suggested we give strong consideration to transferring social housing stock to community housing providers. They highlighted the expertise of community housing organisations in providing social and affordable housing and a range of functions and services to support individuals and communities.

The transfer of the public housing portfolio will act as a catalyst for growth of the portfolio to assist it to meet demand; will enable the short and long-term efforts required to address the financial unsustainability of current social housing; and will deliver lasting outcomes for tenants and communities. Property transfers to community housing maximise public value as providers combine their rental income with other government subsidies, tax benefits and private finance to provide additional low cost housing.

Written Submission, Non-Government Organisation (Housing)

The community housing industry uniquely brings social entrepreneurship to the task of social housing tenancy management. The value of the 'third sector' is that it combines the strengths of both the public and the private sectors. Community housing providers are independent of government, but they understand the government's needs and priorities, and are experienced in implementing government objectives and exercising stewardship over public assets.

Written Submission, Non-Government Organisation (Housing)

## A socially sustainable social housing system

The value of social housing, several participants and respondents said, cannot be measured in purely financial terms. While they felt it was vitally important that reforms are implemented to improve the financial sustainability of the system, they cautioned against ignoring the long-term social benefits and cost savings that a strong social housing system can deliver.

Participants and respondents said it was important to refocus the system with people at the centre – to consider the perspectives of those currently living in social housing and those groups of people who are struggling to find, secure or maintain accommodation in the private market. Participants discussed how the provision of secure, safe, clean and affordable housing to those in need can improve educational and employment outcomes, foster community engagement and participation, improve health outcomes and create opportunities for better social connection within our communities.

Participants and respondents encouraged FACS to consider ways in which people can more effectively be diverted from the social housing system.

It was acknowledged during the consultations that there will always be groups in our society who are especially vulnerable to homelessness and financial insecurity. People within these groups will, without intervention in the broader housing market, find themselves priced out of the private rental market or find home ownership is out of their reach. These people will need to rely on the safety net that social housing

provides. The challenge for governments, participants and respondents said, lies in reducing future demand for social housing by investing now in reforms that will:

- Give children and young people growing up in social housing opportunities to move beyond social housing, when they complete education or enter the workforce.
- Create new income streams that can be channeled into the creation of new social and affordable housing stock.
- Encourage investment from the private sector and community housing sector in social housing.
- Provide a flexible portfolio of social housing options and support programs that take into account demographic shifts likely to occur in the next twenty to thirty years.

FACS was also encouraged to consider how social housing is built into the broader community, how communities are built and how people are supported to achieve independence – in all its forms.

## Managing social housing for sustainability

A more flexible approach to the way we manage social housing properties was suggested by a number of participants and respondents.

FACS was told that lease conditions on social and affordable housing properties mean that people and families need to physically move properties as their circumstances improve. A more flexible approach was proposed where the conditions of a social housing lease could change to reflect the new circumstances. This would allow families to remain in the same home and maintain their connection to local education, training, health services, family, friends and community. This approach was promoted as more person-centred and cost effective.

Community housing providers in particular highlighted the ability to manage their portfolio of government assets more strategically as a priority.

**An alternative approach would be to set targets for portfolio outcomes with providers meeting targets for housing priority clients from the NSW Housing Register in a property within the whole portfolio rather than an identified social housing property. This target approach could ensure that the same number of transitional, social or affordable housing opportunities continue to be available across the portfolio but does not require it to be in a set property.**

Written submission, Community Housing Provider

## Hearing about housing – the bigger picture

Throughout the consultation process, we heard discussion, feedback and ideas on a range of issues related more broadly to social housing and the wider housing market. Many of the ideas and suggestions we heard apply across the three pillars and relate directly to the objectives for social housing in NSW.

This section highlights some of the broader themes that emerged from discussion and which offer insight to a range of issues facing people living in social housing and the wider community.

### Reforming the system

A major part of the response to the housing affordability crisis will be to transform the social housing system in NSW. However, it is not just FACS which needs to be involved at a state level: housing is a whole-of-government issue, which deserves cross-portfolio and central agency attention.

