

Choosing a Better Future

Pre-Budget Submission 2024-25

NSW Council of Social Service

1 March 2024

About NCOSS

NSW Council of Social Service (NCOSS) is the peak body for non-government organisations in the health and community services sector in NSW. NCOSS works to progress social justice and shape positive change toward a NSW free from inequality and disadvantage. We are an independent voice advocating for the wellbeing of NSW communities. At NCOSS, we believe that a diverse, well-resourced and knowledgeable social service sector is fundamental to reducing economic and social inequality.

Acknowledgement of Country

NCOSS respectfully acknowledges the sovereign Custodians of Gadigal Country, where our offices are located. We pay our respects to Elders, past, present and emerging. We acknowledge the rich cultures, customs and continued survival of First Nations peoples on Gadigal Country, and on the many diverse First Nations lands and waters across NSW.

We acknowledge the spirit of the Uluru Statement from the Heart and accept the invitation to walk with First Nations peoples in a movement of the Australian people for a better future.

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For this submission

We would very much welcome the opportunity to discuss the recommendations and submission with you in greater depth. Should you have any questions, please do not hesitate to contact the NCOSS CEO Cara Varian cara@ncoss.org.au.

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CHOOSING A BETTER FUTURE

The NSW Council of Social Service calls upon the NSW Government to choose a better future for our state. The Government has the power to immediately support those doing it toughest in the cost-of-living crisis, and implement strategic policy interventions that dismantle deep inequities. Failure to act will further entrench poverty for generations to come. This submission recommends actions that provide immediate help to those in greatest need, as well as the investments that are required for long-term change, across five key areas:

1. **Cost of Living:** Urgent and targeted support for communities barely hanging on.
2. **Housing:** Invest in the housing system to address decades of neglect.
3. **Children, Young People and Families:** Invest in children, young people, and families so they can thrive.
4. **First Nations:** Enable self-determination for First Nations communities.
5. **Social Service Sector:** Strengthen the social service sector so that essential support reaches those most in need.

The detailed recommendations have been designed through consultation with our members, review of NCOSS research and evidence, and engagement with the sector.

It is incumbent upon the Government to address the systemic barriers faced by communities. Inaction and inadequate investments are a choice, and one that will perpetuate the cycle of disadvantage, entrenching poverty that has momentous life-long and intergenerational costs for individuals, families, communities and the NSW economy.

SUMMARY OF RECOMMENDATIONS

Urgent and targeted cost-of-living support for communities barely hanging on

1. Improve NSW Government cost-of-living schemes for low-income households:

- a. Simplify the application and approval process for available rebates and vouchers. *Estimated cost: Budget neutral.*
- b. Create partnerships between Service NSW and local, place-based services such as neighbourhood and community centres, to better promote the schemes and make them more accessible. *Estimated cost: Budget neutral.*
- c. Make the Low Income Household Rebate a fixed percentage of a person's energy bill, not a flat rate. *Estimated cost: NSW Government to advise.*
- d. Permanently increase the annual value of Energy Accounts Payment Assistance (EAPA) vouchers to \$2,000. *Estimated cost: NSW Government to advise.*

2. Address transport affordability for groups whose participation in employment, education and other opportunities is most at risk:

- a. Expand public transport concessions to better support people on low incomes, including allowing all Commonwealth Health Care Card holders to access concessional fares, and extending the \$2.50 per day capped fare to income support recipients. *Estimated cost: NSW Government to advise.*
- b. Expand community-based learner driver programs to 40 additional sites, with a particular focus on regional areas, to support young people to obtain their learner and provisional licences. *Estimated cost: \$12 million per annum plus indexation.*
- c. Increase public transport options for our regional and rural communities through better bus networks to improve their connections to education, employment and services. *Estimated cost: NSW Government to advise.*

3. Ensure that NSW's food relief system is fit for purpose, supports households most in need, and represents the best use of available resources and skills:

- a. Release the report of the Review of Food Relief Provision undertaken in 2021. *Estimated cost: Budget neutral.*
- b. Convene a taskforce of NGO experts to lead an assessment and, where appropriate, a redesign of the system to ensure clarity of roles and responsibilities, effective resourcing, and coordination at the local level. *Estimated cost: Budget neutral.*

Invest in the housing system to address decades of neglect

4. Address the current housing crisis to make renting fair, and a viable long-term option for all people in NSW:

- a. Introduce urgent rental reform including constraints on rental increases so they are fair and reasonable, a complete ban on rent bidding, and eliminate no-grounds terminations across all tenancy types, including fixed and periodic agreements. *Estimated cost: Budget neutral.*
- b. Set legally enforceable energy efficiency standards for all rental housing to protect against heat, cold, mould, and pollution. *Estimated cost: Budget neutral.*

