

HOUSING AFFORDABILITY IN BANKSTOWN CITY

A report by Bankstown Area Multicultural Network Inc.



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Bankstown, November 2012.



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This report aims to inform on housing affordability issues experienced by the population of Bankstown Local Government Area and to provide recommendations and guidance to community agencies, groups and advocates to influence housing policy and planning that brings equality through the provision of appropriate housing for all.

EXECUTIVE SUMMARY

Bankstown is experiencing a significant shortage of appropriate housing as well as an increase in homeless population. A number of issues have contributed to the current housing crisis in Bankstown, namely a significant rise in housing costs, limited family-appropriate housing stock, limited social housing programs, policies and support, as well as socio-economic factors affecting our community.

Existing research on homelessness and housing in Bankstown provides a comprehensive analysis of the housing stock and population profile. This report leans on this research to provide further analysis on other aspects to be considered when advocating for affordable housing:

- Appropriate housing that caters for the complex needs of its dwellers
- Bankstown population and its ties to the area
- Bankstown housing issues as part of a bigger picture: the housing stress in Australia.
- Housing planning driven by both the needs and characteristics of household types
- Housing assistance programs that provide housing security and long term affordability.
- Social and economic policies that result in an alleviation of housing stress.

The report aims to assist community workers to advocate for policies, initiatives and programs that provide solutions to the current housing shortfall in Bankstown, strategies to prevent homelessness and assist in maintaining housing. Effective urban planning is also required to ensure the city's infrastructure and services are adequate to meet the needs of a growing population, while projected housing developments ought to be appropriately designed to meet the needs, health and wellbeing of Bankstown's future population.

Background

In 2011 the Bankstown Housing Research Project (BHRP), a collaboration of the Canterbury Bankstown Migrant Interagency, produced a report on Families and Housing in Bankstown. The BHRP had been consistently informed of substandard or inappropriate housing, high rental costs, overcrowded units and limited green and community space. Local NGOs, community leaders and advocates expressed growing concerns in relation to poor housing and the impact that this was having on the health and well-being of families and children in Bankstown (Draft Terms of Ref, p.1). A research conducted by the Canterbury Bankstown Child and Families Interagency (CCFI) in 2009 already provided significant evidence of the housing stresses faced by families with children from diverse communities in the Canterbury LGA.



The *Families and Housing in Bankstown* commissioned by BHRP is a research paper by David Sam completed in June 2011. The research compiles literature and data on housing related stressors in relation to families and children in the Bankstown Local Government Area to assist in formulating recommendations to inform advocacy, planning, development and provision of housing appropriate to the needs of the diverse and growing community of Bankstown.

In 2012 Bankstown Area Multicultural Network Inc. sought to further build on the finding of the *Families and Housing in Bankstown* report by investigating affordable housing in Bankstown as a concerning issue across different groups of the Bankstown population, and to provide a tool to assist local agencies and community groups to make informed recommendations for future housing development and to advocate for housing that meets the needs of the local population.



INTRODUCTION

Housing is a human right. The Universal Declaration of Human Rights, adopted by Australia, recognizes that ‘the inherent dignity of all members of the human family is the foundation of freedom, justice and peace in the world’. The protection of people’s dignity includes the protection of their right to adequate, safe and secure housing, one of the most basic human rights. The occurrence of homelessness and the existence of significant inadequate housing in Australia is an alarming violation of one the most basic human rights.

Bankstown, as many other areas in large cities, has experienced a rapid growth in population. A population boom often places strain on services, transport and community resources. But perhaps one of the most concerning areas is the shortage of or inappropriateness of housing, as the impact this problem has on our population is significant and wide. Services’ casework data shows that people living in inadequate or substandard accommodation often identify inappropriate housing as an additional significant stress contributing to or further exacerbating pressing issues such as financial constraints, risk of homelessness, physical and mental vulnerability, exposure to risk of crime, violence, social disconnectivity, disrupted education and poor developmental opportunities for children. Housing crisis is in the middle of many other issues adversely affecting our population, as it is either experienced as a consequence of domestic violence, unemployment, family breakup, physical or mental illness or it is an influential and cascading effect on further disadvantage and welfare issues.

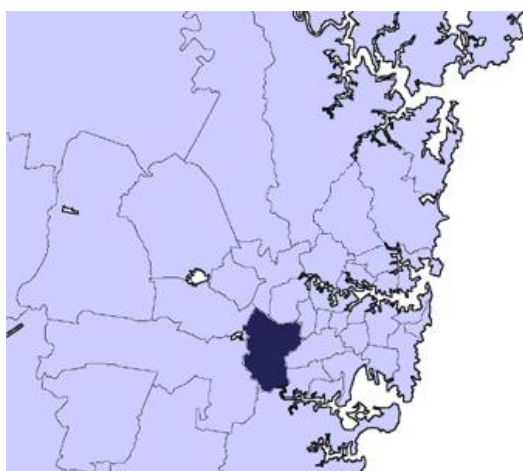
Housing crisis is one of the most influential causes of disadvantage and complex welfare issues, creating a ripple effect with long term consequences that can continue affecting people’s welfare and wellbeing long after the housing crisis is overcome.



BANKSTOWN CITY

Geographical area

This report focuses on housing affordability in the Bankstown Local Government Area. Bankstown City is a residential, commercial and industrial LGA between 13 and 23 kilometers south west of the Sydney GPO and consists of 25 suburbs: Bankstown City includes the suburbs of Bankstown, Bankstown Aerodrome, Bass Hill, Birrong, Chester Hill (part), Chullora, Condell Park, East Hills, Georges Hall, Greenacre (part), Lansdowne, Milperra, Mount Lewis, Padstow, Padstow Heights, Panania, Picnic Point, Potts Hill, Punchbowl (part), Regents Park (part), Revesby, Revesby Heights, Sefton, Villawood (part) and Yagoona.



Population

According to the 2011 Census population, Bankstown City has a population of 182,354 people. These recent figures show an increase of population by 11,866 people since the previous census recorded in 2006.

Population							
Bankstown City	2011			2006			Change
	Number	%	Greater Sydney	Number	%	Greater Sydney	2006 to 2011
Population (excluding O/S visitors)	182,354	100.0	100.0	170,488	100.0	100.0	+11,866
Males	89,927	49.3	49.2	84,094	49.3	49.3	+5,833
Females	92,427	50.7	50.8	86,394	50.7	50.8	+6,033

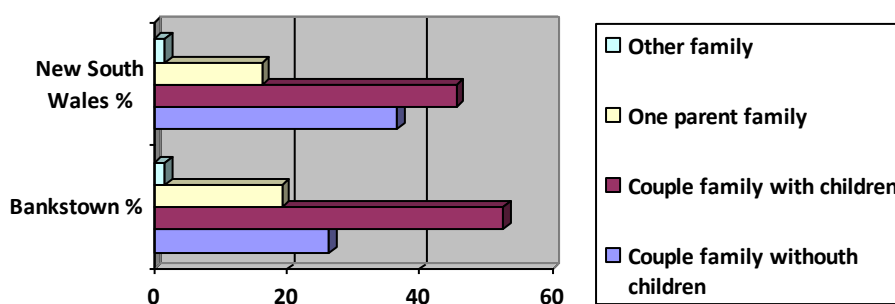
The Bankstown Local Government Area is one of the most multicultural areas in Australia. People from more than 130 nationalities, speaking more than 60 different languages reflect the cultural diversity of Bankstown. According to the 2011 Census population 39.7% of people only spoke English at home.



