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**Q1**

Name of organisation

Bungree Aboriginal Ass

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**Q2**

Your name

Maxine Nixon

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**Q3**

Position

Team Leader SHS

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**Q10**

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

Affordability for the Central Coast is again outpacing income which is making housing unaffordable for low-income earners

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**Q11**

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

The local rental crisis is driven by extreme population growth for the Central Coast which is outpacing all other major issues around homelessness. The Government's lack of housing solutions in real-time leads to myriad consequences including health issues, reduced access to education and employment opportunities, and perpetuation of poverty cycles

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**Q12**

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

SHS is becoming a funnel there is access to SHS providers but the exit from SHS is being clogged with a lack of exit options. Peak rental market in the holiday period so long-term rental properties move across into the holiday market reducing stock

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**Q13**

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

The inability of potential homebuyers to transition into homeownership means that they continue to stay in rental market, reducing the availability of rental properties in the market and has shown in real time the ripple effect into unaffordability for Bungree SHS most vulnerable clients

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**Q14**

Is there anything else your organisation would like to share with the Commission?

The government needs to take a holistic approach to Housing Crisis in NSW from Home ownership, Private rental market, Affordable housing to Social housing and the impacts of Social and Emotional well being of our communities' as there is stark reality for everyone in significant financial stress in real time in all levels of income the inequality for our most vulnerable is only worsening and the gap is getting bigger each day

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