

POT JUST A ROOF

Faith Housing Alliance Policy Priorities
NSW State Election 2023

FHA.org.au



HOUSING IS ...



Without stable housing and without hope, people and communities cannot thrive!

Rose Thomson, CEO Faith Housing Alliance

About Us

FHA member organisations believe in social justice, compassion, respect, and integrity. In line with these core values, we are committed to partner with government to deliver a social and affordable housing system that can address the urgent need for more housing, coupled with the important support needed to give people hope for a better future.

Vision

Faith in Action – Housing for All

Mission

We are a purpose-driven faith alliance, supporting the delivery of safe, healthy and secure affordable housing.



Faith in Action - Housing for All

Like our social and affordable housing sector colleagues, faith-based organisations and community housing providers (CHPs) operate as **for-purpose**, not-for-profit organisations.

We operate on the tenets of international law that the right to safe, secure and affordable housing is a human right.

It all starts with housing – a home can transform lives, communities, regions and economies. Without stable shelter, everything falls apart.

It is an investment - not a cost.

We can start with housing, the sturdiest of footholds for economic mobility. A national affordable [rental] housing program would be an anti-poverty effort, human capital investment, community improvement plan, and public health initiative all rolled into one.

Professor Matthew Desmond

NSW in Crisis

The social and affordable rental housing crisis is much more than statistics ... there is a human face to the suffering in our own backyard.

News reports are filled with the challenges around rising cost of housing. Too many NSW families and individuals are desperate – we now hear more and more about working families that are in severe housing stress or even facing homelessness.

For many people the idea of a mortgage is nothing but a pipedream and the cost of rent is an overwhelming burden.

There is a uniqueness about the faith housing sector

The faith housing sector has a faith compass which helps to drive the mission.

It is a mission with a long history of service and expertise. As an example, our member Wesley Mission, has offered social housing since 1815, built on the site of their first chapel in Sydney.

Our roots are founded in everyday Australians – people of faith and compassion who are rate payers and local community members, who have funded, supported and/or made land available, or donated homes, to support social housing.

The faith mission adds a holistic approach to building community.

Our purpose is built on faith-informed beliefs that involve caring for the whole person – body, mind and soul. This approach is founded in giving hope. To see individuals have a strong sense of belonging and to build a strong sense of community - always working toward housing justice and fair and equitable housing outcomes for all.

As a sector, our priorities are not simply contractual requirements and financial imperatives, rather we provide a range of community programs as wrap-around supports as an integrated service response to help people flourish.

We also have unique assets in delivering this support, including places of worship, chaplains and clergy, and well-positioned land and properties all over the country. Many of our members have access to countless volunteers who are motivated to offer compassion and support that extends well beyond the provision of a roof.

Faith-based organisations are committed to help people transition back into the community so that a dependency cycle is not formed.

They are also committed to ensuring support for those who, for a variety of reasons, may need long term support – sometimes for life.

What is driving the NSW housing crisis?

01. Not enough homes

For decades, NSW has underinvested in building social and affordable housing so today we have 50,000 plus households representing 100,000 people on the social housing waitlist.

They may be people with a chronic illness or disability, or a single parent with children and no extended family support. The private rental market is out of reach, but social housing is simply not available.

An estimated 54,000 households have entered or experienced a worsening of housing stress since the start of the pandemic.

People falling through the gaps

A stable home that is secure and affordable will change health and welfare outcomes for people because it brings stability.

It changes welfare outcomes because they are not under the stress of being homeless or looking for housing. It changes educational outcomes and employment prospects.

03. Vulnerability of tenants

Tenants in NSW are constantly vulnerable to market fluctuations and the risk of eviction with little notice.

As investments drive housing priorities, the consequences for tenants are often ignored. More needs to be done to give tenants in the private rental market some security.

04. Aboriginal housing

Housing instability and inaccessibility have a cumulative effect on Aboriginal people, their families and communities and seriously impacts the dispossession that Aboriginal people have felt and lived because of the unilateral decision making of successive governments. A housing first approach is paramount to address intergenerational disadvantages evident across all outcome areas identified in Closing the Gap.