Culture and ethnicity							
Bankstown City	2011			2006			Change
Population	Number	%	Greater Sydney	Number	%	Greater Sydney	2006 to 2011
Aboriginal and Torres Strait Islander population	1,385	0.8	1.2	1,125	0.7	1.1	+260
Australian born	102,515	56.2	59.9	96,655	56.7	60.4	+5,860
Speaks a language other than English at home	99,420	54.5	32.4	85,589	50.2	29.2	+13,831

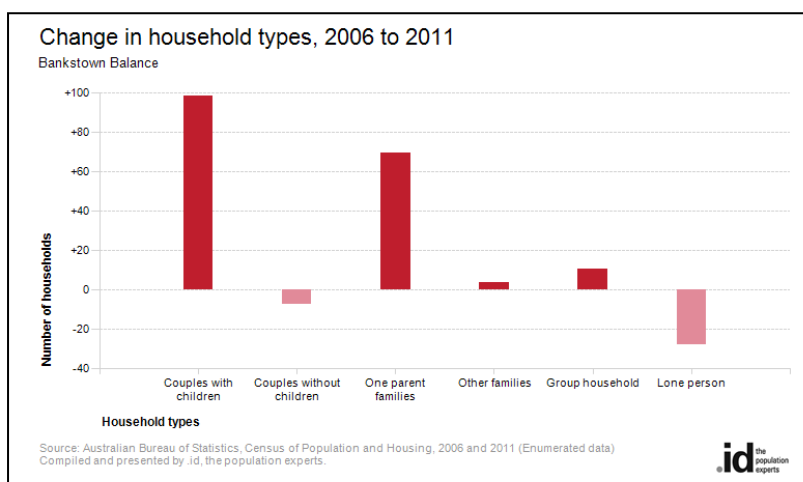
Source: Australian Bureau of Statistics, [Census of Population and Housing](#) 2006 and 2011. Compiled and presented by .id and retrieved from Bankstown City Council website.

Families are at the backbone of Bankstown's demographic composition. 52.6% of the population consist of couple family with children, significantly higher than the NSW average of 45.5%. There is also an overrepresentation of one parent family in the 19.3% of the population when compared to the NSW average of 16.3%.



In regards to trends in population's characteristics, the largest changes in family/household types in Bankstown between 2006 and 2011 were:

- Couples with children (+99 households)
- One parent families (+70 households)



Income and Employment:

At the time of this report being produced, data from the 2011 Census on employment had not been released. The size of Bankstown's labour force recorded in the 2006 Census was 10,130 persons, of which 2,497 were employed part-time (24.6%) and 6,022 were full time workers (59.4%). Analysis of the employment status of the population in Bankstown in 2006 compared to the Sydney Statistical Division shows that there was a smaller number of people in employment, and a larger proportion unemployed. Analysis of the labour force participation rate of the population in Bankstown in 2006 shows that there was a smaller proportion in the labour force (49.5%) compared with the Sydney Statistical Division (60.7%).

In regards to income, the 2011 Census show the median weekly personal income for people aged 15 years and over in Bankstown (C) (Local Government Areas) to be \$428.

Income (People aged 15 years and over) 2011 Census

Median Weekly incomes	Bankstown	New South Wales	Australia
Personal	428	561	577
Family	1,228	1,477	1,481
Household	1,091	1,237	1,234

Housing: What types of dwellings are in Bankstown?

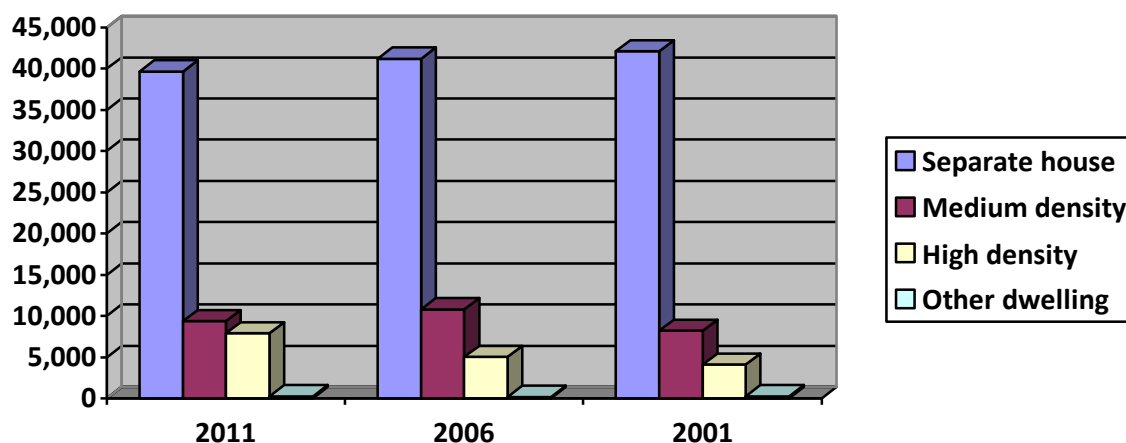
Dwelling Type is derived from an assessment by the Census Collector who observes and records the type of dwelling structure.

Bankstown's population lives in 57,239 dwellings with an average household size of 3.0. The 2011 Census states that 95.0% of private dwellings were occupied and 5.0% were unoccupied. Of occupied private dwellings in Bankstown (C) (Local Government Areas), 69.2% were separate houses, 16.4% were semi-detached, row or terrace houses, townhouses etc, 13.8% were flats, units or apartments and 0.4% were other dwellings.

<u>Dwelling structure</u>	Bankstown	%	New South Wales	%	Australia	%
<i>Occupied private dwellings</i>						
Separate house	39,623	69.2	1,717,699	69.5	5,864,573	75.6
Semi-detached, row or terrace house, townhouse etc	9,376	16.4	263,926	10.7	765,978	9.9
Flat, unit or apartment	7,906	13.8	465,189	18.8	1,056,236	13.6
Other dwelling	242	0.4	21,140	0.9	66,666	0.9



Statistics for 2001, 2006 and 2011 allow us to observe the changes in the type of dwellings occupied by households in Bankstown in the past 10 years.



The changes since the last two censuses show a consistent increase in high density dwelling and a decrease in separate houses. This represents a trend that residents are increasingly moving from separate dwellings into high density dwellings. Changes in caravan, cabin and houseboat dwellings remain static with low numbers.

The statistics displayed here give us an indication to where Bankstown's future needs are most likely heading. The highest concentration of high density building is in Bankstown, a concentration that is in large disparity compared to other areas of the LGA. Rent affordability plays a major role in what type of dwellings people live in. Generally, properties that are located close to the CBD, amenities or the railway station attract a higher weekly rent, coercing people to relinquish space to gain easier access to facilities.

The private rental market represents only 17.7% of all occupied private dwellings in Bankstown, compared with 25% average in Greater Sydney. However, there is a trend that indicates that private renters are consistently increasing, as the 17.7% recorded in the 2011 census is up from 15.8 % recorded in 2006 and the lower 14.4% in 2001.

Housing tenure							
Bankstown City	2011			2006			Change
Tenure type	Number	%	Greater Sydney	Number	%	Greater Sydney	2006 to 2011
Fully owned	19,540	32.7	29.1	20,115	35.1	30.1	-575
Mortgage	19,043	31.9	33.2	16,646	29.0	31.1	+2,397
Renting	16,679	27.9	30.4	15,973	27.9	29.7	+706
Renting - Social housing	5,804	9.7	5.0	5,743	10.0	5.0	+61
Renting – Private	10,559	17.7	25.0	9,803	17.1	24.0	+756
Renting - Not stated	316	0.5	0.5	427	0.7	0.6	-111
Other tenure type	406	0.7	0.8	337	0.6	0.7	+69
Not stated	4,012	6.7	6.5	4,275	7.5	8.4	-263
Total households	59,680	100.0	100.0	57,346	100.0	100.0	+2,334



A study by Housing NSW finds that the proportion of private rental stock of 17.7% in Bankstown is much lower than its neighbour Canterbury with 26.3%. Inner ring local government areas in Sydney tend to have the highest proportion of private rental accommodation (for example Marrickville 34.7% and Randwick 32.6%), followed by middle ring LGA's (for example Parramatta 25.9% and Rockdale 25.4%), with outer ring LGA's tending to have the lowest proportion of private rental stock (for example, Penrith 19.6%, Blacktown 18.3% and Blue Mountains 16.1%). However, in a comparison with these areas, Bankstown has the lowest proportion of private rental accommodation of all the middle ring local government areas.

Social housing represents 9.7% of the total housing tenures in Bankstown. According to a Housing NSW study for the area, there are approximately 7,334 social housing dwellings in Bankstown, with 6,395 public housing dwellings, 63 Aboriginal Housing Office dwellings and 804 community housing properties.

