

Shelter NSW Submission
Audit Office of NSW Review
of the
NSW Homelessness Strategy 2018-23
(January 2021)

About Shelter NSW

Shelter NSW has been operating since 1975 as the state's peak housing policy and advocacy body. Our vision is to create a sustainable housing system that provides secure homes for all.

We pursue our vision through critical engagement with policy and practice and thought leadership. We provide systemic advocacy and advice on policy and legislation for the whole NSW housing system to resolve housing inequality.

We are especially concerned for low-income households which struggle to afford good-quality and well-located housing in the private market.

Our approach involves engaging, collaborating and connecting with Government, the private and not-for-profit sectors, stakeholders and consumers. Our research centres on the causes of inequity and injustice in the housing system.

Shelter NSW is concerned about the housing crisis in NSW and the rising trends in homelessness; housing rental stress as well as the impacts of poor-quality housing, particularly on low-income households. Lower-cost properties are being steadily replaced with new ones at higher rents, and new concentrations of disadvantage have been created across our major cities as low-income households are displaced.

Of course, this was the case well before the economic impact of the Covid-19 pandemic took its toll on large sections of the workforce and across a wide section of industry.

We have an established interest in the development of social and affordable housing, including policies and practice around public housing estate renewal and associated property development.



Introduction and scope of our commentary

Homelessness is not just the result of too few houses. So stated the Australian Bureau of Statistics (ABS) in its opening statement in its [2016 Census background brief on estimating homelessness](#). Shelter NSW agrees wholeheartedly.

That statement could almost be the by-line of the [NSW Homelessness Strategy](#) 2018-23 (The Strategy'). It sets out the various complexities or 'risk factors' and (absence of) 'protective factors' that can combine, leading a person into potential homelessness. Those factors are not about 'bricks and mortar'.

The Strategy commits to various preventative programs to address such complexities and assist people experiencing any number of circumstances and hardship - whether it be poor mental health; drug and alcohol addiction; family violence and breakdown.

But in recognising and appreciating these complexities, and supporting the suite of preventative support programs, we at Shelter NSW also contend, that homelessness in any of its forms cannot be solved while ever there are in fact 'too few houses' (to use the ABS language). It is our view that in NSW we do have a 'bricks and mortar' problem when it comes to solving homelessness. The 'Housing First' approach is in jeopardy.

Shelter NSW welcomes the opportunity to make a contribution to the NSW Auditor General's review of the [NSW Homelessness Strategy](#) and thanks the Office of the Auditor-General for the previous opportunity to consult on the overall scope and objectives of this review. We understand that other peaks more directly involved with the homelessness sector have made substantial contributions to this review. We support their considerable efforts and commend their submissions and feedback to the Auditor-General.

In NSW, the rates of overall homelessness (beyond 'rough sleepers'), demand (met and unmet) for Specialist Homelessness Services (SHS) and the social housing waitlist (especially priority applications) are large and growing. In our view, these are the most obvious indicators that there is a chronic and persistent lack of secure and affordable housing for very-low-income people in NSW.

Shelter NSW commends the NSW Government for identifying specific programs to support vulnerable people to access housing. We note the Government's 2018-2019 budget commitment of \$1 billion for homelessness services over four years. We further recognise the March 2020 commitment of \$34 million, and an additional, \$36.1 million announced in June 2020, to establish the [Together Home](#) program and expanded 'assertive outreach', to support people 'sleeping rough' during COVID-19, into stable accommodation linked with wrap-around supports. These were and remain important programs, credited with



preventing a potential catastrophic spread of the virus within vulnerable communities in NSW (and into the wider community).

With the imperative of avoiding a public health catastrophe, the Covid19 Government response has also produced a remarkable by-product – a breakthrough in how we think about homelessness and how to prevent it. The ‘wicked problem’ of street homelessness was cracked – albeit with a substantial investment by Government and organisations in the homeless sector.

The response has demonstrated the almost self-evident maxim - that the best way to help someone to not be homeless is to provide them with housing; first temporarily and then longer-term (and most certainly with the ‘wrap around services’ if they are required).

With this breakthrough and extended commitment to funding programs like *Together Home* the NSW Government may well ‘over achieve’ the [NSW Premier's Priority](#) of reducing street homelessness by 50% by 2025. At Shelter NSW however, we fear that such an achievement, while commendable and worthy, may be a hollow victory of sorts – with broader categories of homelessness largely unattended and with the demand for SHS and social housing continuing to outstrip demand. The possibility of new and larger cohorts of rough sleepers re-emerging remains.

The Strategy identifies structural drivers for homelessness to include: *‘housing affordability, labour market forces, reliance on income support, and intergenerational poverty’*. The Strategy documented the Government’s intention to *increase the supply of social and affordable housing in NSW’*.

The NSW Government’s delivery of social and affordable housing has not kept pace with population growth and need. This is the observation of Professor Hal Pawson in a very recent [UNSW City Futures Blog](#) summarising an equally recent annual report by the Australian Government Productivity Commission. Shelter NSW wonders then, whether the NSW Government has kept pace with its own commitments under the more narrowly-defined 10 year [Future Directions for Social Housing](#) ?

Against the backdrop of persistent housing unaffordability experienced by the lowest 40% of income earners; rising unemployment; and the withdrawal of Commonwealth COVID-19 income support, Shelter NSW is concerned that the success of the NSW Homelessness Strategy is in jeopardy. Without an urgent and significant commitment to reduce the social housing waiting lists (especially for priority cases); increased funding to the already stretched SHS sector and expansion of successful programs and products such as rental assistance; *Youth Foyers* and *STEP* we fear a worsening of homelessness, in all its forms including ‘street homelessness’.



1. Homelessness in all its forms is on the rise

In NSW, the rates of overall homelessness, demand (met and unmet) for Specialist Homelessness Services (SHS) and the social housing waitlist (especially priority applications) are large and growing.

1.1 Rates of Homelessness in NSW – more than ‘street homelessness’

The Strategy notes that in 2016, *more than 37,000 people in NSW were experiencing homelessness* and that this was *nearly 10,236 people or 37 per cent more than 2011*. In quoting these figures the NSW Government has adopted the broader concept of homelessness¹, where a person’s current living arrangement:

- *is in a dwelling that is inadequate; or*
- *has no tenure, or if their initial tenure is short and not extendable; or*
- *does not allow them to have control of, and access to space for social relations.*

We note that 37,000 people identified as homeless in the 2016 were accounted for across a number of categories (refer *Table 1*) with the largest and fastest-growing being ‘people living in severely overcrowded dwellings’. The Strategy notes that people living in severe overcrowding constitute 45% of all homeless people in NSW. The Strategy also noted that the phenomenon of severe overcrowding needs to be better understood. Shelter NSW agrees.

