

# Shelter NSW 2022-2023 Pre Budget Submission *NSW Department of Treasury* (January 30, 2022)

## 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.

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 and towns 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.

Shelter NSW welcomes the opportunity to make a pre-budget submission and thanks the Department of Treasury for the opportunity. We understand that other peaks including NCOSS representing the community and homelessness sector will also make a submission. We support their considerable efforts and commend their submissions.



## Executive Summary

Shelter NSW commends the NSW Government for its action across the ‘pandemic years’ of 2020-22. Substantial initiatives such as the [Together Home](#) program and expanded ‘assertive outreach’ were and remain important programs; demonstrating 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. These programs mark progress towards the [NSW Premier's Priority](#) of reducing street homelessness by 50% by 2025. The pandemic however, has exposed the deep fault lines of the housing system and the inability of the private housing sector to supply enough secure and affordable housing where and where it’s needed. The need for Government to step in is compelling.

In 2022-23, NSW faces an interrupted and uncertain economic recovery with rising housing costs contributing to a cost-of-living concerns for many, but especially for lower incomes households. With concern we generally observe:

- Deepening and damaging housing unaffordability.** In 2009-10, 41.8% of homes built or sold were affordable to low-moderate income households. By 2017, this had deteriorated to just 17.4%<sup>1</sup>. This is distorting and restricting general spending and workforce mobility alike. In Greater Sydney, there is a spatial mismatch between the homes and workplaces of essential workers like nurses, teachers and police – driven to the outreaches of Sydney and beyond, facing long commutes<sup>2</sup> Regional centres, once the ‘cheaper alternative’ to Sydney have seen widely reported<sup>3</sup> soaring house prices
- Lower income renters<sup>4</sup> (43% of all renters, over 335,000 households in NSW) continuing to struggle with ‘rental stress’.** According to the Productivity Commission<sup>5</sup>, in 2017-18, 58% of these households experienced rental stress paying more than 30% of household income in rent. This has largely unchanged over the past 10 years and in fact, may have worsened particularly in recent years in regional centres, where rents have surged 12.4% in the year to August 2021 (with

<sup>1</sup> Productivity Commission (2022) *Report on Government Services - Housing & Homelessness sector* overview table GA-4

<sup>2</sup> Gurrán et al, *The Conversation* (2018) [Key workers like nurses and teachers are being squeezed out of Sydney](#)

<sup>3</sup> Burke Kate (2022), *Sydney’s sea and tree changers push regional house prices to record highs*, [link to SMH accessed Jan 28, 2022](#).

<sup>4</sup> Productivity Commission (2022) definition table GA.3: *households whose members are at or below the 40th percentile of equivalised disposable household income (excluding CRA)*

<sup>5</sup> Ibid. [Introductory page](#)



private rental supply reportedly falling by 6% in 2020-21 in regional NSW.<sup>6</sup>)

- **Disproportionate lingering long-term effects of the Covid recession – geographically and by cohorts such as women.** <sup>7</sup>
- **Deepening realisation of the cost of living with rising temperatures and energy-inefficient homes and appliances - disproportionately felt by lower income households (households with the least ability to adapt and respond)** <sup>8</sup>.

Other more immediate signs of the challenges facing the NSW Government and Social Sector in terms of housing and homelessness include:

- Close to 50% of the over 47,000 people seeking accommodation assistance from the Specialist Homelessness Sector (SHS) in 2020-21 were turned away <sup>9</sup> This has steadily worsened since 2015-16 where 15,471 or 34.2% had the same experience (*Refer Appendix A - Table 3 for key trends*). Over the last decade, each year, at least 45,000 people present at SHS services seeking help (with Aboriginal & Torres Strait Islander people consistently overrepresented at nearly a third of all SHS clients)<sup>10</sup>. The NSW Auditor-General also found<sup>11</sup> that the reach of SHS services into regional areas was limited, with just 34 of 128 local government areas receiving direct support (and noting a 75% increase in regional clients between 2013-2017)
- Close to 50,000 households waiting as long as 10 years for social housing; a demand not likely to be met with the net increases of as few as 400 - 800 additional dwellings over the coming years<sup>12</sup> (and social housing stock falling to 4% of total housing in NSW compared to the OECD of 7% <sup>13</sup> and down from 5% in 2014<sup>14</sup>)
- National Rental Assistance Scheme (NRAS)<sup>15</sup> expiring across the country <sup>16</sup>: 906 have already expired in NSW with a further 5,639 properties due to expire by 2026

<sup>6</sup> Pawson, H., Martin, C., Thompson, S., Aminpour, F. (2021) 'COVID-19: Rental housing and homelessness policy impacts' ACOSS/UNSW Poverty and Inequality Partnership Report No. 12, Sydney [Link accessed Jan 27 2022](#)

<sup>7</sup> Equity Economics 2021 [Rebuilding for Women's Economic Security – Equity Economics](#)

<sup>8</sup> Deloitte (2021), *The economic impacts of the National Low-Income Energy Productivity Program*, report prepared for the Australian Council of Social Service [Link to report accessed 27 Jan 2022](#)

<sup>9</sup> Productivity Commission (2021) *Annual Report on Housing and Homelessness – refer Appendix A Table 3 for more detail*

<sup>10</sup> Productivity Commission (2022) op.cit. Table 19A.4

<sup>11</sup> Office of the Auditor-General (2021) *Responses to Homelessness* at PPs 9 and 15