Homelessness

Homelessness is not just the result of low housing stock. There are many causes of homelessness. Domestic violence, a shortage of affordable housing, unemployment, mental illness, family breakdown and drug and alcohol abuse are among the main contributors to homelessness in Australia. Homelessness is not a choice.

People who are homeless are among the most marginalised people in Australia. Homelessness is one of the most potent examples of disadvantage in the community, and one of the most important markers of social exclusion (Department of Human Services, 2002).

The major contributors to homelessness are now widely recognised by Government and social research. The Australian Bureau of Statistics (ABS) has released a definition of homelessness for the first time. Under the ABS statistical definition a person is considered homeless when the person does not have suitable accommodation alternatives to a current living arrangement that:

- is in a dwelling that is inadequate; or
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

The ABS definition of homelessness is informed by an understanding of homelessness as 'home'lessness, not rooflessness. It emphasises the core elements of 'home' in Anglo American and European interpretations of the meaning of home as identified in research evidence (Mallett, 2004). These elements may include: a sense of security, stability, privacy, safety, and the ability to control living space. Homelessness is therefore a lack of one or more of the elements that represent 'home'.

The rate of homelessness per 10,000 persons for New South Wales recorded in 2006 was 33.9 persons.



Indigenous Australians are overrepresented in the number of people homeless in the 2006 census, a trend that is likely to be similarly reflected in later data. Australian Aboriginal and Torres Strait Islander peoples made up 2.3% of the Australian population in 2006 (454,771 persons). However, Aboriginal and / or Torres Strait Islander persons comprised nearly 30% of all persons classified as homeless on Census Night (25,950). Of those who were classified as homeless, 75% were living in severely crowded dwellings, 10% were in supported accommodation for the homeless and 8% were in improvised dwellings, tents, sleepers out. For non-Indigenous homeless persons, 20% were living in severely crowded dwellings, 20% were in supported accommodation, and 8% were in improvised dwellings, tents, sleepers out.

Indigenous Australians are the most disadvantaged group on any social indicator in Australia. In the area of housing, indigenous Australians are less likely to own their own homes than other Australians, and are less likely to find private rental housing because of discrimination. Indigenous Australians are also over-represented among those seeking assistance from homeless services.

Migrants, asylum seekers and others from culturally and linguistically diverse backgrounds are also particularly disadvantaged. These groups face difficulties accessing the private rental market and housing assistance due to a number of factors including racial discrimination, language barriers and lack of references and rental history. Asylum seekers also suffer other difficulties. They are not entitled to normal social security benefits and almost half of them have no



work rights. As a result of either ineligibility, lack of income or access to social security, asylum seekers are not able to access public housing and other forms of housing assistance. As a result, many asylum seekers face periods of homelessness.

According to a recent submission to the UN Special Rapporteur on Adequate Housing, women also are uniquely affected by housing problems in Australia. Since women make up the majority of low income earners, they are disproportionately affected by the lack of affordable housing. Women also face a particular risk of homelessness and inadequate housing because of domestic violence, and there is insufficient supply of both short-term and long-term adequate accommodation for those fleeing domestic violence.

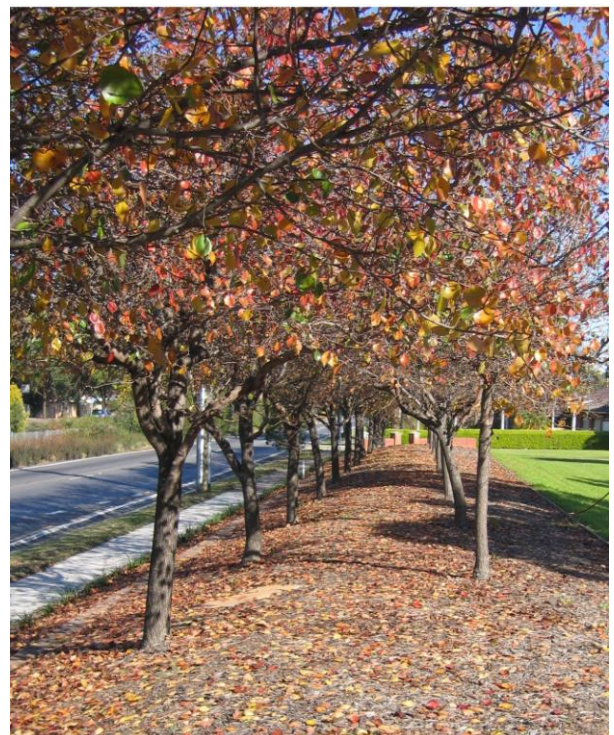
In 2011 the Bankstown City Council launched a Creating Links Cooperative's report on homelessness in Bankstown. The report finds that in the first semester of 2011, 391 local residents, that is almost 1.5% of the population, experienced homelessness or were at risk of being homeless in Bankstown. The Mayor for Bankstown, Clr Khal Asfour, found "*the statistics revealed in the report are both alarming and unacceptable.*" As local Governance for this area has acknowledged the crisis and pledges its commitment to work with local agencies towards a solution, community groups and agencies have an important role to support Government, influence policy officers and work cooperatively with decision makers to implement solutions to this problem. It is important we focus our commitment towards both resolving and preventing homelessness in the first place. A wider perspective of all levels of housing stress in Bankstown



will create long term solutions and prevent significant negative impact on the wellbeing of our population.

Mental health issues, domestic violence, family breakdown and lack of affordable housing are identified as some of the most significant contributors to homelessness in Bankstown.

One of the main problems at the centre of a housing crisis is the lack of planning for long term affordable housing, with the majority of funding currently directed to providing a solution to emergency housing problems. Although offering a quick and valuable solution to a crisis situation, this strategy does not address the issue at the centre of the problem. Homelessness occurs as a result of a number of different circumstances or situations, namely domestic violence, unemployment, family breakups or sudden change of circumstances such as an injury or illness. The availability of affordable housing can provide long term solutions and would avoid homelessness in the first place for the vast majority of these cases.



Stanley and Stacey Sts, image by Sally, Sydney Daily Photo.

SEIFA index of disadvantage

The Index of Relative Socio-Economic Disadvantage attributes low index values to relatively disadvantaged areas (e.g. areas with many low income earners). The Index of Relative Socio-Economic Disadvantage is derived from attributes such as low income, low educational attainment, high unemployment, jobs in relatively unskilled occupations and variables that reflect disadvantage rather than measure specific aspects of disadvantage (e.g., Indigenous and Separated/Divorced).



Bankstown index value of 944.7 reflects a significant presence of socio-economic disadvantage in the area.

SEIFA index of disadvantage Local Government Areas in the Sydney Statistical Division (ranked from greatest to least disadvantaged)	2006 SEIFA index of disadvantage
Fairfield (C)	876.1
Auburn (A)	922.1
Canterbury (C)	927.1
Bankstown (C)	944.7
Campbelltown (C)	954.5
Botany Bay (C)	962.3
Liverpool (C)	966.4
Wyong (A)	966.8
Holroyd (C)	972.4
Blacktown (C)	972.8
Parramatta (C)	987.4
Rockdale (C)	992.5
Burwood (A)	1004.5
Penrith (C)	1006.0
Marrickville (A)	1007.2
Gosford (C)	1011.7
Hurstville (C)	1014.3
Ashfield (A)	1021.5
Strathfield (A)	1024.4
Sydney (C)	1026.9
Hawkesbury (C)	1033.0
Wollondilly (A)	1044.7
Randwick (C)	1045.0
Kogarah (A)	1045.0
Blue Mountains (C)	1051.2
Ryde (C)	1054.4
Camden (A)	1057.2
Canada Bay (A)	1076.5
Waverley (A)	1082.2
Leichhardt (A)	1082.9
Sutherland Shire (A)	1083.8
Warringah (A)	1084.1
Hunter's Hill (A)	1099.4
Willoughby (C)	1099.6
Hornsby (A)	1099.8
Pittwater (A)	1106.9
Manly (A)	1107.9
North Sydney (A)	1114.1
Baulkham Hills (A)	1116.5
Lane Cove (A)	1116.9
Woollahra (A)	1121.7
Mosman (A)	1130.1
Ku-ring-gai (A)	1143.3



HOUSING PLANNING

As established earlier in this report, Bankstown's population is under housing stress and facing a shortage of affordable housing. What does the future hold for Bankstown and its population in regards to secure and affordable housing?

