**Regional housing needs:
report on Shelter NSW
regional workshops from
October to December 2008**

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Regional housing needs: report on Shelter NSW regional workshops from October to December 2008

By Paula Rix
Edited by Kirsty McEwin

Any opinions expressed in this paper are those of the author and do not necessarily reflect the views of Shelter NSW.

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Introduction

The Shelter NSW 2008–2011 strategic plan focuses on a campaign framework and identifies a number of major housing policy areas around which advocacy and policy work could be initiated.

The Shelter 'Somewhere to call home' Campaign involved a series of regional workshops held between October and December 2008. This report presents the findings from the eight workshops and the possible solutions identified by the participants.

The report is structured as follows:

> Part 1: The background to the development of the regional workshops; the aim and methodology; and a summary of the housing experiences of the participants
>
> Part 2: The summary of findings including the key issues identified by the regions and the possible solutions as they relate to Shelter NSW priority areas
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> Part 3: The full reports from each workshop
>
> Conclusion and postscript

Part 1: Background

The aim of the workshops was to build the 'Somewhere to call home' Campaign with regional partners and in so doing identify some 'change projects' aligned with Shelter's major policy areas.

The Shelter Board has identified those policy areas as follows:
- Increasing the supply/expansion of social housing
- Increasing private supply/expansion of private rental housing for low rent
- More responsive public housing services by Housing NSW
- Sustainable home ownership for low-income households
- Homelessness and its relationship with the inability to afford housing
- State environmental planning policies and affordable housing
- Barriers to housing assistance for humanitarian entrants to Australia

Eight regional workshops were conducted between October and December 2008. 197 people attended comprising community and housing workers, social housing tenants, representatives from Housing NSW, community housing associations and councils, and people who have experienced homelessness.

The workshops focused on:
- Information about the housing system including current major issues and the current opportunities
- Shelter's new campaign process and priorities
- Mapping local housing issues and priorities for potential engagement in a state wide campaign

Workshops took place in Port Macquarie co-hosted by the Mid North Coast Regional Council for Social Development, in Wollongong co-hosted by Illawarra Forum, in Leumeah co-hosted by Macarthur Community Forum, in Lismore co-hosted by Northern Rivers Social Development Council, in Newcastle co-hosted by Hunter Council of Social Services, in Surry Hills co-hosted by Inner Sydney Council for Social Development and in Rockdale hosted jointly with the Inner South West Sydney Community Development Organisation and St George Multicultural Network Housing Sub-Committee. An additional consultation workshop took place at the Auburn Migrant Resource Centre and focused on the housing needs of refugee and immigrant communities. In most cases the workshop representatives came from disperse geographic areas often covering three or four Local Government Areas. Many participants travelled long distances to attend.

The purpose of the report is to record the views the workshop participants. It is not a research report. Most of the participants were linked with or work in agencies that assist people living on low incomes. They were thus familiar with the difficulties of housing stress experienced by their clients and acutely aware of the barriers the clients experience in finding 'somewhere to call home'.

The workshop program initially began with participants completing six worksheets but by the third workshop it was clear that six was too many and the number was

reduced to four. The worksheets provided a valuable addition to the discussion exercises that followed.

The four worksheets are described below:

Worksheet 1: Personal housing history

This worksheet asked about the types of housing tenure participants had experienced at particular stages of life, e.g. 'When I was born my family lived in'; 'When I was 20 I lived in'; 'Now I live in'. The second part of the worksheet explored participants' experiences of tenure transition and asked them to recall an example of their experience of moving from one form of tenure to another and how this was memorable or significant.

Worksheet 2: Who gets left out?

The worksheet asked participants which groups in their regions were left out of housing policy discussions; why this is so; and to suggest ways in which the groups could be included in the future.

Worksheet 3: Housing profile and needs in your region

Participants were asked to talk about the key features of their regions' housing profiles and to indicate whether any of these features were unique to their region. They were also asked to consider the influences of these features on people with low incomes in accessing affordable housing. The second part of the exercise asked participants to list the key issues of housing need for people on low incomes and to describe the impact of these issues.

Worksheet 4: Choosing a change project

Participants were asked to identify a change project to address the priority housing issues for low-income households in their region. They were asked to consider whether the project could be achieved within an identified time frame and whether or not the project could align with a state wide Shelter campaign. In completing this exercise participants were asked: 'What assets are available in your community that could be used to advance the change project?' and 'How could we mobilise people to participate?'

Discussion of worksheet 1: Personal housing histories

Most participants in the workshops were now living in their own homes while twenty years ago most were renting in the private market. The Port Macquarie workshop responses are provided below and are typical for all workshops.

	Public Housing	Private Rental	A house they owned (or were buying)	With their extended family	Other
When I was born my family lived in	1	5	15	1	
When I was 20 I lived in	1	16	5		1
Now I live in		6	15	2	

A comment from a Newcastle Workshop participant that 'most people in the room currently live in a house that they own or are currently buying' demonstrated that the experiences of the participants was not necessarily the same as those of their clients. Nevertheless the 'housing history' exercise was useful in sensitising the participants' approach to the issues and questions raised by the workshop activities.

The stories of the experiences of transition from one form of housing tenure to another demonstrated a rich appreciation of both the positive and negative aspects of each of the tenure forms. The perceptiveness of the comments in these examples was evident in their responses to subsequent worksheets.

The examples of experiences of tenure transition often revealed the intensity of feeling associated with the place that one calls home. A Wollongong participant described her experience of a tenure transition from traditional lifestyle/extended family to social housing thus: "I grew up moving from place to place because my family were seasonal workers…. always living on crown lands, beaches and on the edge of town. I was fourteen years old when we were living on the beach at Mystery Bay south of Narooma when a white man came into the camp and told my father that we couldn't live there any more. I remember the look on my father's face – it was despair- what can I do, where do we go, what about my children'.

A Newcastle workshop participant described her transition from private rental in a condemned house to social housing, saying 'When I shifted from private renting to social housing it was great. I thought I had won the lottery'.

Another account of tenure transition from private rental to social housing at the Surry Hills workshop was: 'I cried when I first saw the large, ugly cold, brick high rise unit I was being offered as a home for myself and my six year old daughter. But beggars can't be choosers, so I signed the lease and sighed with relief at, at least, having a roof over our heads. I love my unit now – 15 years down the track. Without the security of tenure, my life would have spiralled out of control. Instead, I have built a happy, solid, life for myself and my family'.

A Newcastle participant recounted the following experience of moving from private rental in Sydney back to his family home in social housing where he 'actually felt

more secure. I couldn't handle Sydney – renting was so expensive and (there was) not a lot of work for an unskilled HSC graduate with no other training'.

Tenure transition from private rental to home ownership: 'The financial stress of a mortgage is actually easier to manage or balance than emotional insecurity and discrimination. My daughter is 14 and has lived in 8 houses – 6 rented, 2 purchasing'. (Newcastle workshop participant)

Private rental to home ownership: 'As we chose to have a family at a young age (20) we relied on private rental for close to 15 years. We had some bad experiences with landlords not doing repairs or selling the property, forcing us to relocate often. This impacted on the children's development as we weren't always able to find appropriate accommodation close to their friends and schools. When we were in a financial position to purchase (i.e. dual income) we took the opportunity to purchase, and in doing so, hopefully provide security to the family'. (Wollongong workshop participant)

A Newcastle workshop participant cites her transition from home ownership to renting following her divorce. She said she felt 'insecure (with the) possibility of eviction if (she was) behind in the rent or if the owners wanted to move back in'.

On tenure transition from home ownership to social housing another Newcastle participant commented that such transition was 'not only a life change but a tremendous cultural shock – (often feeling) ostracised including by staff in some Housing NSW offices'.

Home ownership to private rental: 'Relationship breakdown was the reason I moved from a house my partner owned to private rental. My household expenses went up as the rent was very high. I had to work two jobs to support myself and my two children. One year into the lease the owner of the house wanted vacant possession so I had to move into another house (moving expenses, bond, etc). There is no security in private rental'. (Port Macquarie workshop participant)

Another participant in the Port Macquarie workshop reported a feeling of great joy when he had bought his first home after his experience of 'growing up always moving from rental to rental for a number of reasons – family breakdown, domestic violence, financial. The moves were always very unsettling as a child e.g. new school, no friends, no money, no sense of home or place. Being highly transient meant no access to public housing'.

Some participants recounted more positive rental experiences: e.g. 'Private rental was only ever short term and (a) transitional stage before moving to a house being purchased. Transitions were usually positive as (we were) generally moving to a better housing option'. (Rockdale workshop participant)

However many participants who were positive about their own experiences lamented that this was not the case for their adult sons and daughters. 'I am saddened now to watch my own children struggle to achieve the same outcome'. (Leumeah workshop participant)

Another participant's example of tenure transition was a relatively unusual, yet instructive one. She had recently moved from a regional city where she owns a house to Sydney to take up a new job and was seeking rental accommodation. She said that 'the attitude of the real estate agents to potential tenants is disrespectful and patronising. I was treated very differently when talking to agents about renting my house (compared with) when I was looking for rental. I'm the same person but seen so differently by the industry as an owner/landlord and as a potential tenant'. (Rockdale workshop participant)

Part 2: Summary of workshop findings

This section of the report gives a summary of the findings of the workshops relating to the key housing issues raised and the solutions that were proposed as they relate to Shelter NSW priority areas.

Port Macquarie workshop – Mid North Coast

The Mid North Coast region covers the coastal and hinterland areas between Forster in the south and Coffs Harbour in the north.

Key housing issues for the area

- Tourism and development have a negative impact on the availability of affordable housing for low income households.
- Low income households are having to move to smaller, more isolated communities in search of cheaper accommodation.
- There is limited access to services and transport.
- The availability of social housing on the Mid North Coast is limited, and waiting times are long.
- The population is ageing, and in addition, the area is a destination for retirees, sea changers and tree changers, many of whom are relatively wealthy.
- There is a significant Aboriginal population that is disadvantaged in the private rental market.
- There is a significant loss of low rent private rental housing, due to a number of factors including the Pacific Highway upgrades and urban development.

Solutions proposed that relate to Shelter's priority areas

Advocate for incentives and concessions for developers in order to increase the supply of both social housing and private rental housing in the region.

Advocate for the measures that will retain the supply of private rental stock for a low income households. Some measures suggested include:
- A concession from the land tax and capital gains tax for landlords who rent their property
- A study be undertaken that looks at the impact of the Pacific Highway upgrade work on low income rental housing and develops strategies to prevent any loss of low income rental housing

Advocate for a mortgage assistance scheme for a low income families focused on sustainable home ownership. The ideas discussed include shared equity and Co-ops.

The development of a "common ground" type project (adapted for regional and rural areas) to support homeless people.

Training/education and support for young people and others experiencing difficulties negotiating the private housing markets – to be provided by the Department of Housing, possibly in partnership with other agencies.

Wollongong workshop – Illawarra

The region covers the area south of Sydney from Stanwell Tops to Kiama. The region is characterised by declining industry, significant levels of unemployment, tourism and extensive new residential development.

Major housing issues for the area

- A large number of public housing estates that once would have housed industrial workers and now accommodate many households experiencing generational unemployment, and the consequent poverty and disadvantage.
- Many of the public housing estates are in very poor condition and residents have limited access to essential services such as shops, transport, medical and health services and employment.
- Many of the bed-sit apartments in public housing estates that once would have housed single male workers have been allocated to people with a range of disabilities and have in effect become under-serviced institutions.
- The development of high cost housing, i.e. MacMansions in areas with limited access to services and where residents are very car dependent.
- Gentrification has caused the loss of low cost private rental housing.

Solutions proposed that relate to Shelter's priority areas

Advocate for incentives and concessions for developers in order to increase the supply of both social housing and private rental housing in the region.

Advocate for planning laws that will ensure a better level of supply of housing affordable to low income households in the region (includes rental and ownership).

Ideas to reform public housing were discussed including:
- Changing the eligibility criteria so that a broader range of people have access to public housing
- Developing an allocations process that prevents the concentrations of people with multiple disadvantages and disabilities into ghettos
- Engaging in a community renewal process that uses the principles of community development and social enterprise
- Ensuring that tenants, especially on the estates, have better access to a range of services, facilities and opportunities

Establishment of a foyer model of housing for young homeless people which would incorporate housing, education, training support and social skills.

The development of a shared equity model of housing to assist low income households to move to home ownership.

Leumeah workshop – South West Sydney

This region covers the outer urban, urban fringe and semi-rural areas in the south west of Sydney, covering Macarthur, Camden, Wingecarribee and Wollondilly.

Major housing issues for the area

- The area is neither urban nor rural and has issues particular to urban fringe, especially in relation to the supply of services, access to employment, transport and housing.
- There are a large number of public housing estates in the Campbelltown municipality and these suffer from a high degree of stigma. In the other municipalities there is a low level of public housing and high levels of home ownership.
- Many of the public housing estates are in very poor condition and residents have limited access to essential services such as shops, transport, medical and health services and employment opportunities.
- Community housing is well regarded and supported.
- There is a shortage of affordable private rental housing.
- There is a lack of housing choice in terms of size, cost and suitability.
- There is increasing evidence of housing stress among home owners.

Solutions proposed that relate to Shelter's priority areas

Advocate for the measures that will retain and increase the supply of private rental stock for a low income households, including a concession from the land tax and capital gains tax for landlords who rent their property to low income households at below market rate.

Increase the supply of community housing.

Establish a shared equity scheme that would enable public housing tenants to buy public housing homes.

Ideas to reform public housing were discussed including:
- Redeveloping public housing in such a way as to end the concept of the public housing estate
- Engaging in community renewal processes that use the principles of community development and social enterprise
- Ensuring that tenants, especially tenants living on the estates, have better access to a range of services, facilities and opportunities
- Linking social housing developments with economic development
- Developing a common access process for applicants to social housing

Advocate for an incentive program to encourage the building of environmental friendly sustainable housing.