Written submission, Non-Government Organisation (Housing)

Participants believed it was time to reframe the way government thinks about, plans and delivers housing. Stakeholders want the government to acknowledge that the availability of secure, affordable housing is fundamental to a cohesive, functional and inclusive community. The government was challenged to consider housing as essential infrastructure – much like roads and hospitals.

Many participants and respondents believed the most effective response to the challenges facing the social housing system lies in a ‘major overhaul’ of the entire housing system involving both State and Commonwealth governments. An overarching policy that would encompass social housing, affordable housing and the housing sector more broadly was proposed that would encompass the necessary levers and provide mechanisms to address rising demand for social housing.

We heard that a sophisticated approach to social housing would also consider the way in which government initiatives in policy areas like health, education, employment and training, and transport can drive demand for social housing and housing support in either direction. For example, participants pointed to the implementation of the NDIS as increasing demand for social housing for people with disability and noted the scarcity of accessible social housing or affordable accommodation.

## Roundtable - Education & Training



“That means that social housing policy needs to be situated within its broader economic and social policy context, for example broader housing, employment, health and education policies.”

Written submission, NSW Government Agency

Participants and respondents emphasised the need for stronger and more streamlined coordination between:

- The NSW and Commonwealth Governments on policies relating to the supply of affordable housing, support payments and Commonwealth initiatives (like the NDIS).
- NSW Government agencies who are providing services to the same groups of people (such as health services to people living in social housing, or schools providing services to catchment areas that include social housing).
- Government agencies and non-government service providers who are providing essential support services to people living in social housing or on social housing waiting lists, or who are looking for affordable housing.

...instead of having a piecemeal approach to supporting individuals and families – actually getting services to work together over a long period of time...if there's complex issues and needs, it actually needs a long-term coordinated solution.

Participant, District Consultation – Campbelltown

### A holistic approach to housing

Why are we talking about social housing like this? All housing in Australia is social housing. Everybody is subsidised – including landlords and homeowners. We have to consider social housing in an integrated way, not look to move people out of social housing into the private rental market until you've fixed the private rental market.

Participant, Sustainable Social Housing Round Table

A very strong message to come out of the consultations was the view that government needs to take a more strategic approach to social housing in NSW by recognising its inter-relationship with other sectors of the housing market. Participants encouraged government to think more ambitiously about reforming housing in NSW.

Key factors of a strategic approach to social housing put forward by stakeholders included:

- Taking a comprehensive approach to the planning and delivery of affordable housing across Australia.
- Considering the roles and contributions of all sectors (government, private, financial and community) in improving the availability and affordability of secure housing for all members of the community.
- Including a range of strategies for improving housing stability and affordability across the marketplace.

If we have a binary system, which is, those who can't afford their own homes or rental, go into social housing and everyone else doesn't, we're not providing the right kind of integrated, socially cohesive approach to housing that we should have.

Participant, Sustainable Social Housing Round Table

### A more accessible private market

Finding appropriate affordable private market rental properties can be very difficult in some markets – especially in areas located close to employment, education, transport and the other services which are necessary to help sustain people in the workforce.

Written submission, Non-Government Organisation (Housing)

Throughout consultations around NSW, we heard that the lack of affordable housing and the ability of landlords to easily terminate leases in the private rental market was a major driver of demand for social housing. These factors were also identified as major impediments to people leaving social housing.

We were told that high prices in the private housing market (rental and purchase) block low and moderate income households out of the market and act as a disincentive for households to leave social housing and move into the private market.

I moved over 90 times in my life time, because my mother did not sustain a tenancy until we got public housing. I have not moved 90 times with my children, but without public housing that would be the outcome for a lot of people.

Participant, District Consultation - Wollongong

### Regulatory reform

Not all private rental markets disadvantage tenants in the way ours does. Markets that have long-term investors seeking moderate income streams rather than capital gain, tenancy laws that provide a high degree of security and the expectation of long-term tenancies, and regulation of rent increases to maintain affordability across the market, appear to provide rental housing that delivers most of the benefits sought by Australian low income renters in social housing. A long-term program of reform to achieve these outcomes over time should be part of an overall strategy for social and affordable housing.