Government responses to identified housing issues are at the centre of planning for the future. A number of initiatives at federal, state and local levels are driven by the need to address current and forecasted housing issues. But is this enough?



Federal initiatives:

The National Affordable Housing Agreement (NAHA) aims to ensure that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation. The NAHA is an agreement by the Council of Australian Governments that commenced on 1 January 2009. The NAHA has committed \$6.2 billion worth of housing assistance to low and middle income Australians for the first five years of its operation.

The Social Housing Initiative is designed to stimulate the building and construction industry, both through funding additional dwellings and increasing expenditure on repairs and maintenance. The Social Housing Initiative has allocated \$5.638 billion to the program. New dwellings and repairs and maintenance work carried out through the Social Housing Initiative assists disadvantaged Australians, particularly those who are homeless or at risk of becoming homeless, and current tenants requiring upgrades to their social housing.

This initiative has resulted in 564 dwellings repaired and maintained in this area, a very positive improvement to Bankstown's housing situation. Unfortunately, the housing stock has not been significantly increased under this program, as only 2 dwellings have been approved for construction in this area at this point.

The National Rental Affordability Scheme (NRAS) is a Government initiative designed to provide incentives to investors prepared to build affordable rental housing. NRAS offers tax-free financial incentives to the business sector and community organisations to build and rent dwellings to low and moderate income households at below-market rates for 10 years.

Finally, **the Housing Affordability Fund (the Fund)** is a five year, \$450 million investment by the Australian Government that is helping to reduce the cost of new homes for homebuyers. The



Fund provides grants to state, territory and local governments, to work in conjunction with the private sector, to reduce housing-related infrastructure and planning costs, and to pass savings onto new home purchasers.

State Initiatives:

In December 2008, the Australian Government released a White Paper on Homelessness, *The Road Home*, which called on all levels of government, business, the not-for-profit sector and the community to join together to reduce homelessness.

In *The Road Home* the Australian Government committed to boost its efforts across all areas of government to achieve the 2020 headline goals and interim targets for reducing homelessness.

As part of *The Road Home*, in December 2008, the Council of Australian Governments established a National Partnership Agreement on Homelessness. Under the Agreement the Australian Government has agreed to provide additional funding for homelessness to the states and territories who have agreed to match Australian Government funding and deliver services and capital projects that will contribute to an overall reduction in homelessness.

The Australian and NSW governments will jointly contribute \$392.3 million over five years to reduce homelessness under the Agreement.

Local initiatives:

On August 10, 2012, the Canterbury Bankstown Migrant Interagency invited Bankstown City Council to discuss the future of housing for the area. A presentation by Kyou Won Rhee from the City Planning and Environment section of the Council provided information on planning for future housing. The Bankstown City Council's Community Plan released in February 2011 guides Council in its planning and management of Bankstown while taking into consideration the larger regional objectives set out by NSW Government's Sydney Metropolitan Strategy. The 2005 Metropolitan Strategy forecasts a population growth by 1.1 million people between 2004 and 2031. The Government has predicted that 640,000 new homes will be required to meet the housing needs of the population.

In 2006, the NSW Government had asked Bankstown to accommodate an additional 22,000 dwellings (one fifth of the projected 100,000 new dwellings in the South West region) over the next 25 years. This equates to a target of 880 new dwellings a year to 2031. In the same period, the population of Bankstown is projected to grow at an average annual rate of 0.7 per cent. Although a decrease in average household size is forecasted, the population characteristics of Bankstown will continue to be dominated by couples with children. Bankstown City Council has commenced community consultations to establish a dialogue with local residents and stakeholders and ensure their input into planning for the future, including the implications of future demand on dwellings, jobs and services. A draft Local Area Plan will allow the Council to be informed on constraints in development, be able to identify suitable land, and consider opportunities for sustainable development. After proper consultation with stakeholders and if



supported, the Council will lodge a planning proposal to the Department of Planning & Infrastructure.

HOUSING ASSISTANCE PROGRAMS

There are a number of strategies that aim to assist those most vulnerable or disadvantaged groups in the community to access and maintain housing.

Public rental housing

Refers to the government provision and administration of publicly owned dwellings funded through the *Commonwealth State Housing Agreement* (CSHA). It aims to provide appropriate, affordable and accessible shelter for low to moderate income families unable to access the private market or those otherwise in housing need for the duration of their need. Public housing programs are administered by state and territory governments.

The current expected waiting time for approved general applicants to obtain housing in BANKSTOWN under this program is as follows:

- 2 to 5 years for a Studio Unit
- 5 to 10 years for 1 & 2 bedrooms
- 10+ years for 3 & 4 bedrooms

State owned and managed Indigenous housing

Funded through the CSHA, this program provides appropriate, affordable and accessible shelter for low to moderate income Indigenous families or those otherwise in housing need for the duration of their need. The dwellings are put aside for allocation to Indigenous households only.

Community housing

Community housing, along with public rental housing, is part of the social housing sector and provides housing assistance to low income families and individuals. The housing is administered by community housing providers in the form of not-for-profit organisations. Community housing provides short, medium and long term accommodation.

Crisis Accommodation Program

This program funds dwellings under the CSHA which are used by governments, churches and other welfare organisations to assist people in situations of actual or impending crisis or homelessness. Support services to these households are provided directly by health and



community service organisations, and by the national Supported Accommodation Assistance Program (SAAP).

Private market assistance programs

Private market assistance is available to people on low incomes either purchasing their own home or renting accommodation in the private rental market. The major avenues for provision are home purchase or ownership assistance and private rent assistance.

Home purchase assistance

Home purchase assistance is funded under the CSHA and administered by states and territories. It is provided to people who wish to purchase a house but need assistance with financing. This program also provides an avenue for purchase of public rental housing dwellings by tenants. Home purchase assistance includes:

- **Direct lending:** provision of home loans by a Government body to those on low to moderate incomes who would otherwise be unable to purchase a home.
- **Deposit assistance:** a lump sum payment at the time of purchase to contribute towards the deposit.
- **Interest rate assistance:** Government payment of a subsidy to an independent lender (a bank) to keep the costs of mortgage repayments down.
- **Mortgage relief:** short term assistance with meeting loan repayments for those experiencing difficulty as a result of unforeseen change in circumstances.
- **Counselling services:** provision of free information and impartial advice on all home purchase needs.
- **Other assistance:** modification grants, discounts from purchase price and stamp duty concessions.

Not all states and territories offer all of these forms of assistance.

First Home Owner Grant (FHOG)

The Australian Government established grants to first home buyers on 1 July 2000 to compensate for the introduction of the Goods and Services Tax. The grant scheme is non-means tested and it is administered through state and territory governments.

Private rent assistance

Private rent assistance is available to people on low incomes who are renting accommodation in the private rental market. There are two private rent assistance programs: Commonwealth rent assistance and private rent assistance. Commonwealth rent assistance is a non-taxable income supplement payable to recipients of some government benefits who pay rents above specified threshold levels in the private rental market. The Commonwealth Rent Assistance is delivered by



Centrelink. The Private rent assistance is funded under the CSHA and administered by states and territories. Private rent assistance is provided to low income households experiencing difficulty in securing or maintaining private rental accommodation. Private rent assistance includes:

- Bond loans are interest free loans to cover the cost of bond for low income people seeking accommodation in the private rental market.
- Rental grants and subsidies are grants to households that are experiencing difficulties in meeting rent payments. These may be 'ongoing' or 'one-off' grants.
- Relocation expenses are one-off payments to assist eligible households in relocating such as removalist expenses, or electricity/gas connection costs. These may be in the form of a loan or a grant.
- Other one-off assistance grants are payments or services such as housing assistance advice and information services.