Lismore workshop – Northern Rivers

The region covers the coastal and hinterland areas between Coffs Harbour and Tweed Heads and westwards to Casino.

Major housing issues for the area

- Tourism and development have a negative impact on the availability of affordable housing for low income households.
- Low income households move to smaller, more isolated communities in search of cheaper accommodation.
- In these (isolated) areas there is limited access to services and transport.
- A shortage of affordable rental housing in reasonable condition and location.
- The availability of social housing in the area is limited and waiting times are long.
- Some were dissatisfied with the quality of the Department's services.
- The area has a significantly diverse population including, alternative life-stylers, 'cashed up' retirees, sea changers and tree changers.
- There is large Aboriginal population that is disadvantaged in the private rental market.
- There is a shortage of supported housing for those with a range of needs relating to health, ageing and disability.

Solutions proposed that relate to Shelter's priority areas

Shelter to continue to advocate for the removal of impediments to the development of affordable housing from the planning system.

Councils to increase the supply of affordable housing in the region by allowing greater density, secondary dwellings and multiple occupancies.

Better information to be provided to assist households seeking housing.

Encourage the building of environmentally friendly sustainable housing.

Develop housing co-operatives for specific population groups. An example was given of women nearing retirement on low incomes.

Develop models of supported accommodation (within a continuum of support). A number of groups were identified as needing this type of housing:
- Homeless young people
- People with specific health needs such as HIV
- Singles who are ageing

Newcastle workshop – Hunter

This region covers Newcastle, the Hunter, the upper Hunter and Lake Macquarie. The area includes a number of industrial and post-industrial towns, rural agricultural districts and coastal tourist and holiday destinations.

Major housing issues for the area

- Urban development and gentrification have had a negative impact on the availability of affordable housing for low income households.
- Low income households move to smaller, more isolated communities in search of cheaper accommodation.
- In these areas there is limited access to employment, services and transport.
- There is a shortage of affordable housing in the areas of the region where jobs are more readily available.
- Areas with a concentration of public housing suffer from a high degree of stigma.
- Public housing estates are badly maintained and have become a focus for anti social behaviour.
- Many residents of public housing have limited access to essential services such as shops, transport, medical and health services and employment.
- Young people face considerable disadvantage and discrimination when seeking housing.

Solutions proposed that relate to Shelter's priority areas

Shelter to continue to advocate for the removal of impediments to the development of affordable housing from the planning system.

Ideas about the reform of public housing were discussed including:
- Reconfiguring the bed-sits into 1 and 2 bedroom flats
- Building housing that can be adapted and adjusted into either a large house or two smaller units
- Common waiting list between public and community housing
- Ensuring that tenants, especially on the estates, have better access to a range of services, facilities and opportunities
- Developing an allocations process that prevents the concentrations of people with multiple disadvantages and disabilities into ghettos
- More effective law enforcement to deal with drug dealing
- More timely maintenance
- Better information and assistance for households seeking housing in public and private markets

The establishment of a foyer model of housing for young homeless people incorporating housing, education, training and social skills.

Surry Hills workshop – Inner Sydney

This region covers the inner city, inner west and eastern suburbs of Sydney. This is a dense urban region with a significant amount of public housing. Growth of the CBD has encroached on the inner residential areas. The majority of attendees were tenants of public housing.

Major housing issues for the area

- Urban development and gentrification has resulted in the loss of low-cost housing for private rental, boarding houses and owner occupation.
- There is a severe shortage of housing affordable to low and moderate income households, in both the private rental market and the home ownership market.
- There are a number of large social housing estates, many medium and high density estates.
- There are concentrations of people with multiple disadvantages in parts of the estates.
- Local governments in the region have demonstrated long standing commitments to preserving and developing low cost rental housing.
- There are significantly higher levels of homeless people living in inner Sydney, and in comparison with other regions, there is a large number of homeless persons' services, especially for single men.
- A large Indigenous population is severely effected by the gentrification of Redfern
- City West Housing and Bridge Community Housing are significant not for profit landlords.

Solutions proposed that relate to Shelter's priority areas

Ideas to reform public housing were discussed including:
- More timely maintenance
- Changing the eligibility criteria so that a broader range of people have access to public housing
- Introducing a more user friendly priority housing system
- Facilitating transfers and swaps
- Improving customer services
- Better management of anti social behaviour
- Developing an allocations process that prevents the concentrations of people with multiple disadvantages and disabilities into ghettos
- Increasing the supply of social housing
- Ensuring that tenants have better access to a range of support services
- Redesigning the estates to improve amenities

Advocate for the measures that will retain and increase the supply of private rental stock for a low income households. Measures suggested include:
- affordable housing to be supplied by the planning system
- government land to be used to build affordable housing

Advocate for a singles share housing project where people would have a lease on their own room but share facilities. This project could be managed by a community housing provider.

Advocate for an assistance scheme for low income households focused on sustainable home ownership. The ideas discussed shared equity and sweat equity.

Auburn workshop – Non-English Speaking Housing Taskforce NSW

This workshop was not specific to any region but was with a group that Shelter NSW works with on the needs of non-English speaking communities and newly arrived humanitarian entrants.

Major housing issues

- Households generally had limited access to social housing because of the long waiting times and limited choice of location.
- In the private rental market there are significant levels of discrimination.
- The housing available for private rental was often in poor condition and expensive.
- There is very little housing available and affordable to large households - many of the newly arrived immigrant households are large extended families.
- Housing that is more affordable, tends to be in locations that are problematic i.e. where public transport is inadequate and some distance from services and community supports.
- Many of the households (especially humanitarian entrants) require housing in locations with easy access to specialist medical and community services.
- Very little housing is available that is suitable for households with members with a physical disability.
- Many people have little knowledge of the Australian way of renting and managing property, or of their rights and obligations as tenants.

Solutions proposed that relate to Shelter's priority areas

- Advocate for an increased supply of affordable housing for low income come households.
- Expand the supply of social housing through a project to support the development of housing cooperatives, for small and emerging communities.
- Advocate for the establishment of an advisory service, to specifically help humanitarian entrants to understand and negotiate the Australian housing system.
- Advocate for the development of an intensive casework support program for immigrants seeking private rental accommodation.
- Advocate for a housing program for humanitarian entrants to provide housing and scaled support for up to five years.

Rockdale workshop – South Eastern Sydney

This workshop covers the St George area parts of the eastern suburbs, Canterbury and Sutherland.

Major housing issues for the area

- A shortage of housing affordable to low and moderate income households, in both the private rental market and the homeownership market.

- Significant number of CALD households living in the St George area experience discrimination in the private rental market.
- There is a need for housing for older people in CALD families where relationships have broken down.
- There is significant overcrowding in the private rental market.
- There is very little housing available and affordable for large households.
- There are a number of caravan parks in the area used for emergency and temporary housing.
- Tenants in the larger public housing estates experience stigma.

Solutions proposed that relate to Shelter's priority areas

Advocate for an increased supply of social housing for low income households. Particular suggestions included:
- Developing co-ops
- Rezoning areas with abandoned buildings and warehouses so that they can be used for social housing

Ideas to reform public housing were discussed including:
- More timely maintenance
- Revising the eligibility criteria so that a broader range of people could gain access to public housing
- Facilitating transfers and swaps
- Improving customer services
- Better management of anti social behaviour
- Developing an allocations process that prevents the concentration of people with multiple disadvantages and disabilities into ghettos and is better matched to tenants' particular needs
- Ensuring that tenants have better access to a range of support services

Establish a project to identify households living in caravan parks that are at risk of homelessness. Examine the role residential and caravan parks play in the local housing markets and the adequacy and suitability of this type of accommodation for low income households.

Advocate for an assistance scheme for a low income households focused on sustainable home ownership. The ideas raised included 'sweat equity' and self build projects on vacant or underutilised government land.

Part 3: Reports from workshop consultations

The third part of report contains summaries of the responses of the participants at the eight workshops to the worksheet exercises.

The views recorded are those of individuals rather than the collective opinions of the workshop groups. The responses reflect vast and diverse experiences and insights into the situations of people living on low incomes in housing stress. The responses demonstrate a wide variety of attitudes concerning the prospect for influencing change (including the role and purpose of the workshops). Participants expressed attitudes across the spectrum, of concern, passion, dedication, enthusiasm, cynicism, frustration and despair. That there were differing expectations was very clear.

The views of the participants at each of the workshops have been used by Shelter to convey a snapshot or sense of the main trends of each region.

Port Macquarie consultation

On 20th October 2008, 35 people attended the Mid North Coast workshop that took place in the Port Panthers Club. The partner agency for the workshop was the Mid North Coast Regional Council for Social Development.

As the first workshop in the series, the Port Macquarie workshop was a test run for the organisers in terms of the objectives, design and expectations of the workshop program for the 'Somewhere to call home' Campaign. It became apparent that the original program was over ambitious for a one day workshop. Subsequent workshops were tailored according to lessons learnt.

Participants came from Forster, Tuncurry, Wingham, Taree, Kempsey, Bellingen, Macksville, Wauchope, Port Macquarie, Nambucca and Coffs Harbour. The majority of the workshop participants identified a link with a local agency or community organisation. A number of organisations had more than one person attending the workshop.

The participants came from:
- Christo Youth Services Centacare Port Macquarie
- Community Housing Mid North Coast
- Bellingen/Nambucca Housing & Support Forum
- Psychiatric Rehabilitation Association Taree
- Nambucca Valley Community Services Macksville
- Wesley Uniting Employment Taree
- Wesley Uniting Employment Kempsey
- Wesley Uniting Employment Port Macquarie
- Port Macquarie Hasting Council
- Kempsey Family Community Centre
- Homebase Youth Service Tuncurry
- Mid Coast Tenant Advice and Advocacy Service Port Macquarie
- Coffs Harbour Accommodation & Housing Support Service

- Mental Health Service Port Macquarie Base Hospital
- Great Lakes Council Forster
- Centrelink Nambucca Heads
- Centacare Youth Services Port Macquarie and Kempsey
- Hastings Women and Children's Refuge
- Centacare JPET Port Macquarie
- MNC Community Care Options Coffs Harbour
- Manning Valley Neighbourhood Services Inc. Wingham
- Centacare Port Macquarie
- Wesley Mission (NSW) Toukley
- Hastings Maclean Housing Support Services Kempsey
- Wauchope Rotary

Worksheet 2: Who gets left out?

The workshop participants identified many groups left out of housing policy discussion including youth, older people, people with a mental illness or an intellectual or other disability, homeless and rough sleepers, Indigenous CALD and refugees, unemployed, singles, recently released prisoners.

The reasons these groups are left out are many. In the case of young people (15-18 year olds) who are variously homeless or in crisis or short term accommodation, there are often alcohol, drug related or mental health issues requiring early intervention. Several participants concluded that there needed to be 'targeted representation for young people' and yet it was noted that 'youth friendly' housing is not a vote catcher.

Reference was made to the invisibility of many groups on the list, particularly people with mental illness and people with an intellectual disability. 'People with an intellectual disability can't necessarily advocate for themselves – they are supported by parents and the state, so may not have been identified as a group needing public housing.'

Another participant referred to 'grey groups' who don't fit into the accepted categories e.g. people with intellectual disability, addictions, couch surfers and some members of intergenerational households who may need their own space to lead less stressful lifestyles'. This participant suggested the adage of 'out of sight out of mind' kept these people out of housing policy discussion and such people needed someone to be their voice.

There were multiple references to homeless people and rough sleepers, people at risk of homelessness and people with mental health issues. Participants noted that this group was disengaged and not targeted specifically. Suggestions for ways to include this group were to go to where the people are and create opportunities/surveys (with food) to be part of the process, demonstrate and follow up with feedback with real action.

Specific mention was made concerning Aboriginal communities living in rental properties. Communication break downs left the communities out of any discussion of policies. The participant suggested that this could be remedied by regional Land

Councils and Aboriginal housing organisations being more proactive. It was suggested that the AHO and NSW Land Council be invited to be more involved at the community level.

There were also other groups that were identified as being 'left out'. One participant nominated 'tenants particularly, those in private rental tenure and tenants in public housing, also people who are in home ownership with mortgages – everyone but policy makers'. Explaining why she believed these groups were left out she commented that: '(these groups) across the board are not informed of the means by which their voices can be heard. In this area there is a major discrepancy between high end policy makers and those who live with the policy'.

There were many other examples cited of groups left outside the so called boundary for participation in housing policy discussion: e.g. small NGOs who cannot afford to have workers attend workshops; low income mortgagees who may not believe they have the right to be included; and councils such as Taree City Council.

In conclusion those left out are generally 'such people in a low socio-economic group (with) limited capacity to participate in the policy area – other life issues take precedence'.

Worksheet 3: Housing profile and needs in your region

It is evident from participants' responses to this (and to the following worksheet) that a truly regional picture was unlikely to be formed. Participants had instead focused their remarks on the more localised LGAs in which they operated. It is clear that the profile and needs described in the LGAs are often quite different.

The feedback for this worksheet is presented according to some key features in Forster, Taree, Kempsey, Port Macquarie, Nambucca, Bellingen and Coffs Harbour.

Forster

High number of holiday rental, expensive coastal properties, isolated village/rural accommodation, natural environmental limitations to growth and development, lack of transport and mobility services, older housing stock not accessible or adaptable, limited small dwellings and secondary dwellings, caravan parks are the only permanent accommodation available (but more expensive than renting a unit), indigenous ex-mission and large elderly population.

Taree

Two public housing estates and one indigenous ex-mission, reduction in caravan parks, very little available rental, lots of rural properties, older houses need repair, lack of crisis accommodation. High aged population and increasing numbers of people on low incomes, young people leaving, high unemployment, no tourist population, large families, existence of landlords who sublet to vulnerable people leads to ghetto type existence with high crime, stigma and social dysfunction.

