



**FAITH  
HOUSING  
ALLIANCE**

## **2024-25 NSW Pre-Budget Submission** March 2024



## About us

Faith Housing Alliance (FHA) is the peak body representing the faith housing sector, including:

- Faith-based organisations, including not-for-profit Community Housing Providers (CHPs) supporting more than 14,500 tenants and Specialist Homelessness Services (SHS) assisting more than 33,000 clients. Many of these organisations have an impressive track record of providing support to the community over hundreds of years
- Places of worship across all faiths who intend to use their land for housing justice
- Faith leaders of all religions and denominations who see housing as a critical component of social justice and an essential human right
- Any individual, organisation, foundation, or program committed to housing justice, including architects, planners, and other professional support organisations

The faith housing sector is an important contributor to housing supply in NSW across all forms of social and affordable rental housing, including transitional, emergency and crisis accommodation.

Housing comes first as an essential foundation, but their support for individuals and communities does not end there, providing a vast array of support services, including emergency relief, financial counselling, mental health and employment, with specialist supports for people with disability, victim-survivors of domestic violence, young people in out-of-home care and people breaking free of addiction.

Many of our member organisations have an extended presence across Australia, helping to meet housing need nationally, with the support of more than 30,000 staff and over 40,000 volunteers. They work closely with local communities to identify where more support services are necessary, helping to tackle crises such as natural disasters alongside the community and equipping them to bring about long-term positive change.

FHA is committed to partnering with the NSW Government to address the urgent need for more social housing, affordable rental housing, and the vital wrap-around supports needed to sustain tenancies and break the cycle of homelessness.

## Introduction

FHA welcomes this opportunity to outline priorities for the 2024-25 NSW Budget – critical investments to realise the NSW Government’s commitments to address the housing crisis and deliver the state’s part of national accords.

FHA recognises the progress of the Minns government in its first 12 months to fulfil election commitments, including establishing Homes NSW, underpinning an ambitious agenda of housing system reform. Complemented by a raft of planning reforms, FHA acknowledges that the government has utilised its most impactful levers with minimal budget implications.

Last year’s mini-budget enacted the fiscal strategy of returning to a sustainable operating and debt position. However, the resilience of the NSW economy on the back of surging net overseas migration is further increasing demand for housing at a time when chronic unaffordable housing is already costing Sydney \$10 billion a year in lost productivity<sup>i</sup>.

Facing an unprecedented housing crisis, NSW citizens living on low incomes have very few options, with less than 1% of rentals affordable for a person earning the minimum wage<sup>ii</sup>. People receiving income support are worst affected, with no private market options suitable or affordable for a person on JobSeeker or Youth Allowance.

Beyond infringing NSW citizens’ fundamental human right to access safe and secure housing, research supported by FHA shows that the increase in the rate and severity of housing stress costs NSW up to \$422 million each year in lost productivity and participation<sup>iii</sup>.

With 57,602 NSW households on the social housing waiting list,<sup>iv</sup> the escalating economic and social costs of the housing crisis require urgent action, led by significant and sustained investment in social and affordable housing.

The Minns government has an opportunity in the 2024-25 Budget to invest in a secure housing future for NSW’s most vulnerable citizens by rapidly scaling up the supply of social and affordable rental housing needed in cities and regional areas. As the largest economy of any state in Australia, a significant and meaningful investment in critical housing infrastructure would demonstrate national leadership to address the housing crisis.

FHAs submission covers recommendations for the NSW Government around four key actions:

1. Rapidly scale up housing supply
2. Invest in expanded wrap-around supports to break the cycle of homelessness
3. Deliver an integrated planning pathway
4. Unlock well-located faith-owned land for housing

## Action 1: Rapidly scale up housing supply

### NSW's current challenge

Housing Australia conservatively estimates that 377,600 Australian households are currently in need of social and affordable rental housing, either due to rental stress or homelessness. 35% of these households are in NSW, where 132,600 households (or 4.6% of total NSW households) are experiencing housing need<sup>v</sup>. This total more accurately reflects the current scale of need in NSW, as the NSW Housing Register (social housing waitlist) best represents 'expressed need'.

