

# Submission

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28 White Street  
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27<sup>th</sup> March 2024

## **People's Commission into Australia's Housing Crisis**

### Executive summary

I submit my observations and recommendations from my experience living and working in Armidale Catholic Diocese in rural New South Wales. I have been very fortunate in my life.

I have also worked in community pharmacy for the past 40 years in our region. We have supplied services into our communities and have had firsthand experience of droughts, floods, inflation, recession as well as well as good seasons. I have worked with Aboriginal Medical Services and presented papers on special medical needs in remote communities.

#### **The objectives of this submission are;**

1. To identify the feed-back of clients, over the past 18 months of my involvement, to the St Vincent de Paul (SVdP) welfare conferences and the Vinnies stores of our region, regarding the personal impacts of the Australian Housing Crisis.
2. To identify and explain the impacts of “distance” and “environment” on the individuals living in our small communities.
3. To examine the management of seasonal, FIFO/DIDO, and students in a rural environment.
4. To develop a more collaborative environment with others working in this space.

I endorse and support the recommendations of the St Vincent de Paul submission;

- A review of Commonwealth Rent Assistance and increase to the maximum rate by 25 per cent.
- Funding to implement the National Low Income Energy Productivity Program.
- More private market incentives such as a suitable replacement for the National Rental Affordability Scheme
- National minimum standards for renters and landlords
- A reduction in the capital gains tax discount from 50 per cent to 37.5 per cent
- A review of the NHHA, as recommended by the Productivity Commission, to ensure it complements the new National Housing and Homelessness Plan
- The waiving of outstanding housing-related debts held by states and territories to the Australian Government (\$2.5 billion at June 2020).

### **Conclusion**

1. Regional Australia provides many services to our country. There are many practical and social differences between metropolitan and country. This reports highlights some of these, however it does not necessarily provide all suggestions as to solutions.
2. The important emphases must be on providing a proportionate and balanced response to reflect the needs of our region.
3. Inefficient and ineffective household appliances, which fail to cool or heat the home, and the home refrigerator provide safe storage food and medicines, may cost the household excessive amounts. Access to updated equipment should be considered.
4. **There may be many correct answers, not one answer to suit everyone.**

## Our Region

Our region matches that of Homes North ( [Homes North | Tamworth](#) ) and has a population of 190,000 persons (2.35%) of the NSW population. It also represents almost 15% of the land mass.



The population is centralised in Tamworth (34.2%) and Armidale (16.7%). Many of the resources are also included in these Local Government areas.

Therefore, the balance of the population is spread thinly across more than 70% of the region's land mass.

### Our Region

To understand the social, economic, and isolation impacts of our region, I have utilised the data of the Homelessness Dash Board ( [Housing and Homelessness Dashboard – Homelessness NSW](#) ) and the ABS data provided in the 2021 Census, to examine the “numbers”. NB Walgett is incorporated in part in the Armidale Diocese, and also in the Wilcannia Forbes. These data include Walgett.

LGA	Total Population	# Dwellings	# Social House	Unoccupied	Occupied	Person/Dwelling
Armidale	30,665	12,888	670	1,422	11,360	2.7
Moree	13,387	6,196	426	906	5,290	2.5
Narrabri	11,995	5,960	277	715	5,237	2.3
Gunnedah-Liverpool Plans	20,875	9,507	197	1,094	8,395	2.5
Tamworth	62,869	27,640	1,228	2,298	24,898	2.5
Tenterfield	4,809	3,948	49	713	3,181	1.5
Glen-Innes	8,943	4,592	103	579	3,978	2.2
Walcha-Uralla	8,499	2,746	49	299	2,415	3.5
Gwydir	4,530	2,435	9	348	2,087	2.2
Inverell	17,020	8,115	261	786	7,312	2.3
	<b>183,592</b>	<b>84,027</b>	<b>3,269</b>	<b>9,160</b>	<b>74,153</b>	<b>2.5</b>
			4.4%			
NSW	<b>8,072,163</b>	<b>3,357,257</b>	<b>155,717</b>	<b>29,475</b>	<b>3,288,782</b>	<b>2.5</b>

The NSW Government has expressed commitments to increase the number of “**social houses**”. The development of more densely populated housing close to transport corridors was a key commitment, metropolitan areas.

Tamworth	4.9%
Armidale	5.9%
Moree	8.1%
Our Region	4.4%
Our State	4.7%

When considered separately, Tamworth, Armidale and Moree are above the NSW average number of social houses compared to total number of dwellings. Most of these were completed around 2011 by the Kenneally Labor government. Many of these properties are in poor condition and date back to the 1960s

The region however, taken together, including these three centres, is below the NSW average of 4.7%. The conclusion must be drawn that many communities have few, if any, social houses, in acceptable habitable condition.

The data also shows that 11% of all dwellings in our region were unoccupied on census night. These data can be dramatically influenced by FIFO/DIDO as well as students who move between personal dwelling and work/study accommodation as needed.

Another area of concern in several submissions is the short-term private accommodation.

There were 714 dwellings, listed as being designate for short-term rental in our region. Tamworth and Armidale dominate this market.