Table 1, on the following page is sourced from the Parliament of NSW Research Service² and sets out the various Australian Bureau of Statistics (ABS) definitions of homelessness.

According to a NSW Government information³ the Premier’s Priority regarding ‘street homelessness’ is represented by the sub-category: *persons living in improvised dwellings, tents, or sleeping out* explicitly excluding the categories: *People staying in supported or temporary accommodation, couch surfing*. This is a very narrow definition of homelessness.

¹ NSW Parliamentary Research Service, (December 2018), [Homelessness in NSW: Electorate Statistics](#) at p3

² Ibid. at p4

³ NSW Government (September 2020 version) [Premier's Priorities - Data Information Sheet - Reducing Homelessness](#)



Table 1: Homelessness in NSW, Persons by operational groups, 2001 to 2016

ABS Homeless operational groups	2001	2006	2011	2016
Persons living in improvised dwellings, tents, or sleeping out	1,698	1,596	1,924	2,588
Persons in supported accommodation for the homeless	3,339	3,867	4,924	5,861
Persons staying temporarily with other households	5,194	4,761	4,937	5,350
Persons living in boarding houses	7,574	5,941	5,793	6,869
Persons in other temporary lodgings	116	152	244	222
Persons living in 'severely' crowded dwellings	5,120	5,902	9,655	16,821
TOTAL Homeless persons*	23,041	22,219	27,479	37,715

Source: Australian Bureau of Statistics, *Census of Population and Housing: Estimating homelessness, 2016*, March 2018.
 *The ABS must ensure that any statistical information about individuals cannot be derived from published data. To minimise the risk of identifying individuals in aggregate statistics, the ABS uses a technique (known as perturbation) to randomly adjust cell values. As a result of this, adding up cell values to derive a total will not necessarily give the same result as published totals. For further information, refer to the following ABS [explanatory notes](#) on estimating homelessness.

Key Observations & Recommendations

- The NSW Government has made solid progress in ending street homelessness. The Department of Communities & Justice (DCJ) 2019/20 *Annual Report*⁴ describes street counts conducted across 264 towns and centres in Feb – April, 2020 as well as a specific City of Sydney street count in February 2020. The effort made to do these counts as well as the progress made in reducing street homelessness is to be commended.
- The Premier’s priority is clearly focused on street homelessness. While clearly a complex cohort to assist there is a risk however, that this singular focus detracts from the broader focus of The Strategy.
- Shelter NSW recommends that the NSW Government establish other targets to track and assess the ongoing impact of the Strategy on overall rates of Homelessness (in its broadest form). As a suggestion these might include indicators (for which there data is already collected – refer Table 2) such as:
 - *Number of applicants housed who were homeless or at risk of homelessness*
 - *Number of Priority Social Housing applicants*
 - *Median Wait Time (for Priority applications)*

⁴ Department of Communities & Justice 2019-2020 *Annual report, Volume 1 Part 2 – Our performance* p 34



- That the NSW Government commission research to better understand the largest and fastest-growing category of homelessness: severe overcrowding (noting that Shelter NSW has already commissioned independent research on this issue)

1.2 Need for Social Housing – ‘priority group’ of particular concern

According to the Land and Housing Corporations (LAHC)’s website⁵ the *demand for social and affordable housing is increasing, with more than 59,000 households now on the NSW social housing waiting list. The private market is increasingly unaffordable for people on low incomes and people in social housing tenancies are staying longer.*

Shelter NSW is particularly concerned about the rising numbers of Priority applications, especially given the high eligibility threshold required for an application to be approved. According to the DCJ social housing eligibility policy information⁶ beyond meeting the standard requirements for social housing (such as income), applicants must also demonstrate they are in urgent need of housing which they cannot resolve in the private rental market. The urgency may be related to actual or impending homelessness or personal safety issues as examples. Refer Table 2 for trends in the overall social and priority housing waiting lists.

Table 2. NSW Social Housing register - information

Financial Year (as at June 30)	NSW Housing register - applicants	Priority	Median wait time for priority (Note 1)	Newly housed applicants (Note 2)	Total Social Housing dwellings (Note 3)
2019 - 2020	51,395	5,308	2.5 months	4,600	152,064
2018 - 2019	51,014	4,484	3.2 months	4,118	151,828
2017 - 2018	52,932	4,595	3.4 months	4,244	151,672
2016 - 2017	55,949	4,496	3.2 months	4,291	151,630
2015-2016	59,907				
2014-2015	59,035				
2013-2014	59,534				

Source: Prepared by Shelter NSW – sourced from various FACs/DCJ Annual Statistical reports & direct advice

Table 2 Notes

Note 1: median wait time for priority approved applicants housed in public housing and Aboriginal Housing Offices properties

Note 2: Applicants who were homeless or at risk of homelessness

⁵ NSW Government, Land and Housing Corporation (LAHC) website, [Future directions - vision for social housing over the next 10 years](#)

⁶ NSW Government, DCJ, website [Eligibility for Social Housing policy](#)



Note 3: includes public housing, community housing, Aboriginal housing & Aboriginal Community Housing. Source *FACS Annual Statistical report 2017-18 Objective 4: Breaking disadvantage with social housing assistance as well as dashboards such as [Social Housing Residential Dwelling Dashboard](#)*

Note 4: Shelter NSW has limited access to data for the period 2013-2015 but has included the general housing register data for that period for illustrative purposes.

The enhanced Commonwealth JobSeeker payment and JobKeeper payments have already been reduced and will return to pre-pandemic rates at the end of March 2021 (to zero in the case of JobKeeper).

There is a risk that entrenched unemployment coinciding with this reduced income support may drive a dramatic and widespread rise in homelessness and domestic violence; with parts of NSW more deeply impacted than others. Economic researchers Equity Economics have described this as an impending destructive ‘wave of disadvantage’⁷. Shelter NSW and other advocacy groups reasonably expect that may lead to an increase in demand for SHS and in the number of applications for social housing (many of which may be expected to qualify as ‘priority’).

