

“Defaulting on the Australian Dream”

Towards a Housing Strategy for the Blue Mountains

October 2014

**Prepared by Mountains Community Resource Network on behalf of the
HOPE Steering Group**



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“Defaulting on the Australian Dream¹” Towards a Housing Strategy for the Blue Mountains

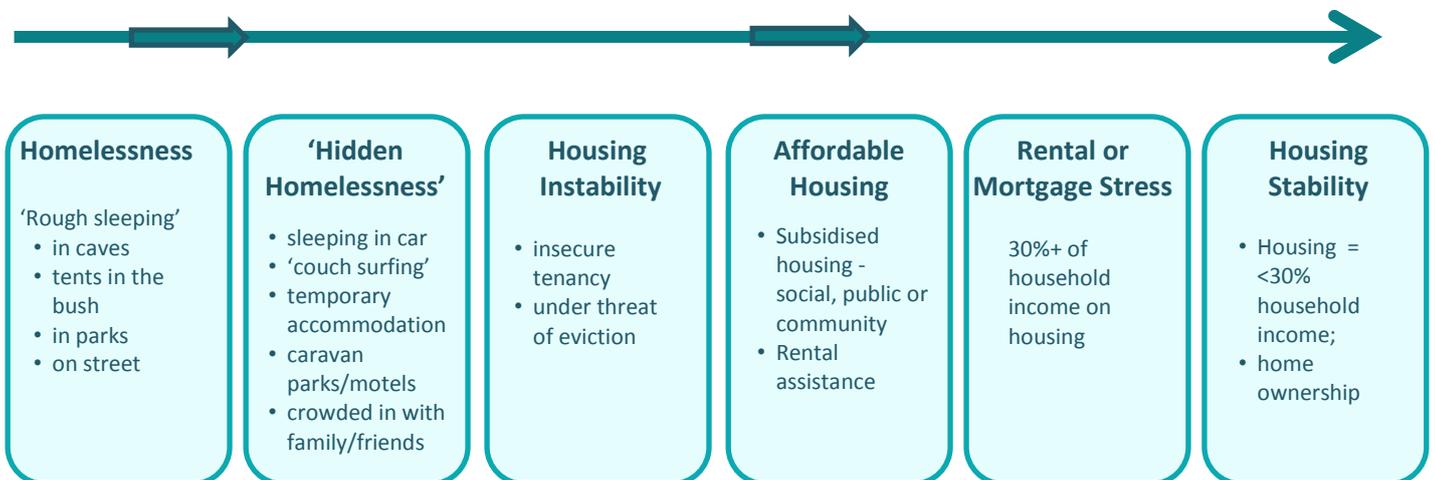
Background

National Housing Crisis

There is a national crisis in housing and homelessness, and sadly the Blue Mountains is no exception. Housing advocates and the data indicate that rising numbers of Australians are unable to afford to put a roof over their own (and their children’s) heads.

The annual *Demographia International Housing Affordability 2013*² survey of 325 housing markets around the world classified Australia as having the worst housing affordability of any national market outside of Hong Kong (and worse than the US or UK). In 2011, the survey revealed that Australia had **no affordable markets**, with the majority of those markets (including Melbourne and Sydney) classified as ‘severely unaffordable’ – with the median price 8.4 times and 9.2 times the median respective income.

Housing Affordability is a continuum:

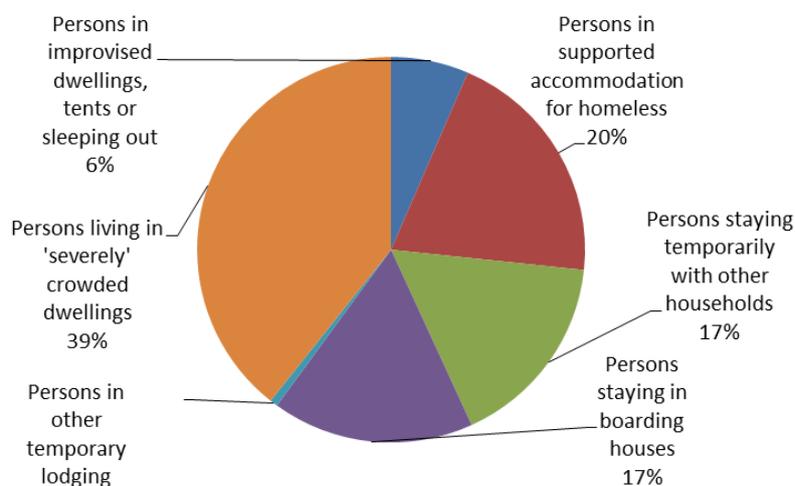


¹ Australians for Affordable Housing: www.housingstressed.org.au

² See report at: <http://www.demographia.com/dhi.pdf>; <http://www.demographia.com/>

- 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 adult³;
- Recent research demonstrated that **97% of chronic homeless** have undiagnosed and untreated Post-Traumatic Stress Disorder (PTSD)⁴;
- Domestic and family violence (DFV) is one of the typical pathways into homelessness for women and children (**48%**)⁵.

ABC Census 2011 – National Data on Homelessness



Housing stability is a key factor in the wellbeing and resilience of individuals, families and our community. A resilient community is not only a better place to live, it costs (governments, individuals and the community) much less, and contributes more.

The link between housing stress and social disadvantage has been well documented⁶ - a lack of suitable, affordable and quality housing determines the level of housing stress and social disadvantage. Low vacancies and high rents cause families to accept poor quality housing or move further out of city centres, away from extended family and support networks to areas of lower opportunities and higher travel costs. In many cases, families have to compete for suitable housing with others renters and find it difficult to secure appropriate housing. High rents and insecurity of tenure affects families' health, mental health, their wellbeing and quality of life and contribute to anxiety and depression (which has a direct influence on children).

³ Johnson, G. & Chamberlain, C. *From Youth to Adult Homelessness*, Australian Journal of Social Issues Vol.43 No.4 2008

⁴ 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

⁵ Johnson, G., Gronda, H., & Coutts, S., *On the outside: pathways in and out of homelessness*, Australian Scholarly Publishing, North Melbourne, 2008

⁶ *Housing Stress and the Mental Health and Wellbeing of Families* report, Australian Family Relationships Clearing House, 2008

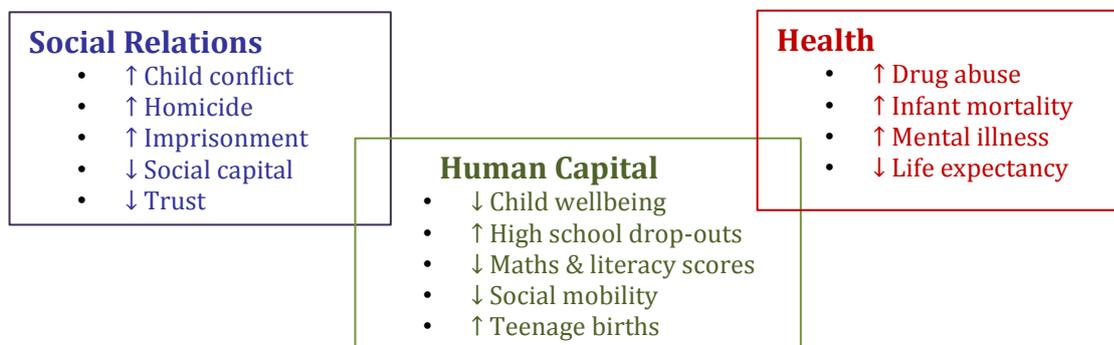
One study⁷ found that experiences common to stressed renters and stressed recent purchasers included the constant stress associated with lack of money which contributed to health problems, and stress in family and financial hardship outcomes problems (eg children missing out on school activities and inadequate health care). Research by Hanover⁸, on the other hand, has found that the length of time households now have to wait on the public housing waiting list (an average of seven years) has significant impact on people’s physical and mental health, as well as on the social and educational development of children. Anxiety and stress associated with a lack of permanent affordable housing affect children in turn (many becoming depressed, aggressive or difficult for parents to handle).

