



## Opening the Door: Western NSW Disability Housing Forum

### *Regional context*

27 April 2022



## 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, practice, and thought leadership. We provide systemic advocacy and advice on policy and legislation for the whole NSW housing system to resolve housing inequality.

The Australian housing market has moved a long way from what many would say is its inherent and essential purpose – to provide secure, functional, and affordable shelter to all people at various stages of their lives. Housing is now considered a financial product or a wealth-generating vehicle. The private housing market in this country is consistently and persistently failing to provide secure, well-located, and affordable shelter especially for the lowest 40 percent of income earners.

Adding in the compounding disadvantages of being an Aboriginal person with disability, we at Shelter confidently assert that private market housing in regional NSW is failing this cohort. Short of major structural reforms to the private rental market, non-market housing in NSW – whether managed by Department of Communities and Justice, Aboriginal Housing Office, Local Aboriginal Land Councils, community housing providers, or disability accommodation providers – needs to be significantly more accessible and accountable to tenants.

## NSW Regional Housing Crisis

Last year, Shelter NSW strengthened its interest in and advocacy for regional housing solutions in NSW. In May 2021, we formally engaged the Regional Australia Institute (RAI) to undertake a review of every local government area in regional NSW. Our investigation found that for example, Bathurst, Orange, and Dubbo LGAs are highly ranked localities of concern when it comes to housing pressures in regional NSW.

The Australian Housing and Urban Research Institute (AHURI) released a report in November 2021 titled *Sustaining Indigenous Housing in Regional and Remote Australia*, and this report alongside 2019 findings from the Australian Institute of Health and Welfare (AIHW) paints a stark picture of Aboriginal households with respect to overcrowding, poor maintenance, and vulnerability to climate change.

The Australian Bureau of Statistics' (ABS) *Results of 2018 Survey of Disability, Ageing, and Carers* further highlight the acute need for culturally appropriate, universally-accessible designed dwellings in rural and remote Aboriginal communities.

Meanwhile, migration and domestic tourism trends during the COVID-19 pandemic have contributed to a deepening regional housing crisis for NSW. Single-parent families and households in mortgage or rental stress are overrepresented in Orange, Bathurst,

and Dubbo LGAs compared to the rest of the State<sup>1</sup>. This is particularly concerning, as the latest *SGS Economics Rental Affordability Index*<sup>2</sup> found a single-parent family (with one child under five) receiving government parental payments supplemented with casual or part-time work faces “unaffordable to severely unaffordable” renting constraints in all parts of the Central West. A single pensioner aged 65 or older seeking to rent a 1-bedroom dwelling similarly faces “moderately unaffordable” renting conditions in Broken Hill and the Far West<sup>3</sup>.

Non-market housing, and particularly social housing stock, has stagnated relative to population growth in NSW. Social housing options and waitlist times in regional NSW are dismal; routinely, the proportion of all dwellings as dedicated social housing stock is below 5 percent<sup>4</sup>. Waitlist times average 2 to 5 years for all dwelling types (i.e. regardless of no. of bedrooms), and the Warrumbungle Shire has a 10+ year waitlist for 2-bedroom properties<sup>5</sup>. The lack of suitable, accessible housing overall contributes to young Aboriginal people with disability being over-represented in residential aged care facilities in NSW<sup>6</sup>.

## First Nations Housing

Aboriginal people experience systemic racism in accessing private market housing and rentals. When rental vacancy rates are at historic lows (well below 3%)<sup>7</sup>, as has been experienced throughout regional NSW during the pandemic, landlords and property managers are more inclined to fallback to discriminatory practices when vetting tenants. Where the market fails, government must provide.

