

Housing Affordability & Homelessness

DID YOU KNOW?

There is a **national crisis in housing and homelessness** – it remains the area of highest need in our community, and the Blue Mountains LGA is no exception. Australia in 2013 (*Demographia International Housing Affordability*) had the worst housing affordability of any national market outside of Hong Kong. In 2011, the survey revealed that Australia had no affordable markets, with Sydney classified as ‘severely unaffordable’ (median price x 9.2 median income).

The August 2012 ACOSS national report identified that **81% of community services reported that they simply cannot meet housing demand, and are forced to turn people away.**

Housing NSW estimate of homeless households by LGA indicate that the Blue Mountains LGA had the third highest number of homeless households in the Greater Western Sydney region (after Parramatta & Blacktown). However, this figure does not include those without

regular income living in caravan parks, nor those living in shared dwellings (‘couch surfers’).

Blue Mountains (2011 Census) had a high rate of home ownership compared to NSW as a whole: 37.4% were owned outright, 40.6% were owned with a mortgage, 19.2% were rented. However, of those paying off a mortgage, more than 10% were paying more than 30% of their income on their mortgage (i.e. in mortgage stress). Also, of those renting, the median rent was \$280 per week but nearly 9% of renters were paying more than 30% of their income in rent (rental stress).

Elizabeth Evatt Legal Centre reports that 10% of advices are given to people who identify as being homeless or risk of homelessness; but 50% of casework relates to tenancy (i.e. they are unable to act on their own behalf to resolve issues with their landlord).

- The 2013 NSW Auditor-General’s report Making the Best Use of Public Housing¹ estimates that **“all social housing only meets 44% of need in NSW”**.
- Nationally, **3/4** of all adults experiencing chronic homelessness **were homeless as children or young people** – and the younger the homeless person is, the more likely they are to face chronic homelessness as an adult².
- Recent research has demonstrated that **97%** of chronic homeless have undiagnosed and untreated Post-Traumatic Stress Disorder (PTSD)³.
- **Domestic and family violence (DFV)** is one of the typical pathways into homelessness (primarily for women and children - **48%**)⁴.
- The link between housing stress and social disadvantage has been well documented⁵ - **a lack of suitable, affordable and quality housing determines** the level of housing stress and social disadvantage.

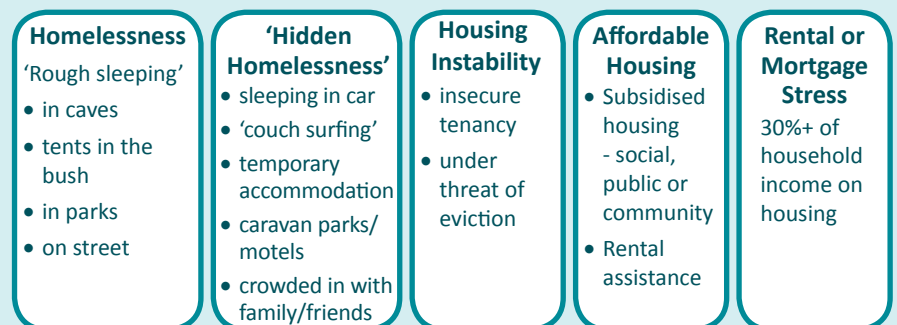
The NSW Rent & Sales Report for 2014 indicates that the **median weekly rents for Blue Mountains private rental properties are well above the ABS median.** In the last year (2014) the Blue Mountains recorded the largest increase in median rent for three bedroom houses in the Greater Sydney area (by 11%):

- 1br \$250 (+25%)
- 2br \$330 (+6.5%)
- 3br \$395 (+12.9%)
- 4br \$500 (+11.1%)

Wait times as at 30/11/2014 for social housing in the BM are:

- 1-3br, 10 years+
- 4br, 5-10 years

Homelessness is a continuum:



¹ NSW Auditor-General’s Report to Parliament, *Making the Best Use of Public Housing*, 2013

² Johnson, G. & Chamberlain, C. *From Youth to Adult Homelessness*, Australian Journal of Social Issues Vol.43 No.4 2008

³ O’Donnell, M., Varker, T., Cash, R., Armstrong, R., Di Censo, L., Zanatta, P., Murnane, A., Brophy, L., & Phelps, A. (2014). *The Trauma and Homelessness Initiative*. Report prepared by the Australian Centre for Posttraumatic Mental Health in collaboration with Sacred Heart Mission, Mind Australia, Inner South




