

Meeting Attachments

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Homelessness Taskforce Shoalhaven

Meeting Date:Thursday, 08 June, 2023Location:Jervis Bay Rooms, City Administrative Centre, Bridge Road, Nowra

Attachments (Under Separate Cover)

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Shelter New South Wales

May 10th, 2023

Mayor Amanda Findley SHOALHAVEN CITY COUNCIL 36 BRIDGE ROAD NOWRA NSW 2541

Dear Ms Findley,

In February of this year, Shelter NSW released our updated <u>Regional Housing Need Report</u>, prepared in conjunction with the Regional Australia Institute. The Report returns a scorecard of housing need for each regional LGA in the State, based on metrics such as proportion of single-parent households, proportion of low-income households in housing stress, proportion of social housing stock, and social housing waitlist numbers. The higher the overall score, the more dire the local housing situation is likely to be. **Shoalhaven plays host to least three significant housing risk factors, and as such a onepage profile on the LGA is included in the Report:**



Shoalhaven 'spider diagram' of housing metrics (the bigger the green polygon, the worse-off an LGA is)

Shoalhaven receives a score of 47/70 in our Report, indicating it is performing worse than the median score of '38' on housing compared to all other regional LGAs in NSW. This lacklustre ranking for Shoalhaven can be attributed to the following concerning risk factors in the LGA:

- The NSW Department of Planning & Environment projects the LGA population to grow by 34% to 145,527 people by 2041 with much of this growth occurring in the 80+ age cohort
- Shoalhaven has much higher percentages than other regional LGAs of low-income households in mortgage stress (43%) and rental stress (75%), and this is expected to have worsened since the 2021 Census
- As of June 2022, there are more than 900 applicants on the social housing waitlist, all waiting longer than 5 years for dwellings of any size.



Shelter New South Wales

The Greater Cities Commission ('GCC') in late 2022 exhibited its <u>Six Cities Metropolitan Region vision</u>, including "Illawarra-Shoalhaven" as one of these 6 cities in a connected metropolis. In our <u>submission</u> to the GCC on its Six Cities Vision, we made 30+ recommendations including:

- regional towns need to be better prepared to provide housing diversity for older people to downsize into universally accessible-designed dwellings in close proximity to community, health, and transport services,
- new social housing acquisition/construction has to predominantly occur in well-located, mixed use, infill neighbourhoods rather than in greenfield sprawl estates,
- work with local Councils to implement evidence-based short-term holiday letting regulations in a more nuanced way than that provided by the Housing SEPP, and
- social housing acquisition/construction must keep pace with booming population growth, and preferably social housing stock is to represent 10% of all housing stock by 2040 in the Illawarra-Shoalhaven City.

With the March State election outcomes now known to us all, we at Shelter NSW have reiterated our priorities for housing justice in NSW through to 2027, being:





Shelter NEW SOUTH WALES

Shelter NSW is seeking a meeting with you and/or Council staff in the coming weeks to discuss the findings of our Regional Housing Need Report, the future of the LGA in light of the GCC Six Cities Vision, and broadly our Organisation's housing priorities for NSW through to 2027.

Please get in touch to discuss any aspects of this letter and to arrange a meeting with us, via Cathy Callaghan (Senior Policy Officer) on 0407 067 587 or <u>cathy@shelternsw.org.au</u>.

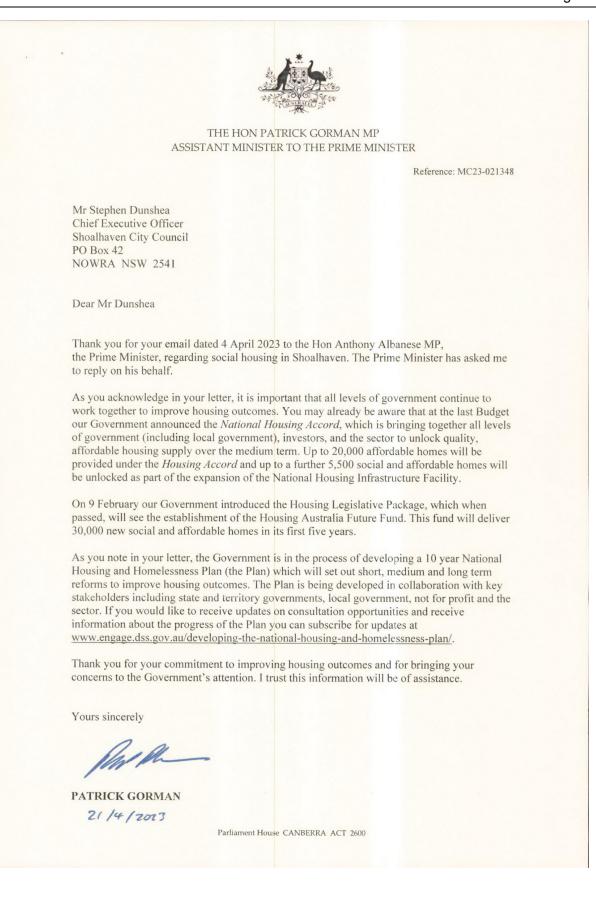
Thank you for your time and consideration,

John Engeler Chief Executive Officer, Shelter NSW

CC: Mr Stephen Dunshea, Council CEO Mr Carey McIntyre, Director City Futures











Julie Collins MP

Minister for Housing Minister for Homelessness Minister for Small Business

Ref: MC23-003612

Mr Stephen Dunshea Chief Executive Officer Shoalhaven City Council PO Box 42 NOWRA NSW 2541

Dear Mr Dunshea

Thank you for your letter dated 4 April 2023 to the Minister for Social Services, the Hon Amanda Rishworth MP, concerning housing and homelessness issues in the Shoalhaven region. As the matters raised fall within my portfolio responsibilities, your letter has been forwarded to me for reply.

The Albanese Government understands access to secure and affordable housing has significant social, economic and personal benefits. The Government also recognises homelessness is an important issue which affects many Australians, and is committed to working with the states and stakeholders across the housing system to address it.

I also understand you have written to the Federal Member for Gilmore, Fiona Phillips MP, who I know also shares this commitment.

The Albanese Government is committed to an ambitious housing agenda which will boost the supply of all housing – more social housing, more affordable housing, more homes to rent and more homes to buy – to address the cost of housing whether you are buying or renting.