- c. Improve access to free advice, assistance, and advocacy with appropriate increases in funding for tenancy advice services to meet rising demand. *Estimated cost: \$9.5m per annum plus indexation.*
- 5. Improve specialist homelessness services and social housing allocations to support young people, and people and families with complex needs:**
- a. Properly fund the design and delivery of the upcoming NSW standalone Child and Youth Homelessness and Housing Action Plan. *Estimated cost: NSW Government to advise.*
 - b. Improve services for the 40% of Specialist Homelessness Services clients, including families, who have complex needs through the expansion of Together Home as a permanent supportive housing (PSH) or housing first program providing long term secure housing and support for as long as is needed. *Estimated cost: \$60m over 3 years.*
- 6. Invest in a long-term plan to re-invigorate the social and affordable housing sectors to provide affordable, safe and healthy homes for low-income households:**
- a. Immediately address critical housing shortages for those most in need by building/acquiring/renewing an additional 5,000 social housing dwellings per annum with appropriate allocations for women and children escaping domestic and family violence, young people (15%), people with disability including psycho-social disability, First Nations people (30%), and older people over the age of 55 facing homelessness (20%), particularly the growing number of older women who are experiencing homelessness. *Estimated cost: Up to \$2.5bn* per annum plus indexation. The initial capital outlay can be substantially reduced by including Social Housing Accelerator Funds and Housing Australia Future Funds allocations and through debt financing.*
 - b. Develop a long-term plan to build towards 10% of all housing as social and affordable housing, over a 20-year time frame. *Estimated cost: NSW Government to advise.*
 - c. Establish whole of government agreement on measures of housing need in line with current research, and develop a consistent definition of affordable housing so that it is truly affordable for lower income households. *Estimated cost: Budget neutral.*
- 7. Value First Nations ways of knowing, being, doing and support self-determination and the right to do things differently. Apply these principles across all aspects of housing and homelessness services and supply for First Nations communities:**
- a. In partnership with Aboriginal Peak organisations, including ACHIA NSW, NSW Aboriginal Land Council and the Aboriginal Community Controlled sector, review and streamline existing legislative controls and arrangements for funding and commissioning of housing and homelessness services and supply to ensure genuine place-based leadership and decision-making by First Nations communities. *Estimated cost: Budget neutral.*
 - b. Immediately allocate 30% of housing funding including Social Housing Accelerator Funds and Housing Australia Future Fund investments for housing developed and designed by First Nations communities in collaboration with the Aboriginal Community Housing sector, the Aboriginal Housing Office, and Local Aboriginal Land Councils (LALCs). *Estimated cost: Budget neutral.*
- 8. Provide better housing options for people with disability, mobility issues, families and older people and mandate minimum accessibility standards (Silver Level Livable Design) for new builds (and major refurbishments) in NSW in line with the National Construction Code. Estimated cost: Budget neutral**

* Based on Housing Australia (formerly NHFC) estimates of land and construction costs of \$500,000 per dwelling in [State of the Nation's Housing 2022–23](#).

Invest in children, young people, and families so they can thrive

9. Invest in children and young people's safety, social development and educational outcomes:

- a. Increase investment in early intervention and family preservation by 25%, prioritising funding for Aboriginal Community Controlled Organisations. *Estimated cost: \$86 million per annum plus indexation.*
- b. Implement the Family is Culture blueprint, including establishing an Aboriginal Child and Family Commissioner, through shared decision-making with Aboriginal leaders, Community Controlled Organisations and communities. *Estimated cost: NSW Government to advise.*
- c. Raise the age of criminal responsibility to at least 14 and invest to strengthen models that better support children to thrive outside of the criminal justice system. *Estimated cost: to be determined.*
- d. Improve access to health and social services for children and their families by investing in 20 Linker roles in regions with the highest concentrations of disadvantage in NSW. *Estimated cost: \$3.5 million per annum plus indexation.*

Enable self-determination for First Nations communities

10. Prioritise the promised treaty process to strengthen human rights and self-determination for First Nations people and communities, starting with the establishment of an independent treaty commission.

Strengthen the social service sector so that essential support reaches those most in need

11. Strengthen sustainability of the NSW social service sector so that essential support reaches those in need:

- a. Provide core funding for all neighbourhood centres and similar local services that connect people to specialist services and programs and provide emergency relief and opportunities for social connection. *Estimated cost: \$31 million per annum.*
- b. Immediately increase recurrent baseline funding for essential social services by 20% to reflect the real costs of service delivery across the sector. *Estimated cost: NSW Government to advise.*
- c. Introduce an evidence-based, data-informed funding model that is linked to demand indicators, population growth and demographics, economic and workforce conditions and the real cost of service provision for the sector, including a consistent, transparent and evidence-based approach to indexation. Any such model must support Indigenous Data Sovereignty. *Estimated cost: NSW Government to advise.*

DETAILED RECOMMENDATIONS

URGENT AND TARGETED COST-OF-LIVING SUPPORT FOR COMMUNITIES BARELY HANGING ON

1. Improve NSW Government cost-of-living schemes for low-income households:

- a. Simplify the application and approval process for available rebates and vouchers. *Estimated cost: Budget neutral.*
- b. Create partnerships between Service NSW and local, place-based services such as neighbourhood and community centres, to better promote the schemes and make them more accessible. *Estimated cost: Budget neutral.*
- c. Make the Low Income Household Rebate a fixed percentage of a person's energy bill, not a flat rate. *Estimated cost: NSW Government to advise.*
- d. Permanently increase the annual value of Energy Accounts Payment Assistance (EAPA) vouchers to \$2,000. *Estimated cost: NSW Government to advise.*