Kempsey

Vinson Report (2005) identifies Kempsey as having high socio-economic disadvantage. Very poor caravan accommodation, older housing in poor repair, very little available accommodation due to retirees and holiday makers driving up prices, holiday accommodation not always utilised, a lot of normal 3 bedroom places when single and large family homes are needed, housing is spread out with inadequate transport.

Port Macquarie

Coastal area with tourist orientation, a lot of caravan parks and holiday accommodation, caravan park redevelopment, new private development, very large elderly population, very little medium rise affordable accommodation. The distinctive features of holiday accommodation, single people in larger homes and expensive coastal housing has the following impacts: renting specifically to holiday makers escalates rents and properties are vacant for a period of time; larger homes are available but taken up by one person – inefficient; because of expensive coastal housing, people have to move out of the area to outlying townships with lack of infrastructure and transport.

In the Hastings area discrimination of young people, CALD, ATSI, people with disability, mental health, older people, homeless people by real estates and landlords. There is a need for extra support structures to assist people to maintain housing tenancy. Transport issues (lack of), cost of petrol, linked to distance to work and isolation from key services

Nambucca

Has a lot of unoccupied properties due to development but are asking high rents and low income earners (12.6% unemployed) only have the last choice of rental properties. There is a lack of public housing, community housing and crisis accommodation. Holiday accommodation is unable to be rented long term. Caravan parks are just as expensive as renting a unit. The key issues affecting housing need were noted as: affordability; transport; social isolation, need for long lease agreements e.g. 12 months plus and distance from services such as health.

Bellingen

Attracts a lot of people wanting an alternative lifestyle, but unfortunately a lot of people have made a sea/tree change and this has caused a shortage of affordable housing. *Abi Group* (construction company) responsible for new highway upgrades took over all rental leases available. Lack of caravan parks as developers are buying these parks and converting them to more sophisticated holiday accommodation. There are issues of social isolation, which are associated with the need for adequate transport and access to appropriate specialist services.

Concluding remarks

Commenting on the shape of housing need for people on low incomes in the region, a participant working in an employment service listed the following issues as being key: a high aged population; highest population of single parent allowance recipients, high Indigenous population, high youth homelessness – with very little youth housing available; higher than average unemployment rates, need to not have "clusters" of public housing and the need for dissemination of proper, timely information from pubic housing service providers.

Throughout discussion of this worksheet there was significant mention of the difficulties surrounding large clustering of public housing and how this equates with negative social outcomes. There was regular reference to the long waiting list for social housing.

Worksheet 4: Choosing a change project

Originally it was hoped that by this point of the workshop participants would be in a position to reflect on Shelter's priority housing issues for low incomes households and the earlier worksheets and discussion to identify some change projects for the region. There was insufficient time to refine the focus down to one or two change project ideas, that had potential to link with a Shelter state wide campaign.

Instead, participants developed a variety of ideas for change projects on their worksheets and in most cases, linked them with one of the Shelter policy areas. Some of the change projects ideas were conceived of as a change project within a LGA.

Port Macquarie based

A Lead Tenancy program for young people to get a start in the rental process – modelled on similar project in Nambucca for past 5 years. This project would address youth homelessness and is linked with Shelter housing policy area of homelessness and its relationship to the inability to afford housing.

Great Lakes Council

Incentives and concessions for developer provided social housing provision through state planning policy. In particular state wide standard LEP template and SEPP housing for aged and disabled persons. Included a variety of ideas for linking project to Shelter campaign process e.g. Lobby Department of Planning for Councils to employ social housing officers to develop LGA based strategies. This proposal linked with three of Shelter's policy areas: Increased supply/expansion of social housing; sustainable home ownership for low-income households and state environmental planning policies and affordable housing.

Port Macquarie, Taree, Kempsey

There were numerous proposals that suggested assigning a percentage of all property development to low and very low cost housing to people on low incomes and or in housing stress. Variations on this central idea discussed: shared equity schemes for

home ownership or social housing rental; or partnerships with institutional or philanthropic investors.

Coffs Harbour

Several participants focused on the establishment of a "Common Ground' project in a rural region such as Coffs Harbour, building fully furnished units for client with medium/high complex needs in one complex and have the support agencies located on the ground floor. 'It is not just about providing houses for homeless people but we need to also provide the support that makes it sustainable'.

Port Macquarie – Hastings area

Mortgage assistance scheme for low income families focused on sustainable home ownership.

Nambucca

Change project "Bringing Corporates, Government agencies and Communities together" – to map out a strategy to plan the future for low income earners to be able to live in clean, healthy affordable housing through the formation of a partnership of corporates, government and community agencies. This project could utilise 150-200 homes/units for sale in the Nambucca Shire. Most of these premises have been on the market for 12-24 months. Corporates and government to purchase homes, community housing providers to manage tenancies, Federal, state and local governments provide a range of contributions and offsets. Links with Shelter housing policy areas: increased supply of social housing; and increased private supply/expansion of private rental housing for low rental.

Mid North Coast/ Hastings Project

To research the effect of road works on the Pacific Highway on the supply of affordable housing. All areas are affected in the region as the work on the highway moves up the coast. Such a project would significantly improve housing for low income people because people who are renting housing would have better security of tenure. The RTA would not be ripped off and forced to pay exploitative rent. People living in small towns could stay there. This proposal links with Shelter housing policy area addressing supply of private rental housing for low rental.

Wollongong consultation

Seventeen participants attended the Wollongong housing workshop on 28th October, 2008 at the Illawarra Aboriginal Corporation Cultural Centre. The partner agency for the workshop was the Illawarra Forum.

Participants came from the following organisations:
- Illawarra Tenants Service
- Warrawong Community Development
- Warrawong Residents Forum
- Community Housing Ltd

- Barnardos
- St Vincent de Paul House, Coniston
- Wollongong City Council
- Southern Youth and Family Services
- Family Services Illawarra
- Inpatient Mental Health Unit, Shellharbour Hospital
- University of Wollongong
- Darcy House – Baptist Community Services, Port Kembla
- Wollongong Emergency Family Housing
- Illawarra Multicultural Services
- Illawarra Aboriginal Corporation
- Illawarra Forum

Attendees were enthusiastic about being included in the Shelter campaign process. Many liked the format of the workshop. Evaluation comments on the workshop included: 'concrete aims', 'consultative with opportunities for joint action', 'liked the worksheets', 'campaign is happening' and 'change is possible'.

Worksheet 2: Who gets left out?

The identification of the groups left out of the housing policy discussion was similar to that of the Port Macquarie consultation and in large part reflected the client groups that the participants were working with.

The list included: people with mental health issues; front line workers with communities which have large housing estates; people with multiple and complex needs; boarding house tenants, mainly single older men; large families; families with children in domestic violence situations; young people leaving care; families where parent has mental illness or a member has a developmental disability; elderly low income single persons living in rural/remote locations; Indigenous people; newly arrived migrants or refugees often with very big families; unemployed; carers; single parents; ex-prisoners; key workers; young people; homeless people; young families; social housing tenants; community workers; Wollongong City Council; private renters; low income workers in private rental.

Why are they left out?

In reference to tenants and frontline community workers on large (social) housing estates:
- They are not invited to discussion forums
- They do not fit the 'mainstream profile'
- They do not feel they are listened to by housing workers
- They do not have the communication skills or equal status – there is a power imbalance
- Feel threatened that if they speak up they will be evicted

The ways these groups can be included:
- Set up regular discussion groups in their environment
- Informal meetings – plain English

- Use other tools – food
- Listen to people on the ground – these people need to be consulted by Government policy makers to find out what is really happening in communities

In reference to Aboriginal housing organisations/tenants and communities:
- Participants expressed the view that they thought they were part of the discussion until the Howard government, then the Rudd government redirected housing infrastructure money to the Northern Territory and Western Australia (the Remote Indigenous Housing National Partnership Payment)

Ways that this group can be included:
- Special discussions with providers
- Mainstream services add to campaign (if invited)
- Mainstream services work directly with Aboriginal organisations to ensure access by Aboriginal people to mainstream housing services

In reference to private renters:
- Not an organised voice
- Industry stakeholders (landlords, real estate agents) have greater influence

Ways this group can be included:
- More Office of Fair Trading and Shelter NSW etc sessions

In reference to public renters
- Limited voice
- Power imbalance
- Priority to 'high need' clients decreases opportunity to influence policy

Ways this group can be included:
- More OFT and Shelter NSW etc sessions

In reference to people with disabilities
- Limited options
- Long wait for modifications
- Very low income

Ways this group can be included:
- Lobby for universal building code and adaptable housing
- Home modification funding

In reference to newly arrived migrants especially refugees
- Small numbers: small voice
- Needs change rapidly, so policies lag behind e.g. Bosnian refugees 12 year ago, the issue was priority housing, while current refugees have large families and are trying to navigate the private rental market

Ways this group can be included:
- Specific housing options linked to families, not to market forces
- Innovative housing options needed e.g. buildings that can be easily reconfigured so that units can be linked together for large families and separated into smaller units when the larger unit is no longer needed

Worksheet 3: Housing profile and needs of your region

The observations of the participants were within four categories:

Environment

Because the Illawarra is situated in a long thin coastal strip between the escarpment and the sea there is a natural restriction for growth of housing, especially in the north. The geography of the area creates problems in providing affordable transport. Climate change will have a major impact on housing – the coastal strip has many creeks, a high incidence of flooding, of very heavy rain, flash flooding, of hail and electrical storms.

Demographic

The region is distinguished by its high numbers of public, social and community housing areas. It has high levels of CALD, low education levels, high welfare levels, high number of single parent families and high levels of violence within social housing areas. Youth unemployment is higher than the NSW average. Population in 2007 was 417,901 and estimate for 2036 is 529,000. This is 27% increase in 30 years.

Social

There are huge social issues in large densely populated public housing estates with residents on low incomes who are largely welfare recipients. High density of people with similar issues: alcohol or drug problems, mental health issues and isolation and limited support systems for people with complex needs. There are high levels of unemployment of young people and unskilled workers. Some suburbs are stigmatised and housing stock is often in poor condition. There is no fully serviced Centrelink office and minimal Job Network organisations.

Economic

Reliance on industrial employment in the region is diminishing, resulting in high levels of unemployment and lower income households. The rental market is tight and tenants are unlikely to assert their rights in fear of retaliatory eviction and /or rent increases. Also, university students compete with low income households and put pressure on rents. Recent development has resulted in major loss of low cost housing – old detached houses, old unit blocks, caravan parks. Most new developments are high cost units and houses for the high end of the market.

MacMansion developments from Shellharbour and south are not economically or environmentally sustainable. There was no community consultation. The new development sites are out of the city centre e.g. Dapto, Flinders, Gerringong,

Hayward's Bay are not near transport, expensive and create isolation. It is difficult to gain and keep employment in these areas, also difficult to access services.

Ideas for affordable housing solutions

There was considerable focus of ideas to decrease the 'ghetto-isation' of housing estates. They included recommendations for:
- Mixed tenancies – 'sprinkle public housing units over all neighbourhoods and suburbs'
- Training for unskilled and job ready projects
- Positive self esteem programs, numeracy and literacy skills
- Engaging with tenants of social housing estates with regard to identifying levels and types of violence; research other social housing based initiatives to address violence in those areas and then trial programs
- Maintaining and painting existing housing – 'make them look habitable'
- Creating community centre facilities amidst high density, high needs areas and community development programs
- Reviewing (rescinding) the 'Reshaping public housing' changes
- Government responsiveness in design/redevelopment of social housing portfolio
- Increasing local government taxes on developers to fund social housing

Comments on housing needs for people on low incomes

Commenting on the southern suburbs of Illawarra, especially Warrawong, Berkley, Port Kembla and Cringila, one workshop participant listed the following key issues of housing need for people on low incomes:
- Safety
- Poorly maintained properties (public and private)
- Lack of stimulation and opportunity
- Quality of accommodation and environment

She described the impact of these issues thus: 'Large numbers (100s) of people, many of whom are involved in criminal, violent, anti-social behaviours, are forced to live together with vulnerable people (disability and aged). This creates real and perceived fear of crime; it creates visually and environmentally unpleasant home areas where people are not able or encouraged to have 'pride of place'. Lowering of standards of living is leading to increased mental health issues. Self esteem is undermined. Congregation of tenants - with mental health issues, addictions, boredom, makes people feel vulnerable and speak of living in public housing estates, as a "living in hell"...'

Another participant listed the following priority areas for the region:
- Investment/Infrastructure
- Capacity to pay/buy housing
- Employment opportunities

Several participants spoke of 'the lack of big affordable houses for large families', stating that this can impact on family settlement, especially on child development.

The 'inability to provide big houses can cause large families to become divided and can lead to family breakdown'.

The four priority issues listed by another participant were:
* Need more 1 and 2 bedroom units (low cost)
* Access to services and employment are major barriers to people on low incomes
* Need more adaptable/accessible accommodation options
* Need more very large houses/modified accommodation for large families

'A roof overhead is a priority, but can become a poverty trap if access to services and employment are impossible on a low income. This is especially true in Shoalhaven.'

There were repeated references to the lack of affordable housing and a need for expanding the stock of appropriate housing, for example, one participant wrote 'we need more affordable private rental properties and we need affordable housing close to public transport, schools, hospital'.

There was considerable discussion on the need for more and better coordinated supported housing for people with mental illness and disabilities. "The lack of support in mental health coupled with Housing NSW's failure to implement JGOs more vigorously, (which) results in those with mental health (issues) being placed at risk of losing their housing.'

The special housing needs of elderly people were raised in many of the worksheets: 'As people's needs change, especially as they get older they are unable to access appropriate accommodation. People are in homes they can't maintain and become even more socially isolated'. 'Modified housing is expensive, scarce and waiting time for modifications is lengthy. This creates stress and makes many people choose less favoured options e.g. nursing home because the wait for modifications to their home is too long.'

Worksheet 4: Choosing a change project

The range of ideas for 'change projects' from the Wollongong workshop centred loosely on reforming and/or re-energising social housing and lobbying for planning laws to ensure developer contributions for affordable private rental and social housing.