Additional pressures can come from the lack of suitability of much of our ageing public housing infrastructure for policies (such as ‘ageing in place’) which may be desirable in themselves but require appropriate physical and other qualities to remain suitable (eg elderly residents need to live near shops, public transport, social and health services and amenity, if they are to remain living independently). Over one third of tenants in public housing have a significant disability, and a quarter are aged 65 years and over.

In summary, the cost of homelessness is significant on:

1. **Society** in general, in terms of:

- crime and elevated insurance costs;
- substandard squats & overcrowding;
- perpetuation of the poverty cycle, where homeless children become homeless adults;
- lack of contribution (to our community; to our tax-base); and
- widening social and economic inequality, which has internationally well-documented⁹ costs such as:



2. **Government**, in terms of increased need for:

- policing, justice & legal services;
- substance abuse & rehabilitation services;
- homelessness & housing services;
- domestic and family violence and child protection services;
- health, mental health & dental services.

⁷ Yates, J. & Milligan, V., *Housing Affordability: A 21st Century Problem*, Final Report 109, National Research Venture 3 Housing Affordability for Lower Income Australians (NRV3), AHURI, Melbourne, 2007

⁸ www.hanover.org.au/homelessness-research-reports/families-children-and-homelessness/

⁹ R. Wilkinson & K. Pickett, *The Spirit Level: Why More Equal Societies Almost Always Do Better*, Penguin, 2010.

3. And the **individual** – physical, social & mental costs:

- inadequate nutrition;
- safety risks;
- the burden of illness/disease or injury;
- social isolation;
- family breakdown/separation;
- disengagement from education/training;
- employment barriers;
- mental health issues, such as:
 - self-esteem issues
 - depression
 - anxiety
 - mental illness
 - post-traumatic stress.

The NSW Situation

At the 2011 Census, NSW had – not surprisingly - the largest number of homelessness (26.8% of the homeless population); and the waiting time for public housing is a minimum of seven years.

Even when people can access housing, affordability is still an issue. A recent report on the impact of the Commonwealth government’s Rent Assistance payments to social security recipients in NSW shows that:

- the total number of recipients has increased;
- more recipients are getting the maximum rate of Rent Assistance.

The addition of Rent Assistance to the household budget brings down the proportion of recipients who are in housing stress from around 70% to around 40% - that is, there are still some 173,000 social-security households in NSW who are in housing stress (i.e. more than 30% of income spent on housing) despite receiving Rent Assistance. These households do at least have a roof over their heads.

The 2013 NSW Auditor-General’s report *Making the Best Use of Public Housing*¹⁰ estimates that **“all social housing only meets 44% of need in NSW”** [*emphasis added*].

The Report warns that NSW “is facing significant challenges in providing access to public housing now and into the future. These include a growing demand for housing by single person households with very low income and complex needs; and ageing and inappropriate dwellings... LAHC projects that if the current [*portfolio and funding*] arrangement continues the housing portfolio will decline in terms of dwelling numbers and standard... Many of these properties are under-occupied... public housing is now supporting fewer people than ten years ago, and its use is becoming less efficient with 30 per cent of three or more bedroom public housing properties occupied by a single person or a couple.”

The Auditor-General found that current waiting lists for social housing (many on these lists have already been waiting for more than 10 years) **could grow by 30 thousand people by 2016 (that is, to 80,000), unless significant changes are made.**

¹⁰ NSW Auditor-General’s Report to Parliament, *Making the Best Use of Public Housing*, 2013

The report concluded that: “There is an increasing shortfall between the supply of and demand for public housing... [with] public housing declining as a proportion of overall NSW housing... The constraints in the current portfolio and funding arrangements do not enable HNSW [*Housing NSW*] and LAHC [*NSW Land & Housing Corporation*] to meet the changing public housing need. HNSW’s and LAHC’s internal objectives have not achieved a balance between the objects of the Housing Act 2001 [*equity, social and financial sustainability*].”

