

Submission to the Legislative Assembly Committee on Community Services

Inquiry into options to improve access to existing and alternate accommodation to address the social housing shortage

August 2021

Acknowledgement

Domestic Violence NSW (DVNSW) acknowledges the Traditional Custodians of the lands, skies and waterways throughout Australia, in particular the Gadigal people of the Eora Nation where the Domestic Violence NSW office sits. We pay our respect to Elders, past and present, acknowledging their continued relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander Peoples across Australia. We recognise that the perspectives and voices of Aboriginal and Torres Strait Islander peoples should be at the forefront of conversations about accommodation options to address the social housing shortage in NSW.

DVNSW welcomes the opportunity to contribute to the 2021 Inquiry into options to improve access to existing and alternate accommodation to address the social housing shortage demonstrated experts in this field. DVNSW has a strong commitment to advocacy in this area, noting the issue of temporary accommodation and social housing is critical to women and children who have experienced violence. DVNSW also welcomes the opportunity to participate in any hearings associated with this inquiry and support the committee in any way in their work. We also endorse Homelessness NSW's submission in its entirety.

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About Domestic Violence NSW

Domestic Violence NSW Inc. (DVNSW) is the peak body for specialist domestic and family violence (DFV) services in NSW, representing over 100 specialist DFV services providing accommodation and support. Our associate members include people experiencing DFV, homelessness peak bodies, non-government organisations, academics and other individuals.

Our organisation provides a range of policy and advocacy functions. We receive and provide advice and information about issues of concern in relation to multiple groups (including Aboriginal and Torres Strait Islander women, culturally and linguistically diverse women, young people, women with disability, LGBTQI people and people in urban and regional locations) through our member engagement and reference groups.

DVNSW seeks to promote awareness of the causes and effects of DFV. Homelessness is sadly one of the consequences and outcomes of DFV when housing choices are not always available or accessible. Whilst the support offered to women affected by DFV is working well in many areas in terms of crisis support, effective service response is severely impacted by the scarcity of appropriate, safe, affordable and sustainable housing needed to achieve long-term positive outcomes.

Our Key Recommendations:

- **A1.** Implement minimum standards and guidelines for meanwhile use accommodation to ensure these properties are safe and fit for purpose, in-line with the existing ASES policy framework.
- **A2.** Conduct an audit across NSW to identify and acquire accommodation that may be appropriate for repurposing in consultation with community housing services, DFV services, and peak bodies.
- **C1.** Invest in the construction of 5,000 social housing properties every year for the next 10 years.
- **C2.** Invest \$500 million in a comprehensive maintenance program across the NSW social housing portfolio.
- **C3.** Invest in social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, and housing suitable for families and children.
- **D1.** Review existing funding mechanisms for community housing, with the objective of identifying the most efficient and sustainable models to deliver social and affordable housing.
- **D2.** Introduce streamlined development approvals for CHPs to fast-track affordable housing projects and reduce planning and delivery costs.

Homelessness and DFV

In NSW, crisis and transitional accommodation provided by Specialist Homelessness Services (SHS) remains the principle response for people experiencing homelessness. In 2019/20 SHS providers assisted 70,400 people in NSW. Significantly, DFV accounted for the third largest cohort of people seeking assistance at 35% - this was also the largest cohort in the previous year at 34%. Of the overall homeless population seeking assistance from SHS providers, 35% of all people assisted by the SHS were categorised as single parent families with children. This additionally illustrates the high number of children who experience homelessness, many of whom have been impacted by DFV.

Prior to COVID-19, research indicated that despite the investment in SHS, thousands of vulnerable women with dependent children were experiencing homelessness every year in NSW as a result of DFV. While SHS's are able to move women seeking assistance into temporary housing, very few move into stable, long-term, appropriate accommodation due to a lack or absence of suitable housing. Analysis of SHS data for 2019-20 conducted by the Australian Institute of Health and Welfare (AIHW) illustrates this problem. In NSW 2.8% of persons experiencing DFV had no shelter or were living in improvised dwellings, 9.2% were 'couch surfing' with no tenure plan and 15.6% remained in short-term temporary accommodation at the end of a SHS support period.

DFV Programs to Support Women in Accommodation

Over the past decade, the NSW Government has developed a number of programs that aim to alleviate the pressure on the social housing system whilst assisting women and children to stay safe. This has comprised of a range of programs within the current service system designed to keep women safe at home, including Staying Home Leaving Violence and short term assistance such as access to private rental through the Rent Choice Start Safely subsidy. However, for many women - and especially those with young and/or traumatised children - there are inherent problems with this system, including:

- A chronic shortage of availability and affordability of private rental housing in areas near community, services and schools
- Lack of free or affordable pre-school childcare and before and after school care
- Lack of available employment options and underemployment (due to gender inequality, child care needs and responsibilities and issues with the benefits system)
- The three-year period not being long enough for women with more complex needs.