Without significant immediate and sustained investment in social and affordable rental housing, housing need across NSW is predicted to reach 320,700 households by 2041<sup>vi</sup>.

Social housing supply has fallen to 4.6% of total housing stock, down from 5.1% in 2001<sup>vii</sup>. The social and economic costs of not providing enough social and affordable rental housing are estimated to be \$256 million annually, rising to \$445 million annually by 2036<sup>viii</sup>.

Commonwealth funding provides an important start to increasing housing supply, including \$610 million through the Social Housing Accelerator to deliver 1,500 new homes by 2028. The Housing Australia Future Fund/National Housing Accord will provide at least 1,200 new social and affordable homes in NSW of the total 40,000 homes committed within five years.

The NSW Government's Social Housing Accelerator Implementation Plan acknowledges that "the impact of 1,500 additional homes is small given the level of unmet need, and the low turnover of current stock predicted to continue"<sup>ix</sup>.

The NSW Government, therefore, must commit its own additional funding and land to deliver a credible response to the housing crisis. FHA eagerly awaits the result of the Premier's statewide audit to identify surplus public land, to demonstrate the potential impact of Labor's pre-election commitment "to ensure that developments on surplus public land include a minimum of 30% of affordable, social and universal housing"<sup>x</sup>.

### Existing commitments

FHA commends the NSW Government's commitments to boost the supply of diverse, safe, well-designed and located social and affordable rental housing, including the commitments driven by the National Housing Accord:

- to deliver NSW's share of the national housing target, being 314,000 additional homes (or 377,000 seen as a 'stretch target) across NSW by 2029;
- to deliver 3,100 affordable homes in the five years to 2029;
- to make housing supply more responsive to demand;
- to support the distribution of the Housing Australia Future Fund; and
- to support building a strong and sustainable Community Housing sector.

### Recommendations

- 1. Invest in an immediate and sustained increase in the supply of social and affordable rental housing – at least \$2.08 billion per year to deliver up to 5,000 homes per year for the next ten years with a view to restoring social housing to 10% of NSW housing stock<sup>xi</sup>.**

Such funding should;



- Build on NSW program success of the Social and Affordable Housing Fund (SAHF) and Community Housing Innovation Fund (CHIF) by delivering funding as a combination of upfront capital grants and availability/gap payments.
  - Ensure the value of the NSW Government's investment by implementing a 25-year term for all homes and requiring project proponents to be or to include a not-for-profit Community Housing Provider to ensure the value of the investment is retained for the benefit of the community 'in perpetuity.'
2. **Communicate annual and locational targets for the 314,000-377,000 new homes by 2029.** A clear plan for how the NSW Government intends to meet its stated commitments will also enable effective collaboration and cooperation between the NSW Government, community, councils, community housing providers and industry.
  3. **Deliver targeted projects that meet housing need and maximise the government's investment by developing a NSW-wide Housing Access Rating Tool/Housing Needs Assessment** census-based tool to measure core housing need and affordable housing costs by income category, household size and priority populations<sup>xii</sup>. Such a tool will help deliver the right home configuration to the cohorts that need it most in the areas where homes are most needed. The tool would complement the existing work funded by the NSW Government as part of the Australian Housing Data Analytics Platform.

## Member case study: BaptistCare NSW & ACT

Social and affordable rental housing delivery in partnership with not-for-profit Community Housing Providers (NFP CHPs) has demonstrated various **social and economic** benefits.

A study by ACIL Allen for BaptistCare NSW & ACT 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.<sup>xiii</sup>

For every dollar spent, ACIL Allen estimates that the Community Housing returns \$3.33 in benefits distributed as follows:

- \$2.03 in service cost savings to the funders of health and Community Services
- 48 cents in economic value as measured by the contribution to employment
- 6 cents in improved family supports and relationship outcomes
- 16 cents in improved health and welfare outcomes for service users; and
- 60 cents in better connected communities impacts for service users.