<sup>12</sup> Pawson et al (2021) op.cit. Table 6.3 Social Housing Pipeline 2012-22 to 2023-24

<sup>13</sup> Pawson, H (2021), *Social Housing production continues to languish, while demand has soared*, [UNSW City Futures blog](#)

<sup>14</sup> Australian Government (2021), Australian Institute of Health and Welfare, *Housing Assistance in Australia* [AIHW link - NSW Summary](#)

<sup>15</sup> This is a Commonwealth & State program. Eligible NRAS applicants from low-moderate incomes attract a contribution for each approved home; rent is set at least 20% below the prevailing market rates

<sup>16</sup> Commonwealth Government (June 2021) [nras-quarterly-report-30-jun-2021.pdf \(dss.gov.au\)](#) at p3



- Commonwealth Rental Assistance (CRA)– still leaving households stressed.<sup>17</sup> At the end of June 2020, 538,758 ‘income units’ in NSW were receiving CRA <sup>18</sup> But even with this support, in 2021, 48.5% of these income units were still stressed - paying more than 30% of their income in rent
- Evictions from rentals. In spite of moratoriums designed to prevent them, NSW continues to see evictions, even during the worst of the pandemic.<sup>19</sup> According to one report, in NSW, 4,600 tenancies were subject to termination proceedings in the first 10 weeks of its 2021 ‘stay at home’ lockdown.

NSW is not well-placed to respond to the precarious economic conditions of the mid-term, let alone the longer-term trends of an aging population and income/wealth inequity. Responses by Government and a strained community and social sector are failing to keep up with current demand. Lack of access to affordable housing, whether it be as renter or homeowner, risks entrenching disadvantage and generational inequity. The NSW Treasury’s own assessment <sup>20</sup> of the relative differences in the wealth of households approaching retirement (aged 50-64) who do not own their own home as typically having just \$78,000 net household wealth provides a stark contrast to the estimated \$1.4 million for homeowners of the same age.

It is clear that under current taxation and other settings, the private housing market, now also functioning as a much-sought out investment class cannot deliver truly affordable housing when and where it is needed.

**Responding to homelessness in a crisis mode is expensive and inefficient for Government and the community sector. Preventing homelessness and chronic housing stress is smarter and fairer.** But this requires a stock of well-designed, secure and affordable social and transitional housing where and when it is required. Only Government has the power, resources and policy mechanisms to address this.

**NSW requires the following measures.** Without them, we fear a worsening of damaging homelessness, in all its forms across NSW – a trend that will eventually demand a significant and expensive response and more generally, may undermine the sustained recovery of the state. These measures will prevent homelessness, support economic development and employment across the state including in regional towns.

<sup>17</sup> Productivity Commission (2022) op cit [page link](#)

<sup>18</sup> [AIHW \(2021\)](#) op cit, *Housing assistance in NSW*

<sup>19</sup> Pawson et al (2021) op.cit. executive summary

<sup>20</sup> [2021-22 NSW Intergenerational Report - Overview](#)



## Shelter NSW – priorities for the NSW Budget 2022-2023

### **1. Fast track investment in social and affordable housing to prevent homelessness and support economic recovery across the state including in regions**

- Build or acquire 5,000 additional units of social housing each year for the next 10 years to address the current backlog and enable an effective response to the growing demand
- Invest \$500 million in an expanded repairs and maintenance program for existing social housing stock. This would include upgrades to inefficient fixtures (water, heating and cooling) and improve the thermal performance of existing social housing stock.
- Build three new Youth Foyers in NSW providing integrated housing, education and employment support to vulnerable young people otherwise at risk of homelessness

### **2. Increase funding to Specialist Homelessness Services (SHS) by 20% to enable it to move beyond a crisis response and deal with the steadily increasing demand on its services**

### **3. Assist lower income households (including in social housing) in dealing with rising energy costs.**

Renew and expand the *NSW Appliance Replacement Offer* program to support lower-income households to replace inefficient appliances.

### **4. Expand rental assistance to support low-income private renters to access and sustain tenancies**

In the absence of genuine rental tenancy protection and reform – create a standing hardship fund and expand rental assistance support to tenants in the private rental markets - to prevent evictions into homelessness and other insecure housing.



## Shelter NSW 2022-23 Budget Priorities Contributing to State Outcomes & Premier's Priorities

<i>Budget Priorities</i>	<i>&gt;</i> <b>State Outcomes</b>	<i>Premier's Priorities</i>
<p><b>Build/buy 5,000 additional units of social housing annually x 10 years - address backlog &amp; support employment</b></p> <p><b>Invest \$500 million in an expanded &amp; repair and maintenance program for existing social housing stock.</b></p> <p><b>Develop three new Youth Foyers</b></p> <p><b>Assist lower income households to deal with rising energy costs.</b></p> <p><b>Increase funding to Specialist Homelessness Services by 20%</b></p> <p><b>Expand rental assistance to support low-income private renters to access and sustain tenancies &amp; establish an ongoing hardship fund</b></p>	<p><b>Stronger Communities</b> <i>People have a safe and affordable place to live</i></p> <p><i>Children and families thrive</i></p> <p><b>Planning, Industry &amp; Environment</b> <i>-Maximise community benefit from government land and property</i> <i>-Connecting communities to resilient and sustainable energy and local environments</i></p> <p><b>Health</b> <i>Keeping people healthy through prevention and health promotion</i></p> <p><b>Regional NSW</b> <i>Stronger and cohesive regional communities and economies</i></p> <p><b>Education</b> <i>Skilled and employable workforce</i></p> <p><b>Treasury</b> <i>A strong, resilient and diverse economy</i></p>	<p><i>Reducing Homelessness</i></p> <p><i>As well as other outcomes that require safe, secure &amp; affordable housing:</i></p> <p><i>Lifting education standards</i></p> <p><i>Keeping children safe</i></p> <p><i>Breaking the cycle</i></p>



