



SHOALHAVEN COMMUNITY LED PLAN FOR HOMELESSNESS

NOVEMBER 2022



CONTENTS

Aim	01
Mission Statement	01
Guiding Principles	02
Desired Outcomes	03
Homelessness & Housing Context	04
Other Relevant Plans	08
Stakeholder Involvement:	
State & Federal	07
Local Government	07
Community Stakeholders	08
Shoalhaven Affordable Housing Strategy	09
Housing Continuum	10
Action Table Definitions	11
Evaluation Procedure	12
Focus Areas	13
Focus Area Action Tables:	
Early Intervention & Collaborative Support	14
Community Awareness & Education	16
Advocacy & Lobbying	17
Housing & Accommodation	18
Glossary	20
Abbreviation Glossary	20

AIM

The Shoalhaven Community Led Plan for Homelessness (The Plan) aims to address homelessness in the Shoalhaven Local Government Area (LGA) through a range of collaborative actions that will be implemented by the community and homelessness sector. The desired outcomes and actions included in this Plan are based on ideas and initiatives identified through the collaborative efforts of stakeholders from across Shoalhaven who are committed to addressing homelessness issues in this area.

MISSION

Prevent, reduce and manage homelessness in Shoalhaven and improve the wellbeing of those at risk.



GUIDING PRINCIPLES

Systemic Response:

Focus on a systemic response to homelessness and take an early intervention and prevention approach whilst also being able to respond to crisis.

Informed by Lived Experience:

Consider the views and perspectives of people who are or have experienced homelessness in the design and implementation of each action. Involve people with lived experience of homelessness in action design and implementation where possible

Client-Centred:

Adopt a client-centred, culturally appropriate and trauma informed approach in the design and implementation of actions

Multidisciplinary and Coordinated:

Work collaboratively and utilise multidisciplinary partnerships and approaches to achieve quality outcomes

Quality and Outcomes Focused:

Focus on the delivery of high-quality outputs and achieving positive, sustainable outcomes

Respectful:

Adopt a considered and respectful approach that seeks to empower and retain or restore dignity for people experiencing homelessness, increases understanding and reduces stigma around homelessness.

Acknowledging the Multi-faceted Causes of Homelessness

Acknowledge that alongside structural and environmental factors there are various personal circumstances that can lead to an individual or family becoming homeless. These personal factors that may lead to homelessness could include: relationship breakdown, domestic and family violence, death in the family, financial breakdown, addiction, illness or accidents, mental health, and leaving care or prison.

DESIRED OUTCOMES

- **Enhanced local homelessness sector response** to the housing and homelessness crisis through efficient collaborative efforts and effective use of community assets.
- People experiencing disadvantage or homelessness in Shoalhaven have **increased access to a range of outreach services** to improve wellbeing and protective factors against homelessness and prevent or reduce time spent homeless.
- **Better understanding of the extent and nature of homelessness** in Shoalhaven, including through information and data collection and learning from people with lived experience of homelessness.
- There is **reduced stigma** surrounding homelessness and increased community understanding and participation in response to homelessness.
- An increase in the capacity of the community and homelessness sector to provide **alternative housing and shelter options to encompass all housing needs**, focusing on emergency, transitional and supported housing options.
- **All levels of Government are made aware of the homelessness crisis** in Shoalhaven and this awareness leads to sufficient legislative changes and budget increases.
- Help advocate for an **increased supply of social and affordable housing in Shoalhaven**, leading to an increased overall available amount of appropriate housing.

HOMELESSNESS and HOUSING CONTEXT

Homelessness continues to be a growing problem in all communities throughout Australia. Homelessness is defined under Australian federal law as “Inadequate access to safe and secure housing.” This exists where the only housing to which a person has access to:

- Is likely to damage the person’s health
- Threaten the person’s safety
- Marginalises the person by failing to provide access to adequate personal amenities or the normal economic and social support of a home, or
- Places the person in circumstances that threaten or adversely affect the adequacy, safety, security and affordability of that housing.



