



Housing solutions for everyone

Everyone needs a home - a place for shelter, safety, stability, and comfort. A home provides a foundation to build a life, and is an important anchor to community.

We've known for some time that the New South Wales housing system is broken. House prices and rents are soaring and households lack the security of tenure they need to build the lives they want.

Our homes are inadequate to deal with the impacts of extreme heat or cold, and often lack the basic heating and cooling mechanisms essential to keep us healthy. Groups in our community - including older people and those with mobility issues, are being left behind.

We know that NSW can do better. We have the solutions - what we need is for the Government to step up and provide the leadership to create a better housing system for all people.

Homes for People is a coalition of NSW housing campaigns which have come together to give focus to the problems many people face in relation to housing. We call for housing reform that will create the homes people want and need.

The dire state of our housing market is the most pressing social issue currently facing NSW. In the lead up to the March 2023 election we are asking parties and candidates to demonstrate their commitment to addressing the housing crisis.

Our five priority asks

INCREASE AFFORDABLE HOUSING OPTIONS

Everyone should be able to afford their housing, without having to forgo basic essentials to afford the rent.

Ask: Invest in social and affordable housing and commit to building 5000 new, additional social housing homes each year for the next 10 years, with a long-term target of increasing the stock of social housing to 10% of total residential dwellings by 2050.

INCREASE HOUSING STABILITY AND SECURITY FOR RENTERS

Everyone should have stability and security in their home. Renters should not face eviction for 'no reason'.

Ask: Reform NSW tenancy law to remove 'no grounds' evictions provisions and replace them with reasonable grounds identified through community consultation.

HEALTHY HOMES FOR RENTERS

Everyone deserves a healthy home - one they can keep at a comfortable and healthy temperature throughout the year, without facing punishingly high energy bills.

Ask: Implement mandatory minimum energy efficiency standards for rental homes.

BUILD MORE ACCESSIBLE HOMES

Everyone wants to live together in homes that work for them, across all circumstances and stages of life.

Ask: Commit to incorporating Silver Level Livable Housing Design across all new home builds in line with changes to the National Construction Code.

RESOURCE HOUSING ADVICE AND SUPPORT FOR OLDER PEOPLE

Older people are at increased risk of homelessness and need specialised services to support them find and sustain housing.

Ask: Implement the Recommendation of the NSW Social Issues Parliamentary Committee by funding a specialist older person's housing information and support service that comprises a prevention, early intervention and crisis response, similar to the Home at Last model in Victoria.

Increase affordable housing options

Everyone should be able to afford their housing, without having to forgo basic essentials to afford the rent.

Nobody should be forced to choose between keeping a roof over their head or putting food on the table. Unfortunately in NSW right now, many renters are renting housing in the private market that is both unaffordable and unsustainable. Many families are forced to go without essentials - food, medication, and healthcare, simply to keep a roof over their heads.

Recognising that housing is an essential service, the NSW Government needs to step in and commit to increasing the supply of rental housing that is genuinely affordable, particularly for those experiencing acute rental stress. A key part of the solution involves a significant increase in investment in social housing.

There has been a chronic shortfall in social housing for many years now. Latest figures put the social housing waitlist at just under 50,000 households.

The shortage in social housing is resulting in wait times of up to 10 years or more for the many thousands of households who are eligible for, and urgently in need of, social housing. In the Greater Sydney area, wait times are consistently five years or longer, and in the inner west and Eastern suburbs 10+ years.¹

But what we know is that the social housing waiting list does not accurately reflect the extent of need in the community for affordable housing. The current shortfall in provision of genuinely affordable dwellings for people in receipt of the lowest 40% of incomes in NSW was calculated to be 216,500 in 2016 and is projected to rise to 316,700 by 2036² – significant investment in public and community housing by the NSW government is urgently required.

Australia's stock of public and community housing has fallen consistently over recent years. Data released earlier this year by the Australian Institute for Health and Welfare (AIHW) shows that in 2021 the number of social housing units in Australia rose by less than 1% over the last year.

In the last 20 years there has been significant population growth in NSW, with an increase of 25 per cent between 2001 and 2016. There have also been alarming increases in the rates of homelessness (+70%) and in households experiencing rental stress (+47%) during the period 2006 -

2020. This growth in housing precariousness and demand for affordable and social housing has not been met by commiserate investment in social and affordable housing. In NSW, there has been a 8% increase during this period - not enough to keep up with demand.³

The provision of housing by governments, whether it takes the form of public housing or funding delivered to community housing with direct operating grants, is the most effective means of addressing the lack of genuinely affordable rental housing available.