## Action 2: Invest in expanded wrap-around supports to break the cycle of homelessness

### NSW's current challenge

Social and affordable rental housing alone does not address poverty, social exclusion, stigma and loneliness. However, social and affordable rental housing delivery models that 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 study by the Australian Housing and Urban Research Institute<sup>xiv</sup> estimated that the annual cost of homelessness, considering costs of health, justice, and welfare, equated to \$15,300 per person; and
- An SGS Economics and Planning study estimated that the annual cost of homelessness, considering costs of health, violence, crime, and human capital, equated to \$18,500 per person.

### Member case study: Mission Australia

Mission Australia's Michael's Intensive Supported Housing Accord (MISHA)<sup>xv</sup> research project supported men experiencing chronic homelessness to enter and sustain permanent housing. The model comprised three parts: access to long-term housing, assertive case management and provision of mental, physical and social supports.

The study found that:

- 97% of clients were still living in their properties 12 months after being housed; at the two-year follow-up, this remained high, with 90% of tenancies sustained;
- Improvement in participants' rating of their satisfaction with their social relationships, reporting more social contact and a reduction in social isolation;
- Incomes and employment status improved over the two years.

The recurrent cost of MISHA support is estimated at \$14,000 per year.

The cost of mainstream health, justice and welfare services was reduced from \$32,254 per participant at baseline to \$24,251 in the two-year follow-up period. This represents a significant savings to the NSW Government of \$8,003 per participant per year.

If cost offsets from tenancy failures were avoided (\$2,400 per client) and the use of crisis/emergency accommodation was reduced (\$6,427 per client), the program would be cost-neutral in three years.

If the NSW Government implemented a similar program, the cost of support net of savings from reduced use of mainstream services would be comparatively low. In the short to medium term, the program would likely be at least cost-neutral, and if cost offers are sustained, it may create significant long-term whole of government savings.



## Existing program examples

- The NSW Social and Affordable Housing Development Program (SAHF), delivered in partnership with NFP CHPs, contained several innovative wrap-around service delivery features facilitating access to employment services, general and mental health support, and community-building programs.
- The Together Home program, whose early findings demonstrated positive housing outcomes for some of NSW's most vulnerable people experiencing chronic homelessness, included the option to scale funding for 'high needs packages'. The design of this program provided wrap-around support service funding direct to CHPs to subcontract, helping to streamline clients' access to housing.

### Member case study: St Vincent de Paul Housing and Anglicare Sydney

Recent research conducted by the UNSW Social Policy Research Unit for St Vincent de Paul Society NSW<sup>xvi</sup> demonstrates their Social and Affordable Housing Fund tenants consistently reported higher wellbeing scores, particularly for feelings of safety and standard of living.

Overall, tenants scored 87% to 90% satisfaction over time, with tenants valuing highly the package of housing and tailored coordinated supports offered.

Similarly, a study by Anglicare Sydney found that participation in community activities within the broader faith-based organisation offering (i.e., beyond the CHP) helped establish a strong foundation for engagement, inclusion, friendship, and broader community reintegration.<sup>xvii</sup>

## Recommendations

4. **Implement evidence-based Housing First principles of access to housing and tailored coordinated support services for all tenants in new social and affordable housing, at least \$42.5 million per 5,000 new homes per year**
  - Support options should include intensive support packages for people experiencing long-term or repeat experiences of homelessness, and/or for intensive mental health supports.
  - Supports to be available to tenants for the duration of the housing term.
5. **Strengthen Specialist Homelessness Services**
  - **Invest \$62 million over three years to continue delivering the Together Home Program.** The recommended investment would enable the continuation of Together Home in its current form for a fourth tranche of funding to deliver packages for around 400 people.
  - **Increase Specialist Homelessness Services program funding by at least 20% or approx. \$64 million per year for the next two years so that services can meet current demand levels.** This represents a first-stage funding increase towards closing the gap between demand and service delivery.



## 6. Fund place-based solutions to youth homelessness

- **Invest \$220 million over three years to build 10 new Youth Foyers** to ensure young people experiencing disadvantage in NSW have stable and secure housing as a pathway to education and employment.