Increasing Cost of Housing in NSW

Housing is becoming progressively more unattainable, with the cost of buying a home increasing by 20% since the pandemic. The government received an additional \$1.47 billion in stamp duty (\$7.9 billion predicted, \$9.37 billion received) and a higher than expected return on investment for social housing stock. While they predicted a return of 6.5% from the Social and Affordable Housing Fund, the NSW Government are currently receiving a return closer to 14%. The money raised from housing stock could be invested into further social housing to meet the increasing demand. The benefit of a booming housing market could be shared with low-income families by building more social and affordable housing, instead of putting vulnerable families at risk of homelessness.

Current Commitment to Social housing

The commitment by the NSW Government to build 800 new social housing dwellings over two years is welcome, but insufficient. With 800 new people added to the priority housing list in the last 12 months alone, 800 new dwellings will not impact the existing housing list of over 50,000. There is no

additional funding for housing in regional and remote areas, despite regional NSW facing a 20,000 deficit in social housing (Community Housing Industry Association NSW, 2021).

The Economic Case for Community Housing in NSW

A new economic modelling report by Equity Economics (2021) commissioned by the Community Housing Industry Association NSW forecasts the benefits of building 5,000 new social housing dwellings each, meeting the OECD benchmark on social housing supply.

The report, <u>Maximising the returns: The role of community housing in delivering NSW's future housing needs</u>, states development would require approximately \$2.2 billion per year in building and land costs if NSW built this housing through its own Land and Housing Corporation.

Modelling found that delivering the additional social housing needed through community housing would deliver a 50% higher return on investment, from the perspective of the NSW Government, compared to the cost of building new public housing.

By leveraging the community housing sector's ability to borrow and receive additional commonwealth funding, the NSW government can deliver these additional 5,000 housing units per year for:

- \$631 million less if delivered exclusively through community housing
- \$316 million less if delivered 50:50 through community housing and the state government's Land and Housing Corporation.

The report demonstrates building an additional 5,000 homes per year would deliver economic and social benefits, including:

- The creation of 16,200 new jobs
- Will generate \$5.2 billion in extra economic activity
- See 750 fewer people entering homelessness each year
- Save \$13 million in avoided health and social services costs
- The improvement of health, social, educational and employment outcomes, leading to long term advances in productivity that would equate to at least \$3,818 per household in Sydney and \$158 per household in regional NSW.

The Economic Case for Social Housing in Australia for Women who have experienced DFV

A new report commissioned by the Everybody's Home campaign by Equity Economics assesses the need for additional social housing for women escaping DFV, and the economic and social benefits of addressing that need.

The report, <u>Nowhere to go: The benefits of providing long term social housing to women that have experienced domestic and family violence</u>, reveals DFV is the leading cause of homelessness for women and children and is the primary reason women and children seek specialist homelessness services, but only 3.2% are currently receiving the long-term housing solutions they need.

In Australia 7,690 women a year are returning to perpetrators due to having nowhere affordable to live. Approximately 9,120 women a year are becoming homeless after leaving their homes due to DFV and being unable to secure long-term housing.

There is an immediate need for an additional 16,810 social housing units in Australia to provide women with somewhere to go when their only option is to leave their homes due to DFV.

Equity Economics analysis shows the provision of 16,810 social housing units would:

- Cost up to \$7.6 billion, with costs to Government potentially lower through the use of community housing providers and other innovative financing models
- Deliver immediate economic benefits of \$15.3 billion and create 47,000 jobs across the economy
- Avoid \$122.5 million in a year in costs due to women returning to a violent partner
- Avoid \$257 million in a year in costs due to women experiencing homelessness after leaving their homes due to family and domestic violence.

a) Options to better support 'meanwhile use' (temporary supportive accommodation), and the current major planning barriers to 'meanwhile use'

Meanwhile use accommodation may offer opportunities for innovation through leveraging corporate philanthropy to assist in providing transitional accommodation that meets the needs of a specific cohort of people requiring time-limited housing assistance (Bridge Housing, 2020) however, the lack of investment in social housing stock which offers long-term housing security is still a major issue preventing better outcomes for people facing homelessness (SCRGSP, 2019). The long-term impact of meanwhile use accommodation is a shift towards reliance on the private sector, rather than the government prioritising the needs of our most vulnerable members of society by providing affordable, low-cost permanent housing solutions. Investment in this style of temporary accommodation reduces the amount of funding available for more sustainable housing products, which can actually end the cycle of homelessness for vulnerable people in NSW.