The pressure is also being felt in the community sector: the annual ACROSS survey 2013 found that all services overwhelmingly nominated this as the greatest area of need for clients coming to them for help – with yet another (5%) increase on the previous year in numbers of people turned away empty-handed because no accommodation is available. This is compounded when the vast majority of those who are homeless or at risk of homelessness are on so-called ‘Safety-net’ benefits which by definition place them below the poverty line and unable to afford rent - should any accommodation actually become available, **and** they meet the eligibility criteria.

The HOPE Steering Group fully supports the recommendations of the Auditor-General – most particularly that the government should “develop a clear direction for a sustainable social housing sector, and review funding arrangements and flows”; and that “***FACS/HNSW should, by December 2013, complete a social housing policy that aligns tenant management with emerging client need***” [emphasis added].

The Situation in the Blue Mountains (see also *BMCI Fact Sheet for Blue Mountains data*).

Agencies in the BM (both specialist housing and generalist community sector agencies) have identified **an urgent need to stop the ‘pin-balling effect’**- clients being seen in succession by a progression of agencies which are not in a position to deal with the central issue facing that person or family - viz lack of any suitable/affordable accommodation to put a roof over their head.

BM Centrelink[#] data (as at 31 August 2013), indicates that at that time there were 203 people in the Mountains identified as homeless or at extreme risk of homelessness – of these

- 85 were female, and 118 were male;
- 115 were single; and

- the most significant age group was 20-29.

[#] **NOTE:** *Centrelink cautions that this data is a significant under-estimate of the size of the problem, as it is derived primarily from self-reports, and only by those in receipt of Centrelink benefits.*

Some of the issues which most indicate the level of urgent need in the BM include:

- Parts of the Blue Mountains are experiencing severe housing stress – that is, more than 30% of income spent on housing
 - Rental stress is highest in the Katoomba area;
 - Mortgage stress in the Mid-Mountains (Woodford/Hazelbrook/Lawson).

- While the Auditor-General’s report¹¹ indicates that: “the application of some HNSW policies focus on the urgent needs of priority clients [*which*] limits the achievement of others such as social mix and maintaining efficient housing administration” - **the waiting time for priority housing in the BM can be 10-20 years for some categories of clients (particularly families).**

¹¹ *op. cit.*

- A recent UWS report¹² on service provision in Western Sydney (Blacktown, Blue Mountains, Hawkesbury & Penrith) identified:
 - “Services ‘blockages’ all along the provision line from crisis to post-crisis services;
 - Lack of accommodation means that crisis and therapeutic intervention resources are increasingly operating as stop-gap accommodation, and that this makes these other services less accessible and effective for new clients;
 - Lack of service coordination and development of service gap issues – most made worse by the supply problem;
 - Lack of holistic service provision and long-term case management; and
 - Silo effects (due to client privacy and funding issues; client categories and labels; and territorial, definitional and funding restrictions).”
- Recent changes to Temporary Accommodation (TA) support in NSW mean that each client/family is entitled to only 3 consecutive days of TA; and a total of 28 days per year
 - as there is no other affordable accommodation available, this reduces their options to:
 - living in motels/hotels (**not** an ideal option if there are addictions - such as alcohol or gambling - or children involved);
 - living out of their vehicle;
 - sleeping rough (eg in a tent or cave in the national Park, in railway underpasses, on park benches, etc. – the May 2012 Vulnerability Index survey found that 45% of the homeless adults surveyed were sleeping rough);
 - ‘couch-surfing’ with relatives or friends;
 - most are forced to cycle through any of the above available options.
- There is a steadily rising number of singles on low incomes (often older single women or couples with no children – especially in Katoomba; single males; and the largest proportion of homeless young people 15-19 in Western Sydney¹³) looking for suitable flat/studio/shared accommodation.
 - Blue Mountains City Council (BMCC) is restricted – both in available land for development, and also NSW planning regulations – in providing suitable medium-density housing to meet this growing need;
 - there is limited suitable social/public housing stock; and
 - developers have to date shown little interest in this market.
- The proposed changes to the Commonwealth Youth Allowance will make it impossible for many of our young people to find ongoing employment (and the Blue Mountains already has high youth unemployment rates). The current benefits leave very little over from paying even minimal rent; the future seems even bleaker. For example:

‘Jeremy’ is a 21 year old, unable to live at home due to family breakdown. He has been searching for stable employment for 7 months; thanks to the Commonwealth Youth Connections initiative, he has completed a barista course (the hospitality and tourism industry is normally one of the major employers in the Mountains) through TAFE WSI Blue Mountains. Sadly, as a result of the 2013 bushfires, many in the industry lost their jobs in the economic downturn, and he has been unable to find ongoing employment. ‘Jeremy’ is currently renting the cheapest “granny-flat” he could find – in a backyard in Mount Victoria – for \$250 per week.

¹² Darcy, M., Blunden, H., Piracha, A., & Hall, N., *Unintended Consequences: The impact of delivery systems on homelessness in the Nepean/Blacktown Region*, University of Western Sydney, Oct 2012

¹³ *Ibid*

*As a job-seeker, 'Jeremy' currently receives Youth Allowance. Once the changes to eligibility criteria for Youth Allowance take effect following the 2014 Budget, for the first six months 'Jeremy' will not be eligible to receive Youth Allowance, and will effectively be homeless. In the second six months, on maximum allowances, 'Jeremy' will receive \$414.40/fortnight from YA, plus \$126.40 maximum Rent Allowance = \$540.80 per fortnight. **After rent, he will have \$40.80/fortnight (\$20.40/week) to live (food, electricity, heating; plus clothing, fares & phone for interviews).***

That's during the six months he's eligible for Youth Allowance; for the remaining six months of each year until he is 30, he will receive no Youth Allowance at all, and will be caught in a 'revolving door' of homelessness (and, by that age, will be effectively unemployable). The Youth Connections program will no longer exist to assist 'Jeremy' and other vulnerable young folk to become independent and gain ongoing employment.

The situation in regards to 'Learn or Earn' is no brighter - changes to NSW TAFE fee structures (due to come into effect from 1 July) will mean that – even if he is eligible for concession rates – 'Jeremy' will be liable for a minimum of \$80 for a vocational pathways/Certificate I or II course; and up to \$3,200 for higher level courses. This is clearly unattainable, even on current Youth Allowance benefits.

- There are a concerning number of evictions and threatened evictions in the Blue Mountains; with no other potential source of emergency/transitional housing, this is generally a precursor to the current 'default' setting of homelessness
 - in 12 sitting days between 18th April and 22nd August 2013 there were **251** listed matters at the Katoomba Consumer, Trader and Tenancy Tribunal of which:
 - 88.5% were Tenancy Division;
 - of the 222 tenancy-related matters, 118 were private tenancy agreements and 104 were Social Housing – i.e. **53% private market and 47% social housing**;
 - observation suggests that tenancy matters before the Tribunal are predominantly applications for orders of termination and possession on basis of arrears in rent and/or other charges;
 - the financial stress at the basis of most of these matters is not confined to the private rental market; despite the safety net of subsidised rent in social housing, for those who are lucky enough to be housed, **47%** of the tenancy matters over these 12 sitting days were in relation to social housing tenants – either seeking termination, or specific performance orders for payment of rent and other charges;
 - even when tenancies are able to be saved through payment agreements and plans, the stress on renters of being taken to the CTTT is considerable, and impacts dreadfully on people who are already highly vulnerable in a tight housing market.
- Due to the paucity of available accommodation, and despite government policies to the contrary, there have been a disturbing number of releases (from mental health care/hospital/the justice system or other detention) into homelessness.
- The October 2013 Bushfires exacerbated an already overstretched rental market, as many fire-affected households (approx. 48% as at January 2014) had moved out of the area into rental properties (*out of area* defined as where the family have moved into a different village/suburb of the Mountains, or further afield).