LGA	Short Term	% Occupancy
Armidale	106	69%
Moree	0	0%
Narrabri	8	75%
Gunnedah-Liverpool Plans	18	48%
Tamworth	444	59%
Tenterfield	54	58%
Glen-Innes	35	47%
Walcha-Uralla	32	60%
Gwydir	0	0%
Inverell	17	62%
	<b>714</b>	

Tamworth Regional Council debated this week the need for additional short-term rentals to cover the accommodation for large events like Country Music Festival and National Equine event. Council decided on 26<sup>th</sup> March, to delay this decision.

Likewise, the conclusion is that the other centres have very few dwellings in this market and will not be impacted by the proposed changes.

## Persons per Dwelling

LGA	Person/Dwelling
Armidale	2.7
Moree	2.5
Narrabri	2.3
Gunnedah-Liverpool Plains	2.5
Tamworth	2.5
Tenterfield	1.5
Glen-Innes	2.2
Walcha-Uralla	3.5
Gwydir	2.2
Inverell	2.3
	<b>2.5</b>
NSW	<b>2.5</b>

The other element of the data provided on the homelessness NSW Dashboard is the number of persons per dwelling.

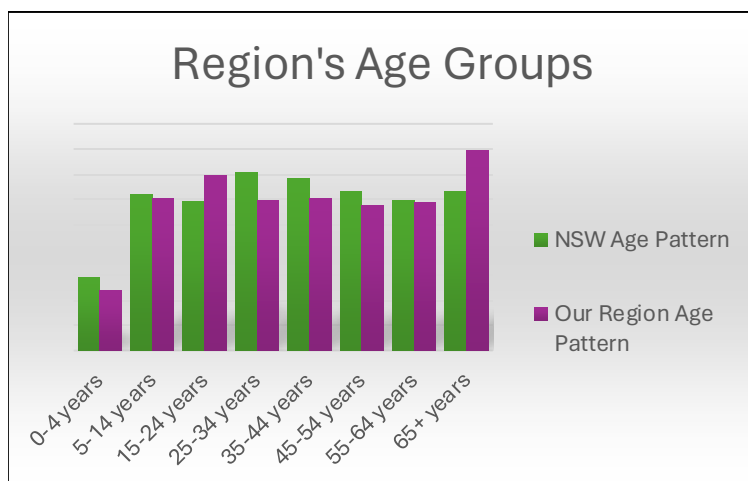
This is a “crude” figure; however, it may be extrapolated that almost 25% of the NSW “dwellings” have ONE occupant. Most of our region are in line with the State figure.

Tenterfield is closer to 50% of their properties with a single resident, whilst Walcha-Uralla has fewer than 25% in this category. These

data do not necessarily increase the number of “beds” available.

It would however demonstrate that there are many unused rooms.

## Age demographic



This chart indicates the importance of support required in our communities. Particularly as our region has a higher proportion of the population in the higher end of the age demographics.

## First Nations people in our Region

The 2021 census data indicated that 3.4% of the NSW population identified as Aboriginal and/or Torres Strait Islanders. In our region this figure is 12.1%. Tamworth recorded the highest number at 6,838 and Armidale was second at 1,992.

LGA	# ASTI	Population	% ASTI
Armidale	2,256	30,673	7.4%
Moree	2,617	13,751	19.0%
Narrabri	2,834	17,080	16.6%
Gunnedah-Liverpool Plains	3,182	20,887	15.2%
Tamworth	8,024	62,868	12.8%
Tenterfield	359	5,947	6.0%
Glenn Innes	607	7,785	7.8%
Walcha-Uralla	808	8,548	9.5%
Gwydir	310	4,244	7.3%
Inverell	1,911	17,033	11.2%
<b>Grand Total</b>	<b>22,908</b>	<b>188,816</b>	<b>12.1%</b>

As a percentage of the population; Walgett and Moree LGAs exceed 25%, ALL ten of our LGAs at least double the NSW average.

Many communities will have percentages in the 30 percentile.

This factor also needs to be included in the access to social housing services in these smaller areas. The recent ABC report into the situation in the Northern Territory ( [NT, federal governments still negotiating 'landmark' housing deal amid backlog of homelands awaiting urgent repairs - ABC News](#) ) highlights the plight in many areas. Whilst this is not representative in our region, many areas of maintenance as behind schedule.

The incidences of Streptococcal infections have been reported in many communities. This infection identifies initially as “school sores”/ impetigo which in certain circumstances may lead to very serious conditions like, Rheumatic Heart disease. Personal hygiene is the most effective preventative tool.

# Personal Impacts of the Australian Housing Crisis

## Domestic Violence

The most frequent request for assistance is as linked to Domestic Violence. The pressures of the cost living impact on relationships. Between partners, between siblings and between extended families.

Some of these can only be resolved by the most vulnerable of people, at the worst possible time in their lives, having to relocate. Separation from the “offender” may require police involvement.

Finances may be frozen; identity documentation, medication (if required) and support resources must all be replaced. The client may no longer be within a familiar place, no friends and no extended family members.