Many parts of the Government's agenda have already been delivered including:

- Establishing the Regional First Home Buyer Guarantee 3 months early, helping regional Australians purchase a home with as little as a 5% deposit and avoiding paying Lenders' Mortgage Insurance.
 - From 1 July 2023; this program, and the other Home Guarantee Scheme programs, will be expanded to include friends, siblings and other family members in joint applications.



- Widening the remit of the National Housing Infrastructure Facility which has unlocked up to \$575 million to be spent on delivering social and affordable housing with projects already announced;
- Establishing the interim National Housing Supply and Affordability Council to provide expert advice to government on housing supply and affordability;
- Striking a National Housing Accord to bring together all levels of government along with investors and the construction sector, alongside \$350 million in additional federal funding to support the delivery of social and affordable housing;
- Increasing the National Housing Finance and Investment Corporation's liability cap by \$2 billion to support more social and affordable rental housing; and
- Offering incentives to increase the supply of rental housing by changing arrangements for investments in build-to-rent accommodation.

The Government has also introduced legislation to establish the \$10 billion Housing Australia Future Fund, the largest investment by a Commonwealth Government in housing in more than a decade.

The Housing Australia Future Fund will support the delivery of 30,000 new social and affordable homes in the first 5 years of operation, as well as provide specialist responses to veterans at risk of homelessness, women and children escaping family violence and repairs to remote Indigenous housing.

As you have noted, the Government is also developing a National Housing and Homelessness Plan (the Plan) to identify the short, medium and long-term steps that can be taken to address housing issues in Australia.

The Plan is being developed in collaboration with key stakeholders including state and territory governments, local government, not for profit and civil society organisations, industry bodies, superannuation funds and other experts in housing, finance and urban development.

The Plan will be informed by advice provided by the newly established National Housing Supply and Affordability Council and will set out the reforms needed to improve housing and homelessness outcomes across the spectrum, including to make it easier for Australians to buy a home, easier to rent, and reduce homelessness.

If you would like to receive updates on consultation opportunities and receive information about the progress of the National Plan you can subscribe for updates at www.engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/. You can unsubscribe from this mail list at any time.

In 2022-23, the Government expects to spend around \$5.1 billion in Commonwealth Rent Assistance to help eligible Australians on income support payments pay their rent and around \$1.6 billion to the states and territories through the National Housing and Homelessness Agreement (NHHA) to support state and territory governments to deliver



housing and homelessness services and programs. A one-year extension to the NHHA has been offered to 30 June 2024, including an additional \$67.5 million of funding.

The Government will provide New South Wales (NSW) around \$497.8 million in 2022-23 under the NHHA. This includes \$33.9 million of homelessness funding, which the NSW Government is required to match.

Under the NHHA, states and territories have responsibility and flexibility for determining priorities and the allocation of funding for homelessness services and social housing. As such, I suggest you raise the issues facing the Shoalhaven region with the NSW Minister for Housing and Minister for Homelessness, the Hon Rose Jackson MLC, on (02) 9230 3789 or at <u>contactRose@parliament.nsw.gov.au</u>. Thank you for taking the time to write.

Yours sincerely

/Julie Collins MP

5 15 / 2023

Cc Fiona Phillips MP, Federal Member for Gilmore





FIONA PHILLIPS MP FEDERAL MEMBER FOR GILMORE

Ms Jane Lewis Director - City Lifestyles Shoalhaven City Council

Via email: amy.martins@shoalhaven.nsw.gov.au

18 April 2023

Dear Ms Lewis

Thank you for your recent letter about the housing crisis the Shoalhaven is facing. I appreciate the time you have taken to outline some of the key statistics facing our region.

I absolutely share your strong concern about the impact chronic underfunding of the housing and homelessness sector over many years has had on our community. Every day, my office receives more and more calls for help from people who are unable to find or afford appropriate housing and have been unable to access the services they need. This needs to change - urgently.

Since my election as Member for Gilmore in 2019, I have been raising this issue loudly in every way I can to draw attention to the escalating crisis, but as you know, both the former state and federal Liberal governments took little action to address this and did not adequately fund the social and affordable housing we need.

With the election of the Albanese Government in 2022, I can proudly say we now have a Federal Government that is taking this issue as seriously as you and I have been taking it for many years. At every opportunity since we came to government, we have worked to invest in social and affordable housing.

The \$10 billion Housing Australia Future Fund is the central piece of our plan to change the architecture of social and affordable housing in Australia. It represents the largest Commonwealth investment in social and affordable housing in a decade. It will provide ongoing funding, giving security to frontline organisations instead of short term sugar hits, and will be supported by our wider housing agenda.

Once established, the Fund will provide a sustainable and reliable funding stream to build the new social and affordable homes Australia needs. In the first five years this will deliver 20,000 new social rental homes. This is more social housing than was provided over the past decade from the combined contribution of the Commonwealth, State and Territory Governments.

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(02) 4423 1782

FionaPhillipsForGilmore

The Fund will also deliver a further 10,000 affordable rental homes in its first five years and will remain in place, delivering returns to fund social and affordable housing year after year in perpetuity.

I spoke in support of this Bill and I have attached a copy of that speech for your information.

Unfortunately, the legislation to create this Fund is currently delayed in the Senate due to a lack of support from the Greens and the Coalition. This legislation is urgent, but I am very disappointed that some political parties are putting politics above people, delaying action to address the Shoalhaven's housing crisis by refusing to support this bill.

The government continues to have constructive conversations with the crossbench senators as we try and secure their agreement. Every week we delay is causing more and more harm, so we are working on this as urgently as we can.

The Fund is just one part of the government's agenda. We want to ensure that our investments are underpinned by expert advice, so we are establishing the National Housing Supply and Affordability Council. The Council will advise government on ways to increase housing supply and affordability. The Interim Council began operating in January, however the establishment of the permanent council is also being delayed by the Senate crossbench.

