

**Productivity Commission  
National Housing and Homelessness Agreement Review**

**Via: Lodgement on the Submission Portal**

Dear Commissioners

**Re: National Housing and Homelessness Agreement Review**

NCOSS welcomes the opportunity to respond to the Productivity Commission's *National Housing and Homelessness Agreement Review Issues Paper 2021*.

NCOSS is the peak body for the social services sector in NSW. With over 400 members and a wider network of approximately 4,000 non-government organisations, government and other entities and individuals who share our values, we advocate to alleviate poverty and disadvantage in NSW.

Funding under the National Housing and Homelessness Agreement (NHHA) for housing and homelessness has declined over time.<sup>1</sup> In the context of skyrocketing housing costs in both urban and regional areas,<sup>2</sup> and homelessness services being unable to meet increasing demand,<sup>3</sup> this chronic underfunding has far-reaching and significant impacts in communities across Australia.

In NSW, an estimated 4,812 women and their children are forced to stay in unsafe and violent homes, or face homelessness because of a lack of suitable housing.<sup>4</sup> Social housing waiting lists are growing and people in many areas are waiting over 10 years to access safe and secure housing.<sup>5</sup> First Nations home ownership is low. First Nations social housing wait lists are long and housing is unsuitable and poorly maintained.<sup>6</sup> Regional areas cannot house the workers they need to address

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<sup>1</sup> Everybody's Home 2022 *A Plan to Fix Australia's Housing Crisis* viewed 16 February 2022  
<http://everybodyshome.com.au/wp-content/uploads/2022/02/EH-Election-2022-Budget-Position-Paper-v04b.pdf>

<sup>2</sup> CoreLogic 2022 various, viewed at <https://www.propertyvalue.com.au/explore/new-south-wales>

<sup>3</sup> Equity Economics 2021 *Rebuilding Women's Economic Security – Investing in Social Housing in New South Wales*, Sydney

<sup>4</sup> Equity Economics 2021 *Rebuilding Women's Economic Security – Investing in Social Housing in New South Wales*, Sydney

<sup>5</sup> Department of Communities and Justice 2020 *Expected Wait Times* viewed 20 January 2022  
<https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

<sup>6</sup> Lea T, Grealy L, Moskos M, Brambilla A, King S, Habibis D, Benedict R, Phibbs P, Sun C, Torzillo P 2021 *Sustainable Indigenous housing in regional and remote Australia* viewed 16 February 2022  
<https://apo.org.au/sites/default/files/resource-files/2021-11/apo-nid314896.pdf>

labour shortages and long-term impacts from multiple disasters – including COVID-19, bushfires, floods, and droughts.<sup>7</sup>

Before the devastating floods of recent days, families in northern coastal areas of NSW were already being forced to live in tents, cars and other makeshift arrangements because there was simply nowhere affordable or available for them to live. Many households are still affected by previous floods and bushfires in the region, living in overcrowded or substandard conditions with significant health, safety and well-being impacts. This includes Aboriginal families and communities who were already disproportionately impacted by disadvantage. As NSW recovers from these latest catastrophic floods, the provision of housing for all, but particularly for people on low incomes must be a priority.<sup>8</sup>

The NHHA is an inadequate, outdated instrument that is not delivering the stewardship, investment or partnership approach required to address our nation's growing housing crisis and the compounding effects of climate change. The review is a vital opportunity to consider the development of a National Housing Strategy that elevates the role of social and affordable housing in addressing this crisis.

Concurrently the NHHA must be overhauled to include performance indicators that will measure our nation's progress towards providing safe, accessible and sustainable housing for all people in need of a home; provides an adequate level of investment based on evidence of current need and projected demand; and outlines a regulatory and reporting framework that holds governments to account. We know that investing in social housing has significant positive social and economic outcomes. Current estimates show a return on investment of more than \$4.80 for each dollar invested across a range of indicators including:

- Health and wellbeing
- Educational outcomes
- Consumption and productivity
- Employment and economic output.<sup>9</sup>

NCOSS and our partners have done much work and research over the last couple of years around housing – particularly in the light of the increasing impacts of natural disasters on women and children, young people, people with disability, and First Nations communities. We would like to point the Productivity Commission towards key reports including:

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<sup>7</sup> Fenandez, T Jambor C 2022 *Rising rents across regional NSW fuels homelessness and worker shortages* ABC viewed 24 February 2022 <https://www.abc.net.au/news/2022-01-29/garry-living-in-van-working-homeless-rental-crisis/100785436>

<sup>8</sup> **NCOSS, Community Housing Industry Association NSW (CHIA NSW), NSW Aboriginal Community Housing Industry Association (ACHIA NSW), Homelessness NSW 2022 *Joint Statement: Housing for people on low incomes must be a priority of NSW flood disaster recovery* viewed 8 March 2022 at <https://www.ncoss.org.au/wp-content/uploads/2022/03/Joint-Statement-Flooding-FINAL.pdf>**

<sup>9</sup> Estimates apply specifically to consumption, productivity employment and economic output however we know the benefits of social housing are much wider than this from research done by the Australian Institute of Health and Welfare and other bodies

Everybody's Home 2022 *A Plan to Fix Australia's Housing Crisis* viewed 16 February 2022 <http://everybodyshome.com.au/wp-content/uploads/2022/02/EH-Election-2022-Budget-Position-Paper-v04b.pdf>

- [After the pandemic: building a more resilient and inclusive NSW](#)(2021)
- [Rebuilding Women’s Economic Security – Investing in Social Housing in New South Wales](#) (2021)
- [A Wave of Disadvantage Across NSW](#) (2020)
- [Supporting Economic Recovery in NSW: Investment in Social and Affordable Housing is Critical to Supporting Jobs Today and Families into the Future](#) (2020)
- [A Housing Strategy for NSW: Submission to Discussion Paper](#) (2020)

These reports outline what is urgently required to address Australia’s housing crisis and improve housing outcomes for people in NSW experiencing poverty and disadvantage. What is needed is a consistent National approach demonstrating leadership and appropriate levels of investment from the Federal Government to enable:

- A National Housing Strategy, developed in partnership with the states and territories, that articulates roles and responsibilities, significant contribution, and leadership from the Federal Government, to the construction and delivery of social and affordable housing across Australia.
- Building 5,000 additional units of social housing in NSW every year for the next 10 years.
- Mandated minimum accessibility standards (Silver Level Livable Design) in NSW building regulation to align with recent changes to the National Construction Code.
- Investing in essential support, social cohesion and job security for women by boosting recurrent baseline funding for the social services sector (including homelessness services), by 20 per cent.<sup>10</sup>

We would also like to endorse the detailed analysis provided in submissions from our friends and partners in the sector:

- Australian Council of Social Services
- Homelessness NSW
- Physical Disability Council of NSW

NCOSS thanks the Commission for the opportunity to contribute to this review. Should you have any questions about this matter, please do not hesitate to contact Acting Director of Policy and Research, Elyse Cain at [elyse@ncoss.org.au](mailto:elyse@ncoss.org.au).

Yours sincerely

**Joanna Quilty**

Chief Executive Officer, NCOSS

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<sup>10</sup> NCOSS 2021 *After the pandemic: building a more resilient and inclusive NSW Pre-Budget Submission 2022-23* viewed 16 February 2022 [https://www.ncoss.org.au/wp-content/uploads/2021/11/NCOSS-Pre-Budget-Submission-2022-23\\_FINAL.pdf](https://www.ncoss.org.au/wp-content/uploads/2021/11/NCOSS-Pre-Budget-Submission-2022-23_FINAL.pdf)