Primary homelessness

Applies when a person lives on the street, sleeps in parks, squats in derelict buildings, or uses cars or railway carriages for temporary shelter. The term 'rough sleeper' is often used to describe people who fall into this category of homelessness. In Shoalhaven, rough sleepers are often located on beaches and beach carparks, bushland and around Showgrounds and camping facilities.

Secondary homelessness

Is used to describe people who move frequently from one form of temporary shelter to another. Secondary homelessness applies to people using emergency accommodation, people residing temporarily with relatives or with friends, and people using boarding houses on an occasional or intermittent basis.

Tertiary homelessness

Is used to describe people who live in premises where they do not have the security of a lease guaranteeing them accommodation, nor access to basic private facilities (such as a private bathroom, kitchen or living space). It can include people living in boarding houses on a medium to long term basis (more than 13 weeks) or in caravan parks.

In Shoalhaven, there are a number of factors contributing to the increase in homelessness in the LGA, including, but not limited to:

Impact from natural disasters, most predominantly the 2020 Bushfires:

Bushfires affected 80% of the Shoalhaven LGA and displaced many residents. Many of whom have still not been able to return to their homes or re-build.

Impact of Covid19 Pandemic on employment and population migration:

According to the Regional Australia Institute, as of March 2022, there is a 6.5% population migration rate from Capitals to regional towns, as opposed to the 4.5% migration from regional towns to Capitals.

High Unoccupancy Rate:

2021 census data indicates that 23.1% of dwellings in Shoalhaven were unoccupied on census night, this is significantly higher than the average NSW rate of 9.4% and 10.1% nationally. In Shoalhaven holiday homes are a large factor in this statistic.

High level of unemployment and underemployment:

2021 census data indicates 37.1% of the Shoalhaven population earned a low income, compared with 33.7% for Regional NSW.

Vulnerable populations:

Census data indicates that Shoalhaven has higher numbers of vulnerable populations experiencing, or at risk of, homelessness, this includes Aboriginal and Torres Strait Islanders, young people, and the senior age population which increased substantially in recent years.

Strained emergency and transitional housing options:

With hugely limited social and affordable housing there is major pressure placed on temporary and transitional accommodation providers with little to no exit options for the people they assist.



Significant increase in housing prices, increase in inflation and 20-year low in national wage growth:

The average weekly household income Shoalhaven is \$1250, this is \$496 less than the national average. University of NSW and the Australian Council of Social Service showed 70% of people in the federal electorate of Gilmore, which includes the Shoalhaven LGA, are in rental stress. In Shoalhaven, 42.3% of renter households have rental payments greater than 30% of their household income, this is far greater than the national rate of 32.2%. Additionally, 16.2% of local homeowners have mortgage repayments greater than 30% of the household, whilst the national rate is 14.5%.

Critical shortage in public and private affordable rental properties:

There are only five regional NSW towns that have over 5% rate of public housing - the Shoalhaven region is not one of them. High home ownership in regional towns means there is lower rental market stock with just 20% of total NSW rental housing stock being in regional NSW. The state of NSW the vacancy rate is at 1.10%, but for Shoalhaven that vacancy rate is even tighter, currently sitting at 0.36%.

OTHER RELEVANT PLANS IN THE SHOALHAVEN REGION

- Shoalhaven Anti-Poverty Committee 2022-2025 Action Plan
- Foundation for Rural Regional Renewal (FRRR) Roadmaps (Ulladulla, Bay & Basin, and Nowra)
- Shoalhaven Affordable Housing Strategy

STAKEHOLDER INVOLVEMENT

State and Federal Government

Commonwealth and State government hold the primary role of funding and providing services to assist people who are homeless or at risk of homelessness.

The National Housing and Homelessness Agreement (NHHA) commenced on 1 July 2018 and provides funding to states and territories to improve Australians' access to secure and affordable housing across the housing spectrum. The NHHA also includes funding set aside for homelessness services.