In terms of what has already been achieved since the election, the government was quick to free up \$575 million through the National Housing Infrastructure Facility (NHIF) to immediately invest in boosting the supply of social and affordable rental homes. Construction has already started on some of these projects, and I continue to liaise closely with the Minister about the need for investment on the South Coast. Further information is available at www.nhfic.gov.au/national-housing-infrastructure-facility-social-and-affordable-housing-nhif-sah

We have brought together states and territories, the Australian Local Government Association, and representatives from the superannuation, community and construction sectors through the National Housing Accord to unlock quality, affordable housing supply over the medium term. Under the Accord, Commonwealth, State and Territory governments have committed to build 20,000 affordable rental homes, with a shared ambition to build 1 million new homes over five years from 2024 to help increase supply.

In addition to that, the Regional First Home Buyer Guarantee is already in place, providing eligible first home buyers in regional areas like the Shoalhaven support to buy a home with a deposit of as little as 5 per cent without paying lenders mortgage insurance. The Help to Buy shared equity scheme will also support eligible Australians to buy a home with a smaller deposit and a smaller mortgage. This is helping Australians into their own home, and helping ease the pressures on regional rental markets.

In terms of homelessness funding, the government has offered the states and territories more than \$1.6 billion for the 2023-24 financial year through a one-year extension under the National Housing and Homelessness Agreement to assist

them to deliver housing and homelessness services. The one year boost will support services while the Government works on a new agreement.

While we continue working across the Parliament to secure support for the Housing Australia Future Fund, I strongly suggest council works to ensure it has housing projects that are shovel-ready once funding becomes available. Together, we can work to improve the affordable housing stock in our community to better support local people in need.

The Albanese Government will also develop a National Housing and Homelessness Plan to identify the short, medium and long-term steps that can be taken to address housing issues in Australia. I also encourage council to participate in the development of this plan, information on the consultation process can be found online at <u>https://engage.dss.gov.au/developing-the-national-housing-andhomelessness-plan/</u>.

I will continue working closely with the Minister to ensure the Gilmore electorate receives the funding share we need and deserve and I welcome all opportunities to continue engaging with council on this.

I have also provided a copy of your correspondence to the Minister for Housing and Minister for Homelessness, the Hon Julie Collins, so that she understands the dire situation local people are facing.

With the recent election of the Minns Labor Government, I am heartened that more urgent action will be taken at a state level to address this crisis. I look forward to working collaboratively with the newly elected Member for South Coast, Liza Butler MP to ensure the Shoalhaven is front and centre as we repair the architecture of social and affordable housing in NSW.

Once again, thank you for writing to me about this critical local issue.

Yours sincerely

Fiona Phillips MP

Member for Gilmore

Cc: Mr Stephen Dunshea, CEO, Shoalhaven City Council Ms Liza Butler MP, Member for South Coast





HOUSE OF REPRESENTATIVES

BILLS

Housing Australia Future Fund Bill 2023, National Housing Supply and Affordability Council Bill 2023, Treasury Laws Amendment (Housing Measures No. 1) Bill 2023

Second Reading

SPEECH

Tuesday, 14 February 2023

BY AUTHORITY OF THE HOUSE OF REPRESENTATIVES



Tuesday, 14 February 2023 HOUSE OF REPRESENTATIVES

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SPEECH

Date	Tuesday, 14 February 2023	Source	House
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Questioner		Responder	
Speaker	Phillips, Fiona MP	Question No.	

Mrs PHILLIPS (Gilmore) (13:22): It's with great excitement and relief that I rise to speak on the introduction of the Housing Australia Future Fund Bill 2023 and the bill to create the National Housing Supply and Affordability Council. These bills will start the process for the largest boost to affordable and social housing we have seen in more than a decade. Make no mistake, the outcomes from these bills will ultimately fundamentally change people's lives for the better.

To say we have a housing crisis on the New South Wales South Coast is putting it mildly. We are no stranger to disasters, but the housing crisis on the New South Wales South Coast is our new disaster. Over many years, the previous coalition government did nothing to even begin to address this growing housing crisis. The housing crisis may have once been a silent crisis particularly impacting our most disadvantaged, but over many years of inaction by the previous government, it has now grown to epic proportions. As the federal member, I and my office are inundated regularly with cries for help. It is heartbreaking to hear these stories of struggle from everyday people in our community. I help where I can, but it isn't easy when there is no stock, when prices are out of control and when community housing is overwhelmed.

Our local housing and homelessness providers are doing everything possible to support people, but the reality is there just isn't enough affordable and social housing. Our local councils have also stepped upped up, trying to do their bit to ease pressures. Our community organisations, churches, businesses, individuals, unions and more have also stepped up—that true South Coast spirit I am always singing about. What was lacking was leadership at the federal level. Everyone could see there needed to be a solution, but it just wasn't there under the previous coalition government.

Gilmore, on the New South Wales South Coast, which encompasses the Kiama local government area in the north, the Shoalhaven, and the Batemans Bay, Moruya and Tuross Head areas in the Eurobodalla shire, has had a hammering, particularly over the last four years. There has been drought, the Black Summer bushfires, multiple storms, floods, landslides, roads cut, COVID, and a variety of these disasters at the same time. It really has been the unthinkable, perfect, horrible storm. It is difficult to comprehend the immense toll this has taken on people.

But what has been left, without a doubt, is the housing disaster. If it wasn't bad enough that hundreds of people lost their homes and had damaged homes from the bushfires, so began the task of finding somewhere to live. This isn't so easy when you're living on the coast and there is great demand for holiday rentals. When people found temporary housing there were heartbreaking stories of people, and people with young children, having to move out multiple times in a short space of time because the house was to be rented out in the holiday time. With COVID, the South Coast was seen as a haven, as more holiday homeowners chose to relocate to the coast who could blame them? At the same time property prices and rents were spiralling upwards, and many property owners took that opportunity to sell, to realise the gain.

Those two actions led to devastating consequences locally. First, it shrunk the private housing stock—so if you were a pensioner that had rented and lived in the same property for 15 years, all of a sudden you had no home. Faced with soaring rents and no homes available, it was the fastest way to become homeless. One day you had a home, the next you didn't. And it didn't discriminate; it didn't matter if you were a pensioner, had a family with young kids, had a disability, were a frontline worker or even had two incomes. Second, it shrunk the stock of social housing as more landlords sold properties, so our community housing providers had fewer homes available. So where do people go? Our homelessness providers have been facing this battle each and every day. It's really one vicious cycle. Everyone knows the problem: there just isn't enough affordable and social housing.