Meanwhile use accommodation is more suited to cohorts like young people who are in a period of transition in their housing trajectory and have the capacity to move to alternative less subsidised accommodation options in the future (Bridge Housing, 2020). Meanwhile use is not a good mechanism for people experiencing crisis, particularly women escaping DFV. This type of accommodation is generally not fit for the needs of women with children, having been repurposed. For example, hospital or aged care homes that have been repurposed often have shared kitchen and bathroom facilities. For women and children experiencing trauma, this type of communal living is inappropriate and can cause further distress.

Older women

Older women are the fastest growing cohort experiencing homelessness (ABS, 2016). This is often as a result of DFV, pay inequity, little to no superannuation or savings, divorce, and time taken as unpaid carers. In the 2016 census, there were an estimated 6,866 women over 50 who were homeless, representing a 31 per cent increase since 2011 (ABS, 2016). For these women, meanwhile use accommodation is not generally an appropriate option, as the likelihood of this cohort being able to secure work and affordable housing in the future is low.

Barriers to meanwhile use

Some of the barriers to meanwhile use are due to quality and lack of support. There needs to be outcomes for people entering accommodation, but this must occur with a high level of trauma-informed and person centred oversight, particularly for women and gender diverse people escaping violence. In considering quality, we must look at safety, suitability of location (community, health

supports, transport, etc.), mechanisms for eviction prevention, suitability to different cohorts and choice of location. Locating people outside of where their supports are situated is not suitable. The existing temporary accommodation system has significant issues where hotel and motel staff are not trained in trauma-informed service. Often victim-survivors and perpetrators are co-housed in the same building, posing significant safety risks. These types of issues will be consistent across meanwhile use accommodation, unless minimum standards are imposed.

Service standards for meanwhile use

Currently, there is no standardised system or set of criteria for meanwhile use accommodation. By comparison, Specialist Homelessness Services will be required to meet a set of accreditation and service standards by 2024, with most already beginning to meet these standards (Australian Service Excellence Standards, 2021). Without proper service standards, commercial housing projects can take advantage of people in meanwhile use accommodation. Until rigorous standards are implemented it may not be safe to house vulnerable people in meanwhile use accommodation, particularly those escaping violence.

Affordable housing targets

Housing developers are offering buildings for meanwhile use that are not safe or appropriate, in order to claim reputational benefit for providing accommodation However, this does not provide support long-term. Affordable housing targets of 5-10% should be implemented, where value is put back into the community by developers even after properties have been used for meanwhile use, providing ongoing value to the community (Planning Institute Australia, 2019).

Women's Community Shelters, 2021 have had limited success offering meanwhile use accommodation and have been reliant on a large amount of volunteer labour, which is not a long-term option. Beecroft House is a project lead by Women's Community Shelters that provides safe and secure transitional housing to women over 55, for a minimum of two years with ongoing support to help identify permanent housing solutions. This partnership makes use of a currently unused asset in the Beecroft area (the Jamieson House aged care facility) to provide stable accommodation for up to 20 independent women who have experienced financial insecurity or a crisis event in their lives. The project provides a housing pathway by connecting women to a network of housing providers at the end of their stay which will help them to make the next step towards their longer-term home.

While projects like Beecroft House offer a stop-gap solution for a small number of people, this type of accommodation does not offer a long-term sustainable solution to the NSW housing crisis. The appeal of meanwhile use accommodation is clear, as it does not cost the government anything and can be packaged as the private sector investing in local community. However, this type of accommodation does not offer real security or stability for the people living in it and is unsuitable for many cohorts, including women and children who have experienced violence. Meanwhile use has its benefits in the short-term, but it is a distraction from the greater long-term issue and need for the NSW government to invest in low cost affordable social housing.

Recommendations:

- **A1.** Implement minimum standards and guidelines for meanwhile use accommodation to ensure these properties are safe and fit for purpose, in-line with the existing ASES policy framework.
- **A2.** Conduct an audit across NSW to identify and purchase accommodation that may be appropriate for repurposing in consultation with community housing services, DFV services, and peak bodies.

B) Options to improve access to existing accommodation to provide community housing

While improving access to existing accommodation will provide some benefits for community housing, the much larger issue is the lack of housing available and affordable social housing stock for people at risk of and experiencing homelessness. Results of the NSW Audit Office inquiry into homelessness showed that the NSW Government's Homelessness Strategy will have only a limited and short-term impact on homelessness across the state and has a narrow reach in terms of locations and number of people targeted for assistance (Audit Office of NSW, 2021).