The NSW Department of Communities and Justice - Housing (DCJ Housing) provides a range of housing options/solutions for both the private rental market and Public Housing, Community Housing and Aboriginal Housing.

DCJ Housing works with service agency partners to provide a range of housing and homelessness solutions. Southern Cross Housing are the primary Social Housing and Affordable Housing provider operating in Shoalhaven and are funded on behalf of DCJ Housing to manage and provide social housing across the Shoalhaven, Illawarra, Eurobodalla and Snowy Monaro Local Government Areas.

Local Government

Shoalhaven City Council is not a housing provider and is not funded to deliver or fund housing or homelessness services. The role of Council in addressing homelessness is to assist and complement the work of other tiers of government and the community sector, as facilitators of solutions to homelessness and crisis accommodation.

Council's role within The Plan is that of facilitator; Council has supported the community collaboration and creation through the facilitation of Community Workshops. Council also facilitates the Shoalhaven Homelessness Taskforce which is the reporting and evaluation platform for The Plan. Council will participate in actions from The Plan where they relate to Council core business however The Plan is primarily a community developed and led plan.

Community Stakeholders

Community are the key lead and participant stakeholders involved in the creation and implementation of The Plan. Key community stakeholders involved in the development of The Plan and be involved in its implementation include:

- Community organisations and service providers, including specialist homelessness services and other crisis and support services
- Community housing providers
- Peak bodies and advocacy groups
- Community groups and individual community members, including people experiencing, at risk or with lived experience of homelessness
- Local corporate and business sectors

This Plan will be jointly and collectively led by all key stakeholders listed above, with support from Council through the Homelessness Taskforce. The actions included in The Plan are based on initiatives identified through the collaborative efforts of stakeholders from across Shoalhaven and provides platform for a collective approach from all stakeholders, to deliver the most efficient outcomes. Community stakeholders mentioned above will take on the 'lead' and 'participant' stakeholder positions involved in the actions of The Plan's focus areas.



SHOALHAVEN AFFORDABLE HOUSING STRATEGY

There are significant opportunities for local government to support the creation and maintenance of affordable housing through core planning legislation and policies in NSW, and a statutory requirement for local government to consider this issue. Local government has an implicit role in affordable housing and an impact on affordability through land use zoning, controls, the timing of land release, location of services and facilities, and the levying of rates and development contributions. Local government can also choose to play a more proactive role in the creation and retention of affordable housing through active intervention in the market through the development of appropriate planning mechanisms and strategies.

The **'Shoalhaven Affordable Housing Strategy' (Strategy)** was adopted by Shoalhaven City Council in late 2017 and released in early 2018. The current Strategy provides a range of effective policy solutions to facilitate additional affordable housing across Shoalhaven. This Strategy has been designed to be implemented through a number of key stages over ten years with short, medium and long-term strategies. The initial focus is on strategies that are most likely to have a practical impact on the supply of affordable housing, particularly the development of surplus or underutilised Council land in partnership with a community housing provider. The Strategy also provides for ongoing and sustainable engagement of Council in affordable housing through long-term strategies related to relevant planning mechanisms and amendments to relevant planning instruments. The current Strategy is mentioned throughout this Plan where it relates to the relevant focus areas, particularly in the housing and accommodation focus area. The current Strategy can be found on the Shoalhaven City Council Website.



HOUSING CONTINUUM

The **Housing Continuum** refers to the type of housing people may move through and live in throughout their lifespan, depending on their personal circumstances. The current 'Shoalhaven Affordable Housing Strategy' covers the sections of the housing continuum that deal with the provision of affordable housing (both public and private) and the creation of new social housing stock, which is generally outside the scope of the community and homelessness sector. Thus the 'Housing and Accommodation' Focus Area of this Plan will include actions relating to homelessness, short-term emergency, medium-term transitional housing and supported accommodation. There is potential for the community and homelessness sector to help advocate to Federal and State government for additional social and affordable housing stock, in accordance with the 'Advocacy and Lobbying' Focus area of this Plan.