Shelter NSW's identified housing policy areas for the 'Somewhere to call home' Campaign included a focus on state environmental planning policies and affordable housing. Most participants at this workshop saw this area as one tangible means by which efforts could be made to achieve an expansion of affordable housing for people on low incomes, especially in the increased supply of social housing.

Developer contributions for affordable housing

One participant recommended a change project: 'to change planning laws to ensure 5% of all new development is affordable social housing, via a developer contribution'.

Another participant suggested that the addition of more social housing could reduce the competitive pressure in the rental market.

Reforming

Change project ideas around reforming aspects of state housing policy included:
- Raising the status of the Housing portfolio from junior to senior
- Broadening the eligibility criteria for social housing so as to allow some low income households to be housed thus reducing the concentration of high needs in estates
- Growth in public housing stock would reduce pressure on the private market

Re-energising and renewal

A change project for community renewal, using principles of community development and social enterprise based on Social Ventures Australia model was outlined. It was suggested that such a project could invigorate and resource communities to help themselves to generate community spaces and businesses that will engage people; provide training and raise a sense of pride and opportunity. In describing how such a project could significantly improve housing for low income people in the region the proponent noted that: 'community rooms/space/centres are needed where workers who are not case managers can develop relationships of support and encouragement to tenants/community. Public private partnerships could focus on spreading the mix of people and needs to avoid ghettos and creation of crime hot spots, as well as ensure variety of resources, activities and opportunities. Homes to be built (as part of varied mix) starting out for rent and able to be bought.'

Create opportunities for homeless youth

The establishment of a Foyer model of housing to for young people who are homeless. Such a model incorporates housing, education, training, support, living and social skills. There is potential to involve partnerships with SAAP agency, TAFE & tertiary training and industries such as BHP – Port Kembla and other local business.

Leumeah consultation

The third workshop in the 'Somewhere to call home' Campaign took place on 11th November 2008 at the West's Leagues Club. It was co-hosted by the Macarthur Community Forum and 31 people attended. Attendees were from a wide area – Macarthur, Camden, Wingecarribee, Auburn, Liverpool and Wollondilly.

Participants were pleased with the interactivity of the workshop and the good cross section of people to share their views with e.g. Housing NSW, community housing, councils, migrant resource centre and diverse community and housing workers. The participants noted 'the complexity of looking at the broad picture of housing' and appreciated meeting and learning about 'the situation of housing across our broad region'. A number of participants observed that the pace and coverage of material in the workshop left insufficient time for a lengthier brainstorming session.

The participants agreed that a key feature of their region is that it is on the urban fringe and consequently suffers from being considered neither urban nor rural.

Participants at the workshop came from the following organisations:
- Wilma Women's Health Centre Campbelltown
- Housing NSW Campbelltown
- Uniting Church Campbelltown
- Wollondilly Shire Council, Picton
- Camden Council
- St Vincent de Paul Society, Moss Vale
- Housing NSW Fairfield
- Highlands Community Centre, Bowral
- Sydney South West Area Health Service, Campbelltown
- Claymore Neighbourhood Centre
- Auburn Migrant Resource Centre
- Chisholm Care, Campbelltown
- Allawah House, Minto
- Wesley Mission- Supported Accommodation, Carlingford
- South West Regional Tenants Association, Liverpool
- Macarthur Home Modifications, Camden
- GROW Sydney, North Parramatta
- Communitylinks Wollondilly, Tahmoor
- Campbelltown City Council
- Family Welfare Department of Legacy, Campbelltown
- Animation Project, Wollongong
- BlueCHP Ltd., Campbelltown
- Housing NSW, Bradbury
- St Vincent de Paul Brokerage Service, Campbelltown
- Argyle Community Housing, Campbelltown
- Centrelink, Campbelltown

Worksheet 2: Who gets left out?

The participants identified many groups left out of the discussion process: singles and large families or blended families; transient people/population in the 'too hard basket', too hard to reach; low income groups on the verge of losing their housing i.e. 'nearly homeless; people on low incomes who used to be eligible for public housing and those in public housing; people living on the outer urban fringe; service providers and community workers; people with literacy issues, low education levels and limited access to information; Aboriginal people; young people; people with disabilities; the elderly; migrants; single mothers; women escaping domestic violence; the homeless.

Why are these groups left out?
- An inability to connect with policymakers
- Because they don't fall into any identified 'grouping'
- Because their representations or concerns have never been correctly identified as a priority on the policy radar

- Insufficient public housing, insufficient valuing of public housing, often stigmatised and denigrated when discussed in the media
- Re elderly, issues of isolation, lack of data collection, age of area 32% of population is over 55
- Lack of support services
- Lack of self advocacy
- Lack of advocacy groups

Methods for inclusion:
- Forums with variety of communication channels to suit needs
- Ageing in Place policies
- Use more 'face to face' methods
- Use service providers to access the individuals
- Provide easier ways – less formal mechanisms to comment. Go to them!
- Connect with client organisations to establish focus groups
- Support from service providers and advocacy agencies
- Consult with young people where they are: school, TAFE etc. They need to be taught about it
- Target specific groups (e.g. Pacific Islander, Arabic and blended families) using culturally appropriate methods

Worksheet 3: Housing profile and needs of your region

Responses to this worksheet often focused on the characteristics of individual LGAs. It is, however, possible to summarise some of the regional features. The region is a huge geographic area which lacks supporting infrastructure; is semi rural becoming urbanised; experiences massive population growth; has poor access to public transport; has high unemployment and a lack of opportunities for its residents. There is a high concentration of public housing and community housing in certain areas with seven public housing estates in Airds, Claymore, Minto, Macquarie Fields, Rosemeadow, Ambarvale and Leumeah.

Campbelltown LGA

Campbelltown LGA alone has 8,420 dwellings owned by Housing NSW and 5 public housing estates. Housing estates have a concentration of welfare recipients and a high percentage of youth. There is a large number of applicants for social housing with very long waits on Housing NSW lists and significant clusters of CALD communities. There is a very competitive private rental market. There is an increasing number of apartment blocks but these are expensive to rent, as are studio apartments and two storey houses. There are few single storey, three bedroom houses anymore which would provide genuine alternative first home buyer stock.

South West Sydney

South West Sydney housing features include high growth, high density, community amenities in new suburbs, high concentration of Housing NSW and community housing in certain areas, old stock, low maintenance of Housing NSW houses, social

complexities such as domestic violence, drug and alcohol abuse, child abuse/neglect, criminal activity, low income families, growing families and an aging population.

Camden

The Camden area features detached dwellings with three to four bedrooms offering people on low incomes a lack of choice in housing product with minimal variety and a high cost of living after payment for housing, poor to no public transport, long distances to jobs and limited to no access to community services.

Wingecarribee Shire

Ninety percent is separate house dwellings compared with 70% for NSW; 2% is public housing compared with 5% in NSW; 3% of housing is units/flats, 1% is 'other' including caravan parks and boarding houses. Twenty one percent of dwellings in the shire is available for rental compared with the state average of 28%. Car-less low income households experience difficulties viewing prospective rental properties because of the lack of public transport and distances involved. There are a limited number of affordable housing properties and the need for a greater range of housing types, e.g. for single people and people with disabilities.

Macarthur/Wingecarribee

There is a high percentage of low income/blue collar workers; a high concentration of public housing; diverse communities with diverse needs; massive population growth; housing stock being built aimed at high income earners; and a high youth population with poor school retention rates. Overall the area reflects the complexities of a community on the fringe.

Auburn

Sixty percent of the population speaks another language; housing comprises small brick houses intended for nuclear families and a lot of newer apartment blocks; rental prices have increased 25% over last 10 years; there are insufficient job opportunities and in past 10 years the area has become the hub of newly arrived refugees and migrants. Child care facilities are very poor with only one place for every five children of preschool age. Additionally there is insufficient open space for further development and for recreation.

Key issues of housing need in the region include:

- Lack of affordable housing – housing stock that is being built has no affordable component
- Isolation associated with location and absence of support
- Lack of public transport
- Lack of job opportunities/training and support
- Housing security
- Overcoming the stigma of living on housing estates
- Poorly maintained Housing NSW housing

- Access to services is limited e.g. to medical, multicultural and religious services. There is, for example, no bank in Minto
- Redevelopment of public housing estates
- Diverse housing stock does not necessarily translate to appropriate 'price point' housing
- Lack of private rental properties
- More housing is required for larger families

Wollondilly/Macarthur

An issue is the inability to meet the costs of a deposit to get into home ownership. Many people do not have permanent employment or have a poor credit history and thus an inability to access the private rental market.

Camden

There is a significant lack of housing choice in terms of size, cost and suitability. There is a lack of public transport and hence the need for a car or potentially two cars per household. There are high 'after housing' costs where the purchaser can afford the repayments but not the deposit or legal fees. Poor credit history militates against getting a foot in the private rental market; the low permanent employment rate does not allow people to secure a property; poor education translates to a low income base and lastly, property is just not available and this causes people to move out of the area.

Macarthur Wingecarribee

There is a lack of availability and affordability of all levels and types of housing which leads to homelessness and pressures on the family unit causing complex issues such as: the mismatch of housing type with population need e.g. singles, aged; greater competition with reduced stock, which now includes the lack of private rental and repossession; plus the hidden costs of living in the region e.g. transport, sewage, need for more than one car.

Wingecarribee

Issues include a lack of affordability/housing stress levels, lack of private rental properties; income poor/asset rich; inadequate social housing; a significant lack of housing choice with particular need for 1-2 bedroom sized houses. The impact of these issues is reflected in a reduction of choice, increased risk of homelessness, breakdown of the family unit, social isolation, increased sickness due to stress, increasing levels of cross generational problems, increased risk of domestic violence and income going towards rent rather than food. There is a lack of utilities and increasing risk to the aged and very young as well as the burnout of NGO workers.

Worksheet 4: Choosing a change project

The following change project ideas emerged from the final session of the workshop using worksheet 4: Choosing a Change Project.

- Increased supply of community housing in the region, based on good track record in the area with effective community housing NGO.
- Shared equity project for public housing tenants to buy public housing homes.
- Tax incentives for low income rentals – as opposed to capital gains either by new builds or existing properties purchased for investments. Such a project could significantly improve housing for low income people in this region by increasing properties available for rent due to encouragement of landlords to purchase 'to lets'.
- Eco Village project – sustainable housing village demonstrating attractive solutions to affordable housing issues. Advantages include: housing models designed around the needs of individuals; short and medium term housing; giving people a start; providing a sense of community through activities e.g. a community garden; designing and building properties; increasing skills and making people employable.
- Rearrange public housing – industrialise the areas with primary and tertiary industries. End the concept of housing estates – inter/disperse residents. The existing structures do not work. Public housing is like a leaking bucket – it needs to be a paying entity.
- Legislative changes to provide tax incentives to landlords to offer lower rents.
- Housing partnerships with local churches to provide housing for single men.
- Incentive program for people/organisations to build environmentally friendly, sustainable housing that does not require connection to mains power, water etc. This proposal depends on increasing awareness of climate change and fossil fuel depletion and existence of similar scheme in other states e.g. SALA homes, Greenedge, Eco communities.
- Incentive program for a wholistic approach for all services to work together to build affordable housing.
- Common access – one housing register for social housing applicants. Applicants are now required to go on many waiting lists and may miss housing opportunity because they are unaware of where to apply. Such a project is underway but seems to be bogged down – this may be the result of lack of resources? his project could have many points of application but a single waiting list or register. It would significantly improve housing for low income people in this region because it would avoid duplication. Shelter could monitor progress to ensure fairness for all applicants.

Lismore consultation

The Lismore workshop took place on 19th November at Southern Cross University and was co-hosted by Northern Rivers Social Development Council. Twenty one participants took part. They came from Coffs Harbour, Grafton, Lismore, Mullumbimby, Ballina, Maclean, Nimbin, Byron Bay Casino and Tweed Heads.

Participants valued the worksheets, networking and consultation process of the workshop and were enthusiastic about the opportunity of being part of the bigger picture of a Shelter housing campaign.

Participants came from the following organisations:
- Social Habitat, Mullumbimby
- St. Josephs Youth Service, Tweed Heads
- Community Connections North Coast
- Women UpNorth Housing
- Housing NSW
- NORTEC Employment and Training
- North Coast Community Housing Company
- Byron Emergency Accommodation Service
- Clarence Accommodation Support Service, Anglicare North Coast
- Environmental Training & Employment
- Lismore Base Hospital
- Nimbin Neighbourhood and Information Centre Inc
- Northern Alliance of Park Residents' Association
- Reconnect c/- Northern Rivers Social Development Council
- Casino Community Development Project, Casino Neighbourhood Centre
- North Coast Area Health Service
- SHAIDS
- Community Programs Inc
- ACON NR
- Tweed Shire Council
- Northern Rivers Tenants Advice and Advocacy Service

Worksheet 2: Who gets left out?

As for other workshops the identification of groups left out of the housing policy discussion were often the client groups of participants and included: Aboriginal clients who access health services; refugees (especially African); people with chronic/acute health conditions who are on a welfare/aged care incomes including the mentally ill and people with long term disability issues; same sex couples/singles who are not represented in the mainstream housing discussion; people who are isolated and not linked with groups or organisations; poorer people who are pushed out of the rental market in towns to small villages and rural properties; single older people who are or will be reliant on the pension; people with long term health issues who need to be located close to medical and other services; people escaping domestic violence; young people – youth 'couch surfers'; women with young children and babies; large families; people with complex needs; homeless and transient people; single men not eligible for Aged services; senior single older women; people who are HIV+; the gay and lesbian communities; people with disabilities; homeless people; people in crisis; people with alcohol and drug related issues; mobile home owners and caravan park residents; people in prison or detention centres; community workers – care managers, social workers, care workers who all have first hand knowledge of multiple barriers influencing homelessness and work with the working poor, single men and women and clients on DSP and long term Centrelink benefits.