Aboriginal Community Controlled Organisations (ACCOs) are best placed to drive solutions with, and within, local Aboriginal communities. ACCOs have been born from the community, through need, are community driven and provide culturally appropriate service delivery. ACCOs must be adequately resourced and supported to build a strong Aboriginal Housing Sector benefiting the generations to come.

05. Regional housing

Many regional areas have faced successive natural disasters. Also, population growth caused by city dwellers migrating to the regions during the pandemic severely impacted affordable rental housing and housing supply in general, with vacancy rates falling by 60% in regional NSW.

Further, the lack of trade skills in regional areas to build new supply or repair existing housing has added a new crisis element - regardless of recovery funding. Incentives to transition trade skills to the regions are critical.

No *integrated* plan for the future

Affordable rental housing doesn't come about by accident. We need to commit to social and affordable rental housing being part of the mix of any future developments in NSW.

For purpose not-for profit Community Housing Providers, who often bring land, should be supported to continue to deliver social and affordable rental housing through sustained and sufficient funding and improved integrated planning across all levels of government.

Reasons to act now



UP TO 10 YEARS

Social housing wait times ii

70 YEARS Time it will take to house people on the social waitlist if we do not accelerate supply ⁱⁱⁱ



727,000

Shortfall of social housing dwellings by 2036 at current pace of supply v



1.5 TIMES

Private rent inflation higher than CPI vii



51,088

People living in severely crowded dwellings ix

17,725

People staying temporarily with other households *



NEARLY 50%

People seeking homelessness support turned away iv



1/3

Women and children escaping family violence missing out on essential homelessness services vi



27%

of homelessness support clients are Aboriginal viii

30% NSW regional rent increases xi

NOT EVEN 1%

Rental vacancy rates as low as 0.4% in NSW regional areas xii

FHA's policy priorities

FHA is working towards ensuring access to safe, healthy and secure affordable rental housing for all.

FHA stands ready to assist the NSW Government in implementing **three social and affordable rental housing policy levers** to meet both the immediate and ongoing needs of our State's most vulnerable people.

These policy levers reflect FHA's current policy priorities. The recommended actions associated with each of the levers available to the NSW Government, are discussed in further detail on pages 6 - 11.

In addition, FHA also shares a range of related policy positions with our NSW Housing and Homelessness peak partners. These shared goals are listed in the section that follows thereafter and are reflective of the close collaboration between the peak partners, as well as the collective goals that we share.

We also recommend that the NSW Government consider the excellent work done in the December 2022 Committee for Sydney report, *Bringing Affordable Housing to Scale*.





Rapidly scale up housing supply

Invest in immediate and sustained increase in the supply of

Social and Affordable Rental Housing

See details on page 7

LEVER **02**

Ensure extended tenant support

Invest in expanded and sustained wrap-around support services

See details on page 9

LEVER **03**

Integrated planning pathway

Establish a NSW State government led **integrated planning pathway** to accelerate and sustain housing development.

See details on page 11



Rapidly scale up housing supply

Australia is experiencing an affordable rental and social housing crisis. The social housing stock in Australia for the 2016-2021 period increased by a measly 2.6%, compared to a strong household growth of 8.2% during the same periodxiii. The crisis is particularly pronounced in NSW, where 54,000 new households have entered or experienced worsening housing stress since COVID, contributing to an increasing number of people in desperate need of social and affordable rental housing. Homelessness has a significant to impact on the strength of the economy, estimated to cost NSW up to \$2.5 billion over six yearsxiv.

Spiking rental prices are considered a key contributor to ongoing homelessness growth, with June 2022 figures showing annual private rent inflation of 9.5%, representing 1.5 times the rate of general consumer price rises^{xv}. There are also compelling signs that this alarming trend will continue into 2023.

Only 4.4% of NSW housing stock consists of social housing, compared to the OECD average of 7%. That means that an extra 70,000 dwellings are required just to meet OECD benchmarks.

NSW is Australia's largest state economy and accounts for about a third of the nation's economic output. However, the lack of appropriate investment in social and affordable rental housing has not kept up with the needs of the growing number of people in NSW who are being locked out of the private rental market. NSW's social housing in relation to overall housing stock, has been declining steadily for more than 25 years.