# 1. Fast tracking investment in social and affordable housing (including maintenance and upgrades) to prevent homelessness and support economic development and employment across the state including in regional towns

## Background

NSW is not well-placed to prevent or respond to a sustained wave of homelessness, severe overcrowding or housing stress. Even before the pandemic, the NSW Government was challenged in keeping pace with the demand for crisis, transitional and longer-term housing for homeless and low-income people. The private housing market continues to fail to deliver enough affordable housing when and where it is needed.

The need for Government to step in has never been greater.

One detailed piece of research determined that since 2016, the NSW Government has committed to build 9,386 new social housing dwellings by 2026. This was determined after the difficult task of tracking this program, sifting out reannouncements and ‘replacements’ being announced as new builds <sup>21</sup>. According to Professor Hal Pawson <sup>22</sup> however, this commitment will actually deliver very little in the short-medium term with a prospective net gain in social housing dwellings of just 400 – 800 in NSW (2021/22 to 2023-24), compared with 8300 in Victoria and 4400 in Queensland and of course a social housing waiting list of over 50,000 households.

Urban planning experts <sup>23</sup> have 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 <sup>24</sup>

Given the aging profile of NSW’s social housing stock (around 40 years) , and the lack of progress towards building new or replacement stock, the Government is faced with a

<sup>21</sup> Barnes, E., Writer, T., Hartley, C. (2021) Social Housing in New South Wales: Report 1 Contemporary analysis, Sydney: Centre for Social Impact [link](#)

<sup>22</sup> Pawson, H et al (2021) op. cit., Aminpour, F. (2021) at p 105 Table 6.3 [Link to report accessed 27 Jan 2022](#)

<sup>23</sup> 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](#)

<sup>24</sup> Equity Economics (2020) [Supporting-Economic-Recovery-in-NSW-Investment-in-Social-and-Affordable-2020.pdf](#)



challenging maintenance program.<sup>25</sup> A recent parliamentary committee<sup>26</sup> noted its general concern for the *current state of the housing portfolio and the lack of adequate resources to keep it in a suitable condition for occupation*. It noted that the decrease in the maintenance budget since 2018 has in fact exacerbated the situation, with older social housing properties showing accelerated deterioration. Having explored the recurrent funding model and noting its inadequacies, the Committee recommended that the NSW Government provides a one-off budgetary investment to fund the current backlog of the planned and capital works program, in order to bring the existing housing stock to safe and liveable standard.

In 2013 the NSW Auditor-General<sup>27</sup> examined the supply and maintenance of public housing in NSW, noting the Land and Housing Corporation's (LAHC's) advice, that in the previous year it has been *\$330 million short of maintaining the current number of properties at a reasonable standard*<sup>28</sup> forcing it to sell properties and reduce its maintenance in order to keep its properties to a 'reasonable standard'. Shelter NSW endorses the assessment made by the Auditor-General in 2013 and the more recent parliamentary committee, that this approach (by LAHC) is financially unsustainable.

Beyond the need to build and maintain social housing dwellings to a safe and liveable standard there is an increasing realisation that living in poorly-design and poorly constructed dwellings are exposing lower-income people to unreasonable impacts. Whether that be health impacts from living in poorly insulated and hard to cool (or heat) dwellings or cost-of-living impacts from rising energy costs. Lower income households spend a significant part of their disposable income on energy costs;<sup>29</sup> challenged to deal with impacts of rising temperatures and to cope with any rising energy costs<sup>30</sup> As a result, they spend disproportionately more on energy costs compared to higher-income households<sup>31</sup> (6.4% versus 1.2%). Whether as private or social housing renters or low-income homeowners, these households often have little control over the energy efficiency of their homes and little financial capacity to upgrade old, inefficient appliances such as water and space heating/cooling systems.

<sup>25</sup> Parliament of NSW, Legislative Assembly, Public Accounts Committee (2021). *Follow-up review of the management of NSW Public Housing maintenance contracts* (Report no. 7/57 Public Accounts Committee) [link](#)

<sup>26</sup> Ibid. Introduction and Recommendation 18 at p62

<sup>27</sup> Office of the Auditor-General (2013) *Making the best use of public housing* [link to report](#)

<sup>28</sup> Ibid at p18

<sup>29</sup> Australian Energy Regulator 2019, *Affordability in retail energy market*, Commonwealth of Australia, Canberra.

