

Housing initiatives & programs

Home ownership

Housing supply

To increase supply of housing to help meet demand, we support changes to the planning system to increase speed and certainty of developments, and the harnessing of data to inform good policy. This could include decreasing the tax and levy burden imposed on new supply, faster land release and provision of supporting infrastructure, more timely development approvals, more code assessable development and a greater acceptance (by the community in particular) of 'density done well'.

State tax reform

We support a mechanism which allows property purchasers to choose between paying stamp duties up front or land tax in smaller instalments to improve affordability and mobility.

Rental housing (market and sub-market)

Build to rent

We support facilitation of the creation of an institutional build-to-rent sector - which can incorporate both market and sub-market rental opportunities - that delivers large scale, good quality stock to market on long term leases - to provide another viable and secure housing choice. This will enable people to make their rental property their home, and be afforded security of tenure whether they own their home or not. In its infancy this will need State and Federal Government support including incentives to help induce institutional scale capital.

Low-rise medium density affordable housing

We believe that housing options such as townhouses, terraces and manor homes (the 'missing middle') can provide places of high amenity and appropriate housing for the diverse population in need of affordable rental dwellings. We have proposed an initiative to increase the supply of this housing type - an amendment to planning regulations (the AHSEPP) allowing multi-dwelling housing in R2 Zones, provided that a proportion of the dwellings are designated as affordable rental housing.

Inclusionary zoning

We support inclusionary zoning, yet recommend that the target of 5-10% is increased to meet the targets successfully achieved in other international cities - we recommend 35% inclusionary zoning and this be required across all large residential development across NSW, not just marked urban renewal and greenfield development (as specified in the District Plans). This would result in standardised conditions for affordable housing for all developers.

Financing

We support the provision of low-cost loans (eg via a Government-backed bond aggregator vehicle) to providers of social and affordable housing, and other similar financing-related incentives.

Social housing

Social housing transfer

We support transfer of management (ideally with title) of social housing dwellings to CHPs because it results in better outcomes for tenants, due to the scale and localised approach, plus more optimal tax treatment and access to additional (Commonwealth) revenue streams. The nature of CHPs often mean tenants have access to specialised support services in addition to their tenancy, which aid them on their journey towards independent housing.

For a summary of what we consider to be strong characteristics of positive social and affordable housing initiatives, please see next slide

Homelessness

Housing First

We support Housing First - which is an approach to reducing homelessness that can be adopted by housing programs, organisations, and across the housing crisis response system. The approach can be applied in both long and short term intervention. Housing First remains a popular approach to homelessness internationally and we support the approach. However, it is fundamentally driven by the availability of housing stock to move tenants into, which is recognised as a significant barrier in the inner city of Sydney. We believe that Housing First will only be effective where there is an adequate supply of social housing, affordable rental housing and privately owned and rented properties, alleviating the downward pressure currently experienced across Sydney.

What would a good 'pathways' social and affordable housing system look like?

In our view, characteristics of an improved housing system (in which social housing provision is sustainable and characterised as a vehicle for breaking disadvantage), include:



Better system

- **innovative partnerships** between the Government and non-government sectors, including not only in respect of financing and asset provision/maintenance but through partnerships with learning providers, social enterprises and volunteer programs to assist with the empowerment and enablement of tenants themselves
- **market-based rent** instead of rent set at a percentage of tenant income, with a similar subsidy system (but with escalating %) between social housing and affordable rental
- **vibrant and socio-economically diverse communities** with a range of housing types and tenure options, better community and open spaces, improved safety and increased integration of social housing with the broader community (including 'de-stigmatization' of social housing tenants)
- **a continual reduction of the social housing waitlist**, via increased supply as well as deliberate assistance to help transition individuals out of social housing
- **an increase in 'upstream' solutions**, including better private rental assistance products to get individuals through difficult periods, rather than going on the social housing waitlist



Better homes

- **redeveloped, refurbished and better configured social housing stock**, including solutions directed at the problem of under-occupancy (potentially via dwelling replacement)
- **reduced concentrations of disadvantage and geographical isolation**, predominantly via estate renewal programs



Better services

- **greater competition and diversity** in the provision of tenancy management services through expansion of the community housing sector
- **varied and tailored approaches to tenant groups** depending on circumstances (potential to work/volunteer, those taking educational opportunities, those with caring responsibilities), with regular review
- **better 'wrap-around' services** to support tenants build their capabilities
- **a safe, stable environment and ongoing support** for the most vulnerable and disadvantaged in our communities, with alternatives to eviction
- **continuous improvement of customer service** by Government and non-government housing providers



Better pathways

- **greater supply of and expanded support for individuals** in the affordable rental and independent private rental market – this would reduce demand on social housing and ease the transition process for social housing tenants ('stepping stones')
- **ongoing support in the private rental market** once transition has occurred
- **a focus on the empowerment of children and young people** who have grown up in social housing
- **removal of disincentives to find work** (which will involve collaboration with the Commonwealth Government regarding tax and welfare settings)
- **re-examination of barriers to home ownership** for owner-occupiers (which will involve collaboration with the Commonwealth Government regarding tax settings) – including availability of incentives that assist lower income households to purchase affordable housing (eg. shared equity schemes) - to decrease pressure in supply of and inflated rents in the private rental market.