Key Observations & Recommendations

- **Over time, the general waiting list for social housing has decreased.** On the surface this appears to be a ‘good news’ story but it is unclear to Shelter NSW to what extent this has been achieved by transitioning people into homes (which we commend) or other possible ‘waitlist management’ approaches. Shelter NSW recommends that the Auditor-General seek clarification of these trends
- **The number of Priority Applicants (potentially households, including children) has exceeded 4,500 in recent years and is expected to rise.** By definition ‘priority applicants’ have a high risk of becoming homeless. Notwithstanding our concern about the overall large and growing ‘General’ housing register waiting list, Shelter NSW recommends that urgent attention be given priority cases. We encourage an urgent and dramatic expansion of programs to address this cohort.

⁷ Equity Economics (November 2020), *A wave of disadvantage across NSW; impact of the Covid-19 recession* [Wave of Disadvantage report](#)



1.3 Need for Specialist Homelessness Services (SHS) – large and growing

The NSW Government has in recent years, made considerable investments in SHS, other homelessness programs and referral services like Link2Home.

These include:

- 2018-19: \$202.8 million ⁸
- 2019-20: \$210.1 million ⁹
- 2020-21: \$291.8 million committed ¹⁰

Typical outcomes are described in the Department of Families and Community Services 2018-19 *Annual Report* ¹¹ where homelessness initiatives included *assisting 29,117 homeless people with referrals to Specialist Homeless Services (SHS) through Link2Home*

Again, these services require very significant investments.

However, the *Commonwealth Productivity Commission Annual Report on Housing and Homelessness* ¹², highlights the degree to which a large proportion, almost 50% of people in need of SHS in NSW, do not receive the accommodation required.

In 2019-20 the *proportion of people with an unmet need for housing services* was highest in NSW (46.9%), followed by Victoria 35.5%, the ACT (35.6%) and Queensland (32%).

In NSW this translates to 21,790 people in 2019-2020, who did not have their needs for accommodation met.

Table 3 over the page illustrates some key trends. Over time we can see a growing number of people seeking accommodation services and, concerningly, a growing proportion of those who needs are not met. Absolute numbers of clients in NSW consistently exceed 45,000 since 2015 are of great concern.

⁸ Question on Notice 0325 to Minister for Families, Communities & Disability Services, *Sleeping Rough and Homelessness Outreach Services*, answered July 2019

⁹ Department of Communities and Justice (DCJ) *Annual Report 2019-20*, p35

¹⁰ Question on Notice 4884 to the Minister for Families, Communities and Disability services, *Supported Transition and Engagement Plan*, answered December 2020

¹¹ NSW Government, Family & Community Services (2018-2019), [Annual-Report-2018-19-Volume-1](#)

¹² Australian Government, Commonwealth Productivity Commission (2020) *Annual Report on Housing and Homelessness - Report on Government Services - Housing & Homelessness Services (2020) - Tables 19A.7 and 19A.16 Homelessness Services*



Table 3 - Specialist Homelessness Services (SHS) – accommodation needs met in NSW

<i>Accommodation Services in NSW</i> (notes a, b and c)				
<i>Financial Year</i>	<i>Clients with identified need for accommodation who were not provided with that service (No.)</i>	<i>Total Clients (No.)</i>	<i>% of total clients need <u>not</u> met</i>	<i>Cost per day \$m (d)</i>
2019-2020	21 790	46 437	46.9	1 055.0
2018-2019	21 552	47 652	45.2	991.9
2017-2018	19 306	46 072	41.9	952.7
2016-2017	17 354	46 643	37.2	886.2
2015-2016	15 471	45 240	34.2	833.9

Table 3 Notes (extract from Table 19A.7 and 19A.16 Productivity Commission 2020 Homelessness Services):

- Need for accommodation includes need for 'Short-term or emergency accommodation', 'Medium-term / transitional housing' or 'Long-term housing'.*
- Unmet need for accommodation and services other than accommodation is dealt with differently by different jurisdictions and data may not be comparable.*
- For some central intake models, the role of intake agencies is to identify and link clients to an agency well suited to the individual client's needs, rather than to provide clients with particular services. This may have an inflationary effect on the proportion of clients with unmet need for services for jurisdictions which operate such central intake models.*
- Recurrent cost to Government per day of support for clients, 2019-20 dollars (accommodation & other services)*

Key Observations and Recommendations

- Given the large and growing proportion of people seeking accommodation (SHS) who do not have these needs met, Shelter NSW recommends that the NSW Government **increase funding to the services that are trying to provide this assistance**. Many organisations in the sector report that in 2020-2021 they have already providing a scope and scale of services well beyond their contracted arrangements with the NSW Government.



- **Link2Home**¹³ is a state-wide 24/7 homelessness information and referral telephone service. It is a critical interface between individuals in need of housing support and housing services. While an important service Shelter NSW has observed first-hand that it can be difficult to access and negotiate.

More needs to be understood about Link2Home.

Shelter NSW recommends that the Auditor-General's department seeks information regarding the numbers of calls into Link2Home as another indicator of demand. We also recommend the Auditor-General seeks information about basic but important 'call centre' customer service metrics such as median wait time, call dropout, client experience and call resolution (potentially consistent with the Service NSW customer service approach).

¹³ NSW Government (FACS) (2014) – media release & website information [Link2home referral service](#)



2. Assessment and commentary about Government Programs and/or Policy Reform

As the previous analysis has shown, the NSW Government is challenged in keeping pace with the demand for crisis, transitional and longer-term housing for the homeless and low-income people. This section provides some commentary and observations about some, but not all aspects of the NSW Government’s delivery against its own commitments. It will also make observations about the extent to which some of the original commitments will enable the Government to achieve the broader ambition of preventing and reducing the incidence of homelessness (in its broader forms) across NSW.

2.1 Delivery of Social and Affordable Housing

Along with reforms in affiliated areas such as justice and mental health, the NSW Government has committed in its *Homelessness Strategy* to increasing the supply of social and affordable housing. It cites two key programs for the delivery of this:

- *Future Directions in Social Housing*¹⁴ (announced January 2016) which is to deliver 3,400 social and affordable homes in two phases: phase 1 delivery of 2,200 dwellings in 2018-19; Phase 2 delivery of a further 1,200 dwellings in 2020-21¹⁵
- *Communities Plus*¹⁶, a program aimed to deliver 23,000 new and replacement social housing dwellings, 500 affordable housing dwellings and up to 40,000 private housing dwellings

Before making comment on the delivery of the NSW Government against these specific programs it is worth understanding the broader dynamics and trends in the overall stock of social housing in NSW (where ‘social housing’ is the combined total of public housing; community housing; state owned and managed Indigenous housing and Indigenous community housing dwellings).