There are many harrowing local stories. As harrowing as they are, it is important the House understands the gravity of the situation. Take this single mum of four from Worrigee. She's a hairdresser who works part-time while she tries to take care of her kids and get by. She was ahead on her rent in a private community housing supported home. She paid the bond and was doing everything right. But the house was riddled with mould—

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an ongoing issue that she couldn't resolve and that was making her two-year-old child sick. She did what any mother would do; she put the health of her child first. She has asked Southern Cross Community Housing for a transfer, but she can't get one. She's asked them for her bond back and for some of the rent she overpaid, to help her financially, but she can't get that either. She and her four kids have been forced to couch surf for the last year—another example of the shambles the Liberals and Nationals let our community housing become. The New South Wales government has said, 'Be sick or be homeless, and don't expect us to give you your money back.' This family has been on a priority housing list for a year, but there is no information on when they can expect a new home.

I'd like to say this is a special case, an isolated incident, but I'm sorry to say it isn't. The Moruya North Head Campground is home to around 50 people with nowhere to go. The campground is their home. There is no alternative accommodation. While local homelessness support services, council and the community do all they can to provide support and access to networks and food and essential items, the fact there is no alternative accommodation is one of the biggest blights on society I have seen.

Council has continued to call on the New South Wales government to do something to help these people, but those calls are falling on deaf ears. The campground is not meant for people to live there. There is no permanent hot water and there are no enclosed showers, but, with no other sources of temporary accommodation and nowhere else for these people to go, what choice is there? While this bill does not offer an immediate solution, it starts today to correct the immense wrongs and begin the long road back to fixing the huge supply issue there is and to build more affordable and social housing.

Salt Ministries and their wonderful volunteers have been providing community meals and outreach support for the homeless for years. But the demand for somewhere to live for so many people grew and grew. Salt opened Safe Shelter Shoalhaven without the help of government funds, and it has been operating locally for the last five years. In that time, it has provided a safe place to sleep for over 850 families and individuals, but without government support, the service has twice been on the verge of closure. I first raised this with the New South Wales minister in October last year, and in December, I stood—

The DEPUTY SPEAKER (Mr Buchholz): I thank the member for her contribution. The debate is interrupted in accordance with standing order 43. The debate may be resumed at a later hour.

CHAMBER



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SPEECH

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Questioner Speaker	Phillips, Fiona MP	Responder Question No.	

Mrs PHILL IPS (Gilmore) (16:39): As I was saying earlier today, I first raised the prospect of the closure with the New South Wales minister in October last year. In December I stood with local Labor candidates Katelin McInerney and Liza Butler to announce that a Minns government would support Safe Shelter Shoalhaven with \$250,000 to keep their doors open. But after months of the government knowing the dire situation the shelter was in, the Liberals waited until the 11th hour, the day the Shoalhaven shelter was to close, before stepping in with a short reprieve until June, just far enough to get it out of an election cycle.

Salt does more than just run this shelter. The Salt store delivers free food, clothing and furniture to more than 1,100 families weekly. Realising what a gap the New South Wales government had left in emergency and temporary housing, Salt began actively seeking out private rentals and managing them to provide housing for the homeless. The Salt assisted housing program has over 35 long-term homes which they sublet to people in need. They want to do more but they need more support because, on their own, they simply cannot provide enough support for our homeless, such is the demand for and lack of affordable housing.

The housing crisis affects everyone. The worker shortage on the south coast is dire. One of the main issues is even if people want to move here to take up work, they most often cannot find housing. I have heard story after story of people not taking up jobs because of this. I have heard the extraordinary lengths employers will go to to secure housing for prospective staff members to entice them to move to the coast for work.

We have many exciting road and community infrastructure projects happening on the coast: a new hospital at Moruya and an upgraded Shoalhaven hospital at Nowra. Where will the hundreds and hundreds of additional frontline workers for the hospitals live? As the federal member for Gilmore, I have been raising the dire housing situation on the south coast for years, first with the then shadow minister for housing and homelessness, Jason Clare, and with the now Minister for Housing, Julie Collins. There have been many visits to the south coast to meet with homelessness providers. You only have to visit to get an understanding of the immense problem. I tried the former ministers as well but, no surprises, nothing came from it. That was why, in the lead-up to the 2022 federal election, I was delighted and relieved to see Labor's commitments around affordable and social housing. Today, as a proud member of the Albanese Labor government, I am happy to be speaking on these bills because I know these bills in time will lead to intergenerational reform, change lives and create a better future for everyone.

But today also has a bitter taste because apparently it wasn't enough that the former Liberal-National government took no action to address our housing crisis; apparently it wasn't enough that at a state level the Liberals and Nationals have left community housing and homelessness services in shambles with funding cuts and neglect. No. Today, the Liberals and Nationals have decided they want to inflict even more damage and, worst of all, with the help of the Greens party. They are fighting against the millions of people this bill will help, people like the young mum in Worrigee and the dozens of others contacting my office every week, or the 50 people in Moruya living in a campground with nowhere else to go. They are fighting against people fleeing domestic violence, our veterans, First Nations people, so people around the country who need a home. It is absolutely appalling, and every member of the Liberals, The Nationals and the Greens should be ashamed. Clearly, Labor is the only party willing to do every single thing we can to address the housing crisis with the biggest investments we have ever seen.

The Housing Australia Future Fund Bill 2023 will establish the \$10 billion Housing Australia Future Fund, with annual disbursements used to fund social and affordable housing and other acute housing needs. It will provide a source of funding to support increased social and affordable housing as well as fund other acute housing needs for remote Indigenous communities, women, children and veterans.

The National Housing Supply and Affordability Council Bill 2023 establishes the National Housing Supply and Affordability Council as an independent statutory advisory body. The council will inform the Commonwealth's approach to housing policy by delivering independent advice to the government on housing supply and



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affordability. I am pleased that the National Housing Supply and Affordability Council will play a leadership role in bringing all levels of government together to work through the myriad issues and get that boost in affordable and social housing happening where it is needed most.

The Treasury Laws Amendment (Housing Measures No. 1) Bill 2023 facilitates the transition of the National Housing Finance and Investment Corporation to Housing Australia, extends the Commonwealth guarantee of Housing Australia's liabilities, and expands its activities to manage delivery of social and affordable housing under the Housing Australia Future Fund. Extending the Commonwealth guarantee recognises the importance of the Affordable Housing Bond Aggregator and Housing Australia's role in continuing to offer community housing providers low-cost and longer-term finance.