Other smaller states are stepping up their commitment to social and affordable rental housing in the face of the housing crisis, including **Victoria's 'Big Housing Build'** program, committing a record single investment in social housing in the state's history to build more than 12,000 homes within four years. **Queensland's** total investment in social and affordable housing was also recently significantly increased to a total of nearly \$4 billion^{xvi}.

The announcement of Federal Government's **Housing Australia Future Fund** and the proposed **Housing Accord** in partnership with the states is encouraging. It will be essential to bring together different perspectives in order to develop sound and innovative solutions across the housing continuum for such a large scale and complex program. Further, a coordinated approach between all the relevant Ministers and their government departments, plus broader stakeholders is critical to ensure the development and effective implementation of the Accord within NSW.

Victoria's 'Big Housing Build' program has committed a record \$5.3 billion to social housing. In Queensland total investment was also recently significantly increased to nearly \$4 billion.

Delivery of social and affordable rental housing in partnership with not-for-profit Community Housing Providers (NFP CHPs) has demonstrated a variety of benefits in NSW. **Faith-based organisations have played a valuable role** in the development of NSW's social and affordable rental housing. For example, four of our faith-based member organisations developed 65% vii of the housing delivered under the \$1 billion NSW Social and Affordable Housing Fund (SAHF) viii.

While there were **many innovative features in the SAHF program**, there are opportunities to improve any future partnership delivery models under consideration. The need to address unnecessary convoluted processes, inhibitive costs, the lack of investment incentives, faith-based land ownership complexities, and a critical shortage of trade skills in regional NSW are just some of the elements to be considered. This highlights the need for government to consult the NFP CHP sector to develop innovative partnership models for CHP participation and to ensure the scale-up of social and affordable rental housing supply.

These learnings have been captured in **FHA's policy recommendations** at Lever 1, designed to address NSW's need for rapid and increased supply in response to the affordable rental and social housing crisis.

Solutions

- Fund innovative partnership arrangements to enable the release and use of faith-based land for the development of social and permanently affordable rental housing by NFP CHPs. Work closely with faith sector to address and understand the complexity of related land ownership.
- 2. Hold an NSW Housing Accord Summit*ix to ensure broad-based collaboration to accelerate the supply of social and affordable rental housing supply, with consideration of the housing continuum. To include representation from all relevant stakeholders across housing peaks, Federal and State Government and Shadow ministries, State Departments, Local Councils, NHFIC, and other public and private financiers.

FHA recommends the Summit should address, but not be limited to, the following:

- a. Establish an **Industry Partner Advisory Body,** involving representation from these stakeholders to assist the NSW State Government in driving implementation of Summit outcomes.
- b. Consider **long term leasing** to NFP CHPs as an alternative to the outright sale of government-owned assets, to ensure the development of social and affordable housing is financially feasible for NFP CHPs.
- c. Develop a rigorous, evidence-based allocation strategy to ensure fair distribution of the total pool of public funds across the full range of NSW's social and affordable rental housing needs, including regional versus metropolitan, social versus affordable rental, mixed tenure housing developments: salt and pepper versus silo design, singles versus families, different ages, and other demographic needs**.
- d. **Ensure that NFP CHP finance costs are considered** when designing a disbursement and reimbursement of building costs in the different contexts of both large and small CHPs.
- e. Implement **significant tax reforms to incentivise investment** in affordable rental housing delivered through NFP CHPs ^{xxiv}. This could include tax concessions for private entities who donate housing properties to NFP CHPs^{xxi}.
- f. **Simplify the bidding process** for social and affordable housing developments to reduce undue red tape, inflexibility, and high costs for NFPs including an effective Expression of Interest process.

- 3. **Identify strategic locational priorities across NSW** for key frontline workers and other critical demographics, to inform NFP CHPs and developers who have suitable land in these priority areas. This may also optimise opportunities for innovative partnerships between CHPs for use of nearby Crown land in important locations.
- 4 Incentivise relocation of **trade skills to regional areas** and consider regional placement related to skilled trade migration visas.



Ensure extended tenant support

Research has shown the critical importance of combining safe and secure housing with ongoing support to improve wellbeing and deliver sustainable solutions to end homelessness^{xxii}.

NSW employed key principles of the Housing First model in its Social and Affordable Housing Development Program (SAHF), with early indications of encouraging improvements for vulnerable tenants.