¹⁴ [DCJ Future Directions in Social Housing](#) – overview

¹⁵ NSW Government, *NSW Homelessness Strategy 2018 -2023 – Implementation Plan*, p30

¹⁶ [DCJ Future Directions in Social Housing](#) – overview



According to Professor Hal Pawson in a very recent [UNSW City Futures Blog](#) ¹⁷ summarising the equally recent annual *Report on Government Services, Housing and Homelessness* by the Commonwealth Government Productivity Commission, the overall stock of social housing (as compared to total housing stock) in Australia and NSW has actually decreased during 2019-20. As Pawson notes:

...collectively, Australian governments have been woefully failing to grow social housing to keep pace with growing need (assuming that such need has remained at a steady per capita level – a possible understatement). The statistical result of this divergence will have been continuation in the decline of social housing as a proportion of overall national dwelling stock. During the 2020s it will likely fall below 4%...

Even in NSW, where social housing has been expanded most notably over the period (from 143,520 to 154,530), this has fallen substantially short of overall population increase (8% compared with 13%)

Figures 1 and 2 on the following page illustrate both of these observations. Further detail about the specifics of the NSW Social Housing dwelling portfolio is provided in Table 4. This table shows a very modest increases in NSW in the total number of social housing dwellings and households accommodated between 2011 to 2020. Of relevance for this review the total number of social housing dwellings increased from 150, 438 to 154,530 between 2016 and 2020.

Shelter NSW does occasionally observe encouraging developments in NSW in the delivery of new social housing stock – better design, fit-for-purpose. However, it is hard to assess the overall net impact of these developments. As Pawson notes, there are various forces in play beyond the building or upgrading of social housing dwellings:

Social housing stock changes over time reflect the net impact of new construction, sales and demolitions. But because – problematically – none of these components of change are officially logged or published we can't know for sure how each contributes to the overall outcome. All we can definitely say about the recent stock decline is that it shows sales and demolitions exceeded new construction over the past year.

Tables 4 and 5 data provide further insight into the specifics of the NSW Government program of social (and public housing) building/acquisition as well as its divestment program (noting that this data is not easily accessible).

¹⁷ Pawson, H (2021), *Social Housing production continues to languish, while demand has soared*, [UNSW City Futures blog](#)



Figure 1 - sourced from Pawson, H. (2021) UNSW City Futures

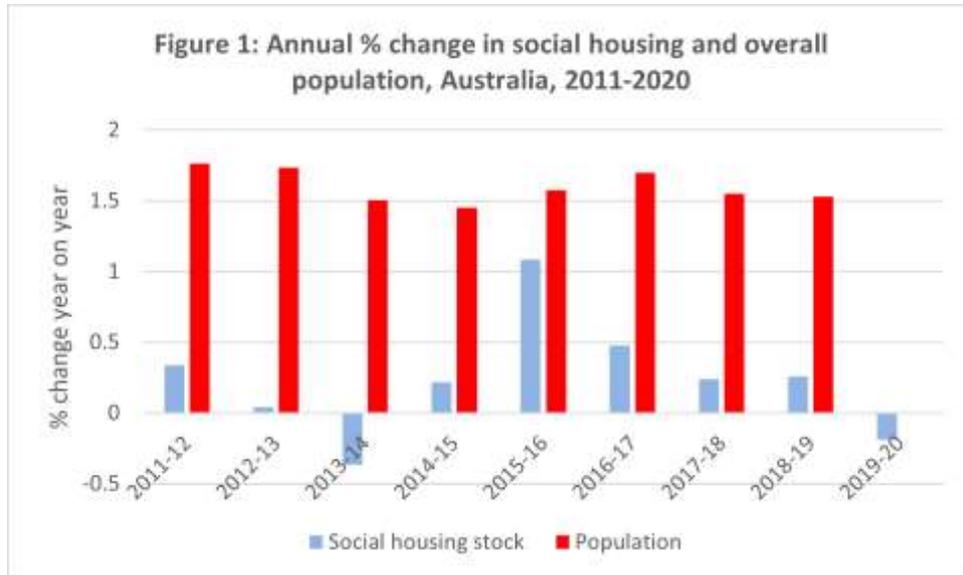


Figure 2 sourced from Pawson, H (2021) UNSW City Futures

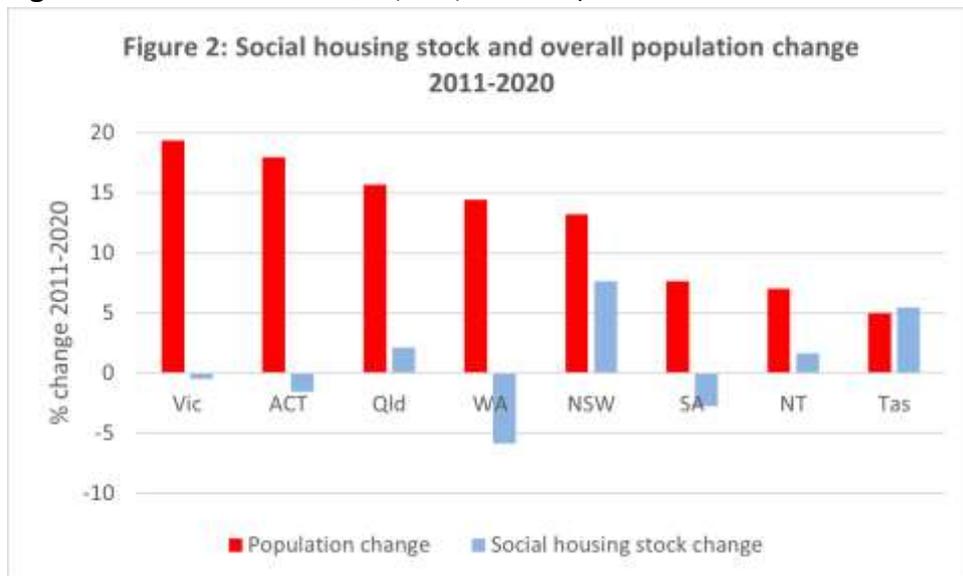


Table 4 Number of social housing dwellings & households in NSW, at 30 June, 2011- 2020