Community Health and VincentCare Victoria

⁴ Johnson, G., Gronda, H., & Coutts, S., *On the outside: pathways in and out of homelessness*, Australian Scholarly Publishing, North Melbourne, 2008

⁵ *Housing Stress and the Mental Health and Wellbeing of Families* report, Australian Family Relationships Clearing House, 2008

Our Goals


We aim to improve access to housing and support for people who are homeless or at risk of homelessness, by:


-  Intervening earlier to help prevent homelessness where possible.
-  Ensuring adequate financial support & assistance for people experiencing housing stress/instability.
-  Improving housing affordability through increasing housing supply (especially social and affordable housing; and supply to specialist housing & homeless services):
 - provide incentives for private sector and institutional investment in affordable housing; and
 - link the proposed Blue Mountains projects to increase


housing affordability under the responsibility of one housing officer (working independently of government and business). The Housing Officer's role would be to:

- carry out an audit of potential/underused housing and blockages to its development;
- explore the development of studio accommodation in appropriate sites for single accommodation;
- facilitate shared housing (eg develop pilots of localized databases, perhaps with Neighbourhood Centres as the hubs?; to allow those with accommodation and those seeking it to safely connect);
- work with local real estate agents to free up underutilized housing; (eg develop a Holiday Let Landlords Register);
- support a collaborative approach - between real estate agents, the community sector, and Specialist Housing & Homelessness Services - to homelessness prevention and early intervention.

What We're Doing to Achieve Our Goals

-  In 2013, MCRN and BMCC jointly established the **HOPE (Homelessness Prevention & Early Intervention) Steering Group** – comprising all the then specialist housing providers and other critical local organisations – to develop a broad, strategic approach to housing affordability and preventing homelessness;
 - in 2014, HOPE Steering Group released a strategy paper (*“Defaulting on the Australian Dream” - Towards a Housing Strategy for the Blue Mountains*) which outlines a range of (primarily low-cost or no-cost) initiatives designed to find stable & affordable accommodation for those who need it;
 - in 2015, the intention is to broaden the group's membership to a full interagency.

-  **Going Home, Staying Home - GSH reforms on ground:** There are 6 specialist homelessness services funded through the reform with specific services for young people, families, adults, women and children escaping domestic violence and for tenants in (or seeking) private rental. These services are working closely together to close service gaps and support people to sustain their housing or to find new housing and the right supports. The lead service providers are Platform Youth Services, West Connect Domestic Violence Services, Mission Australia (families), Wentworth Community Housing (Adults and Tenancy Support) and Lithgow Community Projects (Lithgow). These lead agencies have many local partners and connections with Blue Mountains services. The service providers and their many partners are actively promoting their individual and collective services – for example, local Real Estate Agent Property Managers are already making use of the Tenancy Support Service to assist tenants with the support they need to stabilise their tenancy, solve problems and prevent eviction and homelessness.

-  **LGA-wide Housing Affordability Strategy** - MCRN and Council are jointly proposing to BMCC the development and adoption in early 2015 of a Housing Affordability Strategy for the BM (based on the proposals contained in the HOPE paper).

✓ How is State Government Contributing to These Achievements?

- ✓ **There is a major reform process.....GSH** *Going Home Staying Home* is a state government led reform to reduce the fragmentation of the current service system and make services easier to access for people who are homeless or at risk and do more to break cycles of homelessness. We need to better respond to people who are homeless or who are at risk of homelessness, and prevent people from becoming homeless in the first place. Specialist homelessness services help more than 52,000 people each year in NSW and are a vital part of the broader system that supports people who are homeless or at risk. However the rate and number of people who are homeless is increasing.
- ✓ **Social housing Discussion Paper at last!** Minister for Family and Community Services, Gabrielle Upton, released the long-awaited Discussion Paper on Social Housing in November 2014. The release of the paper will initiate a new, broad-ranging conversation about the importance of community, public and affordable housing for the people of NSW. While the discussion paper does not commit to specific growth targets, it clearly anticipates a strong focus on the future of social housing.
- ✓ **The Premier's Social Housing Innovation** initiative commenced a formal expression of interest process in November 2014. This is an opportunity to propose practical solutions to Government for revitalising the social housing system.

Produced in collaboration with the Blue Mountains Community Interagency ©  mcrn 2015



Mountains Community Resource Network is the peak body for the Blue Mountains Community Sector.