Housing First is described as "... a philosophy rooted in the understanding that the most effective way to end a person's homelessness is to connect them with permanent housing as fast as possible, without unnecessary preconditions, while offering on-going support through connection to optional services".

(The National Alliance to End Homelessness, 2022).

"Housing alone does not address associated problems such as poverty, stigma, loneliness and social exclusion." (ABS 2015)

Social and affordable housing delivery models which pair the provision of a safe and secure dwelling with ongoing support are known to provide notable societal savings, including reduced health, justice, and other costs associated with homelessness.

A new study by FHA member, BaptistCare, expected to be released in 2023, suggests a three-fold social return on investment (including a range of health, wellbeing, economic, employment and other social benefits) for safe and secure living combined with wrap-around tenant support services provided as part of their faith-based delivery model^{xxiii}.

"Our Faith-based CHP is 99% social housing at the 'pointy end', support of our tenants in this context means support is often needed for life, but there appears to be no recognition of this once they are given a roof over their head." (FHA member CEO)

Similarly, a new study by FHA member, Anglicare, found that participation in wrap-around tenant services which include community activities offered within the broader faith-based organisation offering (i.e., beyond the CHP) helps to establish a strong foundation for engagement, inclusion, friendship, and wider community reintegration^{xxiv}.

The NSW SAHF program in partnership with NFP CHPs contained several key innovative features which should be retained in future programs, while there are also some opportunities to improve the initiative.

"The SAHF initiative provides access to social and affordable homes together with coordinated access to tailored support services that empower people to improve their lives and achieve greater security and independence."

(NSW Government website)

Lever 2 provides recommendations to invest in a Housing First-principled **NFP CHP delivery partnership model,** which pairs housing with expanded and sustained tenant support services.



Solutions

- Continue to employ the NFP CHP delivery model applied in SAHF 1 and SAHF 2, whereby housing is coupled with wrap-around support to help tenants transition back to work and community (including access to employment services, general and mental health, as well as community building).
- 2. Retain the **funding certainty** aspect employed in SAHF 1 and SAHF 2 to ensure ongoing wrap-around tenant support services to remain with tenants who require long term support.

- 3. Introduce more flexible participation options to allow **smaller NFP CHPs to tender for distinct components** of the delivery model, whether it be housing/tenancy, or tenant services.
- 4. Explore **innovative funding models** for tailored wrap-around tenant support services, including consideration of social impact bonds^{xxv}.



There is a critical need for State oversight and coordination of the planning process with councils, to accelerate social and permanently affordable rental housing delivery, and act in the best interest of the people of NSW.

There are many examples where **well-resourced local councils** have made great contributions to the improvements in the design and development of social and affordable rental dwellings. It is important that any State-led planning effort continues to consult local authorities to garner their support and reap the benefits of their local knowledge and planning expertise.

Research shows that a lack of clarity around the role of local government authorities (LGAs) in addressing homelessness has played a marked role in an uncoordinated response to homelessness**xvi*. For example, **Section 7.11 developer contribution** waivers are inconsistently applied to NFP CHPs in different LGAs. These contributions can be a significant proportion of the development cost.

For example, a \$1.18 million Section 7.11 contribution was recently levied on a \$13.8 million social and affordable housing development in NSW by a NFP CHPxxvii. Other concerns at the local planning level include the risk of conversion of social and affordable rental properties in new developments (in terms of inclusionary zoning requirements), back to market levels after an initial period of compliance.

In Victoria, the State Government controls the assessment and approval of planning proposals funded by the Big Housing Build.

Lever 3 recommends an **Integrated Planning Pathway** aimed at improving planning and coordination at all levels of government and community, to speed up delivery of social and affordable rental housing.

Other States have reaped the benefits of State-based ownership of local planning areas to enhance integration and outcomes for the development of social and affordable rental housing. For example, in Victoria, the State Government controls the assessment and approval of planning proposals funded by the Big Housing Build, following consultation with councils and local communities.