As well as reducing the need for measures like rent assistance, provision of 'non-market' housing provides positive pressure on market housing by introducing real competition and higher standards.

It is an effective lever for governments to drive positive outcomes for recipients of rental subsidies such as the Commonwealth Rent Assistance in the private rental market.

Ask: Invest in social housing, and commit to building 5000 new, additional social and affordable housing each year for the next 10 years. With a long-term target of increasing the stock of social housing to 10% of total residential dwellings by 2050.

Increase housing stability and security for renters

Everyone should have stability and security in their home. Renters should not face eviction for 'no reason'.

NSW tenancy law currently allows landlords to evict a renter without providing a reason. These 'no-grounds' evictions significantly undermine the security of tenancies.

A "no grounds" termination notice issued by a landlord under the Residential Tenancies Act 2010 gives a tenant 30 days at the end of a fixed term, or 90 days during a periodic tenancy, to vacate the property and is a source of extreme disruption to renter households who have no control over the matter.

Landlords can issue 'no grounds' evictions for a range of reasons, including for example when they require the home for their own use, or where substantial renovation or redevelopment is planned.

Unfortunately, some landlords make use of 'no grounds' provisions to evict a renter in retaliation for asserting a right, for example requesting repairs, challenging a rent increase, or complaining about a landlord's frequent visits to their home without notice.

THE COST OF FORCED EVICTIONS

For those renters who are forced to move, eviction holds significant personal, social and financial costs.

NSW Treasury estimates that over 23,000 renting households are forced to move each year resulting in total direct costs of \$116 million per annum primarily due to the relocation costs incurred by renters.⁴ In addition to moving costs, renters may also have to pay higher rent in their next property, be forced to move further away from work and family, and children may have to change schools.

Frequent residential moves in childhood have been linked with poorer child health, social and emotional wellbeing and educational outcomes in several longitudinal studies in Australia and internationally.⁵

Certain groups of renters are especially vulnerable to forced eviction including people with disabilities⁶, Aboriginal and Torres Strait Islander renting households,⁷ renters on low incomes and those with complex needs.

Vulnerable renters can feel pressure to accept less stable, less secure, unsuitable or substandard accommodation.

In 2019 the Australian Productivity Commission recommended removing no ground eviction provisions from tenancy law as a reform to improve the welfare of vulnerable private renters.⁸

'NO GROUNDS' EVICTIONS UNDERMINE ALL OTHER TENANCY RIGHTS

A landlord may never actually serve a no grounds notice, but we know that the risk or threat of a 'no grounds' eviction can undermine the confidence of those who rent in asserting their basic legal rights.

Renters will often hold back from pushing for repairs, challenging an excessive rent increase, or enforcing their privacy and access rights because they worry the landlord will simply respond by evicting them.

When the Tenants' Union of NSW and Marrickville Legal Centre surveyed renters in 2018, more than three quarters of respondents said they had put up with a problem or decided not to assert their rights because they were worried about an adverse consequence.⁹

In this way 'no grounds' evictions compromise the integrity of otherwise well-designed legislation.

Amending the Residential Tenancies Act to provide an expanded list of 'reasonable grounds' for ending a tenancy would require landlords to be more transparent about their reasons and would ensure that landlords could only evict tenants in specific circumstances.

If a dispute arises about the validity of the eviction, the landlord would be required to provide evidence to the Tribunal to demonstrate the reason provided for eviction was genuine before the Tribunal made an order to terminate the tenancy.

Ask: Replace 'no grounds' evictions provisions in NSW tenancy law with reasonable grounds identified through community consultation.

Healthy homes for renters

Families deserve a healthy home - one they can keep at a comfortable and healthy temperature throughout the year, without facing punishingly high energy bills.

Everyone deserves a healthy home, but that isn't the reality for many renters.

More and more people are renting, and for longer than ever before, with current data showing 1 in 3 households live in a rental property, including families with children and older people.

At the same time, many rental properties are poorly designed to deal with the Australian climate conditions. Homes that get too hot in summer, too cold in winter and are expensive to run all year round - that's why Healthy Homes for Renters is calling for all state and territory governments, including NSW, to implement minimum energy efficiency standards for rental homes.

MINIMUM STANDARDS IN RENTAL PROPERTIES

Australian rental properties aren't healthy to live in. Australian homes, on average, have low energy performance, and rental homes are especially affected.¹⁰ This means that people who rent are more exposed to the heat of summer and the cold of winter. This is bad for health, especially for people with pre-existing health conditions, children, and older renters. It also pushes up energy costs, a particular challenge for low-income renters.