Written submission, Non-Government Organisation (Housing)

Participants and respondents suggested that a critical component of the overhaul is reform to taxation arrangements and legislation that act to reduce the availability of affordable housing. It was recommended that taxation and legislative reform should aim to reset the market to support the provision of more affordable housing in the private rental and home ownership markets. Specific strategies that were suggested included:

- Introducing incentives to reward investors for investing in affordable housing options.
- Providing incentives to encourage the supply of low cost rentals in the private rental market.
- Providing land tax exemptions to private landlords who provide long-term leases and affordable rents.
- Moderating rent increases, regulating property standards, and requiring registration of landlords.

- Legislating to allow new hybrid tenure models (such as collective ownership or shared equity/ownership).
- Reforming tenancy legislation and protections to improve affordability and to strengthen security and stability for people renting in the private market. This would include further restricting 'no grounds' evictions, and offering longer-term leases.
- Implementing a tax credit to replace the existing benefits available to real estate investors through negative gearing and capital gains to build a new pool of capital or housing investment.
- Introducing a statewide affordable housing levy that guarantees a percentage of the total floor area for all new residential housing areas is used for affordable housing.

### Stronger partnerships

The delivery of social and affordable housing relies heavily on partnerships between government and non-government organisations. Our partners discussed a range of innovative ideas for strengthening partnership, including:

- Innovative partnership models that allow for shared risk, openness and transparency and information sharing.
- Reducing red tape and barriers to constructive discussion and ideas.
- Taking an economic infrastructure approach to policy development and funding social and affordable housing.
- Leveraging private finance to create more stock and provide social benefits.

The importance of capitalising on the strengths of the different sectors in the delivery of social housing was a theme that emerged through the consultation process. Rather than expecting any one sector to carry the bulk of responsibility, the need to engage more effectively to draw on the skills and expertise of community organisations, government agencies and private enterprise for solutions to challenges was discussed.

Community housing providers are not businesses, but they are business-like, with a commercial approach to decisions and a strong focus on viability while at the same time having an awareness of the social impact of their decisions.

Written submission, Non-Government Organisation (Housing)

Participants also encouraged government to establish mechanisms to support stronger partnerships, including data collection and information sharing and common administrative processes and systems between FACS and community housing providers.

To be comfortable investing in social and affordable housing, the finance sector, whether financial institutions or super funds, will be looking for sufficient cash flows and a reasonable level of certainty about future returns.

Written submission, Financial Institution

Partners and stakeholders encouraged ongoing discussions about social housing with all parties across government, the non-government sector and the private sector to generate positive outcomes and support innovation.

## Creating stronger communities

I understand there is a huge financial issue around social housing, but that's not the only focus and it can't be the most important focus. So the most important focus is the people that live in social housing. Some of the terminology talking about 'clients' and 'tenants' really shows the financial focus. These people are residents and they live in a community, and that's what I think we need to focus on first and foremost and above everything else.

Participant, District Consultation – Campbelltown

Many participants felt that the way social housing is discussed and the language used influences people's thinking. Participants at many of the consultations and in written submissions identified the impact that assumptions about social housing and the words used in the discussion paper, as well as in everyday discourse, can have.

Feedback emphasised the need to reduce stigma in the wider community about social housing. Many participants commented that the stigma of living in social housing can have an effect on an individual's self-esteem, their sense of belonging and engagement with their community, and their ability to participate in community life.

Participants identified options for improving the way we talk about and present social housing, including:

- Encouraging a person-centred approach to policy development.
- Providing mentors and role models within social housing communities.
- Encouraging a mix of housing types to create more socially diverse communities. There was strong support for a 'salt-and-pepper' approach to social housing rather than a more concentrated approach to the location of properties.
- Rebranding social housing, including redeveloping properties to improve their visual appeal.
- Improving amenity in common spaces and developing community ownership of spaces (such as community gardens).