Similarly, Queensland recently extended its Ministerial Infrastructure Designations to social and affordable rental housing, resulting in substantial savings for NFP CHPs on council infrastructure fees, development application fees, as well as relaxed development restrictions, including setbacks, car parking requirements, and building height**

The savings from such initiatives can be significant, with one FHA Member CHP recently reporting a saving of nearly \$500,000 on a Toowoomba social and affordable housing development.

Queensland recently extended its Ministerial Infrastructure
Designations to social and affordable rental housing.

In NSW, the implementation of the **State Environmental Planning Policy (Housing SEPP)**^{xxix} in 2021 is a strong step in the right direction, whereby the State government takes the lead in tackling bottlenecks in ramping up the supply of social and affordable rental housing. FHA applauds this initiative, plus further Housing SEPP revisions that are currently being considered in consultation with NFP CHPs, including the implementation of **State Significant Development Approvals (SSDA)**^{xxx} for increased affordable housing bonuses, and improved accessibility and usability standards.

There is an opportunity to build on current well-proven provisions in the SEPP which allow for minor exceptions (such as small-scale group homes), to extend to the development of **larger scale** permanently affordable rental housing. Some zoning classes such as commercial and industrial are currently prohibited, but could potentially be used for affordable rental housing.

Solutions

Lever 3 recommends further improvements to develop a NSW State-led inter-agency/department and inter-government Integrated Planning Pathway, aimed at streamlining development approvals and improve response times for NFP CHP housing developments, including:

- Ensure that the Housing SEPP is well-resourced to allow for timely responses to manage the workload involved in scaling up social and affordable rental housing developments.
- 2. Mandate blanket **waiver of Section 7:11 developer contributions** for all NFP CHP social and affordable housing developments.
- 3. For the revised Housing SEPP, implement a **height limit bonus** that corresponds to the proposed change in floor space ratio bonus, ensuring that the bonus can be utilised where the only practical increase available is in additional height.
- 4. Ensure that minimum **inclusionary zoning** requirements for social and affordable rental housing are designed to safeguard a sustained supply of additional social and affordable rental housing. This may take the form of applying a caveat on the title to ensure **compliance in perpetuity**.
- 5. Introduce an **affordable rental housing zone instrument** to provide land at a reduced rate to ensure viable developments are not competing with the private sector for highly capitalised, limited resident land. This could be on a generally limited/smaller scale (less than 50 dwellings) so that it integrates within other uses and communities, and primarily on land currently owned by government.
- 6. To advance further supply, allow piloting initially on smaller scale of targeted affordable rental housing as **permissible use** in zones that would otherwise not allow this type of residential use. For example, across commercial and potentially even some limited industrial zoning provisions. After successful evaluation, further expansion of the scheme could be considered, given that this hybrid of commercial/ residential and 'working from home' is already evolving.
- For the revised Housing SEPP, for compliant SSDA developments by NFP CHPs, consider removing other bottlenecks, including the requirement for **public notification** to ensure developments proceed in the best interest of the local community.
- 8. In consultation with NFP CHPs, continue to investigate any other accelerated planning pathways to incentivise broader participation in the investment, financing and delivery of social and affordable rental housing (including superannuation funds and other 3rd party capital investors).



Recommendations shared with the NSW housing and homelessness peaks

FHA is working towards ensuring access to safe, healthy and secure affordable rental housing for all. FHA policy positions also reflect the close collaboration between the NSW Housing and Homelessness peaks. The policy focus areas listed here, are positions we share with these peaks xxxi.

Increase supply and provide funding certainty

- Increase the supply of social and affordable rental housing to comparable international benchmarks.
- Social and affordable rental housing developed in partnership with not-for-profit (NFP) CHPs and Aboriginal NFP CHPs to maximise government investment.
- Establish a program to develop all avenues of investment, including federal funding, as well as innovative partnerships with NFP CHPs and other private sector parties.
- Establish a program for NFP CHPs to develop housing on government land, including TAHE land.
- Allow government agencies to sell underutilised land to NFP CHPs at a discount.
- Repair and maintain ageing social housing.
- Address building standards for climate and disability.
- Establish a Climate Resilience Fund for properties managed by the NSW Government and NFP CHPs xxxii.