So many local organisations—our councils, community housing, our homeless provider network, our homelessness task force—have good solutions. But it needs leadership from the federal government. For the first time the National Housing Supply and Affordability Council will be the vehicle for that leadership to drive home policy and reforms to assist the biggest boost in affordable and social housing.

I would like to sincerely thank every person that has contacted me with their own housing story. The strength they showed just to ask for help has given me strength to battle on with this enormous change, so that it might help the thousands of local people that need help. To everyone working and volunteering in the affordable and social housing space and supporting our homeless: you are the brave ones too. You have never given up, despite atrocious circumstances. The Albanese government will never stop trying to do what is right for you. I will never stop trying to do what is right for you. While we can't undo the last nine years, we can make the next nine years better. It's going to be a long road, but these bills are a sensible and much-needed step in the right direction.

I say today to all members of the opposition and the Greens: don't get in the way of the people of the South Coast getting the affordable homes they deserve. Do the right thing and support these bills. Our community cannot afford to wait any longer because of your political games. I commend the bills to the House.

CHAMBER





HOUSE OF REPRESENTATIVES

PROOF

Federation Chamber

PRIVATE MEMBERS' BUSINESS

Housing

SPEECH

Monday, 27 March 2023

BY AUTHORITY OF THE HOUSE OF REPRESENTATIVES



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SPEECH

Date Monday, 27 March 2023 Page 134 Questioner Speaker Phillips, Fiona MP Source House Proof Yes Responder Question No.

Mrs PHILLIPS (Gilmore) (11:41): I move:

That this House:

(1) notes:

(a) Saturday, 1 April 2023 will mark the six month anniversary of the introduction of the Government's Regional First Home Buyer Guarantee; and

(b) the Regional First Home Buyer Guarantee has helped over 2,700 Australians into home ownership;

(2) acknowledges that as well as establishing the Regional First Home Buyer Guarantee, the Government has started delivering on its ambitious housing agenda, including:

(a) widening the remit of the National Housing Infrastructure Facility, which has unlocked up to \$575 million to be spent on delivering social and affordable housing;

(b) establishing the interim National Housing Supply and Affordability Council to provide expert advice to Government on housing supply and affordability; and

(c) striking a National Housing Accord to bring together all levels of government along with investors and the construction sector, alongside \$350 million in additional federal funding to support the delivery of social and affordable housing; and

(3) further acknowledges that the Government will continue to work to improve housing outcomes for Australians by establishing the Housing Australia Future Fund, developing a new National Housing and Homelessness Plan and providing approximately \$1.6 billion per year to the states and territories through the National Housing and Homelessness Agreement.

As the member for Gilmore, it is my honour today to move this private member's motion that the Albanese government's efforts to ensure that more Australians have access to safe and affordable housing be recognised by this House. The Albanese Labor government understands that housing affordability and availability have been a major concern for many Australians. Those living in regional areas—like the New South Wales South Coast, where I am—have seen some of the largest drops in affordability over the last few years. It is clear to me and the people I represent that it is becoming more and more difficult to own a home on the New South Wales South Coast, especially if it is your first home. Many locals have struggled to save enough for a sufficient deposit, with prices increasing faster than they can save. It is a vicious cycle that is all too common for many first home buyers.

That's why we brought forward the Regional First Home Buyer Guarantee by three months. We wanted to see more regional people getting into the property market and getting their first home, and it's working. There have been over 2,700 households across Australia that have accessed the scheme. That's thousands of people who have already been helped into their first home since October. This program provides a government guarantee of up to 15 per cent for eligible first home buyers, helping regional Australians with a deposit of as little as five per cent avoid paying lenders mortgage insurance. That is a massive incentive. I don't have to remind the House that, when you're saving for your first home, every cent counts. Helping first home buyers avoid paying lenders mortgage insurance will save them thousands and possibly bring their dreams of homeownership forward by years.

I'm pleased to share that this initiative has been a resounding success, with take-up from all eligible states and territories. On the New South Wales South Coast, since October, we've seen more than 100 households take advantage of this scheme. Many of these people would not have been able to do this without assistance. This is a massive win. I'm thrilled that, in just a few months, this scheme has been helping my community. I'm thrilled

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that first home buyers can realise their dreams sooner. It's not just the New South Wales South Coast, though. Across Australia, the Albanese Labor government is helping regional people get into their first homes. Over 1,100 Queenslanders, 462 Victorians, 151 Western Australians, 75 South Australians and 41 Tasmanians have also been able to purchase a new home in regional Australia with help from the federal government.

Buying a home is a huge milestone, and it can be one of the most exciting times in someone's life. It is very special to be able to call a place your own—a place where you and your family live, feel safe and build a life. Your first home may be your forever home, or it might just be your first. Either way, it's an important step for many people, and I'm happy to be a part of that. In just a few months, we've shown that we're committed to helping people from the regions access more affordable housing. But this is just one part of our ambitious housing reform agenda. We've also passed the Housing Australia Future Fund Bill 2023, the first step in creating a \$10 billion fund that will build 30,000 new social and affordable housing properties in its first five years. I encourage those in the Senate to vote in support of the Housing Australia Future Fund.

We're also progressing towards a new National Housing Accord, a shared ambition to build one million new, welllocated homes over five years from 2024. We've allocated \$350 million in additional federal funding to deliver 10,000 affordable homes over five years from 2024, as part of the accord. We're widening the remit of the National Housing Infrastructure Facility, making up to \$575 million available to invest in social and affordable housing and implementing a National Housing and Homelessness Plan to set short-, medium- and long-term goals to improve housing outcomes across Australia. For those who are experiencing or are at risk of experiencing homelessness, we're investing \$91.7 million into youth homelessness through the Reconnect program over the next three years. The Albanese government is committed to ensuring more Australians have access to safe and affordable housing. We have a plan, and it's working. The Regional First Home Buyer Guarantee was an important part of our plan, and I look forward to seeing the positive results of the scheme for years to come.

The DEPUTY SPEAKER (Ms Chesters): Is the motion seconded?

Mr Repacholi: I second the motion and reserve my right to speak.