### Member case study: Uniting NSW.ACT – Foyer Central

Youth Foyers are a proven solution for supporting young people aged 15-24 who are at risk of homelessness, including supporting young people transitioning to independence.

A Youth Foyer provides a safe and stable home for approximately 40 young people aged 16-24, with integrated education, employment and life-skills supports for up to two years. There are currently two Youth Foyers in NSW – Southern Youth and Family Services in Illawarra, and Foyer Central in Sydney (operated by Uniting) for young people with a lived experience of out-of-home care.

Foyers have more than 80% of young people exiting into stable housing, 65% gaining secure and decent employment and young people engaged with Foyer are 60% less likely to be involved in the justice system.

On a per-person basis, Foyers create an average of \$89,000 in benefits for state governments through avoided social housing, state health and justice costs.



## Action 3: Deliver an integrated planning pathway

### NSW's current challenge

Planning is an essential lever to meet housing targets and to support the efficient rollout of new social and affordable rental housing.

The Planning Institute of Australia recommends an integrated planning process to “reduce infrastructure outlays, utilise space capacity and concentrate activity near clusters of services and transport choices.”<sup>xviii</sup>

FHAs recommendations focus on measures that will support CHPs and projects to deliver social and affordable rental housing by:

- Streamlining development assessment
- Improving planning pathways
- Strengthening infrastructure contributions
- Ensuring design quality and accessibility

### Existing commitments

FHA commends the commitments made by the NSW Government in the National Planning Reform Blueprint:

- updating state, regional and local strategic plans to reflect NSW's share of housing supply targets;
- undertaking planning, zoning, land release and other reforms, such as increasing density, to meet their share of housing supply targets;
- streamlining approval pathways, including strengthened 'call in powers', and prioritising planning amendments to support diverse housing
- promoting medium and high-density housing in well-located areas close to existing public transport connections, amenities and employment;
- reforms to support the rapid delivery of social and affordable housing;
- reforms to address barriers to the timely issuing of development approvals;
- consideration of the phased introduction of inclusionary zoning and planning to support permanent affordable, social and specialist housing in ways that do not add to construction costs;
- rectifying gaps in housing design guidance and building certification to ensure the quality of new builds, particularly apartments;
- improving community consultation processes; and
- adequately resourcing built environmental professionals, including planners, in local government.

We also recognise the Premier's further efforts to increase the amount of affordable housing as well as increase the supply of new housing overall, including;

- “density bonuses” of up to 30% where a proponent provides at least 15% of the total number of dwellings to be managed as affordable rental accommodation by a community housing provider for at least 15 years;
- promoting infill housing development by allowing a greater density of residential development on a wide range of zones (R3, R2, E1, E2 and MU1) considered “well-located” in relation to local services and infrastructure, including public transport;
- rezoning land around metro and train stations to increase housing densities in proximity to transport.



## Recommendations

- 7. Fund an extended pilot of the Community Housing Concierge to support the timely delivery of NSW Government-funded social and affordable housing projects and NSW projects approved for Housing Australia Future Fund payments.**
- 8. Ensure the Housing SEPP is well-resourced to allow timely responses and manage the workload in scaling up social and affordable rental housing developments.**
- 9. Create a publicly accessible and centralised framework to monitor Affordable Housing across NSW that is approved, built and delivered.**
- 10. Introduce requirements for inclusionary zoning provisions to achieve genuine housing diversity by increasing opportunities for social and affordable housing.**  
Inclusionary zoning is only effective when it is already mandated before a planning change that increases land values.
- 11. Direct some of the additional value created by granted additional development rights to meet the housing crisis by increasing opportunities for affordable rental accommodation managed by the community housing sector for the benefit of vulnerable community members and key workers on low incomes.**
- 12. Enforce minimum building standards for climate and accessibility on all social and affordable rental housing**

## Action 4: Unlock well-located faith-owned land for housing

Faith-based sites, such as places of worship, occupy some of the best-located sites across NSW in terms of access to public transport, education, jobs and services.

