

# ISSUES PAPER

## THE RIGHT TO A HOME



Housing and homelessness is one of the most significant issues impacting vulnerable communities in the Illawarra, Shoalhaven and Southern NSW. Homelessness and lack of safe, secure and affordable housing negatively impacts health, safety, wellbeing, and access to education and employment.

Much of the homelessness is hidden. Large proportions of people 'couch surf' or temporarily live with friends or relatives. The lucky ones find support from specialist homelessness services.

Young people who experience homelessness are at greater risk of violence, becoming involved in anti-social behaviour or criminal activity.

Women over 55 are the fastest growing group experiencing homelessness with widowhood, separation or divorce and low levels of accumulated superannuation the major contributing factors.<sup>1</sup>

For service providers, securing a safe, stable and affordable place for their clients to live is fundamental before issues such as mental illness, domestic or family violence, substance abuse, or unemployment can be addressed.

Rental affordability in the region is a major issue. A large number of properties for rent in the South Coast area are only available for short-term holiday rentals, which distort the housing supply issues faced by the area.

### SNAPSHOT ILLAWARRA SHOALHAVEN

Shoalhaven is among the least affordable areas for private rental in NSW, with households needing to increase their income by \$149 to avoid housing stress.<sup>2</sup>

Expected waiting times for social housing (3 bedroom property) in the region are:<sup>3</sup>

- Wollongong City: 5-10 years
- South Wollongong: 5-10 years
- Nowra: 5-10 years
- Kiama: 5-10 years

5% of available rental properties are affordable and appropriate for single persons earning a minimum wage.<sup>4</sup>

0% of available rental properties are affordable and appropriate for single persons with two children reliant on the parenting payment single.<sup>5</sup>

There is less than 1% of available rental properties suitable for people on income support.<sup>6</sup>

1 2019 Australian Human Rights Commission

2 The Affordability Housing Income Gap 2020, Compass Housing

3 NSW Government, Communities and Justice Guide to waiting times for social housing, 2019

4 NSW Housing Snapshot 2019, Anglicare

5 Rental Affordability Snapshot Sydney and the Illawarra 2020, Anglicare

6 Rental Affordability Snapshot Sydney and the Illawarra 2020, Anglicare



The region is in desperate need of more social housing and affordable private rental properties, as well as properties which are affordable for purchase by people on low incomes.

The lack of appropriate private tenancies means that competition for properties is intense, and the most vulnerable people, including those on income support, are less likely to obtain appropriate private rental properties.

In addition, many of the affordable properties have major issues of transport accessibility, being located in outlying areas which are difficult to access by public transport.

# RECOMMENDATIONS

## **Inclusionary Zoning**

- Community Industry Group is calling for inclusionary zoning - at least 15% affordable housing in new developments to be introduced across NSW.

## **Social Housing**

Innovative finance solutions to develop more social housing:

- Public Housing to be classed as public infrastructure to open up investment options (i.e. Waratah Bonds).
- Government to work with industry to develop Affordable Housing using institutional investment.

## **Incentivise Investment**

- Federal Government to redirect Negative Gearing to incentivise Affordable Housing.

## **Local Government**

- Tackle Affordable Housing at a strategic level, including LGA wide Homelessness Audits and the development of an Affordable Housing Strategy for all NSW Councils.
- Encourage more Affordable Housing through floor space ratio and car parking requirement concessions – especially in CBD developments.

## **Tenancy Protections**

- Remove the 'no-grounds' termination provisions in NSW tenancy legislation to protect tenants' rights, and provide long-term rental housing security.
- Affordable Housing should be accessible to public transport and community infrastructure.
- Encourage smart and sustainable design for Affordable Housing.
- New developments incorporate Universal Design Principles to support government policies such as 'Ageing in Place' and 'Accessible housing'.