CHAMBER





Address all correspondence to: The Chief Executive Officer, PO Box 42, Nowra NSW 2541 Australia shoalhaven.nsw.gov.au/contact | 1300 293 111

shoalhaven.nsw.gov.au 🖪 🛽 🖿 🛩

Council Reference: 55584E (D23/95413) Your Reference:

04/04/2023

The Hon. Anthony Albanese, MP Prime Minister of Australia Parliament House CANBERRA ACT 2600

Dear Prime Minister

Increase National Funding to Social Housing in Shoalhaven NSW

Shoalhaven is a local government area on the South Coast of NSW that attracts millions of visitors each year. However, despite the region being a beautiful place to live and visit there are a multitude of socio-economic and housing factors which have led to an increase in hardship for Shoalhaven locals and a housing and homelessness crisis across the region.

The Shoalhaven Homelessness Taskforce (SHT) is a Shoalhaven City Council Section 355 & 377 Committee (Local Government Act 1993). On behalf of the Shoalhaven community, SHT are calling upon the federal government to address the housing and homelessness crisis in Shoalhaven by reviewing and increasing national funding to all areas of social housing in the Shoalhaven region.

At the SHT meeting dated 24th May 2022 it was resolved that Council will:

Advocate for social housing funding, that is general in nature and not classified, (so that it can be utilised for all classifications of housing) to:

- a. The Hon Anthony Albanese MP, Prime Minister of Australia.
- b. The Minister for Social Services.
- c. The Hon Fiona Phillips, Member for Gilmore.

This was subsequently endorsed at Council's Ordinary Meeting on 27 June 2022.

According to the Regional Australia Institute¹, as of March 2022, there is a 6.5% population migration rate from Capitals to regional towns, as opposed to the 4.5% migration from regional towns to Capitals, and whilst job vacancies have doubled in the Shoalhaven region the number of rental vacancies has more than halved. This means that at the start of the pandemic for every three jobs there were almost eight rental properties available, but by June 2022 for every three jobs there is only one available rental property. The NSW vacancy rate is at 1.10%, but for Shoalhaven that vacancy rate is even tighter, currently sitting at 0.9%. It is evident that as more people move to Shoalhaven from surrounding cities the housing market is unable to keep up with demand and the strain is felt by locals who are subsequently priced out of the rental and private property market. With the commencement of a \$438 million local hospital redevelopment in Nowra, this strain will only continue to tighten.

High home ownership in regional towns means there is lower rental market stock with just 20% of total NSW rental housing stock being in regional NSW. In Shoalhaven this fact is amplified by the significantly high unoccupancy rate. 2021 census data² indicates that 23.1% of dwellings in Shoalhaven were unoccupied on census night, this is substantially higher than the average NSW rate of 9.4% and 10.1% nationally. Houses may be vacant for a variety of

¹Regional Australia Institute

reasons, including deceased estates, holiday homes or short term/holiday rentals. The housing situation has become so dire that Shoalhaven Mayor, Amanda Findley, has appealed to homeowners to place their vacant home on the long-term rental market.

Whilst there may be high home ownership across regional NSW, 16.2% of local Shoalhaven homeowners have mortgage repayments greater than 30% of their household income, placing them under housing stress. According to 2021 Census data, in Shoalhaven, 42.3% of renter households also have rental payments greater than 30% of their household income, this is far greater than the national rate of 32.2%. According to information provided by 'Everybody's Home' 70% of people in the federal electorate of Gilmore, which includes the Shoalhaven LGA, are in rental stress.

As the housing market continues to become more competitive and rental prices increase, the average weekly household income in Shoalhaven remains at \$1250, this is \$496 less than the national average. 2021 census data indicates 37.1% of the Shoalhaven population earned a low income, compared with 33.7% for Regional NSW. Shoalhaven also has higher numbers of vulnerable populations experiencing, or at risk of, homelessness. This includes a higher representation of Aboriginal people, young people and elderly people experiencing homelessness. However, the housing crisis is not only affecting vulnerable populations but also community members with secure jobs and reasonable incomes who would ordinarily secure private rentals with greater ease, and this is placing extra pressure on the already-stretched social housing sector.

Shelter NSW have identified that in order to appropriately support vulnerable communities, social housing stock should represent at least 5% of private dwellings. Regional Australia Institute have identified only five LGAs in regional NSW have this proportion of social housing and the Shoalhaven LGA is not one of them. With hugely limited social and affordable housing there is major pressure placed on temporary and transitional accommodation providers with little to no exit options for the people they assist. The Shoalhaven Homelessness Taskforce is constantly receiving reports from community and housing services providers that affordable housing options are non-existent and resources to assist those who are homeless, or at risk of homelessness, are stretched beyond limit. Southern Cross Community Housing (SCCH) is the main community and affordable housing provider in Shoalhaven, and although their KPI is to hold vacant properties for no longer than 14 days, the average turnaround between tenants is currently five days, showing the increasing demand on the housing waitlist.

There are many reasons as to why members of our community are experiencing homelessness, however, the underinvestment in social and affordable housing has played a significant role in the current housing and homelessness crisis and if addressed could alleviate many of the current issues. SHT welcome the Federal Government's intention to establish a framework for tackling housing affordability problems over the longer term, including the development of a ten year National Housing and Homelessness Plan and measures to respond to acute and specialised housing needs. However, more coordination is needed from all levels of Government to address the decades of underinvestment and address current and future need, with specific injections of funding in key areas, including Shoalhaven. These shortages are holding back growth in our region and many people are facing housing insecurity and homelessness.

Shoalhaven City Council urges you to review and increase national funding to all areas of social housing in the Shoalhaven region. It is crucial that funding is generalised to accommodate for the broad variety of individuals and families who are homeless, to allow specialist housing providers to be flexible with their service provision and ensure that no one slips through the cracks. We must address this crisis now. This is not an issue that can wait 3-5 years for improvement. Investing now in social housing and reforming our housing market will help address our housing crisis.

HT23.7 - Attachment 4

Page 2 of 3



We look forward to hearing from you to outline the governments' commitment to this crisis.