ACTION TABLE DEFINITIONS

Lead Stakeholder

Lead Stakeholders will be assigned to a focus area and will be responsible for managing the administration of the working group(s) and reporting progress updates to the Shoalhaven Homelessness Taskforce. There may be multiple lead stakeholders with the groups who will be responsible for the delivery of specific action items.

Participant Stakeholder

Participant stakeholders will assist with specific action items within a focus area where required, consulted, or assigned a task. Participant stakeholders may take on specific tasks, provide access to resources, provide information, and/or contribute ideas, suggestions and opinions in the planning and decision-making parts of the project.

Action

The Actions in each focus area were generated by community. This Plan consolidates all the actions from the community into Focus Areas and assigns them to various Desired Outcomes. This has been done to create a unified direction and encourage collaboration of resources.

Desired Outcomes

The Desired Outcomes in each focus area are what the community hopes to achieve through The Plan. The Actions that are undergone to achieve these desired outcomes may be evaluated yearly and can be changed, added, or removed, however the desired outcomes will not change until The Plan's five-year evaluation. The Desired Outcomes identify the real reason for the Actions and therefore enable the community to adapt the various Actions as required to achieve these outcomes.

Related Resource

The Related Resource to each Action item refers to any resource that can be used in the implementation of that action. This can include local, state, and federal programs and projects, grant opportunities, committees and interagency groups, online resources and websites, statistics and academic studies, field experts, physical assets (such as halls and office spaces), and more. The use of local resources to help solve local problems is key in the execution of any aspects of The Plan.

Time Frames

Short term

within 12 months

Medium term

within 3 years

Long term

within 5 years +



Evaluation Procedures

Council facilitates the Shoalhaven Homelessness Taskforce (SHT) which is the reporting and evaluation mechanism for The Plan and will ensure the continued implementation of the actions. The SHT meets on a quarterly basis and is a strategic advisory committee to advocate for and inform Council's decision-making process related to homelessness in the Shoalhaven. Lead stakeholders of each of The Plan's focus areas are to provide progress updates on their action items at regular SHT meetings. An evaluation of this Plan occur at the final SHT meeting of each year. This evaluation will include a review and update of action items as necessary. A full review of this Plan will occur on the five-year anniversary of its establishment and will continue every five years following this.

FOCUS AREAS



1

EARLY INTERVENTION & COLLABORATIVE SUPPORT

The focus is to increase the capacity of the community to work collaboratively and utilize multidisciplinary approaches to achieve quality outcomes and systemic response to homelessness. The aim is to allow people experiencing disadvantage or homelessness in Shoalhaven to have increased access to a range of outreach services to improve wellbeing and protective factors against homelessness and prevent or reduce time spent homeless.



2

COMMUNITY AWARENESS & EDUCATION

It is important to reduce the stigma surrounding homelessness and increased community understanding and participation in response to homelessness. This focus area also includes building a better understanding of the extent and nature of homelessness in Shoalhaven, including through information and data collection, and learning from people with lived experience of homelessness.



3

ADVOCACY AND LOBBYING

This focus area aims to develop a unified approach to advocate and highlight to all levels of Government the homelessness crisis that is being experienced throughout Shoalhaven. The focus of the advocacy is to support legislative changes, budget increases to the homelessness sector, and ensure there are mechanisms in place to increase the supply of appropriate housing (emergency, social and affordable) in Shoalhaven. The working group for this focus area may also advocate for funding and support on behalf of projects working groups in other focus areas of The Plan are working on.



4

HOUSING AND ACCOMMODATION

This area of focus is to increase the capacity of the community and homelessness sector to provide alternative housing and shelter options, focusing on emergency, medium-term transitional and supported housing options.