- Strengthening community safety through the incorporation of principles of Crime Prevention through Environmental Design (CPTED) in community design.
- Actively promoting good news stories coming out of social housing.

### Support for people living in social housing

Participants and respondents all identified the importance of providing good customer service to people living in social housing and to those on the waiting list. They emphasised the importance of placing people at the centre of what we do and providing flexible responses to solve problems.

The needs of people from culturally and linguistically diverse backgrounds, and the availability of translation and interpreting services, were raised by some participants as areas for review.

Other participants identified that more training and development for staff would be beneficial, particularly in the area of working for positive outcomes with young people, people with mental illness, people with disability and people with complex needs.

FACS was encouraged in a number of consultations to think about incentive-based systems to encourage compliance rather than a punitive system. For example, participants and respondents indicated that many people applying for social housing have difficulty meeting some administrative requirements. We were told that factors such as, low levels of literacy, mental health and chronic illness as well as, highly unstable living conditions make it difficult for some people applying for housing to respond promptly to correspondence or attend scheduled appointments and gather necessary documentation. It was recommended that FACS identify and implement measures to support people to comply rather than to penalise them for non-compliance.

We were told that, for some people, stable housing is sufficient support to enable them to get back on their feet. However, many people living in social housing live with more complex circumstances and needs. A clear message from participants and respondents was that we should expect the need for additional specialist support and assistance to be high amongst the most vulnerable tenants.

Participants felt that living in social housing should also provide people with an opportunity to connect more easily with education, training, employment, health services and other specialist supports that can improve wellbeing and independence.

A transformed social and affordable housing system will offer not just secure housing but also a package of relevant supports, services and linkages to opportunities. These wider benefits, too, must be tailored to meet tenant's needs, and must be coordinated with rent and eligibility settings to avoid any disincentives. Subsidies and supports must also be recalibrated as the needs and aspirations of tenants change over time. This requires not only a sophisticated understanding of the needs of tenants, applicants and other target groups, and their families, but also a high level of ongoing engagement. Frontline staff will need skills in brokering services, working with partners and assessing options for tenants and prospective tenants. This work will go well beyond assessing eligibility, or allocating housing off a waiting list.

Written Submission, Non-Government Organisation (Housing)

Participants and respondents also suggested that FACS:

- Review the way in which vulnerable groups are supported, and consider place-based funding rather than the allocation of funding along program lines.
- Look at options for wrap-around support services that provide not just financial but also social and emotional support to enable the housing arrangement to be more successful. Such services can also lead to other important social outcomes in areas such as education, training and employment.
- Explore new models for providing services within social housing communities.
- Strengthen our responses to anti-social behaviour in social housing communities.

### More of the right housing

The need for more social housing was a message repeated in consultations and throughout written submissions. Participants and respondents were concerned that the discussion paper proposed no new government funding to build new social housing, given the size of the existing waiting list and forecast growth amongst vulnerable groups.

Participants and respondents encouraged the government to directly fund an expansion of social housing. However, participants and respondents were also forthcoming with ideas for improving the availability of social and affordable housing, such as:

- Developing affordable housing partnerships with the private and non-government sectors. This could include transferring equity to community housing providers to allow them to leverage social housing assets.
- Upgrading existing stock to meet quality standards, better reflect demographic needs and improve sustainability (flexible walls/spaces, durable finishes and fittings, include accessibility modifications).

## Rountable - Aboriginal clients



- Mandating inclusionary zoning with a minimum 10 percent affordable housing targets (this can include social housing) and/or value capture in all major residential developments (infill and greenfield).
- Redesigning planning systems to encourage, enable and expedite approval processes for construction of affordable housing or mainstream property developments that include a proportion of affordable housing.
- Looking at opportunities to facilitate superannuation investment in social and affordable housing.

Further to this, participants and respondents were also clear that it is not just more stock that is needed; it is more of the right kinds of housing. This means housing that is physically and geographically suitable, and that is linked to comprehensive, person-centred support services. Participants and respondents identified good access to transport and other essential infrastructure as important, as well as links to specialist or general support services.

