**HOMELESSNESS and HOUSING IN BANKSTOWN**

The level of ‘homelessness’ in Australia is unacceptable. It is an indicator that society is not meeting the needs of all the community and is primarily a result of ineffective macro economic, housing and social policies that are primarily the responsibility of State and Commonwealth governments. The way these structural aspects continue to be managed lead to the ongoing loss of affordable, accessible and appropriate accommodation options, family breakdown, poverty, lack of access to adequate housing, unemployment, health problems, substance abuse and domestic violence.

**Bankstown’s locally relevant research**

The lack of comprehensive data on homelessness is of considerable concern. For example, there is little evidence on the percentage of people discharged from institutions who become homeless or people who have been living on the streets for up to 20 years. Groups such as homeless men living in sub-standard boarding houses and women with disabilities with specific needs (over-represented amongst the homeless), are often over-looked, as are those with specific issues such as trans-gendered people. Immigration laws make it very likely that more people will become homeless and presents Australia with new challenges regarding documentation, funding and accurate statistics as well as minors and others with no recourse to public funds.

The Supported Accommodation Assistance Program (SAAP) service is but one component of a range of forms of temporary accommodation used by homeless people, which also includes squatting and rough sleeping. For this reason, there is a need for more consideration to be given to the needs of the homeless in mainstream services as a lot of evidence is placed on the SAAP culminating in an under-estimation of the problem. Most figures are based on people seeking SAAP services and excluding homeless people who have not sought SAAP services or children living apart from their parents who either do not qualify for, or alternatively receive SAAP support.

To assist with the need for more comprehensive information this year Bankstown Creating Links Cooperative coordinated research with funding provided by Bankstown Council involving community services and government agencies that work with homeless people in Bankstown - as well as homeless Bankstown residents themselves. The resulting report, *Where the heart is: Homelessness in Bankstown,* reveals alarming homelessness figures. The research shows that in the first half of 2011, 391 Bankstown residents experienced homelessness or were at risk of being homeless. In the year 2008-09, 698 residents sought temporary accommodation from Housing NSW. Mental health issues, domestic violence, family breakdown and lack of affordable housing were identified as some of the most significant contributors to homelessness in the community.

Page 36 of the Report articulates the key concern of unmet need:

“Overwhelmingly homeless services in Bankstown were well used and often

full with a waiting list for services. Services such as Mary’s Place and

Aftercare Helpers and Mentors both had substantial waiting lists for their

services, including medium term accommodation and case management.”

The research explores aspects of the need for a dynamic, early intervention, crisis care model that can take a much more integrated approach, tackling a much wider range of issues than are currently addressed for homeless people. A suitable model would need to cascade down from Federal/State/Local/NGO level and be based on ‘social inclusion’ principles.

In order to ensure that existing services and policies are not exacerbating the homelessness situation the research also infers the need for a review of health services, institutions such as the prison and refugee processing systems, State wards, Family Law and Centrelink rules. Social security policies impacting on homelessness include the eight-week penalty period as well as matters relating to the treatment of refugees.[[1]](#footnote-2)

Immediate response is needed by the State Government to address the following issues in relation to SAAP:

• Meeting ongoing demand;

• Adequate resourcing to support client needs, especially for support in the

longer term;

• Better support for people with psychiatric and psychological disabilities

being de-institutionalised;

• Funding children as clients of SAAP in their own right;

• Increasing workforce capacity and development;

• Provision of a new stream of funding within SAAP for longer-term support to

clients including additional resources to enable agencies to broker

relationships with mainstream services;

• Creating greater linkage between SAAP and housing exit points where

targets for access to social housing are adopted, including the number of

people who leave SAAP and go into social housing and the number of people

who are able to maintain tenancies in the long term; and

• Providing additional capital funding should be provided for homeless services under the Crisis Accommodation Program to address unmet demand for SAAP services.

Bankstown Council can also take a leadership role to implement strategies to assist with providing better services for homeless people whilst pursuing structural changes that aim to reduce levels of homelessness. As part of council’s commitment to the social planning process, in partnership with key stakeholders, there is a need for further research to identify the extent of homelessness in the local area and region, monitor trends in homelessness and develop appropriate strategies for generating action to address homelessness.