This problem arises because renters cannot improve their homes, and property investors are not investing in energy efficiency. This problem endures despite failed attempts by past governments to encourage property investors to make energy efficiency retrofits.

It is time for bold leadership to implement minimum energy efficiency requirements for rental properties in NSW, following the examples of similar schemes recently introduced in the UK¹¹ and New Zealand.¹²

It's important that this scheme is:

- **Mandatory:** a voluntary or incentive-based scheme will not drive change. In particular, it will mean that poor-performing properties remain in the market, where they are more likely to be occupied by vulnerable tenants, who would continue to suffer poor health and energy poverty.

- **Enforceable:** Australia's private rental sector has a large proportion of amateur landlords who are less likely than large corporate landlords to know about, and comply with, law changes. Regulations must be proactively enforced by the government to ensure compliance. Vulnerable tenants should not be responsible for policing enforcement
- **Inclusive:** the scheme should cover both social and private rentals, so everyone can be assured a healthy home. Governments should provide additional funding to public and community housing so that standards can be met without having to compromise other areas of operation.

Minimum energy efficiency standards will result in better public health,^{13,14} lower household bills and job creation¹⁵, they're also widely supported across Australia¹⁶.

These are just some of the benefits of household energy efficiency. Other potential benefits include reduced greenhouse gas emissions, reduced air pollution, and deferred electricity network investment.¹⁷

Ask: Implement mandatory minimum energy efficiency standards for rental homes.

Build more accessible homes

A lack of accessible housing is leaving many families in NSW unable to live comfortably and safely in their homes, both now and into the future.

The Building Better Homes Campaign is calling on the NSW Government to commit to minimum accessibility standards across all new NSW homes in line with the new Silver Level Livable Housing Design accessibility requirements in the National Construction Code, Australia's agreed set of technical design and construction provisions for buildings.

This is about building better homes for everyone – at any stage of life.

Young parents using a pram, intergenerational households, or couples at retirement age, Silver Level Livable Housing (SLLH) Design offers the best solution to designing homes that work for everyone across all stages of life. SLLH design also makes homes easier and safer to visit, which gives people more opportunities to socialise with extended family and friends within the home.

SLLH focuses on 7 core design features:

1. A step free path of travel from the street entrance and / or garage of the home to one of the home's entrances
2. At least one step-free entrance into the home
3. Wider internal doors and corridors that facilitate comfortable and unimpeded movement
4. A ground-floor (or entry) level toilet
5. A bathroom that contains a hob-less shower recess
6. Reinforced walls around the toilet, shower, and bath to support the safe installation of grab rails at a later date
7. Stairs that are designed both to reduce the likelihood of injury, and facilitate future adaptation, if necessary.

With costs estimated at less than 1% of the cost of the overall build of the home, constructing to silver level livable design ensures homeowners and their families get the full benefit of their homes for longer, avoiding the need to relocate or have expensive retrofits done to the home if the accessibility requirements of family members change.

SUPPLY ISN'T KEEPING UP WITH DEMAND

Accessible design isn't a new concept, either in Australia or overseas. Countries like the UK have had accessibility standards across housing design for years. SLLH is standard

across social and community housing where homes are constructed to be as responsive as possible to the diverse needs of residents at minimum cost to the government.

In 2010, Australian states and territories, together with representatives from across the building and construction sector committed to a voluntary target of 100% of homes to be built to Livable Housing Design Guidelines by the end of the decade. By 2020, only an estimated 5% of homes nationwide would comply with SLLH design.

There is a need for accessible homes in NSW now, and the need is growing. A 2020 survey of people with mobility impairment found that 73.6% of respondents were living in housing that does not meet their needs. Over the next 40 years, the number of Australians with a mobility limitation due to disability is estimated to increase from 3 million to around 5.75 million.

As our population ages, the demand for accessible housing in the community will increase. Over 80% of older Australians aged over 55 want to live in their own home as they age.

Five out of seven Australian states and territories are committed to building better homes. It's time for NSW to step up.

Victoria, Queensland, ACT, Tasmania and South Australia have all committed to incorporating Silver Level Livable Housing design in all new home builds in their jurisdictions by mid next year in recognition of the benefits of accessible homes to both families and the broader community.

Whether they rent or buy, NSW families deserve the same opportunity to live in homes that are safer and more comfortable to live in for all members of the family across all stages of life.

Committing to SLLH – building the homes people really need to live the lives they want – just makes good sense.

Ask: NSW incorporate Silver Level Livable Housing Design across all new home builds in line with the changes to the National Construction Code.