Community Managed Indigenous Housing

Community managed Indigenous housing refers to dwellings where ownership of the dwelling and responsibility for assessing applicants and allocating housing, reside with an Indigenous community. Government funding may take the form of direct Australian, state or territory, or ATSI funding, or a guarantee which may have been provided at some stage to assist the community in providing housing.

AFFORDABLE HOUSING FOR BANKSTOWN

What is affordable housing?

Affordable housing means that the cost of a home is under 30% of a household's income. As other basic necessities need to be affordable for the needs of a person or family, the estimate of housing cost to be under 30% of a household's income is in balance with the overall consideration of a person or family's wellbeing.

In Bankstown Local Government Area the median weekly rent was \$310 at the time of surveying for the 2011 Census. There were 12.4% of all households, in this area, that were renting with 30.0%, or greater, of their income being paid in rent.



Dwellings — mortgage & rent

Rent weekly payments	Bankstown (C)	%	New South Wales	%	Australia	%
Median rent	310	--	300	--	285	--
Households where rent payments are less than 30% of household income	--	87.6	--	88.4	--	89.6
Households where rent payments are 30%, or greater, of household income	--	12.4	--	11.6	--	10.4



<u>Mortgage monthly repayments</u>	Bankstown (C)	%	New South Wales	%	Australia	%
Median mortgage repayments	2,002	--	1,993	--	1,800	--
Households where mortgage payments are less than 30% of household income	--	86.2	--	89.5	--	90.1
Households where mortgage payments are 30%, or greater, of household income	--	13.8	--	10.5	--	9.9

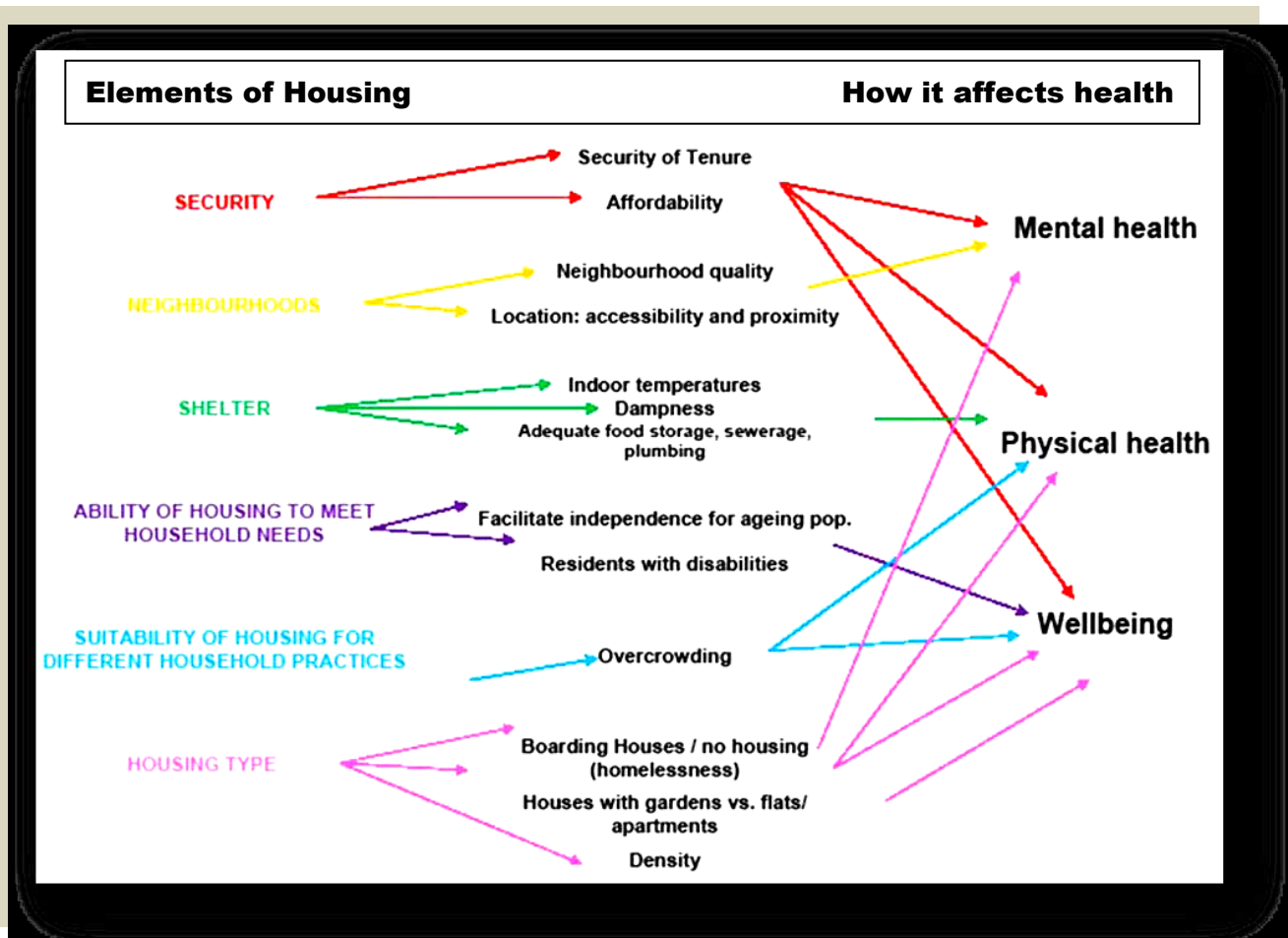
As the median rent and mortgage repayments for Bankstown are similar to those for NSW, it is fair to conclude that Bankstown offers relatively affordable housing. The purchase and rental market in Bankstown shows lower values than those in the suburbs to the inner west, east and south of Sydney. However, the issue of affordability needs to be approached from a wider point of view that looks beyond the cost of housing. Firstly, affordability is not distributed equally across the Bankstown LGA. The rent and sale prices for dwellings are generally higher in the southern part of the City than in the north, with the exception of the Bankstown CBD which has higher rent prices for home units. Secondly, there is a strong connection between household incomes and dwelling types dependent on the suburb in Bankstown. The City of Bankstown has one of the highest proportions of low income households in Sydney who mainly rent as an affordable option. Many low income households consist of families with children. As the cost of renting a house or a semi-detached dwelling is too high for low income families and there is an increasing availability of flats and units, low income families tend to concentrate in walk-up units, a type of property that often does not meet the needs of children and families, due to space, facilities and lifestyle issues.

What is appropriate housing?

The affordability of housing is not the only issue to be considered to address the housing crisis experienced in Bankstown. The need for appropriate housing is much at the centre of the problem. Appropriate housing requires meeting the physical, mental, emotional, health, cultural and/or lifestyles needs of its dwellers. Although the cost of renting or purchasing a small apartment might be within affordability of a family's income, its size, for example, might not provide suitable housing for a large family due to, for example, shortage of space for family rooms or separate bedrooms for each child, limited or no outdoors area, small storage or difficult access for prams. Another example of affordable but unsuitable housing is a property with physical challenges for the elderly, people with disabilities or limited mobility.

The Australian Housing and Urban Research Institute Publication ***Precarious Housing and Health*** canvasses existing research for inadequate housing and the impact on health. Research shows beyond doubt that health can be adversely affected by poor housing. It also shows that many elements of precarious housing need to be considered when identifying their impact of health. The following graphic from this publication shows the many different yet interconnected elements comprised in the concept of housing:





Extensive research and evidence of substandard, overcrowded or inadequate housing showing negative impact on a dweller's mental and physical wellbeing exist. Some studies, such as Mary Show's on Housing and Public Health take into account the range of factors, acting at different levels, directly and indirectly, through which housing affects health. In public health terms, housing affects health in a myriad of relatively minor ways, in total forming one of the key social determinants of health. The study presents evidence on how the improvement of housing and neighborhoods has been a core activity of public health and a central component in tackling poverty. Show's study builds a strong argument about how investment in housing can be more than an investment in bricks and mortar: It can also form a foundation for the future health and well-being of the population.