Fund support services

- Fund the Together Home Program, including housing for people involved in the existing program.
- Increase funding and establish longer term contracts for Specialist Homelessness Services.
- Increase funding for Aboriginal community controlled organisations.
- Develop more youth foyers to provide integrated housing, education, and employment services to vulnerable young people at risk of homelessness.
- Commit to a Housing First Policy for NSW.



Improve planning and coordination at all levels of government and community

- NSW State mandates enforceable minimum inclusionary zoning requirements for all residential developments (10% on private land, 30% on government land).
- Implement a Social Housing Levy to private sector development of sub-division of land with 3 or more dwellings to create a sustainable funding source for social housing.
- Create cross-government key performance indicators to ensure improvements in the delivery of housing are delivered.
- Enforce building standards for climate and disability on rental dwellings, including minimum energy dwelling standards and Silver Level Liveable Housing Design specifications.

Aboriginal Housing

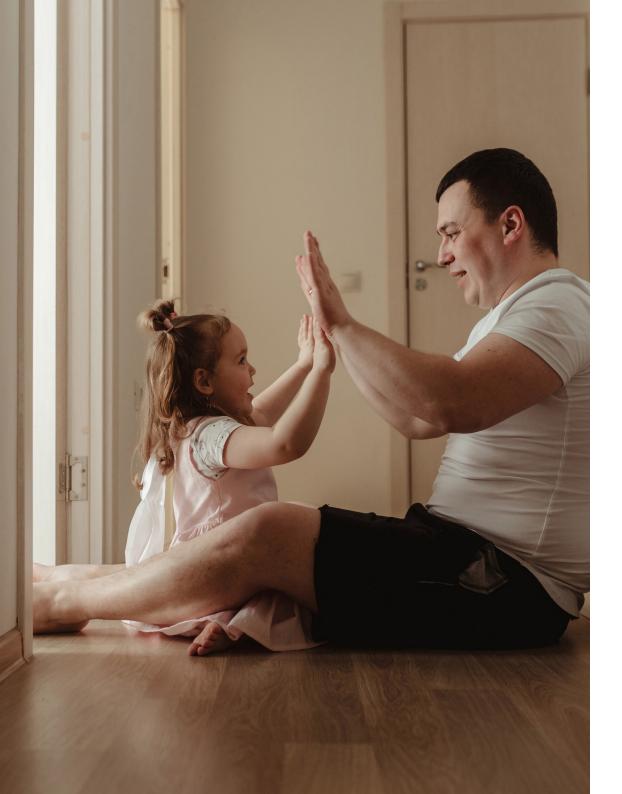
- Implement Aboriginal housing targets in line with Closing the Gap commitments, speed up title and property management transfers, commit to provide investment into two fit-for-purpose funds and fund ACHIA NSW properly.
- Ensure decent, stable and affordable housing and wrap-around (holistic) support services are adequately conceived, properly funded and appropriately delivered to Aboriginal people and communities across urban, regional, remote and very remote NSW.

[Wording provided by ACHIA NSW]

Protect tenants' rights

- Expand rental assistance for low-income private renters to improve access and sustain tenancies.
- Create a standing Hardship Fund and policy framework to support tenants and landlords in disasters.





Consultation and thanks

This paper was prepared by FHA in consultation with members and others.

Grateful thanks to:

- Metro member CEOs Anglicare Sydney, BaptistCare NSW & ACT, Fresh Hope, Salvos Housing Australia, St Vincent De Paul - Amelie Housing, Wesley Mission Sydney.
- Regional member CEOs Anglicare NSW Sth | NSW West | ACT,
 Anglicare Mid-North Coast, Catholic Diocese of Maitland-Newcastle,
 St Agnes Parish Port Macquarie.
- Heads and leads of advocacy, community, housing, planning, policy and property, and those working in homelessness services and tenants with lived experience from across our membership organisations.

We also consulted with:

- Experts and professionals from across business and commerce, property and design, architecture, policy, planning, financing and academia.
- Other housing and homelessness peak bodies.
- Those with lived experience in the crisis, and working in homelessness services.

Our thanks also, to those who gave feedback to help craft our plan and our hopes for a way forward to provide housing for all.

FHA recognises the important role played by Aboriginal Housing Peak **Bodies and CHPs.** We thank ACHIA NSW for providing wording and advice in respect of Aboriginal Housing on pages 3 and 13. Wherever the term CHP is used in this document, it includes Aboriginal CHPs.