There are several different models of community housing, some offer long-term leases, some manage their own properties and some rent privately. Each have different programs and eligibility criteria for specific cohorts including women and children experiencing DFV, young people and older people.

Accommodation for older people

Older women are the fastest growing group to experience homelessness in Australia. Due to the lack of appropriate affordable accommodation for older people, of which we have a disproportionally high population, many are at risk of becoming homeless. In the 2019-2020 financial year 24,421 people aged 55 years or older sought homelessness services in Australia, more than half were returning clients (AIHW, 2020). This is concerning, as it shows that housing solutions are failing older people.

NSW should implement specialist housing services for older people, as modelled in the Home at Last program in Victoria which aims to ensure older people have access to secure, affordable and appropriate housing. Home at Last is run by Housing for the Aged Action Group (HAAG) and is a free service that provides confidential advice, support and advocacy for people aged 50 years and older to assist them to find housing (HAAG, n.d.). This program is available to any older person in Victoria on a low income, however there is no equivalent program in NSW. If programs like Home at Last were introduced in NSW, this would alleviate some of the pressure on the overburdened community housing system. The 2016 Census reported that the number of women over 55 experiencing homelessness increased by 31% to 6,866 compared to 2011. This is an alarming statistic and highlights the need for stable housing for older women.

Aboriginal and Torres Strait Islander communities

Planning for diversity of housing by understanding people's living arrangements and the types and locations of housing in NSW is crucial to meeting the needs of Aboriginal women and their children. Acute shortages in crisis, transitional and long-term housing (particularly in regional areas) means that Aboriginal women often experience repeated abuse and further periods of homelessness.

There has been a tendency from both state and federal governments over recent decades to incorporate services for homeless Aboriginal and Torres Strait Islander people into mainstream services and systems. Research highlights how dependence on social housing is markedly high for Aboriginal women, due to the extent to which Aboriginal women are excluded from the rental market due to racism and the factors that comprise the intersectionality of Indigenous women, such as poverty, gender and ethnicity (Cripps and Habibis, 2019). It is essential that the Housing Strategy considers the needs of Aboriginal women and their preferred choice of suitable housing.

People on temporary visas

People on temporary visas face additional barriers to accessing community housing. A scoping study on housing for people seeking Asylum found that clients are regularly experiencing situations of

overcrowded housing, with families sharing one room and in which women are in unsafe situations (Foundations Housing Project, 2020). Clients are in informal rental situations that are often tenuous as they have no formal tenancy and therefore minimal rights, and may also be unaware of their rights. Often they cannot secure private rental accommodation due to its unaffordability, and lack of any formal rental history. Clients often present in a crisis when they are unable to pay rent due to changes in employment, running out of savings, sickness, etc. and have no access to income support.

Specialist Homelessness Services

The Specialist Homelessness Services (SHS) system is overstretched and underfunded, particularly in NSW, where on average 25 requests for assistance go unmet each day (AIHW, 2020). 70,400 clients were assisted by SHS in the 2019-2020 financial year. Of these clients only 4 in 10 (42%) who were homeless were assisted into housing (AIHW, 2020). This low rate can be attributed to the lack of long-term affordable housing options. Of these, 1 in 3 (31% or 2,400 clients) were housed in public or community housing, while 2 in 3 (66% or 5,300 clients) were housed in private or other housing.

Investment in social housing stock

This data reveals that improving access to existing community housing will not solve NSW's housing crisis because there simply is not enough community housing available. The only viable option is for the government to invest in long-term low cost accommodation. 5000 new housing stock per year for the next ten years is required to meet the current demand. Supporting the construction of new buildings and purchasing existing developments (impacted by the COVID-19 economic downturn) will go a long way in assisting the 35% of people experiencing DFV who have no long term housing at the end of an SHS support period. This approach will also provide much needed stimulus to the NSW economy.

Recommendations:

- **C1.** Invest in the construction of 5,000 social housing properties every year for the next 10 years.
- **C2.** Invest \$500 million in a comprehensive maintenance program across the NSW social housing portfolio.
- **C3.** Invest in social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, and housing suitable for families and children.

d) Barriers to additional supply across NSW, including for smaller non-CHP housing providers;

The issue of barriers to additional supply cannot be addressed without first acknowledging and addressing the lack of availability of community and social housing across NSW. Social housing supply is not keeping pace with population growth or demand. By 2036, it is estimated that NSW will have a shortage of 213,200 social housing homes (Community Housing Industry Association, 2021 (CHIA)). The shortage of social housing is further compounded by ageing social housing stock which is no longer fit-for-purpose, or in some cases, habitation. The current backlog of social housing maintenance is estimated to be between \$350 million and \$400 million (CHIA, 2021). Building more social housing and repairing and maintaining existing supply will create new jobs in the construction sector, provide safe homes for people in greatest need and future-proof Australia's housing supply.