The participants' thoughts on why certain groups are left out of the housing policy discussion ranged from factors associated with the capacities and conditions experienced by these groups, through to broader political explanations for groups' exclusion.

Numerous participants cited the marginalisation of the groups identified in the list above. Not only was marginalisation discussed in terms of racism or stigma, in relation to Aboriginal people, refugees and people living in same sex relationships, it was also mentioned in relation to the isolation and exclusion experienced by people living on low and fixed incomes. In particular, participants observed that people living on benefits and low incomes are predominantly occupied with the struggles of everyday life and are not connected with groups and organisations that could advocate for them.

Several participants spoke of the dominance of political imperatives on the framing of housing policy and suggested e.g. 'the politics, policies and funding becomes the focus and the clients go way down the list. Involvement of client groups requires advocacy'. Other participants noted that 'same sex couples/singles are not represented in mainstream housing discussions because of exclusion on a political level and denial about represented needs'; and 'primary policy writers think of heterosexist models of "household and family'.

There was considerable discussion about the methodologies used for consultation and their appropriateness for including people in the client groups identified above. 'People have to be able to read and write and have access to computers. Consultation methods are daunting for disadvantaged people – jargon and concepts are aimed at the educated and confident.' Participants observed that 'the voices and opinions (of client groups) are not valued and are not seen as equal in economic terms. They are seen as too hard to engage and inclusion of the diverse client groups in effective consultation is labour intensive. Time lines are not realistic for proper consultation. There is no quick fix for these groups. And lastly, housing is not the only issue.'

Strategies to include these groups in housing policy discussions centred on two approaches, namely, appropriate/informal consultation and advocacy including:
- Advocacy
- Valuing those who are left out
- Assessing boundaries to inclusion, and develop creative strategies to address them
- Listening to people, writing and videoing their stories; using the internet (one participant observed that 'a number of my clients access peer support internet based groups to address social isolation issues'.
- For young people using youth services, advocacy groups, schools
- For people with mental illness using mental health services, support groups, advocacy groups
- For GLBTI including appropriate terminology, policy and definitions
- For isolated and remote communities valuing small community input, travel to them
- Arranging a forum for Aboriginal and Islander clients in Community and Public housing
- Going to where the people are
- Using mixed media presentations, plain English publications and presentations and provide feedback in different media

- Identifying each group and developing engagement and consultation processes that are appropriate and tailored to each group
- Identifying and using local forums/partners/structures/networks to disseminate information and conduct local level consultations on behalf of peaks and governments

Worksheet 3: Housing profile and needs of your region

The participants agreed that the Northern Rivers region shares many similarities with the Mid North Coast, namely:

- The widespread implications of holiday accommodation and tourism on the availability of affordable housing for people on low incomes, resulting in significant numbers of renters in makeshift and substandard dwellings often located in small rural communities.
- Richmond Tweed has considerable variation, incomes are approximately 2/3 that of Sydney while rents in Tweed, Byron and Ballina are as high as in Sydney. There are no affordable housing options on the coastal strip and people on moderate incomes have to move inland which in turn displaces low income households and raises rents. Very few people (even with complex needs) are housed in public housing.
- Significantly diverse populations: 'cashed up' sea-changers, professionals, holiday/retirement seekers versus rural/remote, alternative, transient, drug and alcohol, HIV+ and large Aboriginal and Islander population, significant numbers of people in receipt of Centrelink payments and people who support themselves (self employed) who are on low incomes, including a considerable population of people in creative arts who are traditionally low paid.
- Opportunities exist to deliver different models of housing e.g. multiple occupancy, with support of council planning departments being flexible to accommodate new ideas.
- Severe lack of public transport and associated difficulties of isolation from critical services and support when people are living in small rural communities.
- Limited social housing available in the region and badly managed housing services.
- Lismore, Richmond Valley and Clarence Valley have large areas of land which are flood prone – has implications for people living in rural and outer communities which offer more affordable housing, by being cut off from services - also cheaper housing is in flood prone areas and is often raised and is therefore not accessible for people with physical disabilities and the elderly.

Descriptions of housing needs in the region

The following are excerpts of participants' descriptions of housing needs in their LGA or in relation to the needs of their particular client group:

Northern Rivers – specific client group:

'For my client group (people living with HIV/AIDS), people move to the area either to die (especially in the past) or to care for themselves (quit stressful job in the city, leave problems behind such as drug and alcohol problems, access to complementary

therapy here etc). Hence people move here with complex health problems. People move to a community where they can afford housing i.e. Bonalbo or Drake – but then can't access to specialty services. For example my clients must access our service to stay alive – but we are one and a half hours drive from Bonalbo one way. Only 1 GP covers Bonalbo, Drake etc. and can only get HIV medication at Lismore Base hospital.'

There are planning and development concerns i.e. proposal for Dunoon, a small village near Lismore. New housing will double the size of the village and there is no public transport. All properties planned will be 3 bedroom houses – no units or flats and no plans for affordable housing.

There is a need for access to safe, affordable, accessible housing that meets needs and also a need access to transport, specialty services, shops and social supports. The Housing NSW office at Tweed Heads is regarded by clients as unapproachable, unhelpful and one that makes poor decisions.

Northern Rivers is a diverse community. Policies are often city focused with value based opinions: 'Well they choose to live in paradise'.

Key issue of housing need is 'the lack of affordable housing – full stop. When a property comes on the market many people apply to rent it. If you look different or present with 'challenges' it is very easy to be discriminated against'.

Northern Rivers – general

Tourism and popularity of region has an impact on low income earners. Tourists can pay far more for accommodation. Lack of transport is a problem for people on low incomes.

Many families live in caravan parks without permanent accommodation and they are on waiting lists (at the bottom of housing list because they are considered housed!). There is high unemployment level for unskilled workers; this is a sea change/tree change area for professionals who bring no industry with them.

Prevalence of drugs available – attracts recreational users plus pushers, resulting in crime. There is high drug use and low policing.

Key issues of housing need:
- High rental and lack of rental properties available
- Need for more public housing stock in the towns and villages
- Ageing populations, especially on the coast, require services for single income households
- Low level of income forcing people to move in search for cheaper accommodation
- More access to low cost housing, even if this is further inland but with infrastructure to support it
- Improved caravan parks to raise the star status and prevent clients being so stigmatised by living in caravan parks

- Housing need transport infrastructure. There is a very badly managed public transport system
- Negligible emergency accommodation

Tweed Shire

Key features of profile for Tweed Shire are associated with its distance from Sydney, cross border issues and diverse demographics. Participants suggested that distance from Sydney is expressed in unequal distribution of resources which is exacerbated by cross border issues with Queensland (with 71% of the working population of Tweed residents working in Queensland).

Diverse demographics are expressed in smaller urban centres (Tweed/South Tweed, Murwillumbah), the fast growth coastal strip and small rural villages. Changes in demographics in the Tweed are reflected in the change from primarily seniors/retirees to young families (largest growth on 2006 census 35-45). Other features include poor or no public transport, limited public housing, high unemployment with more casual than permanent jobs and a high number of people on pensions and the phenomenon of people moving to more rural areas for lower rent.

Key issues of housing need are described thus:
- Availability and affordability of housing for people on low incomes amidst a fast growing population
- Lack of options and overcrowding – no crisis accommodation, difficulty with accessing Housing NSW services, particularly dissatisfaction with customer service
- As low income population moves further away from services, disadvantage is increased e.g. increased strain on local villages and resources and isolation and disconnection.

Worksheet 4: Choosing a change project

The following change project ideas were the result of the final session of the workshop using worksheet 4: Choosing a Change Project.
- Increase the density of housing by allowing second homes/relocatable homes to be placed in yards not being used or under used. Owner of the yard could rent out or owner of relocatable home could rent use of the land. In this region there is much unrest about increased use of rural land for residential development, development which is not for low income people. It has the capacity to quickly create new homes at affordable rates. Such a change project as this could be advanced by the support of proactive new local council and a diverse community many of whom might welcome an innovative idea.
- Cooperative sustainable retirement village – probably for women on low incomes, small scale, sited close to services. The project would significantly improve housing for low income people in this region by providing accommodation for people at risk of homelessness or with poor housing options, experiencing the aging process. It would provide security, a 'sense of place' and communal support. There are many examples of alternative communities in this area to draw on for "how to do it". Perceived willingness

of local community / social welfare groups to support such an idea. Local council committed to sustainability and change.

- Small scale supported project for HIV+ person with complex needs or who face homelessness.
- A housing services for men leaving same sex domestic violence / people living with HIV/AIDS leaving hospital and needing accommodation etc. A service is needed to meet immediate need and provide safe housing till long term solution is found. At present there is no emergency housing for men escaping domestic violence or for people with vulnerable health problems. Assets available in the community to advance such a change project include: many skilled, knowledgeable and passionate workers and organisations that acknowledge the need and are keen to support action.
- A project promoting the broadening of the concept of supported accommodation within a continuum. Entry points to short term crisis – medium-term supported to longer term limited support to independence.
- This project is for the production and distribution of a booklet covering all issues relating to securing accommodation in the Richmond Valley LGA. It would include information for people seeking all types of accommodation in the area including crisis, public, community, private rental and all other housing services provided by Housing NSW. It would be available throughout the LGA to people seeking all forms of rental accommodation and to organisations and services that work with people seeking accommodation.

Postscript to Lismore consultation

Following the Lismore regional workshop Shelter NSW received correspondence from members of the Northern Rivers Housing Forum who had attended the regional workshop and wished to provide additional input in the identification of change projects. The communication outlined work already underway in the region that fits within the focus of Shelter's four main campaign areas. It added that 'the issue of planning legislation impediments requires solution. We would therefore urge that Shelter NSW continues to advocate strongly for enabling state wide policy changes'.

The correspondence noted that the region continues to experience very high growth (a growth rate which has recently been revised up by NSW Planning) and is characterised by high housing costs, very low vacancy rates and below State average household incomes and below State average levels of social housing.

The Northern Rivers Housing Forum stated that the Northern Rivers region is well placed to support a campaign change project, stating that 'this non metro area has a number of housing projects already underway involving local government and or local land holders, a growing network of interest and expertise in the private, government and non government sectors, a regional housing forum with membership from across the region and a community housing association with 'growth provider' status'.

Newcastle consultation

The Newcastle workshop took place on 27th November 2008 with 39 people attending. The workshop was co-hosted by the Hunter Council of Social Service.

The Hunter is a region with a large geographic spread covering the Hunter, Upper Hunter, Newcastle and Lake Macquarie.

The workshop drew participants with a broad range of affiliations from all corners of the Hunter region as well as participants who came as individuals and were not necessarily affiliated with particular organisations. Many of the non affiliated participants were Housing NSW tenants, community housing tenants and individuals who had experienced recent homelessness.

The following is a list of organisations which had representatives attending the Newcastle workshop:

- Wesley Uniting Employment, Newcastle
- Community Restorative Centre, Newcastle West
- Community Youth Development Project, Broadmeadow
- Samaritans Youth Services, Broadmeadow
- Staff and councillors from Singleton Council, Singleton
- Maitland Community Access Team, DADHC
- Wesley Mission JPET, Newcastle
- Upper Hunter Crisis Accommodation Service, Muswellbrook
- Personal Helpers & Mentors Mission Australia, Newcastle
- Port Stephens Youth Options Project, Raymond Terrace
- Witmore Enterprises, Singleton
- The Signpost – Mission Australia, Dangar
- Department of Corrective Services, Probation and Parole, Newcastle
- Compass Housing Services, Newcastle
- St Vincent de Paul, East Maitland
- Mission Australia, Dangar
- Private Rental Brokerage, Housing NSW
- Strategist Integrated Planning, Newcastle City Council
- Matthew Talbot Centre, Wickham
- Hunter Council for Social Services, Newcastle
- Hunter and Central Coast Tenants Advisory Council, Newcastle West
- TAFE, Newcastle
- Salvation Army, Newcastle
- Signpost -Hunter Homelessness Assessment Team, Newcastle
- Jenny's Place Women and Children's refuge
- Nova Women's Accommodation and Support Service, Newcastle

Worksheet 2: Who gets left out?

Groups identified as being left out of the housing policy discussion included youth; offenders; people with complex needs; homeless people living in geographically isolated areas; young people who 'couch hop'; frail elderly; people with a disability; people with mental health issues; homeless people; people with challenging behaviours and or an intellectual disability; apprentices who do not live at home; low income people with high needs; low income people with a criminal history; people often do not regard themselves as homeless e.g. couch surfers – such people are not 'at risk' until they are homeless; women with mental illness plus children; women

escaping domestic violence; single women; new migrants, refugees and CALD background people; under 18 year olds with mild to moderate intellectual disabilities; people on low incomes; property developers; large corporations; private renters; people in social housing; local Councils; the deaf community; single parents with joint custody; singe men; people in outer-lying areas e.g. Dungog or Cessnock; young parents who have lost their children due to inadequate housing and who are trying to regain custody; people with immanent or actual mortgage foreclosures; welfare groups, the homeless and SAAP services recipients.

Participants' thoughts on why certain groups of people are left out of the housing policy discussion ranged from factors associated with the capacities and marginalisation experienced by these groups, through to broader political and structural explanations for groups' exclusion. Participants concentrated on ideas for inclusion and these are summarised below:

- For youth, offenders and people with complex needs, utilise advocacy by client representatives – with clients present.
- For young people who 'couch hop' need for more publicity and consultation, but do not have facilities to learn of policy discussions: provide information and publicity about consultation with distribution of Centrelink information and involve Youth services to involve young people themselves.
- Young people: have youth specific forums at youth friendly venues – create youth specific media to attract and raise awareness and generate youth driven campaigns.
- For frail elderly and some people with disability who are unable to comprehend various government policies: use simple information and communication strategies delivered by service providers, support workers, health agencies.
- For people with low literacy and education levels and those with a criminal history; simplify procedures for getting housing assistance and information.
- People with disabilities, mental health issues and the homeless are not provided with opportunities or support to have a 'real' say in housing policy discussions: use advocacy services, support workers and public meetings/forums to engage these groups in consultation.
- Homeless people: 'Invite the homeless and ask them what they have to say'.
- Significant industries e.g. mining have been left out. However in the Singleton LGA this is not so: 'At local government level Singleton is co-ordinating strategic development discussions with representatives or service providers for aged, disability, Indigenous, youth, crisis accommodation, respite care, Housing NSW, DOCS, all Upper Hunter LGAs Community Development, Mining companies etc. So we are trying to get everyone's input and general housing affordability – because these voices are not being heard'.
- Welfare, homeless and SAAP services recipients 'need to be able to follow a person through for more than the time frame that is given – this is why so many people fail with their housing: Ask them! It's simple, get out of your office and stop doing more consultations or writing up big papers – put the money out there on the ground'.
- Women with mental health issues who have children, single women and women and children escaping domestic violence: 'Ongoing support is needed, need input from support workers'.