This process includes:

• Participating in community forums and consultative structures that examine

issues of homelessness in the local area;

• Assisting to facilitate a coordinated approach by local support services for

homeless people;

• Working with other key stakeholders to ensure the availability of adequately

resourced services and facilities in high need areas;

• Encouraging and participating in the research and development of alternative models of supported accommodation;

• Examining planning policies of council and key stakeholders to ensure there

is a reasonable distribution of services and facilities for homeless people;

• Advocating to State and Commonwealth governments for changes in macro

economic, housing and social polices that are linked to the cause of

homelessness;

• Advocating to State and Commonwealth governments for adequate funding

for existing homeless support services and for financial support to develop

new innovative local approaches to homelessness;

• Undertaking broad community education strategies with financial assistance

from the State and Commonwealth governments. This would include

explaining some of the issues/problems faced by homeless people to the

broader community, providing information about local support services and

identifying strategies local communities and individuals can actively pursue;

• Working with other public and private sector institutions that manage public

space such as the National Parks, RTA, State Rail, Department

of Health and Education, Public Works, Australia Post etc and large

commercial retail outlets to ensure the rights of homeless people are

protected whilst identifying how each could contribute land or buildings

to the development of alternative models of housing;

• Ensuring that homeless people are provided access to council public services

and facilities and that positive measures are taken to encourage use by high

need groups such as homeless people;

• Ensuring that urban design strategies do not discriminate against homeless

people and encompass the provision of designated space and facilities that

provide a protective environment for homeless people;

• Providing appropriate training to council staff involved in planning of the

urban environment, facilities and services to ensure that the needs of

homeless people are taken into account and incorporated into designs;

• Using council’s community information strategies to provide information to

homeless people about where they can access support services and

accommodation;

• Developing and implementing policies that ensure that staff who come into

contact with homeless people do so in a manner that is consistent with social

justice principles;

• Developing policies that require staff to actively refer identified homeless

people to designated support services; and

• Providing appropriate training to council staff who have contact with

homeless people, to talk to them about their needs and provide them with

relevant information in line with current commitments in council’s

management plan, where appropriate, provide services to homeless people.[[2]](#footnote-3)

**Affordable housing**

**Housing Stress**

Nowadays the great majority of low-income renters pay more than the benchmark 30% of their income on rent and many pay more than 50%. Overall more than 1.5 million lower-income Australians are incurring housing costs above the benchmark 30% of their income. This applies especially for renters and relatively recent purchasers. 2006 Census figures published showed national home loan repayments soaking up 31.6% of average household income, up from 27.7% in 2001. Research from the University of Western Sydney has indicated that household debt was roughly 25% of disposable income in 1990 and that proportion has risen to 150%. Other studies have pointed to the fact that development of new housing in western Sydney is no longer affordable for increasing proportions of the population.

The 2006 Census data has shown that income differences across Sydney are widening, as the richest areas have been getting richer quicker than the poorest areas. Bankstown was one of the local government areas in greatest decline in housing affordability between 2001-2006 alongside Holroyd, Auburn, Fairfield, Blacktown and Wollondilly, compared to relatively improved levels of affordability – at least for those living there – in the wealthier local government areas. This is because incomes have risen more quickly than the increase in house prices in the wealthier areas and this has therefore not affected affordability levels.

In western Sydney more families are falling behind on their mortgage repayments each week –with Wetherill Park being the nation’s worst-hit suburb. Rental affordability is also worsening, particularly in areas that are traditionally considered the cheaper parts of Sydney. Many key workers can no longer afford to buy a house near their work, or even climb onto the housing ladder at all. There are now only three local government areas in the Sydney metropolitan area where the median house price is affordable for any key worker occupation (of which Penrith and Campbelltown are in the Greater Western Sydney region). Key workers are also being priced out of units in two thirds of Sydney’s local government areas.

It is estimated that one in three low-income households in Sydney are now in housing stress. As housing stress continues to impact on an increasing number of families living in areas such as Bankstown that was once considered to be ‘affordable’, the risk of becoming homeless is increasing. In Bankstown even relatively small changes have a big impact on what is left of a household’s budget once the rent has been paid. If rents continue to rise it is more than likely most pain will be felt by those with limited housing options from a lack of choice, and constraints relating to the location. There should be better regulation of institutions to prevent inappropriate lending practices and encouragement to lend for other forms of housing tenure.

Transport costs are the third largest item in household budgets after housing and food, consuming on average 14.8% of the proportion of household income in Sydney. High car dependency exacerbates income dependency, with localities such as Bankstown situated in the middle suburb area being identified with the outer ring as the most vulnerable to the socio-economic impact of oil price rises.

Many households in Bankstown are highly geared making them more susceptible to default in the event of higher interest rates or economic downturn. Many will have little chance to rent or buy homes in locations near familiar social networks, employment or community amenities. All these factors point to an increased risk of homelessness in the future.