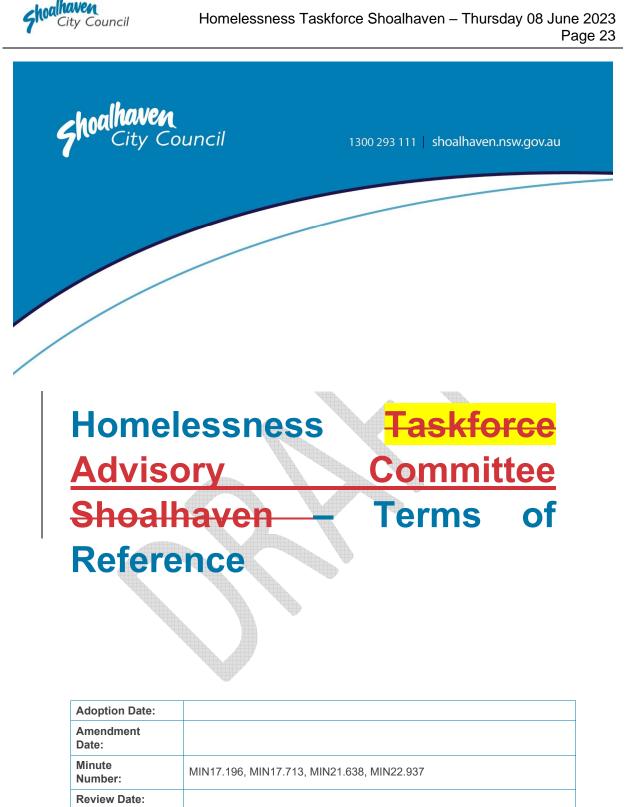
If you need further information about this matter, please contact Michael Paine – Manager Community Connections, City Lifestyles on (02) 4429 3128. Please quote Council's reference 55584E (D23/95413).

Yours faithfully,

cccq

Stephen Dunshea Chief Executive Officer

Page 3 of 3



Directorate:

City Lifestyles



Record Number:





Committee – Terms of Reference

1. Purpose

<u>The purpose of the Homelessness Advisory Committee is to provide advice, guided The-by</u> <u>lived experience and expertise, purpose of the Homelessness Taskforce Shoalhaven is to</u> to Shoalhaven City Council provide appropriate and considered strategic advice on homelessness and related issues that can be dealt with at Council level. The <u>TaskforceCommittee</u>_will work with Council to address issues <u>and</u>, <u>develop-identify</u> optionsstrategies and assist with the identification of preferred solutions as part of Council's decision making process to assist Council in their decision making processes.

Also include reference to relevant driving/guidance documents. Strategic Plan Alignment:

Community Led Plan For Homelessness

- 1. Early Intervention & Collaborative Support
- 2. Community Awareness & Education
- 3. Advocacy and Lobbying
- 4. Housing & Accommodation

2. Interpretation

For the purpose of this document:

- Member means a member of the Committee.
- Council means Shoalhaven City Council.
- Chairperson / Chair means the chairpersons of the Committee.
- Elected members mean the elected Councillors of Shoalhaven City Council.
- The Plan means the Community Led Plan for Homelessness.
- Add here any other commonly used phrases or acronyms specific to the Committee.

3. Status of the Committee

The Homelessness TaskforceAdvisory Committee Shoalhaven provides non-binding advice to Council for consideration.

4. Role

- Provide Council with <u>advice, guided by lived experience and expertise strategic advice</u> on homelessness and related issues that can be dealt with at a Local Government level.
- Work with Council to address issues, develop options and assist with the identification of preferred solutionsissues and develop strategies to assist Council in their decision making processes as part of Council's decision making process.
- Advise on the <u>development_development, review</u> and <u>application_implementation</u> of a Homelessness Strategic Plan<u>The Plan</u>.
- Provide comment on relevant Council policies and strategies.
- Advocate <u>for</u> community <u>views needs</u> on <u>issues relating to</u> homelessness <u>issues in the</u> <u>Shoalhaven.</u>
- Continuous monitoring and evaluation of The Plan.

5. Delegations



Amend as Required

Advisory Committees, may make recommendations to Council on all matters within the role outlined above. These recommendations may be submitted via the minutes of each meeting to Council for consideration.

This does not include substantial issues and recommendations (possibly including expenditure) that will be reported to Council by a separate report Manager insert relevant departmentby the appropriate manager.

The Committee does not have the power to incur expenditure (directly or indirectly), or the power to bind Council.

6. Membership

The Committee will be Chaired by a nominated member of the Committee. Membership of the TaskforceCommittee will consist of members from the community with expertise, lived experience and/or an interest in addressing issues of homelessness across the Shoalhaven, as well as representatives from relevant government/non-government organisations and local services providers. The voting and non-voting members will be as follows:

Voting Members

- The Mayor.
- Three Councillors (one from each Ward).
- Three community members with lived experience.
- Three community members with an interest in homelessness in the Shoalhaven with representation from North, Central and South of the Shoalhaven LGA_
- Three_____crisis/homelessness support organisations; <u>SALT Care, Supported</u> <u>Accommodation & Homelessness Services Shoalhaven Illawarra (SAHSSI), Vinnies.</u>
- Community housing provider; Southern Cross Housing.
- Legal AID NSW.
- <u>An</u> Aboriginal Organisation <u>nominated by the Committee.</u>

Non-voting Members

Representatives from organisations and local service providers_-being either Government/Non-Government agencies/organisations and community members with an interest in addressing homelessness across the Shoalhaven.

Councillor Representatives

Council appoints the Mayor and three other Councillors (one from each ward) to be voting members on the Committee. All other Councillors are welcome to attend meetings of the Committee as observers and contribute to discussions but are not entitled to vote.

Note: Any non-voting Councillor in attendance may act as an alternate voting member in circumstances where achievement of a quorum is required.

Community Representatives

Following an expression of interest process, a maximum of six local community representatives, three with lived experience with of homelessness and three with an interest



Natural Areas Volunteers Group – Terms of Reference

in homelessness in the Shoalhaven with representation from North, Central and South of the Shoalhaven LGA will be appointed.

Only community representatives with Committee Mmembership have voting rights.