<sup>30</sup> Grey, C.N.B. et al 2017, 'Cold homes, fuel poverty and energy efficiency improvements: A longitudinal focus group approach, *Indoor and Built Environment*, vol. 26, iss.7, pp.902-913. doi:[10.1177/1420326X17703450](https://doi.org/10.1177/1420326X17703450)

<sup>31</sup> Deloitte (2021), *The economic impacts of the National Low-Income Energy Productivity Program*, report prepared for the Australian Council of Social Service, accessed 10 November 2021





The NSW Government as a builder of social housing and landlord, has the opportunity to incorporate a program of energy-efficiency upgrades within its broader maintenance program and to support a general appliance replacement program (covered later in this paper) directed to lower-income households. Both of these approaches can support households to live in efficient, healthy and more affordable housing. A targeted intervention by Government can provide economic stimulus right across NSW and in doing so, support business development and job-creation in the growing ‘green economy’.

In 2021 Shelter NSW examined a particularly vulnerable cohort – young people, a cohort that is particularly vulnerable and susceptible to cycling in and out of ‘the system’ (housing, health and justice).

Improving the outcomes experienced by vulnerable young people is a critical challenge for communities and governments. It is estimated that 40-50% of young people exiting homelessness services move into a situation of further homelessness. As they transition into adulthood, these young people are faced with a separation between housing services and education and employment. While there are a number of approaches to responding to this phenomenon Shelter NSW commissioned research into one particular approach – Youth Foyers<sup>32</sup>. The Foyer model provides an integrated service of longer-term accommodation, education and/or employment support to vulnerable young people between 16 and 24 years of age, who are homeless or at risk of becoming homeless. There are just 15 accredited Foyers in Australia, including several under development in Tasmania and Queensland. In NSW there are 60 Foyer units provided in the Illawarra by Southern Youth and Family Services, and 53 units provided through Foyer Central in Sydney. That is less than 120 units for all of NSW and clearly out of kilter with the potential cohort of 30,000 or more vulnerable young people<sup>33</sup> but especially the approximately 1,000 young people who leave out of home care each year.<sup>34</sup> Shelter NSW appreciates that this foyer model is a relatively expensive approach (upfront) but note there is a compelling case (outlined in our report) for an investment offset by savings in other government programs such as health and justice<sup>35</sup>. NSW also largely avoids the costs of supporting young people in care between the ages of 18-21 as is done in other states and territories other than Queensland.

<sup>32</sup> Insight Consulting (2021), *Scaling Foyers for NSW*. Report prepared for Shelter NSW [link to site](#)

<sup>33</sup> [Foyer Central](#) supports a group of young people transitioning out of out-of-home care. This particular model and building is located in Sydney’s inner-city suburb of Chippendale

<sup>34</sup> Noting that NSW and Queensland have not joined other states in extending care to young people past 18. Refer this [ABC news media article](#) for more information. Naturally NSW financially benefits from this current restriction

<sup>35</sup> Insight Consulting (2021), *op. cit.* at p4-5



**Shelter NSW recommends the NSW Government invest in large-scale social housing construction and/or acquisition program consisting of:**

- **5,000 additional dwellings per year for ten years**
- **one-off \$500million injection into the social housing maintenance and upgrade budget including an energy-efficiency audit and upgrade**
- **expansion of Youth Foyer model (3 more sites)**

The case for this approach:

- **A social housing construction, repair and maintenance program can be directed by Government to specific areas of need across the state.** In doing so it can also support significant employment in the construction industry which is set to decline as falling population reduces overall demand across the state.
- **Efficiency and Effectiveness: incorporation of an energy-efficiency audit and subsequent upgrades within the social housing general maintenance and upgrade program** would be an efficient way for this work to be done and offer other program efficiencies. A program that dramatically improves the liveability and overall energy efficiency of social housing may extend the practical lives and amenity of what is otherwise aging and unfit-for-purpose stock. Any program should extend beyond solar access programs and address sources of inefficiency such as inefficient fixtures especially water and space heat/cooling . As noted by NCOSS in its PreBudget Submission <sup>36</sup>, *upgrades made to 1,230 existing homes by one NSW community housing provider – such as insulation, drought proofing and LED replacement, and installation of heat pumps for hot water systems, ceiling fans and solar – delivered an estimated energy saving of 2,270,000 kWh of energy per year and an average saving of \$400 per dwelling.* <sup>37</sup> This overall proposal is well documented in the combined submission of the Tenants’ Union of NSW and Public Interest Advocacy Group to a Parliamentary Committee assessing the overall NSW social housing maintenance program, contracts and approach.<sup>38</sup>

<sup>36</sup> NCOSS Pre-Budget Submission 2022-23, [link](#)

<sup>37</sup> CEFC 2021, *Clean energy and affordable housing*, Clean Energy Finance Corporation, accessed 9 November 2021

<sup>38</sup> Tenants’ Union of NSW and Public Interest Advocacy Group (2020) [submission-to-the-follow-up-review-of-the-management-of-nsw-public-housing-maintenance-contracts](#)