FOCUS AREA 1: EARLY INTERVENTION & COLLABORATIVE SUPPORT

No.	Desired Outcome	Action	Lead Stakeholder	Participant Stakeholders	Related Resources	Time Frame
1.1	Safe venues where people experiencing homelessness can enjoy leisure time and access resources and facilities	Tailor spaces and services at current or developing facilities to encourage inclusivity and participation		SWCC	Libraries Youth Centres Neighbourhood Centres Community Gardens Blackseed	Short
1.2	Improve access pathways to resources and services across Shoalhaven, including accommodation services	Regular outreach service hubs at various locations in Shoalhaven		Waminda Uniting LAC SCH assertive outreach SCC	Thrive Together Neighborhood Resource Centres Shoalhaven Libraries	Short
1.3		Local Resource Directory: Doing it Tough Guide and Path2Home website	SCH	SCC	Street Smart Grants	Short
1.4		Strengthen accommodation pathways for people exiting institutional care (correction centres and hospitals)	Achievable You Waminda	SWCC SCH	Corrective Services Inmate early release scheme	Long
1.5	Coordination of volunteers amongst services in Shoalhaven to assist in filling gaps in service provisions	Creation of volunteer register/pool, accessible by all organizations			Centrelink volunteer pool NSW Volunteering website Work Development Orders	Medium

1.6		Appropriate training for local volunteers			Homelessness NSW Shoalhaven Interagency Wollongong Council volunteer model	Medium
1.7	Strengthen collaboration and flexibility of resources amongst service providers	Develop strong collaborative networks to understand the range of service providers and implement client centred approaches	Care South	All	End Street Sleeping Collaboration LLIAC Homelessness Interagency Ulladulla Interagency Police Youth Action Meetings	Short
1.8	Improve transport options for people experiencing disadvantage to assist access to services, employment, and education opportunities	Coordination of transport shuttle bus options across Shoalhaven		Focus Area 3 Working Group	Worker's bus Local Transport Committee Transport NSW has increased bus services	Long
1.9	Strengthen communities' education surrounding applying for rentals and tenancy rights	Education programs regarding applying for and maintaining rentals and tenancy rights		SCH	Keys to Rent Highschool welfare officers for early intervention Tenants Union Legal Aid Murrumbidgee	Medium
1.10	Assist those experiencing homelessness to keep their pets and maintain the health of their pet	Pet minding and pet health assistance	SWCC		SWCC pet minding Animal welfare league RSPCA	Short
1.11		Assisting Short-Term Emergency Accommodation to include facilities for pets	SWCC	Focus Area 4 Working Group		Long

FOCUS AREA 2: COMMUNITY EDUCATION AND AWARENESS

No.	Desired Outcome	Action	Lead Stakeholders	Participant Stakeholders	Related Resources	Time Frame
2.1	Strengthen collaboration between service providers and real estate agents to increase prospects of leaseholds and accommodation options	Arrange meetings and community forums with service providers and real estate agents to deliver Shoalhaven Homelessness Snapshot	Salt SWCC ISLHD - Partnerships and Projects Co-ordinator	ISLHD SCC Library Services Australia Headspace Keith Davis Mick Sweeny Real Estate Representative	Social Media - existing platforms including local community Facebook pages and noticeboards. Community Consultative Bodies Local Libraries local Chamber of Commerce and CCB's	Short
2.2	Build community education and support of the Shoalhaven homelessness crisis and people experiencing disadvantage	Living Libraries and panel discussion events at the Library		ISLHD	Local community champions and people with lived experience Libraries	Short
2.3	Better understanding of the extent and nature of homelessness in Shoalhaven through information and data collection	Create Quarterly Homelessness Snapshot and website	Mick Sweeney (Shoalhaven Community Resident)	SCC Keith Davis (Shoalhaven Community Resident) ISLHD Mental Health	Peakbody Grants Profile ID Housing ID ABS Quickstats	Short