The NSW Government, in its recent submission<sup>8</sup> on the Productivity Commission’s Review of the *National Housing and Homelessness Agreement*, pressed the Federal Government for a more ambitious and well-resourced Closing The Gap strategy when it comes to housing and homelessness. Specifically, the NSW Government criticised the Federal Government for a lack of monetary and policy response to remote Aboriginal

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<sup>1</sup> Shelter NSW in partnership with Regional Australia Institute. (November 2021). *New South Wales Regional Housing Need Report*. Retrieved from <https://shelternsw.org.au/wp-content/uploads/2021/11/NSW-Regional-Housing-Need-Report.pdf>

<sup>2</sup> SGS Economics. (November 2021). *Rental Affordability Index: Key Findings*. Retrieved from <https://www.sgsep.com.au/sgs-lab/rental-affordability-index> [interactive map]

<sup>3</sup> Ibid [interactive map]

<sup>4</sup> Shelter NSW in partnership with Regional Australia Institute. (November 2021). *New South Wales Regional Housing Need Report*. Retrieved from <https://shelternsw.org.au/wp-content/uploads/2021/11/NSW-Regional-Housing-Need-Report.pdf>

<sup>5</sup> Ibid, p. 13

<sup>6</sup> Ipsos. (July 2020). *Analysis of younger people living in residential aged care*. Retrieved from <https://www.health.gov.au/sites/default/files/documents/2020/09/analysis-of-younger-people-living-in-residential-aged-care.pdf>; ABS QuickStats (2016)

<sup>7</sup> REINSW. (February, 2022). *Residential vacancy rate*. Retrieved from [https://www.reinsw.com.au/Web/Members/Property\\_data/Vacancy\\_Rates\\_Survey.aspx](https://www.reinsw.com.au/Web/Members/Property_data/Vacancy_Rates_Survey.aspx)

<sup>8</sup> NSW Government. (18 March, 2022). *Productivity Commission review of the National Housing and Homelessness Agreement*. Retrieved from [https://www.pc.gov.au/\\_data/assets/pdf\\_file/0006/337884/sub069-housing-homelessness.pdf](https://www.pc.gov.au/_data/assets/pdf_file/0006/337884/sub069-housing-homelessness.pdf)

housing since the *National Partnership Agreement on Remote Indigenous Housing* ended in 2018<sup>9</sup>.

AHURI's report<sup>10</sup> in November 2021 found that climate change is affecting Aboriginal households now and retrofitting subpar housing stock will only go so far in addressing poor health outcomes related to extreme heatwaves, cold snaps, and wild wet weather. Increased minimum standards and maintenance schedules for all dwellings are required to ensure housing justice is delivered to First Nations communities. Additionally, alternative construction and planned layouts are required for more culturally appropriate living options.

Overcrowding in dwellings continues to disproportionately affect Aboriginal households. NSW holds the dubious honour of having the highest proportion of community housing households experiencing overcrowding (at 6%) and Aboriginal households experiencing overcrowding in public housing dwellings were more likely to be in very remote and remote areas<sup>11</sup>. This was highlighted as a serious health concern during the COVID-19 outbreak in Wilcannia last year, where family members could not adequately isolate from other family members in overcrowded households.

Alongside issues of overcrowding is the significant proportion of Aboriginal people who have one or more disability and thus require more specialised or modified accommodation options. In Australia, almost one quarter of Aboriginal households contained at least one person with a disability (125,000 people in total)<sup>12</sup>. Nearly 70% of Aboriginal people who have a disability need assistance with at least one activity of daily life<sup>13</sup>. It is estimated these figures are much higher, as the 2018 ABS survey excluded those living in very remote areas and discrete Aboriginal and Torres Strait Islander communities.

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<sup>9</sup> Ibid, p. 15.

<sup>10</sup> Australian Housing and Urban Research Institute (AHURI). (November 2021). *Sustainable Indigenous housing in regional and remote Australia*. Retrieved from: <https://www.ahuri.edu.au/sites/default/files/documents/2021-11/AHURI-Final-Report-368-Sustainable-Indigenous-housing-in-regional-and-remote-Australia.pdf>

<sup>11</sup> Australian Institute of Health and Welfare (AIHW). (18 July, 2019). *Housing Assistance in Australia 2019*. Retrieved from <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2019/contents/overcrowding-and-underutilisation>

<sup>12</sup> Australian Bureau of Statistics (ABS). (June 2021). *Aboriginal and Torres Strait Islander people with disability*. Retrieved from: <https://www.abs.gov.au/articles/aboriginal-and-torres-strait-islander-people-disability>

<sup>13</sup> Ibid.