- **Speed: an acquisition program (of already or nearly- built properties) represents an efficient way to add to the social housing stock** and may provide support to an emerging pool of ‘distressed sellers’, especially in the unit market.<sup>39</sup>
- **The development of social housing infrastructure builds the stock of broader infrastructure to support communities, employment and economic development – in the same way that schools and roads do.** It can also create encourage greater mobility of labour especially into regional towns and cities seeking to grow industries and job opportunities.
- **Social housing investment is the most effective way to prevent and reduce homelessness.** According to a 2019 study<sup>40</sup> a one percentage point increase in unemployment within a local area increased the probability of people already at risk of homelessness becoming homeless, by 0.9% to 8.9%. In a related sense, *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*<sup>41</sup>.
- **Avoiding the expensive costs of responding to acute homelessness –** Equity Economics<sup>42</sup> cites one study<sup>43</sup> which estimates the whole-of-government costs of homelessness to be between \$29,450 per year per homeless person (2013 dollars - \$35,000 in 2020 dollars). Another study estimates the savings from reducing homelessness at \$25,615 per year in 2017 dollars<sup>44</sup>. These savings are in the health and justice systems.
- **Investing in social and affordable housing avoids or reduces Whole of Government costs especially in responding to domestic violence.** According to Equity Economics<sup>45</sup> investing in 5,000 additional socially dwellings per year would allow Government to avoid \$38.5 million a year in costs from women returning to a violent partner; and \$68 million a year in costs due to women experiencing homelessness after leaving their homes due to

<sup>39</sup> The Victorian State Government uses ‘rapid acquisition’ as a way to quickly add to its social housing portfolio within the Big Build Initiative. See here for [an example](#)

<sup>40</sup> Johnson, G, Scutella, R, Tseng, Y.P and Wood, G (2019), *How do housing and labour markets affect individual homelessness?*

<sup>41</sup> ACOSS (2019), How to reduce homelessness and boost incomes and jobs: social housing as infrastructure [ACOSS article on Social-Housing-Investment](#)

<sup>42</sup> Equity Economics, (202) A Wave of Disadvantage across NSW: impact of the Covid-19 recession

<sup>43</sup> Zaretsky, K., et al. (2013) The cost of homelessness and the net benefit of homelessness programs: a national study, AHURI Final Report No.205. Melbourne: Australian Housing and Urban Research Institute. (2013)

<sup>44</sup> Witte, E (2017) The case for investing in last resort housing, MSSJ Issues Paper No.10 Melbourne Sustainable Society Institute, The University of Melbourne

<sup>45</sup> Equity Economics 2021 [Rebuilding for Women's Economic Security – Equity Economics at p7](#)



family and domestic violence

- **Social housing is the only meaningful option for low-income people in towns where the private rental market is offering little to no supply of affordable dwellings** (where rental assistance products can offer little practical value). A recent study by the Regional Australia Institute for Shelter NSW identified local government areas (LGAs) in Regional NSW with significant ‘housing issues’<sup>46</sup> largely due to combinations of high renting populations (in rental stress) and insufficient social housing stock. The LGAs of Central Coast, Bryon, Cessnock, Newcastle and Coffs Harbour were deemed to be the most impacted LGAs.

## 2. Increase recurrent funding to specialist homeless services by 20% to tackle the growing ‘unmet need’

According to Equity Economics research<sup>47</sup> the NSW Social Sector provides essential care and support to over 1 million people each year – *including those impacted by poverty, homelessness, domestic violence, mental health challenges, disability or other complex issues*. Its workforce is bolstered by 1.7 million hours of volunteer time each week. In spite of this, it is a system under considerable strain with steadily rising demand and a well-documented very large unmet need<sup>48</sup>. In terms of a sector, there is clear evidence of it making a difference for the clients it is able to support. In 2020/21 for example, 14.7% of clients were living in crisis accommodation before approaching SHS; reduced to 6.8% after support. The 5.1% of clients sleeping rough reduced to 2.6% after support.<sup>49</sup>

The NSW Council of Social Services (NCOSS) in its own prebudget submission<sup>50</sup> notes the appreciation of the \$50 million Social Sector Support Fund but notes that as a *one-off injection does not address the fact that the social services system was already straining well before the pandemic and will continue to do so without adequate, sustainable funding*.

Shelter NSW supports the NSW Council of Social Service’s call for a 20% increase in recurrent baseline funding. This would enable the sector to manage increased costs and risks incurred due to:

<sup>46</sup> Regional Australia Institute (2021), *New South Wales Regional Housing Need Report*, report prepared for [Shelter NSW](#)

<sup>47</sup> Equity Economics (2021), *The Social Sector in NSW*, report prepared for NCOSS [Link](#)

<sup>48</sup> Productivity Commission (2021) *Annual Report on Housing and Homelessness – refer Appendix A Table 3 for more detail*

<sup>49</sup> Productivity Commission (2021) op. cit. Table 19A.31

<sup>50</sup> NCOSS Pre-Budget Submission 2022-23, [link](#)



- *rising demand and cost of service provision*
- *increased data collection and reporting requirements by funding agencies*
- *increased responsibility in the level, type, complexity and location of service deliverables*
- *more onerous contract terms with no guarantee of annual indexation or growth funding.*

Aboriginal and Torres Straits Islander people seek out the support of homelessness services at a dramatically disproportionate rate – with close to a third of all SHS clients consistently being from that community (as compared to their general representation in the community at 3.5%<sup>51</sup>). A permanent increase in recurrent baseline funding would allow a more equitable spread of service across NSW and will strengthen Aboriginal Community-Controlled Organisations to provide culturally-appropriate local support to communities that continue to experience disproportionate levels of disadvantage.