Some families have been able to access rental properties within 20 minutes of their emergency-affected address, but (as at Jan. 2014) there were many who were living an hour or more away. 70% of fire-affected families received rental assistance, for varying lengths of

time, through insurance – this has placed additional price and availability pressures the rental market (see table below). Some have subsequently purchased another house; some are planning to rebuild (the first houses have already been completed); and there is still a significant proportion who are undecided about their future plans.

SQM Research Weekly Rents Index – Blue Mountains

Week ending - 12 Jun 2014		Rolling month % change	Rolling quarter % change	12 month % change	3 year % change
All Houses	\$443.0	12.8% ▲	13.1% ▲	14.4% ▲	29.4% ▲
3 br Houses	\$406.1	3.2% ▲	8.0% ▲	10.3% ▲	20.6% ▲
All Units	\$353.9	-2.7% ▼	-10.5% ▼	18.5% ▲	28.7% ▲
2 br Units	\$315.3	8.2% ▲	5.0% ▲	7.5% ▲	6.6% ▲

A history of vacancy rates in the Mountains can be found at SQM Research:

http://www.sqmresearch.com.au/graph_vacancy.php?region=nsw%3A%3ABlue+Mountains&type=r&t=1.

HOPE – Homelessness Prevention & Early Intervention

Our Goals

The Blue Mountains Homelessness Prevention & Early Intervention (HOPE) Steering Group is a coalition of BM agencies - including specialist housing services (Blue Gum Women's Housing; 'The Platform' youth accommodation and support services; Youth Accommodation Information Network (YAIN); and Wentworth Community Housing, the local housing provider*), BM Family Support Services, Blue Mountains City Council, MCRN (the peak body for the community sector in the BM), Centrelink, and the BM Tenants' Advice & Advocacy Service.

HOPE operates from the clearly demonstrated principle that **the return on investment from early intervention is significantly higher than the costs** (to society, governments and individuals/families) **of homelessness.**

HOPE fully supports the following five key national priorities¹⁴ to ease housing stress in Australia:

1. Making housing affordability a key goal of all Governments.
2. Increasing rent assistance for struggling renters.
3. Building more affordable housing.
4. Creating a fairer tax system (specifically, changing the tax breaks for housing investors, such as negative gearing and capital gains tax discounts; and assisting state governments to abolish stamp duty and introduce a broad-based land tax).
5. Supporting first home buyers – in a way that doesn't push up house prices.

Our goals are consistent with the current Commonwealth and State Government policy and strategic intent (*The Road Home*, the *National Partnership Agreement on Homelessness* and the *Going Home, Staying Home* reforms); in addition, we go further to advocate:

- ◆ Improved access to housing and support for people who are homeless or at risk of homelessness ('housing first');
- ◆ Intervention earlier to prevent homelessness where possible;
- ◆ 'Wrap around' service support to restore housing stability.

Our Proposals

In addition to the national priorities above, and the recent *Going Home, Staying Home* reforms in NSW, the HOPE Steering Group believes that there are a number of (generally) relatively low-cost/no-cost options which, if implemented, could significantly improve the housing situation in the Blue Mountains:

✓ Studio Accommodation

Provision of small, re-locatable self-contained studio accommodation (one- or two-bedroom, with bathroom), as brilliantly demonstrated by the Kids Under Cover program¹⁵. This program is aimed at young people, though sadly not yet available in NSW. However, with assistance from BMCC and willing 'hosts', it could also be adapted to suit other priority groups (such as single older women, single men, and couples without children).