	Public housing (No)	<i>Number of households</i>	State owned & managed Indigenous housing (No.)	<i>Number of households</i>	Community housing (No.)	<i>Number of households</i>	Indigenous community housing (No.) Notes (a) (b)	Total Social Housing Dwellings	Total Households in Social Housing
2020	96 939	93 107	4 560	4 361	49 312	45 477	3 719	154 530	142 945
2019	100 623	96 695	4 591	4 413	46 250	39 621	3 719	155 183	140 729
2018	111 341	106 895	4 603	4 414	34 743	31 404	3 461	154 148	142 713
2017	110 221	108 125	4 608	4 472	33 837	29 788	3 370	152 036	142 385
2016	110 174	108 637	4 613	4 506	32 647	26 897	3 004	150 438	140 040
2015	110 214	108 732	4 641	4 530	27 858	26 220	3 055	145 768	139 482
2014	110 805	109 370	4 632	4 504	26 254	24 805	2 746	144 437	138 679
2013	111 216	110 074	4 540	4 452	26 026	25 973	2 991	144 773	140 499
2012	112 310	111 087	4 478	4 372	25 311	25 844	3 055	145 154	141 303
2011	111 547	111 448	4 238	4 233	24 090	24 298	2 445	142 320	139 979

Table Source: adapted by Shelter NSW from Productivity Commission 2020 Housing Services - Tables 18A.3 and 18A.4 which cites the original data source as: *Australian Institute of Health and Welfare (AIHW)* (unpublished) National Housing Assistance Data Repository. Notes: (a) Indigenous CHP numbers of dwelling data for 2020 unavailable - will assume 2019 figure for comparison purposes (b) - data for households in indigenous community housing unavailable

Table 5 Social Housing Portfolio (build/acquire/sell) & Funding 2011- 2020

	Social Housing built or acquired (No.)	Social Housing properties sold (No.)	Net annual impact on social housing stock (No)	Sales Proceeds from the Sale of Social Housing Dwellings (\$ millions)	LAHC Capital program (maintenance, upgrading & new supply) (\$ millions)
2020	153	302	-149	\$196.8	\$112.1
2019	390	351	39	\$269.1	\$198.8
2018	784	453	331	\$456.3	\$244.3
2017	522	282	270	\$316.4	\$273.3
2016	639	322	317	\$315.3	\$264.6
2015	486	191	295	\$111.4	\$147.3
2014	441	470	-29	\$115.9	\$120.0
2013	536	725	-189	\$162.1	\$96.2
2012	1,614	869	745	\$166.3	\$183.3
Total	5,565	3,965	1,600	\$2,197.0	\$1,640.0

Table 5: Data sourced from formal questions put to the Minister for Water, Property and Housing – all answered in December 2020. Questions 4429 *Social Housing Sales*; 4431 *Social Housing Construction*; 4603 *Public Housing Construction*



Key Observation and Recommendations

- Social housing investment is the most effective way to reduce homelessness.**
Financially vulnerable people in social housing are less than half as likely to become homeless as a similar group renting privately. Over one third of new tenants in social housing were previously homeless, ACOSS notes ¹⁸.
- Over the last decade (and for the purposes of this review, since 2016) **the number of social housing dwellings has increased but appears to fall short of the combined commitments of the *Future Directions in Social Housing*¹⁹ (announced January 2016) and *Communities Plus*²⁰ , programs.**
- Shelter NSW notes that urban planning experts ²¹have projected that in order to even just prevent a further deepening of the social housing shortfall, there is a need for a national program producing just over 290,000 additional homes for low-income households up until 2026 (numbering almost nearly 15,000 per year). This has prompted cross-sector **calls for a social and affordable housing building and/or acquisition programs in NSW that would deliver 5,000 (net) dwellings per year over the same timeframe ²²**
- Shelter NSW recommends that the Auditor-General seek clarification of the previous and planned social housing delivery,** at the housing allocation geographic level, as well as social housing sale and demolition plans so that the net impact of both programs can be more properly assessed.
- Shelter NSW recommends that the original commitments made under the ***Future Directions* and *Communities Plus* programs be assessed for their demonstrated capacity to meet the large and growing demand for social housing with an urgent focus on approved ‘priority’ applications on the social housing register.** Shelter NSW further recommends that targets for the addition of social and affordable housing be produced at a local level, for example, Local Government Area, and be

¹⁸ ACOSS (2019), How to reduce homelessness and boost incomes and jobs: social housing as infrastructure [ACOSS article on Social-Housing-Investment](#)

¹⁹ [DCJ Future Directions in Social Housing](#) – overview

²⁰ Ibid.

²¹ Lawson, J et al, (November 2018) *Social Housing as Infrastructure*, Australian Housing and Urban Research Institute [AHURI Final-Report-306-Social-housing-as-infrastructure-an-investment-pathway.pdf](#)

²² Equity Economics (2020) [Supporting-Economic-Recovery-in-NSW-Investment-in-Social-and-Affordable-2020.pdf](#)



published.

- **Shelter NSW commends the NSW Government for its adoption and commitment to expand the *Together Home* and expanded *Assertive Outreach* programs.**

Anecdotally however, we have heard feedback that the success of those program is being hampered by the lack of access to appropriate crisis, short-term and longer-term housing. This is been especially felt in the regional and rural cities and towns where private rental markets and even hotel accommodation has reduced capacity due to temporary or short-term population changes in response to the pandemic. We encourage the Auditor-General to explore this issue more fully.

- Given the urgent need for more temporary and longer-term accommodation we encourage the Auditor-General to **explore the extent to which the NSW Government is pursuing an acquisition program (of already or nearly- built properties) as a more efficient (time and money) way to add to the social housing stock.**

2.2 Assistance to Renters

While there has been significant media attention about the opportunities for renters in pockets of Sydney over the last year, this has not in the main, alleviated significant rental stress for low-income renters. If anything, surveys like the Anglicare annual *Rental Affordability Survey* ²³ has observed increased competition between lower income renters at the bottom or less-expensive end of the rental market.

According to a recent [Rental Affordability Index](#) ²⁴, **Sydney, Greater Sydney and now, many regional centres, are critically unaffordable to significant proportions of the renting population, especially very low and low-income households.** In many cases, declining rents have co-incided with larger reductions in income for people working in recession-impacted (and traditionally lower-pay) industries

Another recent report by the Australian Government National Finance and Investment Corporation (NHFIC) ²⁵ confirms this – noting that longer term trends of declining affordability, particularly for low-income households in the private rental market significant are likely to persist:

²³ Anglicare (2020), [Rental Affordability Survey](#)

²⁴ SGS Economics, (December 2020) [SGS Rental Affordability Index](#)

²⁵ NHFIC, (15 December 2020) [State of the Nation's Housing - NHFIC](#)



the proportion of private renters in the bottom two income quintiles spending more than 30 per cent of their disposable income on housing costs has increased by almost 10 percentage points since 2008’.