Research by Robinson and Adams (2008) also supports the concept of seeing housing as more than a merely physical dwelling in which a family resides. The World Health Organization (WHO) (Bonney, 2007) also defines housing as being based on four interlinked levels, with an array of possible health effects in each level:

- the physical structure, including factors such as mould growth, quality, design, and noise exposure;
- the meaning of "home" as a protective, safe and intimate refuge where one develops a sense of identity and attachment;
- the immediate housing environment, including the quality of urban design (e.g., public services, playgrounds, green space, parks, places to socialise) the community, that is, the quality of the neighbourhood and its relation to social cohesion, sense of trust and collective efficacy.



A health profile of Bankstown's population presents data that indicates inequalities in the health of this community in comparison to NSW. For example, NSW Health data concerning to adult health (aged 16 and over) show us that:

- 8.0% of Bankstown residents have diabetes or high blood glucose, as compared with 7.4% of NSW
- 20% of Bankstown residents are obese, as compared with 17.4% of NSW
- 11.9% of Bankstown residents suffer from high and very high psychological distress, as compared to 11.5% of NSW (NSW Health 2006)

This data indicates that, in some health indicators, the Bankstown population suffers poorer health in comparison to the NSW average.

Although it cannot be concluded that inadequate housing caused or negatively further impacted on the health of the population of Bankstown, the existing research on housing as a determinant of health and the evidence of shortage of affordable and adequate housing in Bankstown are elements to be strongly considered in protecting and improving the health and wellbeing of this community.



Housing stress and wellbeing in Bankstown

In November 2011, Australians for Affordable Housing (AAH), a coalition of national housing, welfare and community sector organisations to highlight the problem of housing affordability in Australia, revealed the extent of housing stress across Sydney, and the top five housing stressed council areas.

The data released by AAH for the Sydney LGAs shows the areas where renters and home purchasers are struggling with high housing costs.



Housing stress - Australians for Affordable Housing local council league table*

LGA Name	Housing Stress		Mortgage Stress		Private Rent Stress	
	%	Stress	%	Stress	%	Stress
Auburn (C)	28	7313	33	2426	44	4347
Fairfield (C)	25	14993	34	6383	51	6870
Canterbury (C)	24	12343	28	3762	46	7170
Strathfield (A)	21	2731	22	722	37	1742
Liverpool (C)	21	12579	23	5621	40	5262
Bankstown (C)	21	12936	27	5245	44	5368
Holroyd (C)	20	7231	21	2173	35	4011
Burwood (A)	19	2403	22	588	35	1577
Botany Bay (C)	19	2860	18	693	34	1478
Campbelltown (C)	19	9862	20	4081	36	3794
Parramatta (C)	19	11636	20	3475	31	6162
Blacktown (C)	18	18698	18	7547	36	7922
Rockdale (C)	18	6895	21	2146	33	4038
Ashfield (A)	18	3142	13	542	32	2375
Sydney (C)	17	16317	8	1618	23	11012
Penrith (C)	17	10802	17	4389	35	5173
Hurstville (C)	17	4861	19	1671	35	2559
Marrickville (A)	16	5352	9	878	29	3929
Kogarah (C)	15	3223	18	1128	34	1837
Randwick (C)	15	8227	12	1446	25	5105
Ryde (C)	14	5859	13	1532	29	3525
Camden (A)	14	2925	14	1428	32	1237
Waverley (A)	13	3900	9	679	21	2834
Warringah (A)	11	6275	11	2107	26	3500
Hornsby (A)	11	6392	12	2314	30	3502
SutherlandShire(A)	10	8534	11	3262	26	4023
Willoughby (C)	10	2859	9	700	21	1870
Pittwater (A)	10	2126	11	844	31	1154
Manly (A)	10	1685	8	356	20	1129
The Hills Shire (A)	10	5601	11	2862	26	2353
Canada Bay (A)	10	2870	10	870	17	1501
Leichhardt (A)	10	2395	5	379	18	1527
Lane Cove (A)	9	1155	7	296	20	711
Woollahra (A)	9	2160	7	372	19	1668
Hunters Hill (A)	9	462	8	137	19	158
Mosman (A)	8	1026	7	213	17	741
North Sydney (A)	8	2701	5	318	13	2045
Ku-ring-gai (A)	6	2355	8	1039	24	1169

*This league table provides for comparison of small local areas and is based on modelled census numbers. These are not directly comparable with recently published housing stress modelling on ABS Survey of Income and Housing data.

As shown in the league table, Bankstown lists high in the areas experiencing most housing stress, only 5 places behind Auburn, the area ranked highest in the AAH Housing Stress table.

The private rental market in Bankstown is also a contributor to housing stress, which renters are finding difficult to enter. The private rental market represents only 15.8% of all occupied private dwellings in Bankstown compared with 21.9% average in the GMR. Furthermore, Bankstown has the lowest proportion of private rental accommodation of all the middle ring local government areas (Figures from Housing NSW 2011).



There is also evidence of overcrowded households in Bankstown. The report **Tapping the Pulse of Youth in Cosmopolitan South-Western and Western Sydney** (Collins et al) finds that *'taking the number of people living in the same household into consideration, the young people surveyed were found to live in larger-than-average Sydney household size, 2.6 people. The majority of young people lived with their parents, 91.7 percent with their mother and 87.6 percent with their father. Half had at least one sister (52.5 percent) and a brother (53.2 percent). Other relatives also shared the household with the young people. More than half lived with one other relative and nearly a quarter with three or more relatives. Sometimes, their households included people unrelated'*.

Population needs and close ties to Bankstown

This section looks at all the factors the influence population's ties to Bankstown, compelling people to remain in the area even though when facing housing stress.

Bankstown offers a central position within Sydney and easy access to north, south and west of the city. A good range of services and facilities attract residents to live and remain in Bankstown, including a comprehensive transport network of trains and buses, a multiethnic population and facilities that cater for the different needs of multicultural groups, including 48 churches and places of worship of various denominations and 35 religious organisations and a good selection of schools catering for an ethnically and socially diverse population. A high number of bilingual residents provide business and social opportunities for those that speak English as a second language. Shops and shopping centres provide access to a wide range of goods, including ethnic food, clothing, media, etc. Bankstown also has an airport, that together with Camden are the leading General Aviation and Recreation Airports in New South Wales. The Bankstown hospital and more than 30 day surgeries provide a comprehensive health care system to the local population.

Family and social support also could influence some residents' decision to remain in Bankstown. In many cultures family life and interaction with extended family play an important role in daily lives, with members of the family often consulting each other and decisions being made in consultation with their elders. Some community groups, such as refugees for example, rely on other members of their communities for guidance and support to get settled in their new life in Australia. Grandparents and women often play an important role in ethnic communities, as they become carers of children of working parents or ill or older family members. Indigenous communities have strong bond to their ancestor's land and living in the area is an essential cultural and spiritual part of their lives.

Living in Bankstown

Bankstown has everything, food, culture and people. It is the best combination, and has everything you need in a suburb, hospitals, transport and lots and lots of shops. Businesses often do well in Bankstown as well, because of the population and the people here like to enjoy their lives. John, blogger.



I've been here over 50 years. I've noticed that the population has increased and there's a lot more people from other countries, so it's more multicultural. I really like that there's a greater range of shops that sell really nice food. The type of housing has changed, there's a lot more flats. I've noticed a lot of old houses get pulled down and they put new houses up ... quite expensive ones ... so there's a lot of rebuilding. I remember when they opened Roselands which was the first shopping centre like that in Australia. Then Bankstown Square was built, so the shopping is really good in the area. Lorraine Kozlowski (from 10 Stories from Bankstown, Bankstown City Council's Community Harmony project)



Traffic wise; we are close to the M5, and also Major Routes 3 & 6. I travel to Alexandria every day for work and take the back streets through Roselands, Kingsgrove, Earlwood and Tempe and it rarely takes me any longer than 50 mins (on a bad day), or 30 on a good day. Noise wise, we live on Chapel Rd South, so there is a fair bit of traffic noise, but after a while you tune that out. Sirens are the major noise contributor and that's a couple of times a day. But this is due to all the major services being so close (Police/Ambo/Fire/Hospital) so really a trade off for being so centralised. In my opinion; the proximity to awesome food and shopping outlets (Centro Bankstown and also Roselands) and also positioning within Sydney. Geographically, it's pretty much smack bang in the middle. So wherever you work/play, it's no more than an hour or so away. Bankstown resident since 2008.