Building stronger communities

The COVID-19 pandemic has caused significant damage to the Australian economy, businesses and employment. Social housing is vital infrastructure for Australia's economic security, with proven capacity to create new jobs, kick-start the economy, and address current social housing shortfall. A recent report by the National Housing Finance and Investment Corporation (2020) has shown that for every \$1 million invested in social housing development, an average of nine full-time jobs are created.

Over the last decade, the community housing sector in NSW has grown rapidly and has even greater capacity to build new homes. Since 2012, the community housing sector has invested more than \$1.2 billion in new housing supply across NSW (CHIA, 2021). More than 3,200 new homes have been built by community housing providers over the last eight years (CHIA, 2021). By supporting the sustainable growth of the community housing sector, the Federal and State Government can create new jobs and invest in the future of local communities.

The NSW planning system

The NSW planning system provides numerous opportunities for the community housing sector, local governments, private developers, and financiers to deliver an increased supply of affordable housing. These approaches include planning agreements, inclusionary zoning, and density bonuses, amongst others. Despite these efforts, the NSW planning system has made a minimal contribution to the supply of affordable housing. For example, the Affordable Rental Housing State Environmental Planning Policy and Voluntary Planning Agreements contributed between 0.5 and 1 per cent of Sydney's housing supply over an eight-year period (Gurran et. al., 2018). There are various strategies that the NSW Government and local councils can introduce to support community housing providers to deliver an increased supply of affordable housing throughout NSW, including introducing streamlined development approvals for CHPs to fast-track affordable housing projects and reduce planning and delivery costs.

Capacity of SHS services to help clients into long-term housing

For many DFV victims-survivors, there is little SHS's can do to provide a pathway into secure, long-term housing due to a shortage of social housing. Responses by DFV services are largely effective and timely, even though they are constrained by limited resources and growing demand. The main challenge facing these services is the absence of long-term, suitable housing. This makes moving women and children from short-term or transitional accommodation into more permanent housing very difficult and sometimes unachievable.

Private rental subsidies

The government's reliance on private rental subsidies in the case of people leaving DFV, such as Rent Choice Start Safely, is not adequate to get people into housing due to high rents. There is competition for a small number of rental properties and competition with other potential tenants on higher incomes, and real estate agents who are running a business will always choose the people with high incomes and a more stable track record.

A 2019 report by the Australian Housing and Urban Research Institute (AHURI) has revealed private rental subsidies are an ineffective substitute for investment in social housing (Flanagan, et. al., 2019). Governments have replaced expenditure on social housing with a focus on providing private rental market subsidies. These are ineffective in tight housing markets with high rents and limited supply – for example, the inner and middle rings of Sydney and Northern NSW – and do not address the barrier posed by competition from other prospective tenants. In regional areas in particular, there are

challenges to private rental subsidies and CHP's competing for very few properties. However, private rental subsidies can sometimes be helpful in less expensive rental markets, such as south-western and outer-western Sydney.

Investment in social housing is inadequate and supply has not kept up with demand. Only those with high and complex needs now meet eligibility criteria and there can be lengthy waiting periods even for this cohort. Decades of underfunding and targeting to complex needs mean social housing does not always provide a supportive environment for women and their children, because of anti-social behaviour and other neighbourhood disturbance.

Impacts of lack of housing options on women leaving DFV

The lack of appropriate, long-term housing has a range of negative impacts for women leaving DFV. Some women make the decision to return to or remain in a violent relationship. Women can feel pressured to accept accommodation that is substandard, too far from critical support networks or located in neighbourhoods or settings that are unsafe. If women reject a housing offer because it is not suitable, services and policies may define them as declining support or failing to engage, which has ramifications for future offers. Women are staying for extended periods in refuges and transitional accommodation, even though these are unsuitable as long-term accommodation, due to a lack of alternatives.

Recommendations:

- **D1.** Review existing funding mechanisms for community housing, with the objective of identifying the most efficient and sustainable models to deliver social and affordable housing.
- **D2.** Introduce streamlined development approvals for CHPs to fast-track affordable housing projects and reduce planning and delivery costs.

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