Another report ²⁶echoed that view, also noting that receiving rental assistance products like the *Commonwealth Rental Assistance (CRA)* offered little protection from rental stress:

Of the low-income households receiving Commonwealth Rental Assistance at the end of June 2020, the Productivity Commission said 55.4 per cent would have experienced rental stress without the support, and 29.4 per cent experienced it even with support.

For more information about the extent of ‘rental stress’ please refer to Appendix A.

Beyond the CRA, there are a range of rental assistance programs administered by the NSW Government. This assists a great many people, particularly in vulnerable groups identified in The Strategy, requiring a significant investment.

As a snapshot this includes, according to the NSW Government:

- \$43 million to support 6,338 households to access and maintain tenancies in the private rental market through programs like *Rent Choice Assist* and *Start Safely* (2019-2020)²⁷
- 22,296 households were provided with other forms of Private rental Assistance including brokerage services and bond loans (up from 21,000) in 2018-19)²⁸

This is a significant and commendable investment but again, given the rates of rental stress, unmet demand for homelessness services and pressures of rising unemployment and threats to private rental tenancies Shelter NSW is concerned that these products are not accessible enough to enough people, over time to make a real difference.

We note for example, that the *Rent Choice* package noted above, was discontinued after 31 July, 2020 (in the middle of the pandemic)²⁹. We were encouraged to see the NSW Government’s ambition to “increase use of private rental assistance by 60% (from 27,000 to 37,000 in 2025)³⁰ but remain unclear as to what forms that will take. We also note that the

²⁶ Black, E (20 January, 2021), *Progress on homelessness stalled as property market booms*, [New Daily finance report on rental stress and homelessness](#)

²⁷ Department of Communities & Justice, 2019-2020 *Annual Report* at p33

²⁸ Department of Communities & Justice, 2018-2019 *Annual Statistical Report*.

²⁹ Question 3787, Question to the Minister for Families and Community Services, *Rent Choice Assistance Covid-19 scheme*, answered 8 September 2020

³⁰ LAHC, *Directions in Social Housing* op. cit.



provision of rental assistance is a complex policy area – with the State overlapping with the Commonwealth.

During the pandemic national and state governments have taken action to prevent residential evictions. This was done as a public health measure, to quite literally prevent people being ‘on the move’ (between tenancies) or worse still, homeless. The support involved the application of an ‘eviction moratorium’³¹ and a ‘rental relief program’.

The NSW Government is to be commended for action it took to prevent evictions. Shelter NSW notes however, that the moratorium was confined to certain grounds i.e., where the tenant would otherwise be evicted for rental arrears. While there were some other tenant protections created, such as extended notice periods other grounds for evictions remained. Eviction for ‘reasonable grounds’ for example, remains an ongoing risk for tenants who may then have a higher risk of becoming homelessness.

For more information about this issue, we commend the work and research of the NSW Tenants’ Union³².

During 2020, the NSW Government also established a Covid-19 rental relief program to support both residential and commercial tenancies – with a combined funding in excess of \$400 million (\$200 million allocated to the residential sector).

According to the NSW Government’s website³³:

Eligible (residential) landlords with tenants suffering financial distress as a result of COVID-19 can apply for a reduction of up to 25% of the land tax payable on a parcel of land in the 2020 land tax year.

Due to its poor design the program has had some but limited application. Fewer than 20% (thought to be 17%) of residential landlords pay land tax³⁴ – so the 80% plus landlords who do not pay land tax were ineligible for assistance; regardless of the financial circumstances of the landlord or the tenant.

According to the NSW Government³⁵, as at 24 August 2020, 6,274 property owners had applied for COVID-19 Land Tax Relief. Of these, there were 5,621 properties in metropolitan areas, and 701 properties in non-metropolitan areas. An amount of \$27.1 million (of the

³¹ NSW Government, Department of Fair Trading, [Covid-19 Eviction Moratorium, Department of Fair Trading](#)

³² Tenants’ Union of NSW (2020), [Supporting renters through the pandemic.](#)

³³ [Covid-19 Eviction Moratorium, Department of Fair Trading](#)

³⁴ Burke, K (13 April, 2020), Domain online, [NSW Government \\$220 million residential rent relief package 'not enough' for mum and dad investors](#)

³⁵ Question 3597, Question to the Minister for Finance & Small Business, *Land Tax Reductions Covid-19*, answered 1 September, 2020.



funded \$220 million) had been approved in COVID-19 Land Tax Relief in relation to rent reductions for 4,888 properties.

Achievements by the NW Government and homelessness sector in reducing homelessness are now under threat as Commonwealth income support is wound down. Commentators including Equity Economics ³⁶ have forecast a ‘wave of disadvantage’ - a dramatic and widespread rise in unemployment, homelessness, domestic violence and child neglect with pockets of NSW including regional and rural towns forecast to disproportionately experience significant and protracted hardship.

Key Observations and Recommendations

- With the knowledge of the already large and growing social housing waiting list (especially priority applicants), heavy demand for Specialist Housing Services (SHS) and impending reduction in Commonwealth income Covid-19 benefits, Shelter NSW is deeply concerned about the **potential for large scale homelessness** (in all its form) with a private and social housing system that will not be able to respond. **We encourage the NSW Government to actively prepare for this eventuality**
- Evicted tenants have always and will continue to be at risk of homelessness. Shelter NSW has always and will continue to advocate for **rental tenancy reform to remove the unfair and unreasonable landlord powers such as ‘no ground evictions’**
- **Shelter NSW recommends the Auditor-General review the effectiveness of the eviction moratorium in preventing homelessness** and conversely – assess the risk of the rental market returning to its ‘normal’ operation (especially noting that many tenants have accrued rental arrears during the pandemic).
- **Shelter NSW notes that the NSW Government and other providers of social housing are ‘landlords’ with authority to evict tenants ³⁷. Shelter NSW recommends the Auditor-General identify any trends in evictions by the NSW Government or Community Housing providers that have led to homelessness.** In a related sense, there are groups such as people exiting corrective services who

³⁶ Equity Economics, November 2020, *A wave of disadvantage across NSW; impact* [Wave of Disadvantage Report](#)

³⁷ DCJ website, [Ending Tenancy Policy](#)



are also disproportionately likely to struggle to find stable housing and may even face barriers within the social housing system due to their status³⁸