Everything in this plan endeavours to address state-wide issues so that both metro and regional NSW receive equitable consideration.

References and notes

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- vii. City Futures Research Centre and the Centre for Social Impact (2022), Australian Homelessness Monitor Statistics, https://www.launchhousing.org.au/ending-homelessness/research-hub/australian-homelessness-monitor-2022.
- viii. Ibid.
- ix. Australian Bureau of Statistics (2018), Census of Population and Housing: Estimating Homelessness, https://www.abs.gov.au/statistics/people/housing/census-population-and-housing-estimating-homelessness/latest-release.
- x. Ibid
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- xiii. City Futures Research Centre and the Centre for Social Impact (2022), Australian Homelessness Monitor Statistics, https://www.launchhousing.org.au/ending-homelessness/research-hub/australian-homelessness-monitor-2022.
- xiv. National Council of Social Services (2022), Aftershock: Addressing the Economic and Social Costs of the Pandemic and Natural Disasters.
- xv. City Futures Research Centre and the Centre for Social Impact (2022), Australian Homelessness Monitor Statistics, https://www.launchhousing.org.au/ending-homelessness/research-hub/australian-homelessness-monitor-2022.
- xvi. The Honourable Annastacia Palaszczuk (2022), Queensland Housing Summit Outcomes Report released Ministerial Media Statement.
- xvii. Saint Vincent de Paul Society and Centre for Social Impact, UNSW (2021), Social housing in NSW Report 1; Contemporary Analysis.

- xviii. The Social and Affordable Housing Fund (SAHF) initiative is an innovative approach to the deliver social and affordable housing in NSW, consisting of a combination of housing and tenant support services. To date consisting of SAHF 1 (from 2017) and SAHF 2 (from 2019).
- xix. Refer to section on Shared recommendations with the NSW housing and homelessness peaks
- xx. For example, NSW's SAHF program's target of 30% regional, and Victoria's Big Housing Build guaranteed minimum investment of 25% for regional Victoria.
- xxi. An example of this is the model implemented in ACT, which provide tax concessions for private entities who donate housing properties to NFP CHPs.
- xxii. Melissa Johnstone and Cameron Parsell (2015), Breaking the cycle of homelessness: Housing stability and social support as predictors of long-term well-being, https://www.tandfonline.com/doi/abs/10.1080/02673037.2015.1092504.
- xxiii. Baptistcare's upcoming social return on investment study is expected to note the strong benefits of community connections facilitated by wrap-around services, consisting of additional supports that help tenants feel more inclusive, supported and better able to access other services.
- xxiv. Anglicare (expected early 2023), More than Shelter report.
- xxv. Social impact investments bring together the public, for purpose and for-profit sectors to achieve social impact alongside a financial return. Social impact bonds pay a return to an investor when an agreed social benefit outcome has been achieved by a service provider.
- xxvi. City Futures Research Centre and the Centre for Social Impact (2022), Australian Homelessness Monitor Statistics, https://www.launchhousing.org.au/ending-homelessness/research-hub/australian-homelessness-monitor-2022.
- xxvii. As at 1 December 2022 Nightingale Marrickville by Fresh Hope Communities A PBI and NFP CHP has a \$1.2 million section 7.11 contribution payable on occupancy for a \$15 million development.
- xxviii. The Ministerial Infrastructure Designation (MID) process provides an alternative to lodging a development application with local government and it is managed by the Department of State Development, Infrastructure, Local Government and Planning, with input from other government agencies. The planning minister is responsible for making decisions on MID's.
- xxix. Housing SEPP and the Standard Instrument Local Environmental Plan provisions that are currently being reviewed, including planning pathways for social housing and affordable housing.
- xxx. State Significant Development (SSD) are deemed to have State significance due to the size, economic value or potential impacts that a development may have. Development that is State significant is identified in the State and Regional Development State Environmental Planning Policy.
- xxxi. 2022 State election campaigns recently launched by Homelessness NSW, Shelter NSW and CHIA NSW. Refer to summary in Appendix 1.
- xxxii. Where the term NFP CHP is mentioned in this document, this also includes the important work done by Aboriginal NFP CHPs.