Resource housing advice and support for older people

Across NSW, homelessness is becoming an increasingly prevalent issue for older people due a lack of affordable and appropriate housing. A recent parliamentary inquiry found that the 'face' of homelessness is changing, reflecting in part the concerning upward trajectory of older people who are experiencing homelessness.¹⁸

Multiple structural and systemic issues, such as age discrimination, and lifetime gender inequality across superannuation and savings, as well as changes to personal circumstances such as job loss, relationship breakdown, illness or abuse, can all increase an older person's risk of homelessness.

Older people on income support payments such as Jobseeker and the Aged Pension are particularly vulnerable - Anglicare's 2021 Rental Affordability Snapshot, which surveyed nearly 25,000 rentals in Sydney and Illawarra region, found that no properties were affordable to people in receipt of JobSeeker and only 38 properties or less than 1% of rentals were affordable to single people receiving the Age Pension.¹⁹

Single older women are the fastest growing cohort experiencing homelessness and are one of the most marginalised in terms of their access to safe, affordable housing that is well located and suitable for their needs.²⁰

The NSW Homelessness Strategy states that, between 2013/14 and 2016/17, there was an 88% growth in the number of women over the age of 55 years accessing homelessness services.²¹ The At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia report estimates that 110,000 women over 45 years were at risk of homelessness in NSW in 2018.²²

Current NSW housing and support services are not designed to reach older people, particularly older women, who are often 'hidden' from mainstream services. Older people at risk of, or experiencing, homelessness often seek support from services that are not well placed to assist them to navigate the housing system, such as, their GP. We need specialist, targeted support for this subsection of our community.

Research demonstrates that early intervention and prevention policies have been found to be effective for older people and deliver long-term benefits for the


Australian economy and society.²³ The earlier that people at risk of homelessness can be identified and connected with appropriate supports, the greater the likelihood that homelessness will be avoided or minimised.²⁴

At the same time, older people need specialised services that are targeted to meet their specific needs. The NSW Age and Disability Commissioner has highlighted that 'older people become invisible, they become voiceless, and they have a sense of gratitude about what they've got no matter how bad that is', and as a community we can do much better to support older community members to have safe, secure, and affordable housing.

The NSW Government must assertively respond and create mechanisms and an environment where older people at risk of and experiencing homelessness can be seen and heard".²⁵

The Home at Last service model delivered by Housing for the Aged Action Group (HAAG) in Victoria demonstrates that better housing outcomes can be achieved for older people experiencing financial disadvantage when they have access to targeted, tailored supports.

The service takes a proactive approach to homelessness, incorporating early intervention and prevention strategies to reach older people before they get to the crisis point and assists them to plan for their housing future.

An Ernst & Young Cost Benefit Analysis found that the Home at Last service has a benefit cost ratio of 2.3.²⁶ This means that every dollar spent on the Home at Last housing information and support service generates at 

Ask: Implement the Recommendation of the Social Issues Parliamentary Committee by funding a specialist older person's housing information and support service that comprises a prevention, early intervention and crisis response, similar to the Home at Last model in Victoria.

Resource housing advice and support for older people (cont)

least \$2.30 in societal value. After the program's success in Victoria, the Queensland government is now looking to incorporate the scheme across Queensland.

The NSW Standing Committee on Social Issues Committee recently recommended that the NSW Government consider the establishment of a funded specialist housing information and support service for older people that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria.

The Ageing on the Edge forum is calling on the NSW Government to take positive action to address the growing issue of older person homelessness across the State by funding a NSW specialist older person's housing information and support service similar to the Home at Last model in Victoria.

Footnotes

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Who we are



Make Renting Fair NSW is a community campaign. We know everyone deserves a home that is affordable, stable, healthy and 'feels like home'. The renting system in NSW is broken, but it doesn't have to be this way. Working with community organisations, faith based peaks, unions and directly with renters, the campaign is focussed on making renting fair for the more than 1 in 3 households who rent their home in NSW.

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The NSW Ageing on the Edge Forum is a coalition of over 140 organisations and supporters. The members of the Forum are advocates for change, including older people with lived experience of homelessness, service providers, peak advocacy bodies and private sector organisations, working together to address housing and homelessness related issues of older people.

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Supported by over a hundred community organisations, faith-based peaks, environmental actions groups and consumer groups, Healthy Homes for Renters is calling on states and territory governments all around Australia to commit to basic energy efficiency standards in all homes to ensure healthy homes for renters.

Contact: Bernie Barrett
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Building Better Homes
A National Building Code **for All Australians**

The Building Better Homes Campaign is a coalition of peak bodies and agencies working to secure mandatory accessibility standards within the National Building Code. We are committed to ensuring that all Australian families have access to homes that are safe and accessible to live in across all stages of life.

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