FACS was also encouraged to remember that people living in social housing are a diverse group with different housing and support needs, which change over time. This requires the ability to match housing and services to individuals. We also heard that we need to review the assistance we provide individuals over time to ensure that housing and other services remain appropriate. In short, we were told, we need to deliver housing and services that have high degrees of flexibility.

### Safer, more harmonious communities

Community development activities and the resourcing of specific initiatives to build community involvement and ownership were promoted by many respondents as a means of preventing anti-social behaviour. Discussion centred on the value of placing community development officers within social housing estates or buildings to focus on developing connections between residents, their homes and communities.

**I hope there will be more support, funding of community development and place making because these promote community and can reduce anti-social behaviour and help with the early identification of problems.**

Participant, District Consultation - Chatswood

Other measures put forward by participants to build safer and more harmonious communities included:

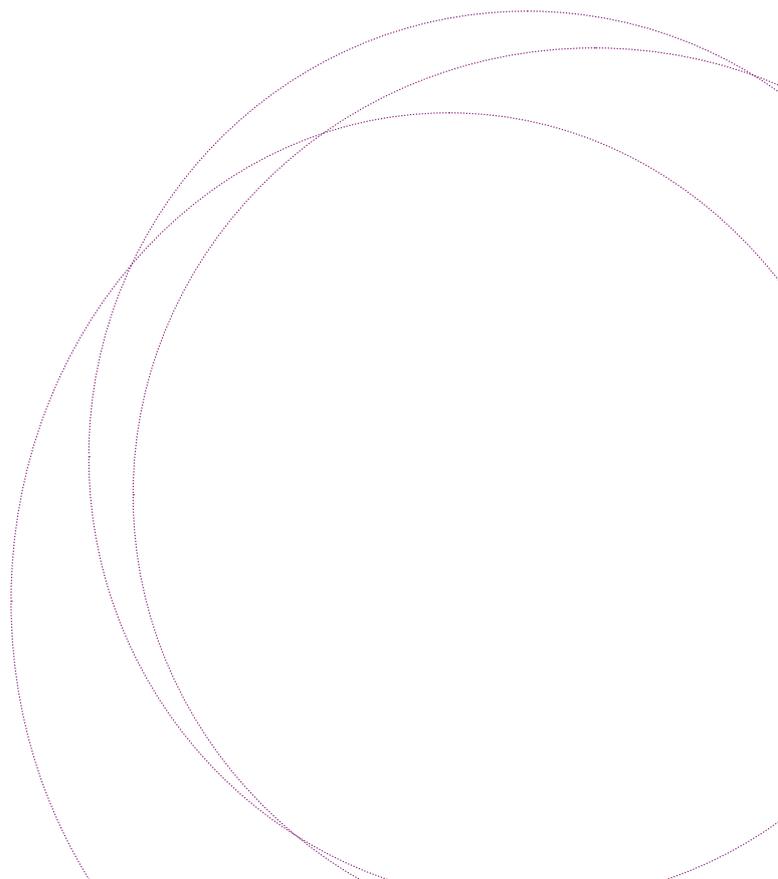
- Building in support for people with severe mental illness. Participants noted that a decline in health in someone with a severe mental health problem often manifests as apparent anti-social behaviour. Prompt intervention by mental health professionals can help the person return to better health more quickly.
- Responding more swiftly and firmly to complaints about anti-social behaviour.
- Providing incentives for responsible behaviour. For example, a priority maintenance service for people who treat their home and neighbourhood with respect.
- Establishing neighbourhood care groups.
- Discounting rent by an amount equivalent to the cost for improvements made by people living in social housing to their property.
- Creating communities with more diverse social mixes.

## What comes next

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This report provides a high-level summary of the most significant themes and ideas that heard during the consultation process. The contributions of participants and respondents have been recorded and the full range of ideas, experiences and perspectives received during the consultation process will be fed into policy and program development activities underway.

We want to express our thanks to everyone who participated in the consultation process whether through attendance at forums, or via online or email submissions, your feedback, comments and suggestions are greatly appreciated.





Family &  
Community  
Services