House of Assembly Select Committee on Housing Affordability

a) the experiences of Tasmanians in housing stress or homelessness;

The current situation in both regional and major centres is an increasing number of people in insecure, very expensive and or unsuitable housing. Here in the Break O Day I know of three families within my limited social circle renting properties currently on the market, another family without a lease and yet another about to move into a tent and caravan as the house they are currently renting has been sold to an owner occupier. St Marys in July/August is no place to live in a tent. The waiting times for public housing in this area would appear to be years rather than months and there is limited accommodation for families with several children. The private rental market here seems to be virtually non-existent and rents for those on low wages or social security benefits must consume a considerable percentage of household income. There is NO crisis accommodation available locally for those fleeing domestic violence.

(b) the management of social housing and delivery of new stock by Housing Tasmania and community housing providers;

There is no evidence of new social housing stock in this town ... and by the way I embark on an annual battle with the Minister about maintenance of an empty block owned by the crown which shares a boundary fence with my home

(c) the impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community;

The impact of lack of affordable housing has several levels ... the issue of affordable housing close to services for those who have very low incomes is well documented, and there are many with more current data on such matters. That said I offer the following for your consideration. I had a long career as a Registered Nurse and spent many years as a shift worker or "on call" as a theatre nurse in both the public and private sector. In the 1980's I purchased a house in West Launceston (an easy walk to the LGH or St Vincents) for \$20,000, a similar house in the next street was listed online last weekend for \$695,000. In later years I purchased a house in Montagu Street, New Town (very close to Calvary and St Johns Park and a short drive to the RHH) for \$120,000; once again a similar house in the next street was advertised last weekend for \$935,000. In 1983 \$20K was about 18 months gross base wage for a R.N., in 1996 \$120k was about 2 years gross base wage. Tell me where I can get a job as a RN with a base salary of \$350K and I'll be on morning shift tomorrow. When nurses cannot afford to live within a sensible commute of their place of work there is a major issue with housing affordability, staff recruitment and staff retention. I also offer for your consideration the notion of unintended consequences. When the crown sells off housing stock historically provided for workers ... teachers, nurses, medical officers, and sundry other public servants in regional centres there remain two options ... withdrawal of the services these people provided with all the attendant results or an increase in pressure on the private rental market.

(d) the impact of a lack of affordable housing on the implementation and outcomes of other State Government programs;

See point above about key workers in public health and education based programs. Further those who aren't sure where they will be sleeping next week are unlikely to invest in even the most basic social engagement. Whilst outside my field, I am of view that kerb side

recycling only works if you actually have rubbish bins and you are able to put them out for emptying.

Repeated house moves has significant impact of school attendance to say nothing of the hip pockets of those charged with dealing with changes to uniforms and books. Interrupted school attendance impacts on literacy and numeracy levels as well as the acquisition of key social skills.

- (e) the effectiveness and limitations of current State and Federal Government strategies and services to alleviate the impact of poor housing affordability in the Tasmanian community; It is my observation that the creation of vast public housing estates has failed both the vulnerable and the tax payer in the past. To locate a large cohort of socially and economically disadvantaged in a ghetto miles from services, without access to good public transport and community resources does not solve anything ... it creates intergenerational poverty, poor health and education outcomes and puts the "too difficult" out of sight and out of mind. When the cost of inner city housing is out of reach for those who work within the CBD it's way beyond time for a major rethink. Perhaps each new subdivision or other development should be required to set aside 25% of the housing stock for nurses and teachers.
- f) the impact of historic housing debt on the management and delivery of social housing; While outside my expertise it does seem to me that there is an argument for some sort of debt write off as long as the money is ring fenced and only available for building more public housing stock or maintain that currently requiring ongoing work.

(g) <u>strategies to address the \$73 million maintenance liability of Housing Tasmania and community housing providers;</u>

It's a very silly landlord who doesn't maintain his properties. Perhaps some of the young unemployed could, in consultation with the HIA and TAFE be offered traineeships to do the necessary work. That said the government must have better bill paying practises than those under the previous Liberal Government who sent a number of small businesses (including those with maintenance contracts with Housing Tas) broke by extending 30 day accounts out to 120 days.

(h) the impact of population growth and market developments on housing supply;

We do have to talk about the unregulated accommodation market and the unregulated seasonal labour market and the joint impact on housing availability and cost.

We also have to consider the fly in fly out market ... it makes economic sense to buy a high end home in Sandy Bay, get access to a very good education for your children and stay in a motel in Sydney two or three times a month ... but if you sold your house in Double Bay to do it you can afford to pay over the odds in Hobart and still have money for jam.

The Sea/Tree change phenomena is having a significant impact on prices in the Break O Day, it is certainly contributing to the housing shortage and will, with time, add considerable pressure to both local and state governments who provide essential services. Whilst many of the new builds and renovations going on to meet the expectations of new arrivals the inevitability of cost recovery sales will place these homes out of the reach of locals should they ever come on the open market. The other, significant risk for newcomers who ultimately require supported

accommodation is major overcapitalisation eating into cash reserves required in the future meaning social housing may be required for end of life care.

(i) the relationship between housing, health and education;

Physical and psychological health is never helped by a Tasmanian winter in a tent. Insecure housing equals poor school attendance, lack of an ongoing relationship with primary health services providers, lack of timely appropriate and ongoing interventions by specialist health, education and legal services.

Even the simplest things ... like growing some basic fruit and vegetables are too difficult if you don't have a long lease. Planting fruit trees is a five year investment before you get a jar of jam. Children who move school frequently are unable to develop the networks or the resilience to combat bullying, avoid poor choices around sexual health or substance abuse, or even actually get a HSC score which makes them competitive in the job market or for a TAFE or university place.

(j) changes to Tasmania's residential tenancy laws that could improve housing affordability,
security and living standards in Tasmania; housing debt on the management and delivery of
social housing;

(k) successful strategies in other jurisdictions that could be effective in improving affordability in Tasmania;

and

(I) any other matters incidental thereto.