



## **Penrith Homelessness Interagency submission**

Thank you for the invitation to make a submission to inform the development of the National Housing and Homelessness Plan.

### **Background**

The Penrith Homelessness Interagency is a network of organisations who support people at risk or experiencing homelessness with diverse services including housing support, emergency relief and case work.

The most recent homelessness estimates for Penrith are available from the 2021 Census – Housing and Homelessness Dashboard (Homelessness NSW). In 2021, there were an estimated 792 people who were homeless in Penrith LGA, 9% of which were Aboriginal and Torres Strait Islander people, 38% children and young people under 19 years of age, 10 % were over 55 years old, and 17% were people employed and experiencing homelessness. There was an even mix of males and females.

The 2021 Census identified that over one third (34.8%) of households in the private rental market were paying greater than 30% of their gross household income on rent, and 16.7% of those with a mortgage were paying greater than 30% of their gross household income in mortgage payments.

The rate of housing stress is likely to have increased between the Census capture in July 2021 and October 2023 due to a range of factors including the recent series of interest rate rises.

### **Issues identified**

Statistics are an important but limited part of the full story. Our experience as service providers working with families in Penrith is that:

- Many people on Government benefits are couch surfing or homeless.

The ability to live a dignified life on benefits is near impossible. Not just individuals, but families are finding themselves trapped in the cycle of couch surfing or living

in their cars. Most concerning is that anecdotally, single women with children are purposefully avoiding services in fear their children will be removed.

- Many residents have no money left after paying their rent or mortgage to cover food or bills.

Service providers report that the majority of people they see prioritise keeping a roof over their heads, at the cost of other essential daily living needs including the provision of food, heating and cooling, or clothing.

- Requests for services and assistance has doubled in the last 12 months. Financial counselling services are at capacity with long wait lists.

Service providers report sharp increases in the number of people seeking help to meet basic daily living needs, the level of assistance requested, and the frequency of those requests.

- Local emergency relief is at capacity. Food vouchers disappear at the beginning of each week as soon as they are available.

We heard from one service provider that food relief has gone up by 300% over two years. We have also heard from a hot meals service that the demographic is changing, and they are seeing more working poor families accessing their services.

- Seniors on Government benefits are struggling to rent affordable housing that suits their needs and stage of life. In some instances, where seniors have been able to secure affordable housing, the nature of the housing itself makes it unsuitable due to issues of accessible design and compatibility with other residents.

At a digital literacy program for seniors, we heard people needed to choose between buying food or data to access essential services online. There is also the need to funds financial literacy, financial counselling, and financial advisory services to residents at no or low cost.

- Implement actions that enable local residents to work towards home ownership.

Research into the issues and opportunities of 'rent to buy' schemes to understand the way this form of housing could be applied locally to enable social and affordable housing tenants to transition to home ownership.

Continue to support and build capacity of local homelessness, Domestic Violence, housing and community support services through training programs, hosting of local interagencies, and identifying emerging needs and issues.

Continue to work with the local homelessness sector to respond to and support people sleeping rough through appropriate referral pathways.

### **Key Considerations**

- Review fees and charges for community housing providers delivering affordable housing.
- Consider greater planning incentives to deliver affordable housing including height and floor space ratio (FSR) for affordable housing provision.
- Investigate and incentivise joint action with other local councils.
- Increase the supply of affordable rental housing by all levels of government.