* NOTE There are likely to be significant changes to HOPE membership following the introduction of the *Going Home Staying Home Reforms*

¹⁴ Australians for Affordable Housing: www.housingstressed.org.au

¹⁵ <http://www.kuc.org.au/what-wedo/studio-program>

✓ **Prevention Rapid Re-Housing**

The BM in 2013 concluded a successful pilot of a homelessness prevention and early intervention project (PRRH), overseen by a broad coalition of BM agencies, including HOPE Steering Group members (such as Wentworth Community Housing, The Glue Factory youth accommodation service, and Blue Gum Housing). Research clearly indicates that preventing homelessness in the first instance, or at the least early intervention programs once clients have become homeless, provides a significantly better return on investment (ROI) than programs aimed at dealing with the social and economic consequences of long-term homelessness. The pilot project target group were people with reasonable tenancy records who found themselves homeless (with a focus on families). The purpose of the project was to develop a collaborative service system and the necessary referral pathways to trial 'wrap-around' support, assisting those who found themselves homeless (with a focus on families) to rapidly transition back to private rental.

Limited housing stock (some 're-tooled' for the purpose) was made available for the pilot by Wentworth Community Housing and Blue Gum Housing. Wentworth has been successful in obtaining funding under Innovation Funds to review the viability of reconfiguring an existing SHS position to incorporate Prevention and Rapid Rehousing (see below). The rationale for reconfiguring the position was:

1. it is in line with the current Government Reforms;
2. the co-ordination group model has proven to have been successful in the Project 40 Supportive Housing Project;
3. the pilot program in the Blue Mountains proved to be successful; and
4. the position being reconfigured already targets families who are/have experienced a temporary housing crisis and have the best chance of re-entering private rental market.

Whilst the funding has been identified to have a Penrith/Hawkesbury focus, Wentworth has agreed to negotiate a greater geographical focus with inclusion of the Blue Mountains.

HOPE believes that this pilot should now be extended and made a permanent program for the BM, and the level of suitable housing stock should be extended to meet a variety of needs.

✓ **Project 40**

The Project 40 Consortium – a coalition of 80 supportive housing partnerships, including members of the HOPE Steering Group (eg Wentworth Community Housing, Blue Gum Housing) - were honoured in 2013 with an inaugural National Homelessness Services Achievement Award.

Project 40 delivers supportive housing for vulnerable people and families experiencing long-term homelessness. The award highlights the strong service and agency networks in western Sydney, which has some of the highest concentration of disadvantage in urban Australia. The Project 40 (P40) Supportive Housing program received funding in 2010 (with Wentworth Community Housing as the auspicing body) to deliver the program - with the aim of ending homelessness in the Nepean Area, and reforming the homelessness service system through its transition from the current crisis/transition model to a model that reduces and solves homelessness.

P40 was a new approach to homelessness, and the philosophy underpinning this program was "housing first"- where people who experienced chronic homelessness were provided a house,

and “wrap around support” was put in place to sustain the tenancy. This meant that housing was a right and people did not have to prove they were “housing ready” to be housed.

Project 40 had provided 45 properties as at June 2013 with a retention rate of 91%. Of the 45 properties provided, 38% were to Indigenous tenants. Project 40 has seen partners come together to better coordinate, plan, monitor and support tenancies and make some small difference toward reducing homelessness amongst chronically homeless people. In 2013, P40 was awarded a further 12 months new funding in which an additional 14 tenancies (12 of which were allocated in the month of August) providing a full 11 months of support.

Mission Australia’s MISHA (Michael’s Intensive Supported Housing Accord) project has also found significant returns on investment in relation to ‘housing first’ for homeless men:

“Providing tenancy support services can substantially improve tenancy retention rates for clients who have been chronically homeless and, in addition, can generate considerable net savings to housing providers:

- 97% of clients were still living in their properties 12 months after being housed;
- savings generated to housing providers due to reduced evictions were estimated at **\$1,880 per client** in the first 12 months of the client being housed;
- the total net savings to housing providers generated by providing tenancy support services to 74 MISHA clients over a one year period were estimated at **\$138,880.**¹⁶

HOPE supports the ongoing funding of Project 40 Supportive Housing, recognising the value of long-term ‘wrap around support’.