### 3. Support to lower income households in dealing with rising energy costs

Across the general community there is a deepening realisation of the cost of living with rising temperatures and energy-inefficient homes and appliances; a challenge disproportionately felt by lower income households (with the least financial ability to adapt and respond)<sup>52</sup>. Shelter NSW supports the NCOSS proposal to renew the *NSW Appliance Replacement Offer program* to support lower-income households to replace inefficient appliances. This program ended in June 2021 and provided concession card holders access to a 40-50 per cent discount on a new fridge or television. This provided average savings on energy bills of \$325 per year.<sup>1</sup> This program should be renewed and extended to include other appliances such as portable air-conditioners and washing machines.<sup>53</sup> Funding for this program might be considered in the context of more general rebate programs currently offered by the NSW Government as a means of assisting low-income households to reduce their energy use in the first instance (and therefore reducing energy bills).

<sup>51</sup> Productivity Commission (2022) op.cit. Table 19A.4

<sup>52</sup> Deloitte (2021), *The economic impacts of the National Low-Income Energy Productivity Program*, report prepared for the Australian Council of Social Service [Link to report accessed 27 Jan 2022](#)

<sup>53</sup> NSW Government 2018, 'Appliance replacement scheme slashes power bills', media release, 30 July, accessed 9 November 2021,



#### 4. Expand rental assistance to support low-income private renters to access and sustain tenancies

When put to the test of the pandemic, the rental housing system was found wanting. The need for the rapid introduction of hardship protections and support for renters, while necessary and welcomed, in themselves, demonstrated the weakness and very limited nature of existing hardship protections. Existing protections and settings were not sufficient to protect against the ‘wave of evictions’ widely anticipated once the pandemic’s economic impact began to be felt. As noted in this paper’s summary, in spite of moratoriums designed to prevent them, NSW saw evictions, even during the worst of the pandemic.<sup>54</sup> According to one report, 4,600 NSW rental tenancies were subject to termination proceedings in the first 10 weeks of its 2021 ‘stay at home’ lockdown.

According to an early 2021 report<sup>55</sup> renters were much harder by the COVID-19 pandemic than homeowners with incomes falling at a much greater rate than their rent. *Nationally, renter incomes fell by 5% March-June 2020, while housing costs dropped by only 0.5%; mortgage holders, by contrast, saw a 0.2% decline in incomes alongside a 5% decline in housing costs.*

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 [Rental Affordability Index](#)<sup>56</sup>, has observed increased competition between lower income renters at the less-expensive end of the rental market. According to the index 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.

According to the same index, while the average rental household in Greater Sydney is spending around 24% of its total income on rent, at the median rental rate, lower income households are paying much more. In Greater Sydney for example, a single pensioner now pays 66% of income on rent while a single person on JobSeeker now pays a staggering 110% per cent of their income on rent (unchanged between 2011-2019).

Regional NSW has been hard hit by increasing rental costs, with the average rental household paying around 26 per cent of its total income on rent – fast approaching the ‘rental stress’ threshold of 30%. This is consistent across all regional NSW postcodes. Regional areas such as Wollongong are now unaffordable for households earning under

<sup>54</sup> Pawson et al (2021) op.cit. executive summary

<sup>55</sup> Pawson, H., Martin, C., Sisson, A., Thompson, S., Fitzpatrick, S. and Marsh, A. (2021) ‘COVID-19: Rental housing and homelessness impacts – an initial analysis’; ACOSS/UNSW Poverty and Inequality Partnership Report No. 7, Sydney

<sup>56</sup> SGS Economics, (December 2021) [SGS Rental Affordability Index Rental-Affordability-Index-2021](#)



\$80,000 per annum. The regional areas most affected by the worsening of rental affordability are coastal areas such as Tweed Heads, Woolgoolah, Port Macquarie, Kiama and inland areas such as Wellington, Cooma, Orange, and Mudgee. While many low-income households live regionally to find affordable rentals there is nothing in the coastal strip of NSW affordable to average regional incomes.

Workers in jobs paying low and insecure wages are being priced out of Sydney. Hospitality workers for example, generally can't afford to rent a 1 bedroom unit across most of Sydney. This must surely be impacting the supply of labour to many sectors that rely on these types of low-wage, casual workforces.

In case observers believe this is a temporary phenomenon, driven by the pandemic for example, another report by the Australian Government National Finance and Investment Corporation (NHFC) <sup>57</sup> notes these trends of declining affordability, particularly for low-income households in the private rental market are long-term (since 2008) and likely to persist.

Beyond the CRA, there are a range of rental assistance programs administered by the NSW Government. In the absence of genuine reform of rental tenancy laws (to cap rent increases or restrict evictions for example), and in the absence of a large increase in the stock of social and affordable housing, these programs assist a great many people, particularly in vulnerable groups (youth and veterans for example).

As a snapshot this includes, according to the NSW Government<sup>58</sup>:

- \$63.18 million to support 6,786 households to access and maintain tenancies in the private rental market through the various *Rent Choice rental* subsidies (2020-2021)<sup>59</sup> According to this report, of the recipients, *85 per cent did not require further housing assistance in the following 12 months* (proving its efficacy as a program)
- 16,744 households were provided with other forms of Private Rental Assistance including brokerage services and bond loans (down from 22,296 in 2019-20 and 21,000 in 2018-19 (up from 21,000) in 2018-19) <sup>60</sup>

This is a significant and commendable investment but again, given the rates of rental stress, unmet demand for homelessness services and threats to private rental tenancies Shelter

<sup>57</sup> NHFC, (15 December 2020) [State of the Nation's Housing - NHFC](#)

<sup>58</sup> Department of Communities & Justice, 2019-2020 *Annual Report* at p45

<sup>59</sup> Ibid at p46

<sup>60</sup> Department of Communities & Justice, 2018-2019 *Annual Statistical Report*.