Last year, FHA produced an initial pilot of a mapping tool, with funding from the NSW Community Housing Industry Development Strategy (CHIDS), that identified and conducted an initial analysis of 2,434 parcels of land with self-identified places of worship on them across NSW.

The pilot revealed:

- 747 of these sites are located within 800m of a train station;
- potential for 20,000 new dwellings solely within the Sydney metropolitan area.

**For many of these sites, existing places of worship could remain alongside a mix of community uses, including residential needs such as social and affordable rental housing.**

Yet, for many well-located places of worship across NSW that could otherwise support thousands of new affordable rental homes, social, affordable and key worker housing is prohibited. A significant proportion of places of public worship are currently zoned SP1 Special Activities or SP2 Infrastructure. In these zones, the vast majority of housing tenures are not permitted, including specialist disability accommodation, affordable housing, serviced apartments, student housing and social housing.

Places of worship have a long and deep connection with the communities they serve, and a long-term commitment to remain. Unlike many speculative developers, faith-based organisations stay in their communities, providing a wide range of social services and supports.

Allowing places of worship to have at least the same opportunities to provide housing as adjacent land uses will help meet the desired outcome of more housing supply, as well as the related outcome of increasing the supply of affordable rental accommodation in a desired range of convenient locations.

Additionally, faith groups are often custodians of much of NSW's precious built and cultural heritage and are keen to ensure that existing heritage character is identified, celebrated and retained. However, there is little point in retaining individual heritage items if surrounding heritage streetscapes and curtilages are removed. In many cities, places of worship have been retained as a solitary heritage item as surrounding streetscapes have been dramatically altered, impacting their viability and leaving the building as an underutilised shell.

### Recommendations

**13. Extend proposed changes to create low and mid-rise housing** by allowing residential flat buildings and shop top housing up to 21 metres (7 storeys) in SP1 and SP2 zones currently identified as places of worship that are within 400m walking distance of land zoned E2 Commercial Centre, E1 Local Centre, or MU1 Mixed Use.

FHA further recommends that residential flat buildings up to 16 metres (5 storeys) be permitted in SP1 and SP2 zones currently identified as places of worship that are



between 400m and 800m walking distance of land zoned E2 Commercial Centre, E1 Local Centre, or MU1 Mixed Use.

**14. Future land use and infrastructure planning identifies places of worship as social infrastructure.**

**15. Direct the Independent Planning Commission to conduct an audit of existing and proposed Heritage Conservation Areas to scrutinise their legitimacy.**

**16. Commission the NSW Government Architect to prepare design guidelines to enable medium-density housing developments in HCAs, and on land identified as a place of worship and subject to heritage designation.**

### Case study: The Californian Precedent ‘Yes in God’s Backyard’

California lawmakers have passed a bill that aims to give churches and colleges [universities] the right to develop affordable housing on their own property, bypassing local restrictions that currently prevent apartments from being built on empty parking lots and underutilised land.

The Bill<sup>xix</sup> allows not-for-profit higher education institutions and faith organisations to develop 100% affordable housing projects “by right.” That means they could side-step lengthy, expensive and uncertain reviews imposed by local governments that often oppose such projects. The bill passed the State Assembly in October 2023 and cleared a final vote in the state Senate, with only two senators voting no.

### Conclusion

Faith Housing Alliance stands ready to support the NSW Government in addressing the housing crisis. FHA’s members are some of Australia’s oldest and most established charities with a successful track record of providing housing and delivering homelessness services among a broad range of community services.

The faith housing sector is a critical success partner for governments, marshalling unique resources to aid community flourishing, including well-located land and countless volunteers motivated to offer compassion.

With all the demands on the NSW Treasury in setting the State Budget, it is pertinent to consider the following quote of Professor Matthew Desmond, the Maurice P. Daring Professor of Sociology at Princeton University -

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



### FHA Member Organisations



### Contact

If you wish to discuss this submission, please get in touch with Amanda Bailey, Head of Communications and Engagement.

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