Community representative appointments:

- Nominations should be advertised throughout the community via an Expression of Interest (EOI) process.
- Appointments to the Committee will be for a four-year term with a set commencement and finish date.
- Vacancies will be advertised locally via media and Council communication networks.
- Council will manage the application process.
- An assessment panel consisting of a Council staff member-(<u>Community Connections</u> <u>Team member</u>)(<u>Manager</u> <u>Community Connections</u>), the Chairperson of the <u>Taskforce andCommittee and</u> one suitably qualified independent representative will assess the applications and make recommendations for appointments to Council based on <u>a</u> set criteria. Each member of the assessment panel will vote on recommendations with a majority ruling. The assessment panel <u>can-may</u> recommend to hold<u>hold</u> interviews if necessary to reach a consensus.

Government Agencies, Community Organisations and Service Providers

Representatives from three crisis/homelessness support organisations, <u>a community housing</u> provider (Southern Cross Housing), Legal AID NSW and an Aboriginal organisation will be sought as voting members of the TaskforceCommittee.

The Chief Executive Officer (Manage<u>r</u> – Community Connections) invites a range of Government Agencies, Community Organisations and Service Providers to nominate <u>one</u> representative<u>s</u> each.

The nominated agency representatives provide advice in relation to their functions and areas of expertise, however, are non-voting members<u>unless they have been nominated</u> for a Committee Membership.

Council Officers

Council officers may attend meetings to provide specialist professional advice including but not limited to insert relevant areasStrategic Planning (Affordable Housing Strategy), Council services, facilities and assets, Compliance and Community Development.

Council officers do not have voting rights-

and areas of expertise, however, are non-voting members.

Chair

The Chair of the TaskforceCommittee is open to all members of the TaskforceCommittee.

Terms of Office

The term of the Chair will be one year which will be reviewed annually in September. Elected members (or their representative) continue as members of the Committee until the next ordinary election of the Mayor, or the next general election of Council, or until the



Committee is disbanded or completes its purpose in accordance with these Terms of Reference (ToR).

7. Committee Meetings

Agenda

A<u>n</u> agenda will be distributed seven days prior to the date of the meeting. Councillors and members <u>can-may</u> contribute to the agenda by requesting a report on a particular issue four weeks prior to the meeting, subject to the approval of the Chair and the relevant Director.

Quorum

Eighty provided that a minimum of one (1) Councillor with voting rights, <u>three-two</u> community <u>representativesmembers</u>, <u>and one</u> crisis/homelessness support and one <u>community</u> housing support representative <u>areis are</u> present. No proxy votes are permitted. If a quorum is not present within 30 minutes of the scheduled commencement time, the meeting lapses.

Voting

It is expected that the Committee, and any working group, develop recommendations by consensus. If voting is required, a majority shall prevail with the Chair having -a casting vote in the case of a tie.

Any votes against will be recorded in the minutes.

Meeting Schedule

In general, meetings should be held quarterly or otherwise as determined by the Chair and conducted either in person or electronically. Please note as required the Committee can request to meet informally via teams or in person without formal agenda or minutes for the purpose of receiving information only i.e., not making recommendation-/-resolution.

Minutes

The Committee shall provide advice to the Council for consideration. The Committee's advice shall be posted on the Council website with minutes reported to the elected Council. Following consideration of the advice from the Committee, any resolution determined by Council, will be posted on the Council website.

Confidentiality And Privacy

Members who may have access to confidential or personal information retained by Council are required to maintain the security of such confidential or personal information and therefore shall not use, or remove any information unless the member is authorised to do so.

Communication

In relation to the communication functions of Committee, the following apply:

- Members of the Committee are not permitted to speak to the media as Council representatives of the Committee unless approved by the Chairperson.
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- Where endorsement is required from Shoalhaven City Council, approval must be sought through the formal processes.
- The Chair of the Committee is the preferred point of contact for communication between members and Council staff.
- Council will endeavour to utilise the Chair as the primary point of contact to communicate with Committee members.

8. Council Staff Responsibility

The Committee's contact within Council is <u>xxx</u> <u>TitleCommunity Capacity Builder</u>, <u>Homelessness</u>, within the <u>xxx_City Lifestyles</u> Directorate. This Directorate is <u>considered to beis</u> responsible for <u>ensuring the agenda and presentations remain relevant to the Committee's role</u> and presenting the Action Table Report.

Reports requested by or presented to the Committee from other departments/Directorates outside of the responsible contact department will be the responsibility of said Directorate.

Updates on these actions in the Action Table will be the sole responsibility of said department and Directors will ensure these updates are finalised in a timely manner.

Governance is responsible for administrative support functions of the committee such as collating and distributing the agenda, minutes, and notation of apologies.

9. Code of Conduct

All members of the Committee are required to observe the provisions of Council's Code of Conduct and any other policy or requirement applicable to the proper functioning of the Committee.

A breach of the Code of Conduct may lead to the member being expelled from the Committee.

10. Document Control

These <u>Terms of ReferenceToR</u> are reviewed at the commencement of each term of Council. Amendments to these <u>Terms of ReferenceToR</u> are to be reported to Council for approval.

A version history (footnote on front page) is included if amendments have been approved.

11. Other Relevant Documents List

<u>Code Of Conduct</u> <u>Code of Meeting Practice</u> <u>CSP</u> <u>Terms Of Reference Template</u> <u>Community Led Plan for Homelessness</u> <u>Affordable Housing Strategy</u>



Ghoalhaven City Council

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Homelessness Advisory Committee – Terms of Reference

Adoption Date:	
Amendment Date:	· · · · · · · · · · · · · · · · · · ·
Minute Number:	MIN17.196, MIN17.713, MIN21.638, MIN22.937
Review Date:	
Directorate:	City Lifestyles
Record Number:	



Committee – Terms of Reference

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The purpose of the Homelessness Advisory Committee is to provide advice, guided by lived experience and expertise, to Shoalhaven City Council on homelessness and related issues that can be dealt with at Council level. The Committee will work with Council to address issues and identify strategies to assist Council in their decision making processes.

Strategic Plan Alignment:

Community Led Plan For Homelessness

- 1. Early Intervention & Collaborative Support
- 2. Community Awareness & Education
- 3. Advocacy and Lobbying
- 4. Housing & Accommodation

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- Advise on the development, review and implementation of The Plan.
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- Advocate for community needs on issues relating to homelessness in the Shoalhaven.
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Following an expression of interest process, a maximum of six local community representatives, three with lived experience of homelessness and three with an interest in homelessness in the Shoalhaven with representation from North, Central and South of the Shoalhaven LGA will be appointed.

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