Bankstown Town Hall Fountain, representative of Bankstown's logo and motto 'City of Progress'. Image by Kasner.

Bankstown has a lot of different cultures and people around, like Chinese, Lebanese, Greeks and Anglo-Saxon people. There's a mix of people in the one area and everyone is being accepted. I think people in this area and from different cultures do get along. You see people coexisting together in the community, people working alongside each other. I work at a clothes manufacturing company and in my workplace there are people from different countries, and we all talk to each other in a simple English way. Everyone gets along. I am happy here. When we first arrived in Sydney, we had a neighbour that wasn't used to living with Chinese people. It made them feel strange and uncomfortable so they just shut

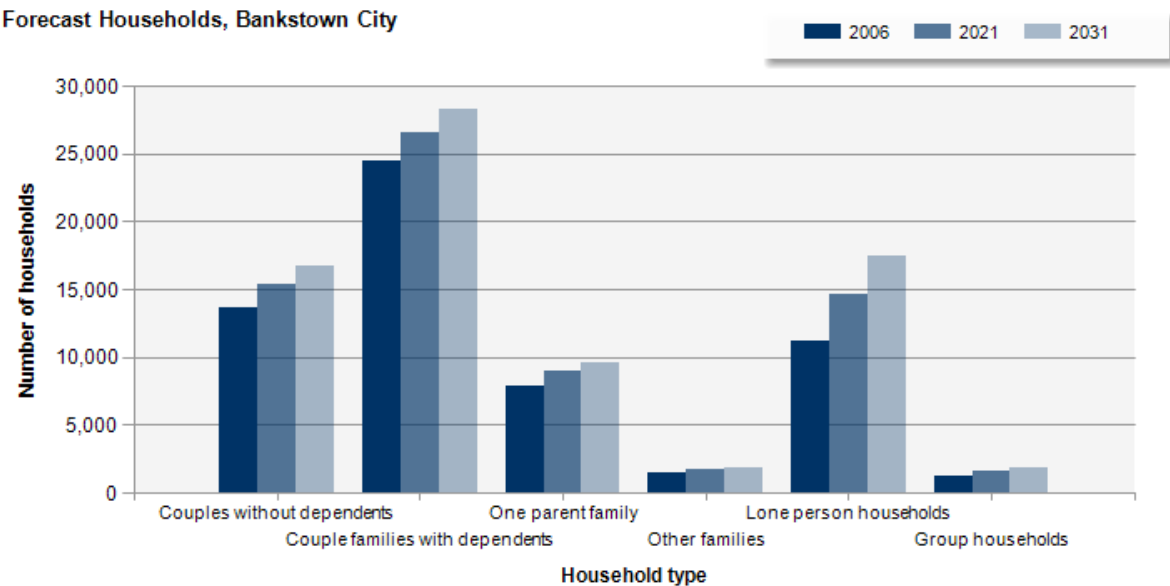
themselves off from our family. Now I know the neighbours here pretty well. We go to each other's houses. Everybody is friendly. Also, I like to go to the Asian shopping area of Bankstown to do my groceries. I feel comfortable there because I can speak Chinese with people. I can also buy Asian groceries there. Ji An Yuan (10 Stories from Bankstown, Bankstown City Council's Community Harmony project)



A Bankstown community profile study by Benevolent Society (March 2012) finds that resident of Bankstown North East had a strong bonding relationships with their close networks of family and friends. Residents felt some sense of community cohesion with the place and people, reported high levels of satisfaction with the local facilities, services and environment, and thought there was a reasonable range of opportunities to be socially active.

What type of housing is needed for Bankstown?

In 2031, ABS statistics suggest that the population of Bankstown City will be 211,690, an increase of 34,832 persons (19.69%) from 2006. This represents an average annual growth rate of 0.72%.



Substandard or inadequate housing is an identified issue having an adverse impact on many families and individuals in Bankstown. Many sectors of the population are living in conditions detrimental to their physical health, mental health and their children’s education and development.

The statistics presented earlier in this report give us a profile of the community of Bankstown, allowing us to consider the characteristics of the population and their particular housing needs. At the same time, a consideration of the current housing stock for Bankstown city allow us to determine what type of housing is needed for the future, so that the needs of the population can be met.

Bankstown population has a strong presence of families with children. Sole parent families are also strongly represented in the population profile. Bankstown is one of the most multicultural



LGAs and has a high representation of NESB communities. Australian Indigenous people also have a significant presence in the population of Bankstown.

In regards to socio-economic status, Bankstown rank of 944.7 in the SEIFA index shows a significant level of disadvantage. Medium Weekly Income is consistently lower than the average for NSW and Unemployment is higher than the average for NSW.

An overview of Bankstown's housing stock indicates a strong presence of separate houses in Bankstown, but a comparison of statistics for the past 10 years show a consistent decline of separate houses in favour of high density dwellings.

Bankstown's population characteristic of families with children continues to rise while suitable dwellings are decreasing. At the same time, housing affordability is a significant pressing issue for an already socio-economic disadvantaged community dealing with a shrinking stock of appropriate housing and a rise on the rental and purchase market.

KEY FINDINGS:

Bankstown's housing vacancy rates are very low and shrinking. A shortage of stock and a raise in demand has driven rents to rise strongly, resulting in more people in housing stress. The supply of rental accommodation needs to be increased so that more properties and less demand result in a better supply of affordable rental housing.

Although there are housing assistance programs in place as well as a strong social housing presence in Bankstown, the number of people under housing stress is concerning. Affordable housing stock for low income earners needs to be increased.

Bankstown's position in SEIFA's table shows a significantly disadvantaged population, this combined with an increasing housing demand results in a lack of affordable housing for purchase for low and moderate income earners. In addition to increasing stock, programs and reforms that facilitate affordability of home purchasing need to be considered.

Affordability of housing often refers to the cost of housing in relation to income. This sometimes leads to the conclusion that increasing housing stock with more dwellings could increase affordability of housing. Although more properties will result in more access to housing, the appropriateness of housing needs to be addressed as it has a significant impact on dwellers' health and wellbeing.

Population numbers and household characteristics need to be considered when planning for affordable housing occurs. However, a trend showing an increase in single person household should not be the main influence to trigger planning to increase stock for a particular type of property such as a one bedroom unit in a high density dwelling. A consideration to life cycles might show that small properties' current stock might meet the needs of a constant changing population. The size of households in general follows the life-cycle of families. Households are usually small at the stage of relationship formation (early marriage), and then increase in size with the advent of children (Bankstown Community Profile 2011). Also, life cycles show that households reduce in size again when children grow up and leave the parents home. But the housing needs of older dwellers might not be met by high density buildings.



It is also important to look at existing stock and how it is currently meeting the needs of the population. Bankstown population has a significant presence of people from diverse cultural backgrounds, one of the highest in Australia. Indigenous and migrants groups often have a tradition of living with extended family members and/or other families. The need for houses to accommodate larger households needs to be considered when planning for this area even if a population projection does not show a significant increase in this type of households.

Families have a strong representation in the characteristics of Bankstown's population, a trend that will continue through the future, as Bankstown's population projection shows. A significant number of families under housing stress in Bankstown clearly indicate the need to increase affordable housing stock. However, the social, physical and mental health of families, in particularly the developmental needs of the child need to be considered to ensure responsible housing planning.

Bankstown has everything , food, culture and people. It is the best combination, and has everything you need in a suburb, hospitals, transport and lots and lots of shops. Businesses often do well in Bankstown as well, because of the population and the people here like to enjoy their lives. John, blogger.