FOCUS AREA 3: ADVOCACY & LOBBYING

No.	Desired Outcome	Action	Lead Stakeholders	Participant Stakeholders	Related Resources	Time Frame
3.1	Increased funding and support from state and federal government for homelessness services and increases in social and affordable housing	Develop a unified approach to advocate to State and Federal government for more social and affordable housing options for all of Shoalhaven	Erin Mulally - Shoalcoast Community Legal Centre Liv Todhunter - Legal Aid	SCC Nowra Community Mental Health Unions Shoalhaven CWA Shoalcoast Community Legal Centre Legal Aid NSW ADACAS St Vincent De Paul (Volunteer Group) My Best Life	Homelessness Taskforce Homelessness Interagency 'Everybody's Home Petition' Priority List data CWA information Tenants Union data	Short: 2023 NSW State Elections
3.2	Increased funding and support from state and federal government for homelessness services and increases in social and affordable housing	Develop a unified approach to advocate to State and Federal government for legislative changes	Erin Mulally - Shoalcoast Community Legal Centre Liv Todhunter - Legal Aid	SCC Nowra Community Mental Health Unions Shoalhaven CWA Shoalcoast Community Legal Centre Legal Aid NSW ADACAS St Vincent De Paul (Volunteer Group) My Best Life	Homelessness Taskforce Homelessness Interagency	Short: 2023 NSW State election

FOCUS AREA 4: HOUSING & ACCOMMODATION

No	Desired Outcome	Action	Lead Stakeholders	Participant Stakeholders	Related Resources	Time Frames
4.1	Increase the supply of medium to long-term housing options through the use of currently vacant homes	<p>Council to write to potential land owners re participation and accessing the outcome of the letter</p> <p>Partnering with homeowners to create affordable and/ supported rental housing options</p> <p>Lobbying for funding to support this action with wrap around services for those who need it</p>	<p>Salt</p> <p>SWCC</p> <p>SAHSSI-Hub</p>	<p>Patricia White</p> <p>SCCH</p> <p>SCC</p> <p>Focus Area 3 Working Group</p>	Collective Homes Program (Salt)	Short
4.2	Increase the supply of emergency and transitional housing	Create additional supported boarding houses*	<p>SWCC</p> <p>Salt</p> <p>SCCH</p>	SHS providers	<p>Design Operation Success at helping people</p> <p>AHURI Common Ground Practice Manual</p> <p>Create resource to encourage involvement in delivery.</p>	Long
4.3		Community organisations collaboratively invest in tiny homes, or similar concept, for emergency and/or transitional housing in appropriate location**	<p>SWCC</p> <p>Better Life</p> <p>Salt</p>		<p>NSW Core and Cluster Domestic Violence Housing Program</p> <p>AHURI Common Ground Practice Manual</p> <p>Tiny Homes Foundation Gosford.</p>	Medium

4.3		Establish pilot 'meanwhile use' program for short-term housing through the use of private local vacant buildings***	SAHSSI Better Life Patricia White	NSW Government	NSW Legislative Inquiry: Options to access existing and alternate accommodation to address the social housing shortage (August 2022) AHURI Common Ground Practice Manual	Long
-----	--	---	---	----------------	---	------

**Shoalhaven Affordable Housing Strategy relevant strategies:
(Please refer to the full Shoalhaven Affordable Housing Strategy for more details)**

Increase supply of affordable housing stock through new developments	Strategy 2: Council Owned site for affordable housing partnership (42-46 Coomea St, Bomaderry)	Strategy 16: Council will develop a 'Voluntary Planning Agreement Policy' regarding incentive-based approaches
	Strategy 14: Council will develop DCP guidelines consistent with state government policy and legislation to support development of 'New Generation' boarding houses.	Strategy 15: Council to develop guidelines to encourage higher proportion of permanent sites on caravan parks
	Strategy 17: Council will consider reduction of parking requirements [where smaller one and two-bedroom apartments are constructed]	Strategy 19: Council to consider inclusions to Shoalhaven Development Control Plan 2014 to incentives the creation of land for adorable housing.
	Strategies 21 – 26: Council will mandate affordable and low-cost dwelling types in appropriate developments and locations	
Create alternative routes for low to medium income earners to own or rent properties	Cooperative housing to be considered in the Affordable Housing Strategy Update	Strategy 5: Council to develop shared equity model in conjunction with a community housing provider