There are multiple organisations and individuals who may be involved in finding emergency accommodation, food and clothing. All of which is very a complex problem for the client.

Clients always need access to short-term funding options for food and clothing. So too is funding for petrol or travel expenses for family funeral. Others may need assistance with meeting financial commitments for electricity, phone or short-term card debt. Many of which require immediate answers.

## Medical service attendances

There is a process that has been adopted Nationally for identifying isolation and access issues for medical services, it is called the **Modified Monash Method** (MMMs). This process started in UNE in the early 1990’s with John Humphries a lecturer in Geography and Gordon Gregory a lecturer in management. It is now the national standard for measuring “health service” isolation.

<https://www.health.gov.au/topics/rural-health-workforce/classifications/mmm>

It was revised in 2022 to include pharmacies. If the Commonwealth subsidises and/or supports the funding of General Practice clinics and pharmacies in Rural Australia, based on this formula, the same degree of isolation must apply to the clients of these services.

Therefore, similar rules for support and funding to **patients** and their **carers** should be applied.

Patients who must travel from a MMM5 region (eg Tenterfield) to a major centre MMM3 (eg Lismore or Tamworth) or MMM2 (eg Newcastle) for treatment should be eligible for a higher level of Commonwealth/State funding, than someone in MMM3 or MMM2.

Examples of communities within our communities or support our community.

MMM1:	Sydney, Newcastle
MMM2:	Cessnock, Branxton
MMM3:	Tamworth, Armidale, Lismore
MMM4:	Glen Innes, Moree
MMM5:	Tenterfield, Deep Water
MMM6:	Walgett
MMM7:	Bourke

### **Prescription Costings**

The Government messaging about “Lowering Prescription Costs” is unfortunately misrepresenting the facts to the most frequent users of dispensed medicines.

- An individual or family which has 36 concessional prescriptions in a year, reaches the Safety Net and are “**copayment-free**” for the balance of the calendar year. This means they must spend \$277.20 to reach this figure. The SIXTY day dispensing **simply delays** the beginning of the free period. If the patient gets the \$1 discount offered in certain pharmacies, the client must have FIVE more prescriptions **to pay back (ie \$36)** to achieve the safety net.
- More than three percent of Australians (900,000+), the sickest and frequently the most disadvantaged, consume the most prescriptions. They, despite the Commonwealth’s advertisements, have ZERO-dollar benefit for this change.
- The “**winners**” of this system are the eight to ten percent of Australians, usually aged between 35 years and 55 years who have two or three regular medications.
- Eight percent of Australians (20 million) have no regular prescriptions (<1 on average) in a calendar year and receive ZERO benefit for this process.

This misinformation has confused many prescription clients and their carers because they have not benefited by the process.

Also, the switching off of the Safety Net on the 31<sup>st</sup> December and the renewal of the copayments as of 1<sup>st</sup> January each year has created a cash flow impact.

This misdirected process should be replaced with all concession card holders having **zero-dollar copayments**. This misdirected process should be targeted at those who need it to relieve their cost of living.



## Rental Support

The table below list the data from Homelessness Dashboard.

LGA	Med Wk \$	Med Wk Rent
Armidale	\$1,404	\$360
Moree	\$1,524	\$320
Narrabri	\$1,498	\$350
Gunnedah-Liverpool Plans	\$1,557	\$390
Tamworth	\$1,416	\$390
Tenterfield	\$885	\$380
Glen-Innes	\$934	\$330
Walcha-Uralla	\$1,346	\$350
Gwydir	\$1,029	\$270
Inverell	\$1,163	\$360
NSW	<b>\$1,829</b>	<b>\$600</b>

As is demonstrated by these figures, there is some imbalance in the rent as a percentage of median income.

The quality and size of the rental properties are not addressed.

Tenterfield is 44% (ie above the threshold for rental “stress”), Gunnedah is 25% and the state average is 33%.

This element should be factored into the support and/or managed in other ways,

not just the metropolitan data.

When a client is in “rental stress”, the option to move to another lower rent area, may have additional expenditures, such as transport for work or health.

Fuel costs are a considerable consequence of living in a more remote area, particularly if one has a motor vehicle which is more than ten years old. The economy of certain vehicles, the carbon discharge and the maintenance of this vehicle often exceeds the various road tolls paid by metropolitan residents.

As with motor vehicles, many home appliances which are old, are inefficient and costly to run. Air conditioners, in the western part of our region which has summer temperatures above 35 degrees, are essential. Likewise, are refrigerators.

The fridge is critical for the safe storage of food and medicines (eg antibiotics and insulin) and must efficiently maintain the recommended temperature of 5-8 degrees. NSW has guidelines for this storage in domestic fridges.

Property costs are lower in rural areas and LGA services are restricted and generally less expensive. However, property construction is more expensive as are most maintenance services.

The age and financial demographic of clients in social housing and/or impacted by domestic violence, do not have access to simple utilities or skills to maintain properties. An approach could be to train and “employ” certain people to provide this service under a mentor/supervisor/volunteer. Giving a “hands up”, not a “hand out”.