**Lack of Low-Cost Rental Accommodation**

With housing affordability deteriorating severely over the last decade there has been a long running fall in real terms in funding for public and community housing over the last 10 years. There is also a shortage of affordable private rental accommodation at present. Up to 2006 rental prices only increased moderately and did not outstrip income increases. However, recent data has shown a price jump with a corresponding decline in availability of rental properties. There is a pressing need for State and Federal government intervention to help trigger private investment in the lower end of the housing market and particularly housing for rent.

Negative gearing needs to be assessed in terms of the impacts on the housing market and the resulting tax haven it provides for high-income earners. The Federal Government should be urged to consider tightening the targeting for negative gearing to make it only apply to affordable housing.

The shortage of affordable housing has a huge impact on homelessness and this situation indicates more than the failure of ‘housing policy’. The growing affordability gap reflects a basic failure in the relationship between housing markets, incomes and income distribution, employment, investment, tax and welfare. The Federal Government should increase funding for social housing over the next 10 years and identify how it will increase access to low-cost private rental housing for people who have experienced homelessness. The proportion of housing rented from the NSW Department of Housing (DoH) in western Sydney has been dropping – with a loss of 3,334 DoH rental dwellings since 1996. Also local authority approvals for new public housing have plunged to a quarter of a century low.

In western Sydney the most extensive areas of disadvantage have little public housing in contrast, areas of disadvantage in the inner city have high proportions of public housing. Coupled with the need for more housing is also the need for rental assistance to be further targeted to ensure that those in affordable housing remain eligible, even when rents fall below market rates.

**Bankstown**

While Sydney’s older inner city areas have experienced unprecedented pressures for densification and gentrification and the newest suburbs have undergone an upward transition in terms of social composition, the areas in between such as Bankstown are ageing and becoming the major locations of urban disadvantage in Sydney and especially in western Sydney.

A key issue for Bankstown is the lack of adequate, affordable housing that provides reasonable access to work opportunities and community services at a cost that does not cause substantial hardship to the occupants. Bankstown is often considered to be an area of affordable housing compared to the rest of Sydney, however, this does not mean that the housing is necessarily cheap for the people who live there. Poor public transport provision, limited employment opportunities and scarce community services are all factors which ‘erode the ‘real’ affordability of housing.

Without intervention in the market, pockets of disadvantage in Bankstown will continue to increase as social problems concentrate and investment drains further. There is a danger that this will contribute to western Sydney becoming an even more divided and polarised society. The growing inequality includes east-west Sydney and the divide within western Sydney itself, as well as income inequality and the opportunity to lead a full life.

**Accommodating Sydney’s Growing Population**

There is a need for the Metropolitan Strategy to be implemented in a way that deals with existing unmet and future needs across a number of housing areas including Bankstown’s homeless and at-risk homeless people.

The issues surrounding the physical renewal and associated social change in ageing suburbs has attracted both policy and scholarly attention overseas but has received little attention in Australia. This is clearly a matter of concern since Bankstown is being targeted for urban consolidation and it is home to some of the most disadvantaged communities in Australia.

Bankstown is set for a high population growth and housing development phase implemented through the State Government’s Metropolitan Strategy. There has been little understanding of the processes driving the changes in Bankstown or of the complex challenges to be faced in this blueprint plan. There has been no concerted effort to link land-use planning with the social interventions required, or recognition of how the housing market plays a key role in generating and maintaining the disadvantage in the area. This lack of an integrated approach to addressing complex urban problems contributes to the growing socio-economic divide in Sydney.

**Matching dwelling designs for the mix of people**

Bankstown needs a more diverse range of housing and a greater social mix in both new release areas and the older areas undergoing urban revitalisation, to ensure that new developments cater for as wide a range as possible of different socio-economic groups. The Metropolitan Strategy has a focus on high-density development for the Bankstown CBD, with little consideration given as to who will live in these apartments. The current planning ideology needs to be re-thought for existing socially disadvantaged areas like Bankstown, if socially regressive outcomes are to be avoided such as adverse impact on intergenerational equity and the social strength of the local community.

Bankstown contains high proportions of people born oversees speaking a language other than English, low-income earners, very young families, high unemployment and low employment participation rates. Much poor quality housing has passed into the private rental market. More mobile renters are replacing older owner-occupiers; there are fewer higher end income earners or stable households to hold the community together.

