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**Q1**

Name of organisation

HUME COMMUNITY HOUSING ASSOCIATION COMPANY LIMITED

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**Q2**

Your name

Brad Braithwaite

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**Q3**

Position

CEO

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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.

Hume Community Housing is funded by the NSW State government to provide a suite of housing options within our regional areas (Maitland and Port Stephens LGA) to customers who are at risk of or experiencing homelessness. Our customers are increasingly struggling to resolve their housing needs due to unaffordable rents in the private market and anyone who might meet private rental affordability (33% of income) battles with rent bidding and high competition with local vacancy rate currently less than 1%. Customers experiences range from sleeping in their car or surrounding bush areas to couch surfing and remaining in properties that are overcrowded or unsafe. We are also aware that the local Specialist Homelessness Service we collaborate with are at capacity and in many cases have had to resort providing their customers with tents as the only form of help they can provide. Local services offering free meals are also experiencing increasing numbers of attendance.

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### Q11

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

As an organisation we are experiencing the highest rate of people accessing these services since commencing provision in 2019. In the past 12 months the provision of temporary accommodation (TA) has increased by 50% and customers have been remaining in TA for longer periods of time, due to the lack of options within the private rental market. These increases mean that the government funding provided to cover the costs accommodation has increased significantly in the past 12 months exceeding \$1.3 million for the Maitland and Port Stephens LGA's. The waitlist for the LGA's Hume provide social housing in have significant wait periods – 5 to 10 years which means that Hume has to continue working with customers in searching for alternative housing options and or working with them in seeking properties outside of area.

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### Q12

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

Hume Community Housing (Hume) understand that addressing the need for appropriate, secure, and affordable housing is critical to improving the financial and social wellbeing and productivity of individuals and the community.

Hume acknowledges housing affordability is a large and widespread problem and the causes of affordability problems are complex and diverse with major driving factors being found both within the housing system and beyond it.

Many factors contribute to housing affordability problems. While some arise within the housing system, such as the failure of the housing market to provide an adequate supply of well-located affordable housing, others arise from outside the housing system and highlight the need for policy actions to address interactions between the housing system and broader economic, social and environmental goals of government.

Because housing affordability both affects and is affected by a broad range of factors, comprehensive strategies are required. These need to be developed and implemented cohesively and will require strong coordination and cooperation between agencies and spheres of government. An integrated approach to intervention on both the supply and demand side will be needed.

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### Q13

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

Fund the building of more social and affordable housing. The Federal Government should at least double the Housing Australia Future Fund immediately. Furthermore, the Federal Govt should further increase the level of Commonwealth Rental Assistance (CRA) to give some immediate relief to vulnerable renters while we build the necessary stock. Finally, the Federal Government should massively increase its investment in the installation of solar panels and batteries to social and affordable housing tenants, creating a 'public/community housing energy distribution market' that can redistribute energy between households to improve social and environmental outcomes.

The NSW Government should contribute at least \$2B annually over the next five years to maximise the investment in social and affordable housing in areas of high need in NSW. The NSW Govt also needs to speed up access to latent govt land for use by Homes NSW and Community Housing Providers to build more social and affordable homes. Beyond supply, the NSW Govt also needs to properly fund homelessness services and give certainty of funding for key housing first programs, such as Together Home. The NSW Government should also contribute more direct funding to the energy efficiency scheme led the Federal Govt, targeting social and affordable homes specifically.

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**Q14**

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

Whilst the HAFFF is a good policy initiative in the sense that the Albanese Government has finally acted where others have failed to over the past decade, it risks becoming a 'token effort' if not built upon from here. In the short term, whether fair or not, voters will judge this Government harshly if more is not done to relieve the housing crisis. Longer term, history and future generations will judge us harshly if we do not seize the moment and take bold policy action now that gives younger Australians hope for the future. The Prime Minister and Housing Minister have in front of them a unique moment – one that presents an opportunity to create and enact a grand vision of an Australia that genuinely gives every citizen, regardless of economic capacity, the chance to live in a safe, secure and affordable home.

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