- Under 18 year olds with mild/moderate intellectual disabilities are not considered in housing policy discussion because they are 'too young, exit from housing is often unplanned and occurs quickly, unable to register with Housing NSW if under 18, often live in a constant state of 'crisis' – employment, access to services, mental health issues and often have been in DOCS care'. The ways in which this group could be included in housing policy discussions are working with schools, families, government and non government agencies and explain what can be expected from the housing system (e.g. long delays/ waiting lists for housing, private rental rejections etc); and the forming of Community Partnerships with all tiers or government, charities and NGOs.
- Homeless people and people at risk of homelessness: use incentives for people to participate and provide support to participate e.g. transport or food etc, allow people to be heard and feel valued, provide child care at forums, go to people where they gather.
- Private renters – usually too busy earning a living to attend consultation, so give invitations to individuals – perhaps pay them like market researchers do.
- Local council and agencies 'no doubt try to represent what they believe to be the key needs of an area, however policy makers need to get first hand information – why not a panel/consultation group made up of key clients - CALD groups, property developers/ investors, real estate agencies, community housing. Often people who are mentally ill, people with disabilities. Homeless people, children and young people and remote and regional populations cannot access information or appropriate channels for consultation. Information needs to be provided via a medium that is understandable or meaningful'.

Worksheet 3: Housing profile and needs of your region

The Hunter region is a large coal producer with Newcastle being the largest coal port in the world. There is high unemployment, with closures of BHP and associated industries and limited employment options for unskilled labour/workers.

The region has a large geographic spread encompassing Newcastle, the Upper Hunter, Port Stephens and Lake Macquarie with services around the hubs in those areas. Participants reported that there is considerable geographic isolation due to poor transport and insufficient infrastructure available to populations not living in or near these hubs. There is no available housing in rural centres in the Upper Hunter.

There are high density, low socio-economic areas with limited infrastructure, especially represented in large public housing estates with old and insufficient stock to accommodate a large waiting list. Public housing estates were described by workshop participants as 'social housing ghettos', 'havens for drug dealers' and as 'places breeding dysfunction and criminality'. Sentiments of extreme dissatisfaction with Housing NSW were expressed in relation to a cycle involving deterioration of stock through lack of maintenance, marginalisation and stigma of public housing which is then sold.

Participants observed that there is a wide range of household incomes in the region which gives a skewed picture of the economic and housing needs of the region. Low income people/families have difficulty in competing for rental properties.

In the Upper Hunter there are 19 mines around Singleton. The existence of mining impacts on the costs of rented and purchased housing and the cost of living. Only 30% of the population are on high wages and only 40% of the mining workforce live locally. In terms of availability of housing, there is none available for crisis accommodation, low income or public housing. The social impact of this environment is reflected in a lack of facilities, services and transport particularly as you get further up the valley and in the smaller towns. Those with disabilities have few facilities. There is very limited supported and crisis accommodation options and very limited public housing options or respite accommodation.

Inner Newcastle's housing is expensive, gentrified and is where the best infrastructure and services are located. The wide disparity of incomes in the Hunter excludes entry to home ownership in inner Newcastle for households with low or moderated incomes and there is negligible affordable rental housing for people on low incomes. There are however benefits for those living close to the hub in terms of access to services and infrastructure. Newcastle city's rail link is a focus for a transient population of homeless people who are in need of shelter and emergency accommodation.

In Maitland there is housing growth which is mostly restricted to new private housing estates and faces challenges related to inadequate public transport.

Raymond Terrace, a hub for the Port Stephens area, was described as a 'socially divided community': 'There are many public housing properties and lots of low socio-economic households with issues of drug and alcohol abuse and domestic violence. It is socially divided as there are also RAAF families located in a separate area of Raymond Terrace – lots of social division. Very limited and expensive public transport deters many from studying/training /working. There are limited employment opportunities. Substance abuse and domestic violence greatly effect clients' ability to work and earn enough money to rent privately. Public housing supply does not meet demand and more affluent groups are given private rental accommodation over lower socio-economic tenants.'

Key issues of housing need for low income people

Participants' responses clustered around three main concerns: expansion of the supply of affordable housing for people on low incomes; the need to ensure that housing comes with adequate infrastructure; and a more responsive provision of public/social housing.

Expansion of housing supply:
- More rental subsidy to cope with high rents
- More housing stock with lower rents
- Easier access to government housing and community housing
- A range of accommodation in good repair e.g. bedsits for single men or boarding houses with greater security of tenure
- Single level accommodation for the elderly

- Houses with small yards for single parents with children
- Need more scattered, simple, low maintenance housing
- Appropriate housing options for people who are homeless
- Construction or modification of adaptable housing for the aged and people with physical disability
- African refugees – lack of appropriate housing in rental market for large families. There is a need for construction of modular housing capable of accommodating large and potentially changing size of households

Adequate infrastructure:
- Greater provision of infrastructure, especially the need for a more effective public transport system to service regional areas
- Decentralise services to adapt to a more regional base outreach service
- Rural isolation has an exponential effect on specific difficulties for young people, single men (+ those with children), adults with disability, indigenous people, women & families – domestic violence, those leaving prison and the ageing population
- Services to assist young people 'get on the radar' with their needs for housing. Most are too young to rent and most others are discriminated against by real estate/landlords due to their age

Responsive social housing:
- Properly managed and maintained social housing
- Provide mental health support for people with mental health issues
- Partnerships/liaison with police to deal with drug dealing in the estates
- More assistance in filling in forms
- Need more home visits and support to overcome the current minimal support given when people get housing and may not have the skills to sustain their housing
- Address the placement of clients in 'bed sits' next door to 'drug houses' – making people with disabilities vulnerable. Consideration needs to be given to these issues to reduce the risk of involvement in criminal activities
- More control of aggressive and anti-social behaviours

Worksheet 4: Choosing a change project

The following change project ideas were the result of the final session of the workshop using worksheet 4: Choosing a Change Project.
- Interactive housing referral agency – with intake and allocation officers, similar to public health system. Project would significantly improve housing for low income people in the region by relevant date collection on synchronised referral/intake forms for clients and avoid issues of client duplication across service with fast resolution of client's issues i.e. housing, support, income.
- Supported accommodation with Public Housing. Those with complex needs may be more 'desirable' to landlords, including Housing NSW if there is a well managed support package accompanying the tenant and the tenant has been a part of developing and agreed to accept.

- Corporate sponsorship for a consortium/one stop shop for homeless people e.g. disabilities, mental health, aged, single parents.
- A system similar to Defence Housing where private citizens can invest in social housing.
- Call a forum of homeless people who are 'walking the walk' and don't assume they won't have anything to contribute.
- Make housing a nation-wide project. Housing needs to be more energy efficient to cut down running costs. Use modular design and duplex styles so accommodation can adapt to different needs e.g. large family/households or divided into two smaller units of accommodation.
- Upper Hunter Strategic Housing Action Group (established in August 2008 and facilitated by Singleton Council CDO) could be a model to follow in other areas. It has participation from services providing crisis accommodation, disability services, refuges, and other organisations - Housing NSW, DOCS, agency accommodation, mining companies, Indigenous organisation, neighbourhood centres and Upper Hunter local councils. This group aims to develop strategies to improve availability of low cost housing and to provide affordable housing, crisis accommodation, respite accommodation, supported accommodation and adaptable accommodation. It has an advocacy, research and lobbying role. Activities involve pulling together evidence regarding housing needs and availability. The ways the action group can improve housing for people on low incomes include supporting the development of affordable housing policies in each LGA; researching the needs in the region to support submissions and applications for housing funding; and providing a networking facility to increase information shared and opportunities for collaboration and partnership. The assets available in the community to advance this project are all the people attending with their skills and resources (and their organisational resources), Hunter Valley Research Foundation, mining companies' community contribution funds and other large industries e.g. Macquarie Generation and lastly tireless, committed and passionate workers, service providers and media volunteers!!!
- Increased private supply/expansion of private rental housing for low rental and state environmental planning policies and affordable housing.
- One stop service for young homeless people in Raymond Terrace where they go from a crisis refuge to transitional housing (at a different site) in supported accommodation and are then moved into private rental, where the private rental is managed by a social division of a real estate agent (as it is in community housing). Newcastle Youth Housing runs a similar project.
- Encourage investors (private/corporations) to purchase suitable properties and have them managed by community/social housing agencies. This project could be supported by investors looking at alternate investment options – especially with many Australians retiring.
- A Foyer program with co-location of support services.
- Break the systemic unemployment for young people in social housing. This is a long term project which needs to enrol the help of local business and government funds.
- Develop a true partnership with private enterprise, three tiers of government and community organisations for a pilot building project to provide increased private rental accommodation and sustainable home ownership for low and

     moderate income households. Assets available in community to advance this change project include Housing NSW land and other resources; community housing and other not for profit organisations; lots of unemployed people to build government funded or private projects; and demonstration of sustainability and long term benefits to the community.

- Revamp existing (social) housing properties to meet housing needs. In some areas no-one wants a bed-sit but two bed sits can become a one bedroom unit. In other areas there is no demand for three bedroom but lots of large families so add a bedroom or two.
- A project to promote the voices of the homeless and young people and their ideas of what is needed.

Surry Hills consultation

The Surry Hills – Inner Sydney workshop was co-hosted by the Inner Sydney Regional Council for Social Development and held on 2nd December 2008 at the Northcote Community Centre in Surry Hills. Nineteen people were in attendance, with a large proportion of social housing tenants. Most participants at the workshop came from the inner city, inner west and eastern suburbs of Sydney with one person attending from the Sutherland Shire.

Participants came from the following organisations:
- Inner West Tenants Service, Marrickville
- Sutherland Area Tenants Council
- Wesley Mission, Edward Eager Lodge, East Sydney
- Older Women's Network, Millers Point
- Millers Point Estate Advisory Board, Millers Point
- Glebe Community Development Project, Glebe
- Each and All Stronger Together – EAST Inc, Maroubra
- NSW Federation of Housing Associations, Surry Hills
- Immigrant Women's Speak out, Harris Park
- Jane's Place Women and Children's Refuge
- The Community Restorative Centre, Redfern
- Housing NSW, Redfern
- Coogee South Tenants Group, Coogee
- Public housing tenant, Balmain
- Neighbourhood Advisory Board, Redfern
- Northcott Tenant Groups, Surry Hills
- Inner Sydney Regional Council for Social Development

Worksheet 2: Who gets left out?

The workshop listed the following as those left out of the policy discussions: large family groups who are unable to get appropriate sized housing; ethnic groups; homeless people; women escaping domestic violence; low income people; renters (public and private); Indigenous groups; new migrants and refugees; people with disabilities; people with mental health needs; young people; older people; GLBTI; ex prisoners; students; pensioners; anyone who is not a member of an organisation that is

actively discussing housing policy; non remote indigenous people; low income, low needs, older (over 45) single women – who are not perceived as needing housing; families with immigration issues, no residency, awaiting outcome; newly arrived migrants and refugees and people with temporary visas; overseas students who will migrate to Australia after completion of study; people on Housing NSW/Social housing waiting lists; people who are having problems with their community housing provider; people who lack connections in their community; people who have difficulty leaving their house due to ill health; young people, particularly students.

Why are these people left out?
- Low income earners, renters (public and private) are not organised, are focused on day to day issues and there are insufficient attempts to consult with these groups.
- New migrants have language barriers, lack of access to the process, not enough resources to fund consultation process.
- Homeless people lack of recognition as a lobbying group: lack of resources, difficulty to organise when no stable accommodation.
- Indigenous groups are caught up in immediacy of situations.
- Young people have no recognition of need for consultation.
- In relation to marginalised groups - Indigenous people have no representation, face the stigma of being seen as whingers and face not being heard, racism, persecution and feelings of hopelessness. Similarly drug and alcohol addicted and the elderly feed that they have no voice in our society, again with feelings of hopelessness.
- Renters in private and social housing are overlooked in much of the 'public' housing policy discussion. A lot of 'public' discussion is aimed at or focuses on ownership and its relationship to affordability.
- Families with immigration issues and no residency are left in the 'too hard basket' since they have no income and no residence.
- People who are having problems with their community housing providers have no effective way of holding them accountable for their actions.
- People with mental health issues sometimes find it difficult to speak for themselves and are sometimes ignored due to their quirky or odd behaviours.
- People who lack connections in the community and people who struggle to leave their home due to ill health – it is difficult to know who they are and how to contact them.
- Young people, particularly students are often busy trying to make ends meet or lobbying on issues to do with education. Moreover it is considered a 'normal' part of life to really struggle while studying.

Ideas for inclusion in housing policy discussion:
- Initiate community involvement in discussions where policy makers and funding bodies actually get out into those communities – talk to people and workers on the ground – get "real" with their approach, not just read reports, ask the people involved.
- 'Advertise, advertise, advertise' - target meetings to the target group. Make the effort to encourage representation from all voices and listen! Choose a series of different places to meet not just "meeting rooms" – use parks, car parks, public spaces.