RECOMMENDATIONS AND GUIDING POINTS FOR ADVOCACY

Why should Governments ensure provision of affordable housing? Homelessness and unaffordable and inadequate housing are violations of human rights. Nicholson points in *The Human Right to Housing in Australia* the International Covenant on Economic, Social and Cultural Rights (the ICESCR) is the most important international human rights treaty recognising the human right to adequate housing is. In addition, a number of other important human rights treaties, almost all of which have been ratified by Australia, set out human rights that are relevant to housing and homelessness. The notion of adequate housing includes the following rights:

1. Legal security of tenure: all persons, regardless of their form of tenure, should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats.
2. Availability of services, materials, facilities and infrastructure: adequacy of housing means sustainable access to natural and common resources including safe drinking water, heating and lighting, sanitation and washing facilities and refuse disposal among others.
3. Affordability: adequacy of housing means that the costs of housing are not so high as to threaten other basic needs.
4. Habitability: adequacy requires sufficient space and protection from cold, heat, rain and threats to health. The physical safety of occupants must also be guaranteed.
5. Accessibility: disadvantaged groups, including the elderly, mentally and physically ill and the disabled, and socio-economic disadvantaged groups should be given priority consideration in both law and policy on housing.



6. Location: housing must be in a location that allows access to employment, health-care, schools and other social facilities.

7. Cultural adequacy: the way housing is constructed, the building materials used and the policies supporting these must appropriately enable the expression of cultural identity and diversity of housing.

Local advocacy for affordable housing in Bankstown will be more effective when resourced by the expertise and knowledge of federal and state peak organisations such as Australian for Affordable Housing and Shelter NSW. It is important that all advocacy for affordable housing in Bankstown is considered as part of a bigger picture that fits within planning for the State and the vision of the Federal Government. All infrastructure, housing, transport and economic development for Bankstown needs to be in harmony with Sydney and NSW planning, and under the guidance of and supported by federal policy. Therefore, any advocacy for affordable housing in Bankstown needs to include a sound understanding of the roles of the State and Federal Governments in any sought outcome.

When advocating on housing it is vital to outline different recommendations for different areas of Bankstown, as population characteristics vary across the LGA. As different households require different housing, it is important to develop a micro analysis of housing stock and household types within Bankstown, so that housing planning is sympathetic to the needs of all sectors of the population. Housing NSW identified a predominance of three bedroom stock in the private rental market in Bankstown, concluding that there is a need for more one and two bedroom dwellings. The loss and minimal number of boarding house and caravan park accommodation in the area might have influenced Housing NSW's decision to prioritize construction of smaller dwellings, particularly in the areas of Bass Hill and Lansdowne. However, after analysing the number of dwelling structures in Bankstown's various areas, it is evident that Housing NSW's recommendation seems to be concerned with the LGA as a whole rather than area-sensitive suburbs which are evaluated differently. Therefore, it is important to identify which area in the Bankstown LGA is lacking certain housing types.

A coordinated approach of different strategies might need to be considered to alleviate the housing crisis experienced by many areas of Australia, including Bankstown. Australians for Affordable Housing, a coalition of national housing, welfare and community sector organisations is proposing a four point plan to address affordable housing in Australia. The proposed plan, released in August 2012, is forecasted to deliver 30,000 new affordable housing units each year and lift 250,000 households out of housing stress over five years, that means affordable housing options for two out of every three people currently on public and community housing waiting lists, as well as taking pressure off house prices and ease demand in the private rental market.

The plan proposes to:

1. Increase the supply of affordable rental housing through:

establishing an Affordable Housing Growth Fund that would fund at least 20,000 new low-income rental properties each year. Cost: \$1.4 billion over five years.

doubling the number of property incentives under the National Rental Affordability Scheme. Cost: \$1.1 billion over five years.



2. Improve housing affordability through tax reform by:

- ⇒ changing the tax breaks for housing investors, like negative gearing and capital gains tax discounts. Saving: \$5 billion over five years.
- ⇒ helping state governments to abolish stamp duty and introduce a broad-based land tax.

3. Improve rent assistance through:

- ⇒ establishing a Productivity Commission review to enhance the effectiveness of Commonwealth Rent Assistance.
- ⇒ Increasing the current maximum rate of Commonwealth Rent Assistance to restore its real value to the household budget. This would be an increase of between \$22 and \$27 per week, depending on household type. Cost: \$6 billion over 5 years.

4. Set benchmarks for all levels of government to deliver affordable housing:

- ⇒ Develop a national housing and infrastructure plan, with transparent funding and accountability arrangements.

Although significant funding has been committed by federal Government to tackle the housing stress, many of the initiatives carried through this funding concentrate on planning and consultations, but commitment to the final outcome of building or supplying affordable housing is not always clear. Housing advocates should seek commitment from decision makers on when or how the planning will materialise in affordable housing.

Other points to consider within a wider approach to the issue of affordable housing are:

Planning for new housing should include investment in environmentally responsible architecture that can reduce households' expenditure and support a healthy environment for its dwellers. New housing should consider the best available technology and solutions to reduce cooling and heating costs, electricity and other bills and provide spacious, naturally lit and functional rooms that support physical and mental wellbeing.

Good architectural design can also provide social and recreational opportunities to its dwellers even within limited space. High density buildings should consider reduction in number of dwellings in favour of common areas for outdoor recreation, access to social and green space and safe playing areas for children.

Local strategies that can assist in subsidising the cost of housing should also be considered when planning for the future. Multipurpose buildings, for example, could offer benefits to low income renters. Multipurpose buildings can house commercial and private renters, offering affordable facilities to dwellers at a reduced cost that can be easily covered by the higher rate of commercial leasing. The suitability of activities and businesses ran by commercial tenants have to be carefully considered so that the increase in affordability for private renters does not come in detriment of their enjoyment of peace, quiet and privacy.



It is also important to consider Bankstown's potential to attract commercial enterprises and therefore bring an economic boost to the area that local Government could allocate towards increasing housing affordability. Some areas of Sydney have developed particular profiles, such as artistic, cultural or ethno specific that attract businesses, consumers and tourism. Areas like Cabramatta, Newtown, Glebe and Chinatown, for example, are highly valued for their capacity to offer cultural activities, ethno specific shops, access to entertainment and a concentration of community groups. Bankstown has one the highest concentration of diverse communities in NSW and can be marketed to investors, visitors and other interested groups as a vibrant, rich and diverse city. Investment in infrastructure and incentive to arts, sports and cultural programs could bring economic benefits to Bankstown, facilitating its capacity to host prestigious national and international events, attracting people from other areas to visit, and providing revenue for social enterprise and stimulus to the local economy.

Furthermore, the people of Bankstown are the vibrant force behind the city. They embrace, develop and own the place, and their views and needs are essential in developing the place they call home. The city needs to sustain, serve and support the needs of its people. Bankstown's population is rich in diversity, presents a wide range of socio-economic status, age, education, family structures and household types. Although affordable housing is required by one section of this population only, any planning and development of affordable housing should be in harmony with the overall views and needs of the general community, as this is an essential element for an inclusive and integrated community where all elements support each other.

CONCLUSION

The statistics presented on population and housing stock presented earlier in this report allows us to build an overall picture of the current housing market in Bankstown and the housing needs of its population. The dynamic of housing supply and demand has no doubt influenced housing prices and availability. However, what seems to raise here as a concern is the fact that the population's characteristics of Bankstown present a significant number of socio-economic disadvantaged members of the community who are suffering housing stress. Although cost of housing in Bankstown is not among the highest in NSW, the fact the population experiences disadvantage at many levels, such as socio-economic, barriers to employment and education, single parenting, poor health and cultural or language barriers, has created a gap between Bankstown residents and their access to affordable housing significantly larger than the one present in other areas with similar housing prices.

As outlined earlier, there are many federal, state and local initiatives aiming to assist communities to access affordable housing. However, if those initiatives do not materialize in new affordable housing and an increase in housing stock, Bankstown will continue to see high rates of housing stress and a generation locked out of home security and ownership.

Planning for affordable housing should be approached comprehensively by considering a number of different initiatives that together can better assist in providing a sound and sustainable solution to this problem. Funding for new houses, taxation reform, increases to housing assistance programs and better and more targeted support to first home buyers should be considered when seeking solutions to relieve the housing stress experienced by the population of Bankstown.



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