- Given the ongoing and escalating pressure on renters in the private market, Shelter NSW recommends that the **suite of rental assistance products be re-evaluated for their effectiveness, impact and funding requirements** (taking account of the overlapping responsibility with the Commonwealth and possible need for advocacy by the State Government)
- We encourage the NSW Government to take all reasonable steps to **promote Affordable Housing options including greater central promotion of rental vacancies currently being managed by individual Community Housing providers.**

2.3 Groups at specific risk of Homelessness

The Strategy identifies a range of groups that are at a disproportionate risk of homelessness including: older women; young people exiting Out of Home Care (OOHC); women and children leaving domestic and family violence; LGBTI people; Culturally and Linguistically Diverse (CALD) people including asylum seekers and refugees; and Aboriginal and Torres Strait Islander people. All of these groups are at additional risk of homelessness if they are living in regional and rural areas. Two in five people who access SHS are living outside of major cities³⁹

Shelter NSW understands that peak organisations such as Homelessness NSW have already provided a significant amount of feedback about many programs designed to assist many of these at-risk groups.

Shelter NSW draws attention to just a few (but not all, for brevity) of these ‘at risk’ groups, echoing some observations made by *Homelessness NSW* in a recent submission to a federal parliament inquiry⁴⁰:

- **Women and children victims-survivors of domestic and family violence:** this is the most common reason women and children become homeless. *NSW has a lack of*

³⁸ Gilmour, T (Feb 2018), Housing Action Network, [Pathways Home - NSW community housing role delivering better outcomes for people exiting corrective services](#) accessible via Homelessness NSW website

³⁹ *NSW Homelessness Strategy* op cit. at p11 citing Australian Institute of Health and Welfare (AIHW), Specialist Homelessness Services data 2016/17, NSW

⁴⁰ Homelessness NSW (2020), Submission (1320 to the Parliament of Australia House of Representatives, Standing Committee on Social Policy and Legal Affairs



safe, affordable support options... there is lack of crisis accommodation across the state with families routinely sent to temporary accommodation that is unsafe and impracticable for other support services to access and support the family

- **Youth** – homeless young people have a higher risk of self-injury, suicide and a more likely to leave school early and be unemployed. Homelessness amongst young people is often ‘hidden’. Shelter NSW understands that on 23 October 2020, the NSW Government announced an additional \$6.1 million to expand options for homeless youth especially 16–17-year-olds leaving out-of-home care.⁴¹ This builds on previous commitments to develop the ‘youth foyer’ model⁴² as was foreshadowed in The Strategy
- **Aboriginal and Torres Strait Islander (ATSI)**: ATSI people represents 3.5% of the population, yet 7.3% of the people who were homeless in NSW on census night in 2016. Shelter NSW understands that in 2018-19, 30% of the 73,549 people seeking SHS assistance identified as Aboriginal. In the same year, as at 30 June 2019, 6,983 of the 50,014 applicants for social housing were Aboriginal⁴³
- **Older women**: in NSW women represented 57.8% of those accessing homeless services (SHS) and 66% of the unmet demand. As at 30 June, 2020 7,866 of the 51,395 households on the NSW Housing Register were women over 55 years of age (where the women were listed as the main applicant)⁴⁴. There are particular structural barriers experienced by women including low rates of home ownership and inadequate superannuation that positions many women as being vulnerable to homelessness. The NSW Government has advised that 1,414 dwellings delivered under the Social and Affordable Housing Fund is targeted at older women⁴⁵ though it is unclear where and when this has/will happen

⁴¹ Question 4451 to Minister of for Families, Communities and Disability Services, *Housing Sector Home Stock*, answered 24 November 2020

⁴² NSW Government, Office of Social Impact Investment [Foyer Central initiative](#)

⁴³ Question 4471 to Minister for Families, Communities and Disability Services, *Aboriginal and Torres Strait Islander priority housing*, answered 24 November 2020

⁴⁴ Question 4432 to the Minister for Families, Communities and Disability Services, *Women on Public Housing Waiting Lists*, answered 24 November 2020

⁴⁵ Question 4823 to the Minister for Families, Communities and Disability Services, *Homelessness among older women*, answered 23 December 2020



- Students, refugees and asylum seekers:** The Strategy does acknowledge⁴⁶ that *young refugees are six times more likely to become homeless than other young people... and that 33% of newly arrived migrants and refugees qualify as homeless at some point after arriving in Australia.* There has however, traditionally been little or no housing support for these groups – with them having ‘flown under Government’s official radar’ when it comes to homelessness. Ineligible for most Commonwealth and State Governments income and housing support, they rely on charities or community groups. In 2020, this approach has proven unsustainable and unreasonable – especially when the pool of people needing assistance was swelled by stranded international students with little or no income.

While technically ineligible for support, these individuals no doubt show up in official homelessness counts – especially Shelter NSW suspects, amongst the numbers of homeless living in severely overcrowded dwellings.

In May 2020, the NSW Government announced that it would fund temporary crisis accommodation for stranded international students as part of a \$20 million package⁴⁷. In July it announced a fund of \$4 million to support temporary visa holders and specialist migrant and settlement services during the COVID-19 pandemic⁴⁸. While the pandemic has put the spotlight on these groups it ought to be noted that these cohorts are at risk of homelessness at any time and that the heavy reliance on charities and other community organisations to bridge the gap is most probably an unsustainable model.

Besides some of these specific initiatives there are a number of programs that the NSW Government has implemented to assist people at risk of homelessness. For example, in 2018 the Government announced a \$20 million investment in the Supported Transition and Engagement Program (STEP). The program was to assist 255 people at risk of or experiencing homelessness, to be *rapidly housed for up to three years and provided with access to health, education and employment services.* The investment was to provide 90 transitional housing and support packages in inner Sydney with a further 30 transitional housing and support packages in regional NSW.⁴⁹ According to recent advice⁵⁰ the inner Sydney program and regional programs are funded until 31 May 2022.