Worksheet 3: Housing profile and needs of your region

Participants at the Surry Hills workshop agreed that it is difficult to view the city of Sydney and its surrounding environs as a homogeneous region. It was acknowledged that Sydney is the most expensive city in Australia with extraordinarily high incomes, high cost of living and housing properties and high rentals. Sydney is nevertheless a magnet that attracts rich and poor side by side. As the first and primary business and economic capital of the nation, Sydney has seen huge gentrification of areas that have previously housed working people and people on low incomes.

While it is virtually impossible for people on low incomes to buy or privately rent affordable accommodation in inner Sydney, this region has a considerable proportion of social housing and also high numbers of homeless people (who are relatively well served by services in comparison to other regions).

Sydney LGA

Sydney LGA is the most expensive area in which to live with insufficient rental properties. There are many people living on the street, crisis accommodation, boarding houses, cars etc. The private market is out of reach for very low and low income earners.

There are large public housing blocks congregated in particular areas. These have multiple, complex problems that need addressing in a collaborative way. There are a number of public housing high rises that have unique and significant issues also.

There are a large number of universities and other educational institutions whose students (including international students) have moved to the city to study. The rental market is hence very competitive and many students are forced into undesirable housing. Low income renters put up with sub standard conditions because they desperately need a place to stay. They often have to rent with people they don't know or trust.

The large Indigenous population is severely effected by gentrification of the Redfern area. Surry Hills and other surrounding areas have a large population of Indigenous people. There are huge networks of Aboriginal services in this area and it is very important that this target group has easy access to these services.

The homeless population is increasing due to the financial crunch. Services for the homeless and very low and low income earners are also feeling the crunch. The crime rate is also rising. People are spending more money on food etc and there are greater drug and alcohol problems due to the stress of finding accommodation services.

Inner West

The area is characterised by the settlement of new migrants and refugees, large CALD communities, a high number of boarding houses (with insecure tenure) and gentrification and rent increases. Many people are being pushed out of the inner city into the Marrickville area because of lower prices. Those people who can't access

private rental are forced into boarding houses where there are no tenant's rights. Gentrification forces people onto the streets or further west.

Leichhardt LGA is a very gentrified, high rent area with some old public housing stock. It has an ethnically diverse population although suburbs like Balmain are increasingly 'anglo'. Considered a 'rich' public housing area, leading to lack of services for public housing despite tenants who are not beneficiaries of local 'wealth'. Few boarding houses remain. There is only one left in Balmain/Rozelle. Leichhardt Council has a new Affordable Housing Working Group but little land available for new development.

Eastern Suburbs

There is a large concentration of public housing in the south eastern suburbs. There is a large disparity between the 'haves' and the 'have nots' (private /public/owner). Socially isolated large pockets of public housing create limited communities: 'no go' zones, where rental choice is narrowed, families are dependent on access to public transport, limited choices in employment opportunities and schools. Areas are becoming enclaves that are detrimental to 'whole of suburb' community building.

Several local institutions also affect people living in social housing in the eastern suburbs, especially those living along Malabar Road. These are
- Long Bay Goal - families need to live close to relatives in prison
- Prince Henry Hospital – closure of mental health service
- Housing NSW - the CSO seems overworked, ever changing at main offices and local offices, also information is not always passed on from CSO to her/his replacement

Several participants discussed features of the heavy concentration of public housing along Malabar Road, South Coogee and Maroubra, noting problems associated with congregating tenants with complex needs together and concern about limited prospects for remediation of problems. Issues identified as problematic include a high ageing population, the incidence of ill health and mental health issues, 'exploding families', incidence of drug and alcohol issues and criminality.

Key issues of housing need:
- More social housing required.
- Access to affordable private rental housing.
- More timely maintenance for social housing.
- Boarders and lodgers – increase right/access to CTT.
- Housing NSW – More accurate measure of whether applicants can resolve their housing need in the private market (e.g. 50% of income is not affordable). Require policy overhaul for priority housing.
- Sustainable appropriate housing – all housing needs to be ongoing even after support finishes.
- Being able to access appropriate service needs – service (support) providers should be identified and placed in strategic areas for access to all.
- Larger homes for families – families are overlooked when they are large, there is no longer anywhere to house large families together.

- Look at clients who are living in 3 or 4 bedroom homes and children have left – down sizing clients to more appropriate sized accommodation.
- More responsive Public Housing management services – 'Public housing tenants are often grateful for their housing but struggling in their dealings with Housing NSW and the problems in their surrounding streets and neighbourhoods. There are problems with clean water, violence, maintenance, older people needing assistance, changes of policy with no information, dissatisfaction with CSO staff e.g. lack of trust and inappropriate use of personal information against tenants etc'.
- 'Need for singles housing – social housing goes to the large high needs groups, so singles are more often homeless if they are low needs – until homelessness puts them into the high needs groups such as mental health problems and addictions. (It would be good if homeless people could be housed before they developed more problems)'.
- 'More sensitive Public Housing allocations – allocations are very narrow in matching needs with the grouping to be housed. Consider allocations according to issues such as: access to health services; avoidance of isolation and being close to family and friends; safety for single women'.

Worksheet 4: Choosing a change project

The larger concentration of social housing tenants attending this workshop ensured the sharing of a high degree of 'on the ground' experience and focused discussion on change project ideas associated with Shelter's priority policy area related to 'responsive housing services by Housing NSW.'

The following change project ideas were the result of the final session of the workshop using worksheet 4: Choosing a Change Project.
- 'Need for housing policy to deal with repetitive, bad and dangerous behaviour to protect citizens'.
- 'A partnership with neighbourhood centres and shelters and Housing NSW to create a different outlook on 'housing providers' for people who are homeless – especially those that choose to live on the streets. Currently there is extreme pressure on charity organisations and service providers to cater to this group'.
- 'Increased supply of social housing and include redesign of current public housing estates. There is a need for a huge campaign to have new areas of more housing in outer Sydney with employment services close by. Perception of public housing versus affordable housing needs a huge drive to support more stock of well built and maintained properties and better use of land for rebuild and design of older estates. Such a project could significantly improve housing for low income people in this region by better built environments and allocation assessed more personally rather than by size of household criteria and ability to exchange as your housing needs change, size down/size up makes for happier better equipped tenants.'
- Alignment of increased supply/expansion of social housing and increased private supply/expansion of private rental housing for low rental expressed in the following activities: 'continue lobbying at State/Federal levels for a rise in funding for social housing: lobby for affordable housing to be supplied through planning instruments; lobby for government land to be used for affordable housing; and raise public awareness of need for affordable housing

to assist with de-stigmatisation of social housing. Assets available in the community to advance the project include tenants groups which could be used to raise awareness with good news stories etc.; ground up lobbying with tenants groups combined with high level advocacy; continue to lobby on planning instruments'.

- 'Single share housing – own room with lease, share facilities (own lock fridges and cupboards in kitchen) – managed by providers like SWISH or MACH. Evidence of support for such a project is seen where many low income singles organise share housing for themselves as a way of affording accommodation in larger cities worldwide. A singles housing pool could be large enough to swap housing where necessary. Such a project could significantly improve housing for low income people by housing more people for low costs in good conditions. It could be targeted at specific needs groups in share situation e.g. older women together'.

- Sustainable home ownership for low-income households via 'sweat equity'. 'I saw a story on 'A Current Affair' last week where they showed a program (Habitat for Humanity) on a family residing in Doonside where several services came together to build low income families home. The idea was for these families to help build these properties, commit to a mortgage but not be expected to pay interest on the loan. Hopefully this would encourage the program to assist other families, which is what they are hoping to happen.'

- 'Changing systemic problems within Housing NSW services – especially in regard to allocations – we need sensible allocations'.

- 'Improve public and social housing services in the region – need increased supply of social housing, improved application process (computerisation) and professional assessment of need'.

- 'I work for the Glebe Community Development Project and we work extensively with public housing tenants. We facilitate various community projects – assisting tenants to participate in projects that they want and need. I would love to hold forums in which people can be a part of this state wide campaign in a tangible way'.

Auburn Migrant Resource Centre

Ten people participated in the workshop which was held on 10th December 2008. The participants were drawn from a number of community organisations providing assistance to humanitarian entrants and newly arrived migrants. They were mostly migrants from many different countries, many escaping war and economic upheaval.

The workshop content was an abbreviated version of the material covered in the other workshops organised by Shelter. Its aim was to investigate the barriers to housing assistance for humanitarian entrants to Australia and to identify issues on which Shelter might campaign.

Part 1: Housing histories – the types of housing and transition between tenure experienced

All members of the group had moved between at least two housing tenures either in Australia or in their countries of origin. Most had moved between private rental and

home ownership and home ownership and private rental. Two had experience of social housing. All participants agreed that home ownership and public housing provided greater than private rentals.

The reasons for transition between different tenure forms included:
- 'The reason for the transition was war. Private rental did not make much sense to me when we arrived. I also felt it was very expensive.'
- As I moved quite a lot, I would like security of tenure, but I can't afford home ownership. I would feel constrained by having a mortgage. I like the flexibility of private rental. My husband, on the other hand, really wants to own his own home. We are lucky with the landlord, we have at the moment.'
- 'When I was renting privately, I always felt that the landlord might discontinue the contract.'
- 'Private rental never suited me ... I never felt like the home was mine.'
- 'I decided not to have children until I was able to buy my own home. I felt that having my own home would provide my family with stability. I felt the (financial) sacrifices were worth it. As an owner I have the right to change or add to the house as I please. I no longer have to worry about the landlord's requirements.'
- 'I moved to Australia at an early age and lived in private rental (four locations) until my parents purchased own home. This was significant as life had to start all over again and purchasing a home was seen by my parents as confirmation that they had achieved something in Australia despite all the challenges. Home ownership is also seen as an investment for my siblings and me. This is significant, as there aren't any extended family that can claim the home.'
- '(I made) a good transition from private rental to home ownership after I married. It was good to know that the repayments were going towards home ownership I felt security not felt previously.'
- 'In 1961 there was no real stigma attached to public housing. There was a proper social and economic mix. Now it (social housing) is only for the fish that John West rejected (several times).'
- 'It seemed to me that renting in Australia was easier than in my country because you only had to pay the bond and didn't need someone to support your application. When the renting problems started and the landlord increased the rent substantially I felt upset. We liked our place, and it was difficult to move to another place in the area. It surprised me that owners could increase the rent as much as they wanted. In my country, for instance, the government defines how much owners can increase the rent in the year.'
- 'Changing areas has put an emotional stress on us. The culture of the housing commission is different from private renting. ... The security of not moving again was good.'

Part 2: Housing profile and needs

In this workshop participants did not refer to particular geographic locations. Some of the participants came from state wide organisations, some from regional organisations, some work with specific refugee communities and others provide more general assistance to immigrant communities.

Also, the observations made by the participants do not refer exclusively to the experience of humanitarian entrants and include the experience of other non-English-speaking immigrant communities.

The following observations were made about the features of the housing system as it impacted on refugee and immigrant households:

- There was a limited supply of housing affordable to households on low or statutory incomes.
- The housing available was too expensive and rent increases were frequent.
- Households had limited access to social housing because of the long wait times and limited choice of location.
- In the private rental market the housing available was often in poor condition.
- Private rental housing was insecure and expensive.
- There was very little housing that was suitable for households with a member with a physical disability.
- There is very little housing suitable for large families. Participants noted that many of the refugee and newly arrived immigrant households are large.
- The housing that was most affordable tended to be in locations that were problematic i.e. a significant distance from services and community supports, and often in places where public transport was non-existent or in adequate. Participants commented that many households did not have cars and that many others needed access to specialist medical and community services.

Participants reported that:

- Households experiencing difficulty finding suitable and affordable accommodation suffered extreme stress and at times family breakdown.
- Many large families lived in overcrowded conditions or had to split the family unit across two properties.
- Many people faced significant discrimination in the private rental market. Discrimination included on that of ethnicity, family size, age, income source (i.e. social security).
- Tenants were reluctant to seek maintenance and repairs because they feared eviction.
- The lack of security in the private rental market was a significant source of stress and made people fearful.
- Many people feared homelessness.
- Many people had very little knowledge of the Australian way of renting and managing property, in particular, of their rights as the tenants.
- Many people have difficulty dealing with the Australian system, because of poor literacy and English language skills.
- Many refugees were being housed in locations away from community support and specialists services and this exacerbated the trauma already experienced in their homelands.
- Many people have come from rural areas and settling in urban areas is a very big change.
- Evidence suggests that the stresses related to settlement (including housing difficulties) are a better predictor of ongoing emotional distress and difficulty settling in a new country than the torture and trauma experienced prior to migration.

Part 3: Suggested projects for change

- Develop a project to support the development of housing cooperatives for small and emerging communities.
- Advocate for a policy change so that women who have a visa category that identifies them "at risk" are recognised as having a complex housing need and are eligible for priority housing.
- Advocate for the establishment of an advisory service to specifically help humanitarian entrants understand and negotiate home ownership, mortgages and borrowing.
- Seek increased government funding for affordable housing for low income earners.
- Advocate for the development and funding of an intensive casework support program for immigrants seeking private rental accommodation. It is difficult to them to search for and secure housing.
- Advocate for a reduction in the wait times for occupational therapists to conduct assessments of housing where people with physical disabilities are to be housed.
- Advocate to the needs of large families with low incomes within our housing system.
- For humanitarian entrants advocate for a new housing program – 'fresh start housing'. This would provide a limited term of tenure, say of five years, and provide scaled assistance, say, payment of rent from 25% income up to 50% of income to allow households to establish a sound rental history in Australia and have enough funds to establish other necessities as well.
- Advocate for the increased supply of appropriate private rental housing for low income earners. This includes housing suitable for a large families, close to transport and services etc.

Rockdale consultation

The final workshop took place at Rockdale Town Hall on 12th December 2008. The workshop was co hosted with Shelter by two partner organisations: Inner South West Community Development Organisation and the St. George Multicultural Network Housing Subcommittee. There were 30 participants predominantly drawn from agencies in the St George area but also covering the eastern suburbs, Canterbury and Sutherland Shire.