*Similar goal as found in Shoalhaven Affordable Housing Strategy, Strategy 13 Council to actively promote and support the development of high quality 'new generation' boarding houses

** Similar goal as found in Shoalhaven Affordable Housing Strategy, Strategy 7: Council to facilitate the development of residential caravan park or MHE development on council or public owned land in partnership with community housing provider, providing opportunity for tiny homes model, subject to further feasibility assessment

*** Similar goal as found in Shoalhaven Affordable Housing Strategy, Strategy 6: Investigate and advocate for temporary housing opportunities on NSW government land that is awaiting future development

GLOSSARY

Short-term Emergency Housing

Caters for people who are in immediate crisis or are at great risk of becoming homeless. 'Emergency Temporary Accommodation' is available through DCJ and allows up to three months of cost-free accommodation for people who are Australian citizens or permanent residents. This temporary accommodation is predominately in the form of hotel rooms or refuges run by specialist homelessness service providers. Specialist homelessness service providers and other non-government organisations may also provide short-term crisis housing through refuges where the cost and length of stay conditions may vary depending on each provider.

Medium-term Transitional Housing

Short to medium term subsidised rental housing for people who have been in crisis and are ready to move on to more stable accommodation whilst waiting for a permanent social housing property. Transitional Housing is accessed only through a nomination made by a Specialist Homelessness Service and a person must be on the Social Housing waiting list to be eligible. Non-government organisations may also provide medium-term housing through their own accommodation or housing programs and cost and length of stay conditions may vary depending on each provider.

Supported Accommodation

Is a type of housing that provides higher level care and support for people with particular needs. This includes assisted boarding houses accommodating two or more persons with additional needs, specialised housing such as shared supported accommodation or community residential units, known as Specialist Disability Accommodation (SDA), and Aged Care Homes which a residential care services providing support for older people that need care and can no longer live at home.

Affordable Housing

Is targeted for working people earning a low-to-moderate income and aims to fill the gap between social housing and the private rental market. Affordable housing is not the same as social housing; social housing properties are only offered to applicants on the NSW Housing Register, whereas affordable housing is open to all applicants and does not require a waiting list. Properties delivered as affordable housing are open to a broader range of household incomes than social housing, so tenants can earn more income and still be eligible. Rent is calculated differently and there are different tenancy arrangements. Community Housing Providers or Specialist Homelessness Services often manage affordable housing properties on behalf of government, developers, and property investors.

Social housing

Secure and affordable rental housing for people on low incomes who need accommodation. Social housing includes public housing properties owned or managed by NSW Land and Housing Corporation (LAHC), Department of Communities and Justice (DCJ), Aboriginal Housing Office, and community housing properties managed or owned by non-government registered Community Housing Providers, such as Southern Cross Housing. Social housing applications are managed under the NSW Government Housing Pathways system, where you only have to complete one application to be on the state-wide waiting list. Social housing is considered permanent long-term housing.

Private Rental

Accommodation rented out directly by the owner or through a real estate agent. This includes a range of housing types including houses, rooms in share houses and caravan parks. Rent is dependent on market factors and set by the owner.

ABBREVIATION GLOSSARY

ABS Quickstats	Australian Bureau Of Statistics Quickstats
ADACAS	ACT Disability, Aged and Carer Advocacy Service Salt
AHURI	Australian Housing and Urban Research Institute
CWA	Country Women's Association
ISLHD	Illawarra Shoalhaven Local Health District
LLIAC	Local Implementation and Coordination Committee
SAHSSI	Supported Accommodation & Homelessness Services Shoalhaven Illawarra
SAHSSI-Hub	SAHSSI Homeless Hub
SCC	Shoalhaven City Council
SCCH	Shoalhaven City Council
SHS	Specialist Homelessness Service
SWCC	Safe Waters Community Care Inc
Uniting LAC	Uniting Local Area Coordination