The NSW Government should consider the South Australian approach of adopting an ambitious, but not unachievable numerical overall target for improving the supply of affordable housing. Such targets should secure the sustained commitment across governments and encourage support from other sources. This should be matched with increased funding for housing with a greater emphasis on better co-ordination of housing, planning and urban renewal policies for achieving affordable housing. Such targets would demonstrate the NSW Government’s commitment to affordable housing levels in general, rather than as a token proportion of new housing development.

In addition to being socially more equitable, such a mixed strategy helps to reduce the peak demand for age specific services such as schools and health care and ensures a diversity of services exist to fulfill the full lifecycle of the community. It can also assist in redressing the socio-economic imbalance that currently exists.

The aim of these policies should be to develop communities where residents of all ages and income groups can live together. The lifestyle needs of singles, childless couples, families, people with a disability and the aged being catered for. In addition to being socially more equitable such a strategy helps to reduce the demand for age-specific services such as schools and health care, and ensures a diversity of services exists to fulfill the full lifecycle of the community.

In 2006, almost 40% of the West-Central Sydney sub-region’s population, in which Bankstown sits, were reported as speaking English not well or not at all compared with 37% in the South-West and 30% in the North-West. A lack of English skills impacts upon a person’s ability to find employment and find suitable accommodation. As noted in the *Where the Heart Is: Homelessness in Bankstown* report, although ABS statistical information shows 12% of men and 15% of women who used homeless services in 2006-7 were born outside Australia, the figure is under-representative of the culturally and linguistically diverse (CALD) community in the general population. It is suggested in the report that it is possible that many homeless people from CALD backgrounds may not choose to access or even are aware of homeless services. Homelessness Australia state that young refugees are six times more likely to become homeless than other young people in Australia.

Bankstown’s research also notes that many large families are not well accommodated in public housing with reports of overcrowding, particularly for recent migrant and refugee families. There is anecdotal evidence that a large portion of the Australian-Sudanese community is moving on to other suburbs such as Blacktown. The proposed high density dwellings for Bankstown’s CBD will not provide suitable accommodation for large extended families, and this planning inequity will further contribute to ghettoisation within Bankstown and across western Sydney.

Rather than simply adopting UK and US housing models, further consideration should also be given to other forms of housing tenure successfully used in other parts of the world, such as Sweden, which shifted the co-operative approach beyond the simple provision of social housing. Alternative forms of tenure, including co-operative structures which house people from across the socio-economic spectrum should be developed to counteract market failure. These can include shared equity (with conditions on re-sale as a way to protect affordability into the future), co-operatives, land trusts and other initiatives being investigated by the not-for-profit sector.

It is particularly important that Bankstown Council play a critical role in the provision of affordable housing by using legislation toactively implement Low Cost Rental Accommodation opportunities in new developments informed by how the drivers of demand operate and impact upon affordability levels in the different local market contexts (rather than focusing simply on issues of land supply).

1. With some detainees spending close to 2 years in detention and many suffering post traumatic stress **in the last three years, self harm incidents have jumped by 2600% to over 1,132.**1 1 Drawn from DIAC responses to Questions on Notice to the Joint Select Committee Into Australia's Immigration Detention Network. See [http://www.aph.gov.au/Senate/committee/immigration\_detention\_ctte/immigration\_detention/submissions.htm](http://blast.getup.org.au/wf/click?c=4Hs1S72hvrDcls1oCCHd35o9NiL03H%2FoJyUuyRN4DVLTxC%2FUw%2FETw%2FBHHHJ794zGO8VF5cg2N0n1M%2Fc9Z0U7UytkCGfDvfTY6Js6qxwYKo4mCB0IeCJ0%2FsR1sX%2Bxuyf%2FkS9dL4BTzJuXQmlefM4tjbArIS%2BeoyOwj0CuTF2cSe5mzzT8BEPfrqRz6tZW7OCQ&rp=DE3UNyl%2BtNH2d9O2uJuTJWH0xGX%2BJ6GoMZ6%2FWTvZWYBIZtk5ZVYBHdi2EF6yuWvemdeJY4GfAGrEdDuby%2FZHmeY4zzyrHjaOFDLjcldNd6h2E08UPP5Q2ok6RE4InR9p&up=GoYphpSVZupvAGewo6846FDw59q0racIWSKDa3m1eig%3D&u=1Ao6sdY1QAKyFW4a7upduA%2Fh6" \t "_blank) [↑](#footnote-ref-2)
2. Drawn from the City of Sydney Homelessness Strategy 2007 – 2012 and the Local Government Model Policy on Homelessness, Local Government & Shires Association of NSW, 2001 [↑](#footnote-ref-3)