While participants welcomed the information provided on the housing system, the opportunity to be part of the consultation and feedback to the campaign, others felt that the workshop did not address local issues sufficiently. There was special interest in and engagement in the workshop exercise on "Who gets left out of the housing policy discussion".

The following is a list of organisations the participants were associated with:
- Kogarah Council
- Southern Sydney Tenants Advice & Advocacy Service
- Hurstville City Council
- St George Child and Family Interagency

- Bringing Eastern Suburbs Together
- Wesley Uniting Employment
- St George Migrant Resource Centre
- Chinese Australia Service Society
- Canterbury Youth Services
- Help At Hand (Sutherland & St George Homeless Persons' Brokerage Project
- Centrelink – Indigenous Services Unit
- Options Youth Housing
- Centrelink Darlinghurst Community Unit
- Assistance with the Care and Housing of the Aged
- St George TAFE
- The Smith Family CSSS
- Community Restorative Centre
- Canterbury Child and Family Interagency
- Sutherland Shire Info-Com Service
- SDN Children's Services
- Rockdale Community Mental Health Service
- Macedonian Australian Welfare Association of Sydney
- Resourceful Australian Indian Network
- Rockdale Community Mental Health Services, St George Hospital
- Inner South West Community Development Organisation
- NSW Family Services Inc.
- Alzamra Muslim Women's Association

Worksheet 2: Who gets left out of the housing policy discussion?

The groups identified as left out included: income earners generally – because housing is dominated by investors; elderly NESB; single parents – because they have no representatives; cultural groups that face active discrimination e.g. Pacific Islanders; 'families experiencing particular challenges e.g. domestic violence (inclusion of such groups could be assisted by the development of 'Report Cards' for local areas or specific populations); groups with limited ability to move to other geographic areas (use similar strategy of 'Report Card' mentioned above); people with mental health issues – because they are put in the 'too hard basket'; young people who are especially disadvantaged and often homeless – because they don't vote, pay rates or own houses; the ageing poor who don't own their own homes who are in private rental or with extended family – because they lack a voice in the ageing discourse and advocacy circles; members of families on sponsored visas (e.g. dependent elderly); CALD groups that don't have English language skills; people with moderate incomes who are not eligible for public housing e.g. single casual workers; single women on all levels of income – because this group is not a priority in public housing and there is a lack of affordable, one bedroom places in the private rental market; large low income families; new arrivals; people who do not have a history of renting for various reasons; private renters and boarders and lodgers – because policy discussion is usually focused at investor/ownership level; working singles and singles generally; middle income families who are struggling with high rental or mortgage payments and yet are not eligible for any government assistance; young people coming out of state care; children affected by the homelessness and housing insecurity of their families; all NGO groups in the Sutherland Shire are left

out due to poor/no communication from government which is taken up with policy rather than client needs; small emerging communities e.g. seniors from the Indian sub continent.

Worksheet 3: Housing profile and needs of your region

Canterbury LGA

Very high proportion of CALD families, relatively low income levels, very high proportion of private rental properties with 42.6% renters experiencing rental stress (ABS 2007). July 2008 – highest rent rises in previous year across Sydney. The Canterbury LGA has the highest density of 0-4 year olds per square km (over 100,000) and the highest number of children living in flats in Sydney statistical division e.g. 32.7% compared with 25% of children in flats below the Henderson poverty line. There is a relatively larger household size in rental accommodation.

The above features influence access of people on low incomes to affordable housing in the following ways:
- Very limited local affordable housing
- Family size limits access
- Social and cultural ties to area restricts willingness to relocate to other areas

The key issue of housing need are:
- Private rental stock is often of a poor standard
- Need for larger houses/3 bedroom units
- Limited accessible green spaces
- Limited land for redevelopment

St George

St George has a high CALD population 41.3%. There is high density housing around train stations. Riverwood is the only public housing estate in the LGA. There is a high demand for housing and a lack of affordable housing. Many ethnic communities like to live together. There are many large families with low to moderate incomes.

There are many cottage style houses and one third of properties are apartments. Many people who live in the St George area are migrants or second generation Australians. There are new arrivals from China, India etc and some refugees. Many people live with extended families. Some suburbs attract specific communities e.g. Arncliffe – Lebanese, Macedonian, Indian, Bangledesh and Chinese.

The St George area is adjacent to Sydney airport. The proximity of the airport provides some employment opportunities and is also connected with a variety of people leasing properties, particularly in the new high rise developments around Wolli Creek/Rockdale.

There are two caravan parks close to the CBD – unique in Sydney.

All of the abovementioned features influence the access of people on low income to affordable housing. Low income families are forced to access flats and high density housing or forced to move out of the area.

Key issues of housing need for people on low incomes in the area include:
- Access to social housing, or at least private rental with security of tenure
- Impact of developments such as Wolli Creek: in terms of rental increases; competing with those who have employment
- Threats to low-density housing. Expansion of Sydney airport – what impact, will it have for local communities?
- Issues pertinent to the two caravan parks – will greenhouse/climate change/sea levels impact on residents of caravan parks to meet infrastructure changes essential to their parks? What happens if the two parks close?
- Area has good public transport infrastructure to Sydney
- Access to housing for single women and children with domestic violence issues
- Access to housing for older people in CALD families where relationships have broken down

Sutherland Shire

Sutherland is seen as a white, Anglo Saxon, wealthy area by the water with lots of beautiful national parks – a strong Liberal seat. There are lots of apartments and some geographically isolated areas. Many waterside properties are huge.

There is stigma attached to social housing. Housing NSW complexes are targeted as problem areas – with no infrastructure in their immediate area. There are four caravan parks in the Sutherland area used for Housing NSW overflow. These are very expensive (hundreds of dollars per week). Caravan Parks are not safe for children (some referrals from DOCS).

'Some local government councillors do not recognise that there is homelessness in the Shire. Homeless people are moved on. The Shire is perceived as being affluent and the expectation is that everyone is well off. Low income people struggle with everything, especially housing. Because people can not find secure affordable housing many are distressed, become transient, some gamble/drink, there are domestic violence situations, some financially stressed – seeking bankruptcy – men leaving partners with all the bills'.

Key issues of housing need:
- 'Housing affordability – not enough affordable housing in the Shire that is affordable for low to moderate incomes. Caravan parks used to be an affordable option but now are too expensive and unsafe for children'
- 'Housing availability – none available – no land to build. If you are on a benefit you are discriminated against when applying for private rental. If you are able to secure housing it needs to be quality i.e. safe, secure and long term lease'.
- Well located – to schools, medical/hospital facilities, public transport.

Darlinghurst

'There are mixed income extremes in the Darlinghurst area – a large amount of homeless people – a lot of cheap boarding houses that are in shocking condition and the managers are ripping off poor people'

Eastern Suburbs/ South Eastern Suburbs

'There is a prevalence of multi-units/town houses and medium density housing, close to the city. Less single story and or detached homes except in older less developed suburbs. Because of the large number of services and or institutions (hospitals/universities/schools/ employment etc) and proximity to the city, beaches and open spaces, the area is under severe housing stress. Rents are at an all time high market level, rather than being sensitive to all the negative impacts on renters'.

There is significant stigma associated with the condition of public housing estates and their management. Participants identified the following issues of need in relation to a more responsive provision of social housing:
- Suitable 'people mix' based on appreciation of tenants particular needs
- Safe (well maintained)
- Practical (easily modified)
- Affordable (able to pay relative to an adjusting income)
- Adjustable (able to transfer to larger/smaller, local accommodation
- Anti-stigmatised (change mindset)
- Continuation of tenancy or pass onto family members when head tenant can no longer be responsible and needs to be cared for by a child or other family members

Rockdale change projects

The following change project ideas were the result of the final session of the workshop using worksheet 4: Choosing a Change Project.
- An organic garden - to enable wealth producing planting projects in Housing NSW properties or estates, e.g. growing vanilla beans and Indonesian green pepper plant for the sale of cuttings and fresh peppers and vanilla beans. Some people have private gardens, some are members of a garden group that has a fenced off garden. This project could significantly improve housing for Housing NSW tenants by 'giving them a pride in their fellow tenant, increasing their income and possible that of the Department had a rent free investment policy'.
- A Muslim nursing home – nursing facilities or homes for elderly migrants who are unable to access facilities based on Muslim cultural values and practices. This proposal is based on feedback from the Muslim communities at Arncliffe, Rockdale and Kogarah. Assets available in the community which could advance the project include: old hotels/pubs which could be converted or rebuilt, the Community Connection, shops, doctors, chemists, family that all speak their language.

- Affordable housing cooperatives – look at potential for rezoning areas with abandoned buildings and warehouses – donate to social housing coops and get houses/units built.
- Access large rental properties in the private market. Develop cooperative housing alternatives (via rezoning).
- Affordable housing block, for cooperative for elderly and large rental properties for newly arrived large families.
- 'Caravan Project – outreach project to the 7 caravan parks in southern Sydney. Identify the groups living in the parks, their issues and develop outreach services such as children's services/ men's groups, for resident owners accessing affordable finance to meet structural works needed for residences. Knowledge and statistics on park residents is almost negligible. The project could identify groups with high housing needs; identify groups which may be at risk of imminent and sudden homelessness if parks are redeveloped for freeways or land at risk of inundation; discover what role the caravan parks play in the local housing markets. The assets in the community to advance this project include workers who have contact with caravan park residents, tenancy workers and community workers in the Sutherland Shire.'
- 'Campaign for increased social housing and responsive public housing services specifically focused on allocation and better transfer arrangements. Housing NSW tenancy agreements often signed by tenants on units that are not really suitable, but take it because of the there is a feeling of 'take it or leave it' and hope for a transfer later'.
- 'Self build projects on vacant/underutilised government land for building suitable homes for the tenants who are able to build/stay in the home. The project could be advanced with more community/tenant partnership for smaller groups of managed units with a 'manager' on site'.

Conclusion and postscript

The process of consultation undertaken within the Shelter NSW 'Somewhere to call home' Campaign's regional workshops has netted an enormous amount of information and ideas for potential 'change projects' to improve housing opportunities for people on low incomes.

It has also brought a range of individuals and groups together in regional areas to specifically focus on ideas around the challenges of the housing crisis experienced by people on low incomes.

This report contains summaries of participants' responses to worksheet exercises of the eight regional workshops and reflects the views, efforts and determination of participants to contribute local input to the development of the Shelter NSW campaign. The value of the summaries lies in the unique impact of the individual responses of the participants who took part in the workshops. These responses reflected vast and diverse experiences and knowledge of the situations of people living in the region on low incomes who are in housing stress. The responses also suggested a variety of attitudes held by participants concerning the prospect for influencing change, including the role and purpose of the workshop itself. Attitudes ranged across the spectrum – from that of concern, passion, dedication, realistic expectation, enthusiasm, unrealistic expectation, cynicism, frustration and despair.

The participants' responses in the compilation of the workshop summaries have been reported as a faithful representation of the views expressed and documented by the participants in their workshop worksheets. These views have been used by Shelter to convey a snapshot or sense of the main trends of each region.

There were a number of bi-products of the regional workshops especially around opportunities to enhance the regions' ability to form housing networks and to devise appropriate strategies and mobilise around them. This was evident in the Upper Hunter, in Lismore and Casino and reflected in other change project ideas around forms of collaborative organisation suggested by participants from:
- Singleton Council "Upper Hunter Strategic Housing Group"
- Nambucca: "Bring Corporates, Government Agencies and Communities Together"
- Wollongong: Social Ventures model of partnership and change project for community renewal

It was clear from the workshops that the most pressing issues of housing need in the lives of those who live on low incomes are clustered around the following three Shelter NSW housing policy areas:
- Increased supply/ expansion of social housing
- Increased supply/expansion of private rental housing for low rental
- Responsive public housing services by Housing NSW

There are several features which emerged in the workshops which have a bearing on the development of future campaign activities:

- Critical issues around housing location (isolation) and problems associated with access to transport and other essential infrastructure and services
- The systemic invisibility of homelessness, especially related to young people, people with mental health issues, people with disabilities, the aged and singles

However, since the original conception of the Shelter Campaign to conduct eight regional workshops, national and international events have led to unexpected and perhaps definitive changed conditions for the future direction of Shelter's campaign, and particularly its emphasis on change project ideas capable of mobilising a state wide campaign.

An emergence of twin issues of the housing affordability crisis and the global economic crisis has caused a dramatic transformation in housing policy in Australia with an introduction of a raft of new initiatives from the Commonwealth Government: a new era of cooperation between Commonwealth and state/territory governments, and new instruments for funding housing assistance.

Most notable, however, has been the Commonwealth Government's stimulus response to the global economic recession reflected in the initiatives in the National Partnership on the Nation Building and Jobs Plan. One of the critical features of this plan is that it involves *time-limited commitments* to implement the construction of 20,000 new social housing dwellings nationally over the next two years and also a commitment by states and territories to implement reforms to the social housing sector.

Shelter NSW also welcomes the initiatives to address homelessness and repairs and maintenance of public housing properties and the requirement for states and territories to implement reforms of the social housing sector. These reforms include: the integration of public and community housing waiting lists; reducing concentrations of disadvantage to create mixed communities that improve social inclusion; the introduction of a national regulatory system for not for profit housing providers; improved efficiency of social housing through better matching of tenants with appropriate dwelling types and the introduction of rent-setting policies; and better use of government land to provide more affordable housing opportunities for low-income earners.

The speed and reform required in the implementation of the economic stimulus package has a bearing, both on the insights generated by the regional consultations as part of the Shelter NSW campaign, and how this record of the workshops can be utilised. There is an alignment between the priority housing needs expressed at the Shelter regional workshops and the Commonwealth Government's recognition of the need for an expanded supply of social housing and its critical inclusion in its economic stimulus package. Similarly there is an alignment on concerns for responsiveness and reform of public housing.