✓ **Preventing Evictions - Partnership with Real Estate Agents**

The Macarthur Real Estate Project (Western Sydney Community Forum) demonstrated conclusively that a productive partnership between the community sector and local real estate agents was one of the most effective ways of preventing homelessness. Real Estate agents are ideally placed to notice the first warning signs (eg slow or inconsistent rent payments; serious illness; job loss) which – if the situation is left untended – lead to evictions and often homelessness. Evictions cost real estate agents and landlords significantly in terms of time and money; supporting tenants to remove the barriers to tenancy makes good economic (and social) sense – a ‘Win-Win’ outcome.

Several local agents in south-west Sydney acted as ‘champions’ to their fellow agents in the region for the project. The community sector and other services (counselling; employment support; health; emergency financial support/brokerage; etc.) collaborated to provide wrap-around support to ensure the continuation of the tenancy.

Such a project in the Blue Mountains would require funding of a PT coordinator position (SCHADS Grade 5, 2 days per week) for two years to establish the project and the necessary relationships and pathways; thereafter, it should be self-sustaining.

✓ **Freeing Up Under-utilised Housing**

1. **Holiday Lets:** The BM has significant underutilisation of available accommodation in the form of un-tenanted holiday letting (not ‘weekender’ accommodation, which is generally well-utilised).

¹⁶ K. Zaretzky, E. Conroy, M. Bower, P. Flatau & L. Burns, *A home at last - Tenancy achievements from a housing first homelessness program*, UWA, UWS & UNSW, 2014

HOPE is proposing a project, again working with local real estate agents, to develop a 'register' of landlords willing to engage in a project to utilise this stock – another 'Win-Win' (as landlords actually get regular rent, the premises are less subjected to vandalism or squatting, and the tenants get to develop a positive 'tenancy history' while maintaining housing stability).

2. **Medium-term/Transitional Housing:** There are a number of vacant once guest- or boarding-houses which could potentially be re-developed for medium-density, medium-term, transitional housing. While this would involve significant investment, it would again avoid the current problems of vandalism/squatting/wild youth parties on the premises; and bring the landlord(s) some return on that investment in the form of rents from what is currently a 'captive market' clientele.
3. **Mobile Homes:** There may also be scope to consider more effective utilisation of medium- to long-term occupancy of caravan parks in the BM – though we understand this would require changes to regulations/policy, and is therefore a matter for Blue Mountains City Council to pursue with State Government.

✓ **'Share Register'**

The BM previously had an informal Register of those offering and seeking shared accommodation. While this process is perhaps more familiar to younger people who are happy to advertise, or peruse advertisements, in the newspapers or online, many (eg single older women) are more cautious about this more free-for-all approach.

HOPE is proposing a similar system to that used by the Western Sydney Car-pool¹⁷ and the Homeshare Australia Alliance¹⁸ to 'match' (with some level of security) potential hosts (of a room/granny-flat/studio) with suitable potential sharers. This would again be a partnership approach – possibly various generalist services (such as Neighbourhood Centres), government agencies (eg Centrelink, BMCC) and business (eg real estate agents) could be involved in the set-up of, and secure access to, the database. The community sector/TAFE Outreach may also be able to offer sessions on drawing up an effective Share Agreement (there are good models already available which can be modified, such as the 'Share House Survival Guide' published by Redfern Legal Centre¹⁹, etc.).

The additional bonus in this proposal is that many of the potential hosts may well be single older folk looking for some company, or assistance with paying the rent/mortgage or undertaking gardening/household chores. The Register may well assist them to stay healthy and independent in our community for much longer than might otherwise be the case.

✓ **'One-Stop-Shop'**

There is real scope for 'joining-up' many of these proposed projects into one FT Project Coordinator. In terms of efficiency and visibility to the community, all involved in these projects - clients, generalist service providers, and real estate agents - could benefit from a single 'one-stop-shop' approach. In addition, managing the implementation of the 'bundle' of proposed programs could be funded for a fixed term (eg SCHADS Grade 5 for two years) with the intention of the programs being self-sustaining in the long term.

¹⁷ <http://www.wscarpool.org/>

¹⁸ <http://homeshare.org.au/what-is-homeshare>

¹⁹ <http://sharehousing.org>