⁴⁶ NSW Homelessness Strategy, op.cit at p 11

⁴⁷ NSW Government Media Release (May 2020) [NSW Government support to international students through Covid-19](#)

⁴⁸ NSW Government Media Release (July 2020) [Funding support for temporary visa holders](#)

⁴⁹ NSW Government Media Release (June 2018) [Wraparound support for people at risk of homelessness](#)

⁵⁰ Question 4884 to the Minister for Families, Communities and Disability Services, *Supported Transition and Engagement Plan*, answered 24 December 2020



Key Observations and Recommendations

- Shelter NSW urges the **Auditor-General to seek data that compares the homelessness risk profiles for each of the groups identified and assess whether The Strategy** (including specific programs) is **making a material difference for them.**
- **We commend the NSW Government for its commitment to evaluating programs** like STEP (due to be completed by the end of 2021) and encourage that evaluation to explicitly question whether the availability (or not) of appropriate accommodation (as distinct to the ‘wrap around service’) for individuals may have made a material differences to program outcomes
- **The ‘Youth Foyer’ at Chippendale appears to be on track for its planned 2021 implementation. We commend the NSW Government for its creative approach to this project**
- We encourage the **Auditor-General to seek confirmation that the Aboriginal Housing Strategy is on track and delivering meaningful outcomes**
- **Shelter NSW recommends the NSW Government articulate a sustainable, longer-term plan for assisting groups like refugees, asylum seekers and international students;** who, while current and technically ineligible for income or housing support from both State and Commonwealth Governments, nevertheless we suspect, are amongst the cohort of homeless people in NSW.



Conclusion

During 2020, a major breakthrough has been achieved in tackling overt street homelessness; preventing a public health crisis and extending critical support to hundreds of people who desperately needed it. The NSW Government and the broader homelessness sector is to be congratulated for their effort and investment.

With the state poised however, to experience a 'wave of disadvantage' – triggered by the cessation of Commonwealth income support at the end of March; persistent housing unaffordability experienced by low-income earners; and rising unemployment, Shelter NSW is deeply concerned that the success of the NSW Homelessness Strategy is in jeopardy.

We call on the NSW Government to make an urgent and significant commitment to:

- dramatically and quickly increase the stock of social and affordable dwellings either through acquisition and/or construction with the short-term goal of halving the social housing priority list by the end of the 2021 calendar year
- increase funding to the already stretched SHS sector
- expand successful programs and products such as rental assistance; *Youth Foyers* and *STEP*

We commend the Auditor-General for this important review and encourage the reviewers to not just look back, but assess the preparedness of the Government to deal with the challenges of the next 6 – 12 months. Just as the Covid19 public health response is a work in progress – so too is the fight to reduce and eradicate homeless.

We look forward to the release of the Auditor-General's review and trust that it will provide a very timely and independent perspective on this very important aspect of public policy. Shelter NSW again thanks the Auditor-General for the opportunity to make a contribution and offers any further assistance we can make. For any questions, please feel free to contact Senior Policy Officer, Cathy Callaghan on 0407 067 587.

Yours sincerely,



John Engeler
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Appendix A - Structural drivers of housing unaffordability – renting in the private market

According to the [State of the Nation's Housing report \(December 2020\)](#) produced by The National Housing Finance and Investment Corporation (NHFIC), longer term trends of declining affordability, particularly for low-income households in the private rental market significant are likely to persist: *'the proportion of private renters in the bottom two income quintiles spending more than 30 per cent of their disposable income on housing costs has increased by almost 10 percentage points since 2008'*.

Improving rental affordability in parts of NSW and Sydney in particular have attracted significant media attention over the last year. While true for pockets of Sydney and for certain parts of the rental market - the city remains critically unaffordable to significant, especially very low and low-income households. This was the concerning conclusion of the latest release of the [Rental Affordability Index](#) (RAI) in December 2020 produced by SGS Economics. In many cases declining rents have co-incident with larger reductions in income for people working in recession-impacted (and traditionally lower-pay) industries

According to the RAI, lower-income households have to dedicate a much higher proportion of their income to afford a roof over their heads in Greater Sydney:

- Single person on JobSeeker: 69% of income (extremely unaffordable)
- Single pensioner: 79 % of income (extremely unaffordable)
- Pensioner couple: 53 % of income (severely unaffordable)
- Single part-time worker parent on benefits: 47% of income (severely unaffordable)
- Full-time hospitality worker: 35 % of income (unaffordable)

Of course, these figures were determined with the Commonwealth COVID-19-era 'JobSeeker' being payment in place - a welcome boost to many low-income renters. Despite this however, many remained in rental stress. This shows the depth of our rental affordability problem, where even with additional support, there is not, according to the SGS report *one place in Australia where a JobSeeker recipient can rent affordably*.

This trend is also being observed in regional locations.

With the enhanced JobSeeker payment and JobKeeper payments already reduced and determined by Government to return to pre-pandemic rates at the end of March 2021 (to zero in the case of JobKeeper) we can expect rental stress to escalate quickly. Predictions of



a dramatic and widespread rise in unemployment, homelessness, domestic violence and child neglect have been forecast by Equity Economics ⁵¹,

With the knowledge of the already large and growing social housing waiting list (especially priority applicants) and the heavy demand of Specialist Housing Services, Shelter NSW is deeply concerned about the potential for large scale homelessness (in all its form) with a housing system that will not be able to respond.

⁵¹ Equity Economics, (2020) op.cit.



Appendix B *Renting in NSW during COVID-19 19*

Need for Rental tenancy reform

Currently, NSW renters can be evicted from their home without being given a reason under sections 84 and 85 of the NSW Residential Tenancies Act 2010. A significant number of renters who receive these ‘no grounds’ termination notices are being evicted in retaliation for asserting a statutory or contractual right. An even larger number refrain from asserting their rights because of the potential risk. Current protections against this behaviour are inadequate.

Insecurity of tenure is a personal problem for the renting household, but it is also a community problem. Estimates indicate there were approximately 23,000 households forced to move through no fault of their own each year, and that the direct cost of these terminations is \$116 million a year. This doesn’t calculate indirect economic costs, such as lost productivity from time away from work, or social costs, such as disrupted education

Covid-19 NSW Rental Relief package

During 2020, and in addition to the ‘eviction moratorium’ , the NSW Government implemented the [NSW Government Land tax Relief package](#)

The initiative covered both commercial and residential tenancies with (\$200 million allocated to the residential sector)

According to the Government’s website: *Eligible landlords with tenants suffering financial distress as a result of COVID-19 can apply for a reduction of up to 25% of the land tax payable on a parcel of land in the 2020 land tax year.*

Additional requirements included that the residential landlords:

- *have reduced the rent of affected tenants for any period between:*
 - *1 April 2020 and 30 September 2020, and/or*
 - *1 October 2020 and 31 December 2020*
- *provided the rent reduction without any requirement to be paid back at a later date*
- *have a 2020 land tax liability that can be reasonably attributed to the parcel of land where the rent reduction has been given.*



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