NSW is concerned that these products are not consistently accessible to enough people, to make a real difference.

**Shelter NSW recommends that the NSW Government:**

- **increase its investment in rental assistance products** to enable very-low to low-income private renters at risk of homelessness, to remain in the private rental market; avoiding eviction and possible homelessness that would otherwise require an expensive response by Government and the SHS sector.
- **Establishes a genuine and permanent rental relief hardship framework to address** extraordinary circumstances that do and will continue to impact renters (further public health emergencies, bushfires, floods and storms as examples)<sup>61</sup>
- **Fund a scoping project to look at feasibility of such a framework** and explore options such as mandatory landlord insurance and/or a mandatory landlord rental bond scheme.

## Conclusion

During 2020-2021, a major breakthrough has been achieved in tackling overt street homelessness; preventing a public health crisis and extending critical support to thousands 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 experiencing persistent housing unaffordability impacting large cohorts of people and households Shelter NSW is deeply concerned that the economic recovery and wellbeing of the people of NSW is in jeopardy.

Shelter NSW calls on the NSW Government to ramp up its investment in social and affordable housing especially, to enable a sustained, equitable and fair economic recovery right across the state and prevent a dramatic rise in homelessness that will inevitably otherwise require a large and expensive response by Government and the broader community sector.

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<sup>61</sup> Shelter NSW understands that the NSW Tenants' Union are currently scoping a detailed proposal for this framework and offers its in-principle support.





## Appendix A – demand for social housing and Specialist Homelessness Services

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)
2020-2021	44,127	5,801	(Note 5)		153,515
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

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.

Note 5: 2020-21 data unavailable

The NSW Government has in recent years, made considerable investments in SHS, other homelessness programs and referral services like Link2Home. However, the *Commonwealth Productivity Commission Annual Report on Housing and Homelessness*<sup>62</sup>, highlights the degree to which a large proportion, almost 50% of people in need of SHS in NSW, do not receive the accommodation required.

<sup>62</sup> Australian Government, Commonwealth Productivity Commission (2020) *Annual Report on Housing and Homelessness - Report on Government Services - Housing & Homelessness Services (2021)* - Tables 19A.7 and 19A.16 Homelessness Services



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%).

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. In NSW this translates to 22,709 people in 2020-2021, who did not have their needs for accommodation met.

Absolute numbers of clients in NSW consistently exceed 45,000 since 2015 are of great concern.

**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>Total Support days ('000)</i>
2020-2021	22 709	47 121	48.2	7454
2019-2020	21 790	46 437	46.9	7122
2018-2019	21 552	47 652	45.2	7163
2017-2018	19 306	46 072	41.9	6806
2016-2017	17 354	46 643	37.2	6571
2015-2016	15 471	45 240	34.2	

*Table 3 Notes (extract from Table 19A.7 and 19A.16 Productivity Commission 2021/22 Homelessness Services):*

- a. Need for accommodation includes need for 'Short-term or emergency accommodation', 'Medium-term / transitional housing' or 'Long-term housing'.*
- b. Unmet need for accommodation and services other than accommodation is dealt with differently by different jurisdictions and data may not be comparable.*
- c. 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.*
- d. Recurrent cost to Government per day of support for clients, 2019-20 dollars (accommodation & other services)*



## Appendix D - NSW Government track record on the delivery of social and affordable housing in response to population growth and demand

According to Professor Hal Pawson in a very recent [UNSW City Futures Blog](#)<sup>63</sup>, the overall stock of social housing (as compared to total housing stock) in Australia and NSW has failed to keep pace with population growth even if demand was deemed to be static on a per capita basis.

Figures 1 and 2 on the following page illustrate both of these points (noting that Figure 1 highlights the actual decline of the social housing stock in 2019-20).

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.

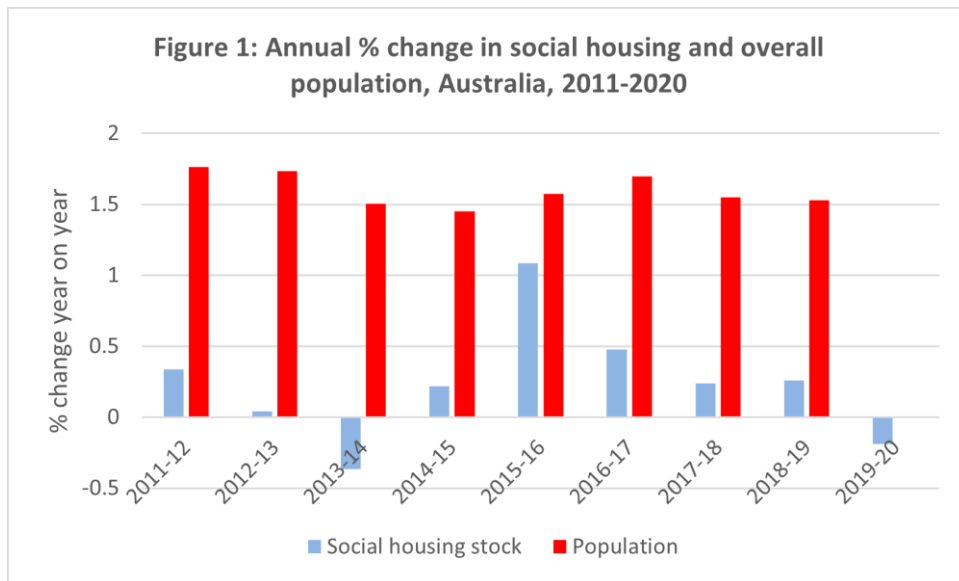
Tables 5 provides further insight into the specifics of the NSW Government program of social (and public housing) building/acquisition as well as its divestment program (noting that this data is not easily accessible).