## Accessible and specialist disability accommodation

In recent months, the NSW Government has indicated it will not opt-into proposed National Construction Code changes for all new dwellings to be built to the “silver standard” of accessibility. The silver standard would require – among other things – wider doorways, hallways, and reinforced walls in bathrooms so that retrofit measures for handles can be added as households age-in-place or family members are suddenly subject to mobility challenges<sup>14</sup>.

Specialist disability accommodation, generally funded by the NDIS, is difficult to access. For instance, people face 12+ months in hospital waiting to be approved for specialist disability accommodation<sup>15</sup>. Specialist disability accommodation also tends to be ‘scaled up’ so that 5 different people with varying needs are accommodated in the one house (ie a group home setting). NDIS participants have generally indicated a preference for smaller, more independent living units where they have more choice and say as to who they live with (if they wish to live with others at all)<sup>16</sup>.

A natural consequence to the lack of appropriate and readily available specialist disability accommodation is the tendency for younger people with disability to end up in residential aged care as a ‘last resort’. In NSW, 30% percent of all younger people (aged below 65 years) with disability living in residential aged care facilities are in rural locations<sup>17</sup>. This is despite the *Young People In Residential Aged Care (YPIRAC) Strategy* through to 2025, which seeks to eliminate the need for younger people to enter/remain in residential aged care.

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<sup>14</sup> Bringolf, J. (29 November, 2021). *States disagree on access features for new housing – and open the gates to confusion, especially for trades*. Retrieved from <https://thefifthestate.com.au/innovation/residential-2/states-disagree-on-access-features-for-new-housing-and-open-the-gates-to-confusion-especially-for-trades/>

<sup>15</sup> Insight Consulting. (March 2022). *Draft Extended Report on YPIRAC: Urgent changes required to NDIS processes and government*. Unpublished.

<sup>16</sup> Ibid.

<sup>17</sup> Ipsos. (July 2020, p. 30). *Analysis of younger people living in residential aged care*. Retrieved from <https://www.health.gov.au/sites/default/files/documents/2020/09/analysis-of-younger-people-living-in-residential-aged-care.pdf>

## Sample: Dubbo LGA as an area of high housing need

The following Table is taken from Shelter’s report into regional Local Government Areas of high housing need (prepared in conjunction with the Regional Australia Institute and published late 2021). In 2016, the LGA boundary encapsulating Dubbo was known as “Western Plains Shire”. A few parameters to housing stress were included in the study: proportion of single-parent family households, proportion of low income (bottom 40% income earning) households in mortgage stress, proportion of low income households in rental stress, proportion of social housing as a total share of all dwelling types, and the general social housing waitlist across all housing programs (excluding priority housing waitlist).

Total Score (out of 70, the higher the score, the more acute housing need)	LGA as of 2016	Proportion of single parent families	Decile (1 = low risk, 10 = high risk)	Proportion with mortgage stress	Decile (1 = low risk, 10 = high risk)	Proportion with rental stress	Decile (1 = low risk, 10 = high risk)	Proportion of social housing	Decile (1 = low risk, 10 = high risk)	No. of people on social housing waitlist (general)	Decile (1 = low risk, 10 = high risk)
51	Western Plains Regional (A)	19.7%	9	59.3%	7	55.3%	6	4.1%	2	441	9

Dubbo is considered an area of high-housing need, ranking joint 8<sup>th</sup> position with Orange City Council out all regional NSW LGAs. Dubbo Local Aboriginal Land Council is part of the “Central” grouping of LALCs, alongside Gilgandra LALC, Narromine LALC, Mudgee LALC, Nyngan LALC, Trangie LALC, Warren LALC, Weilwan LALC, and Wellington LALC.