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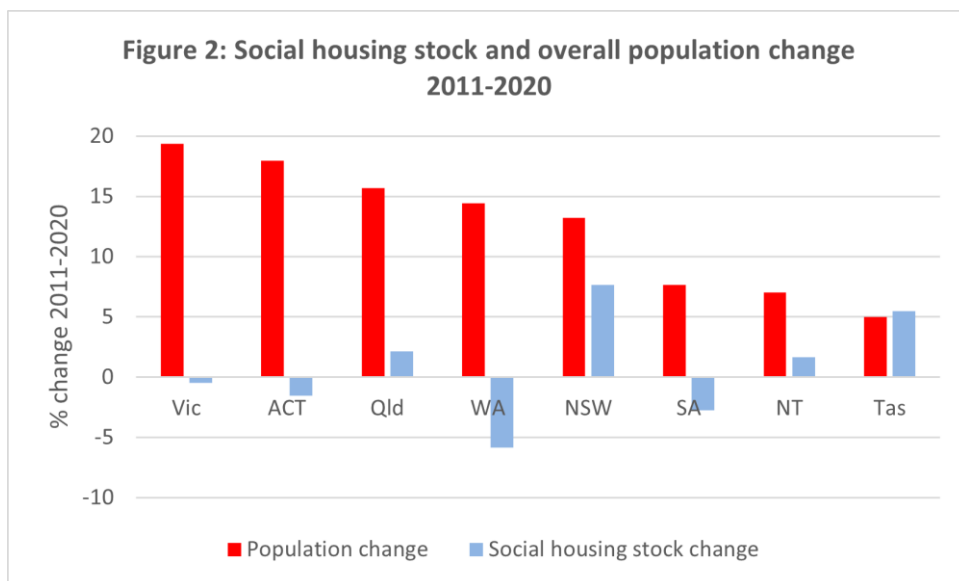
<sup>63</sup> Pawson, H (2021), *Social Housing production continues to languish, while demand has soared*, [UNSW City Futures blog](#)



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



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



**Table 4 UPDATE Number of social housing dwellings & households in NSW, at 30 June, 2011- 2021**

	<b>Public housing (No)</b>	<i>Number of households</i>	<b>State owned &amp; managed Indigenous housing (No.)</b>	<i>Number of households</i>	<b>Community housing (No.)</b>	<i>Number of households</i>	<b>Indigenous community housing (No.) Notes (a) (b)</b>	<b>Total Social Housing Dwellings</b>	<b>Total Households in Social Housing</b>
2021	<b>96 728</b>	93 131	<b>4 531</b>	4 372	<b>52 963</b>	47 536	-	<b>157,941</b>	
2020	<b>96 939</b>	93 107	<b>4 560</b>	4 361	<b>49 312</b>	45 477	<b>3 719</b>	<b>154 530</b>	<b>142 945</b>
2019	<b>100 623</b>	96 695	<b>4 591</b>	4 413	<b>46 250</b>	39 621	<b>3 719</b>	<b>155 183</b>	<b>140 729</b>
2018	<b>111 341</b>	106 895	<b>4 603</b>	4 414	<b>34 743</b>	31 404	<b>3 461</b>	<b>154 148</b>	<b>142 713</b>
2017	<b>110 221</b>	108 125	<b>4 608</b>	4 472	<b>33 837</b>	29 788	<b>3 370</b>	<b>152 036</b>	<b>142 385</b>
2016	<b>110 174</b>	108 637	<b>4 613</b>	4 506	<b>32 647</b>	26 897	<b>3 004</b>	<b>150 438</b>	<b>140 040</b>
2015	<b>110 214</b>	108 732	<b>4 641</b>	4 530	<b>27 858</b>	26 220	<b>3 055</b>	<b>145 768</b>	<b>139 482</b>
2014	<b>110 805</b>	109 370	<b>4 632</b>	4 504	<b>26 254</b>	24 805	<b>2 746</b>	<b>144 437</b>	<b>138 679</b>
2013	<b>111 216</b>	110 074	<b>4 540</b>	4 452	<b>26 026</b>	25 973	<b>2 991</b>	<b>144 773</b>	<b>140 499</b>
2012	<b>112 310</b>	111 087	<b>4 478</b>	4 372	<b>25 311</b>	25 844	<b>3 055</b>	<b>145 154</b>	<b>141 303</b>
2011	<b>111 547</b>	111 448	<b>4 238</b>	4 233	<b>24 090</b>	24 298	<b>2 445</b>	<b>142 320</b>	<b>139 979</b>

**Table Source:** adapted by Shelter NSW from Productivity Commission 2021 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**

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

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*



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