2. Address transport affordability for groups whose participation in employment, education and other opportunities is most at risk:

- a. Expand public transport concessions to better support people on low incomes, including allowing all Commonwealth Health Care Card holders to access concessional fares, and extending the \$2.50 per day capped fare to income support recipients. *Estimated cost: NSW Government to advise.*
- b. Expand community-based learner driver programs to 40 additional sites, with a particular focus on regional areas, to support young people to obtain their learner and provisional licences. *Estimated cost: \$12 million per annum plus indexation.*
- c. Increase public transport options for our regional and rural communities through better bus networks to improve their connections to education, employment and services. *Estimated cost: NSW Government to advise*

3. Ensure that NSW's food relief system is fit for purpose, supports households most in need, and represents the best use of available resources and skills:

- a. Release the report of the Review of Food Relief Provision undertaken in 2021. *Estimated cost: Budget neutral.*
- b. Convene a taskforce of NGO experts to lead an assessment and, where appropriate, a redesign of the system to ensure clarity of roles and responsibilities, effective resourcing, and coordination at the local level. *Estimated cost: Budget neutral.*

Over the last four years, communities in NSW have been hit by successive crises. The compounding effects of the pandemic, sky-high inflation and natural disasters have had grave impacts for people in low-income households or those living below the poverty line.¹ Housing affordability has worsened through rising interest rates, low stock and surging rental prices, making it harder for people to afford essentials. The most disadvantaged groups – people with disabilities, Aboriginal and Torres Strait Islanders, single parent families, households below the poverty line, those from culturally and linguistically diverse backgrounds – are being hardest hit.

Services on the ground consistently report that they cannot keep up with growing demand, and that the needs of their communities are becoming more complex. They are also helping people who have never appeared at their doors before – working families who are draining their savings to keep a roof over their heads but cannot put food on the table. These services face a fundamental challenge – they cannot effectively support people if their basic needs are unmet. This hurts individuals and damages communities.

Cost-of-Living Relief Schemes

The Government has various cost-of-living relief schemes, including those targeted at low-income households such as the Low Income Household Rebate, Toll Relief Rebate and Energy Accounts Payment Assistance (EAPA) scheme. However, 2023 NCOSS's Cost of Living Report demonstrated that those in greatest need are missing out.

These schemes are available online, but this relies on people having access to a computer, and sufficient digital and literacy skills.² While assistance is provided in Service NSW centres, these are not uniformly available. For members of multicultural and First Nations communities, the challenges of accessing support are compounded if it is not available through organisations they trust.

Local community organisations that do provide support, such as for EAPA vouchers and community food pantries, are not funded for this work, and they cannot meet demand. Bureaucratic processes are creating unnecessary administrative burden for their staff and volunteers.³

Sharp increases in utility prices have presented an immense challenge to household budgets over the past 12 months, with 78% of respondents to NCOSS's most recent Cost of Living survey highlighting utilities as an area under the most pressure and one third (33%) of respondents reporting they have not been able to pay their utility bills on time, a massive increase of 38% since 2022.⁴ Existing financial support is inadequate. Rebates available as a flat rate (e.g. Low Income Household Rebate) fail to account for the vastly different energy costs of households. A multi-generational household in an old, poorly insulated house will have a far higher energy bill compared to lone person living in a recently developed apartment building, but they are both eligible for the same \$285 rebate. While many of the proposed changes to the EAPA scheme should materially improve its impact and intent,⁵ a permanent, higher EAPA cap will better support larger families and households.

Transport

The Cost of Living in NSW survey results show that transport (*Petrol, Road Tolls and Public Transport*) consistently ranked as an area of expenditure put under the most pressure over the past 12 months – 72% ranked it in the Top 5, second to *Utilities* and *Food and Non-Alcoholic Beverages*. Beyond the immediate budgetary impact, rising transport costs reduce people's ability to engage in or access work, education, healthcare and opportunities to connect socially, with over one quarter of respondents (28%) unable to afford to travel for essential reasons; an increase of 40% from 2022. This was particularly an issue for young people aged 18-24 (41%) and 25-34 (37%), especially in regional parts of NSW.⁶

Young people on low incomes are struggling to access learner driver courses because of cost and availability. Funding additional service providers to deliver community-based driver programs to more sites across NSW will ensure that more young people are able to obtain their licence and unlock access to work and study opportunities, and social connection.

Those doing it tough also need greater access to affordable public transport so that they can remain engaged with employment, education, healthcare, social services, and other opportunities in their communities. Eligibility to public transport concessions should be broadened to a wider group of people, such as those receiving JobSeeker Payments or holders of the Commonwealth Health Care Card. Further, regional and rural communities in particular need much improved bus networks.

Impacts of Poor Public Transport Networks

"I live in the CBD of the 2nd largest city in New South Wales, Newcastle, just metres from a tram stop, yet I can't get a bus directly to a major hospital for regular appointments.

In one fortnight this year, I required three separate visits to the Calvary Mater Hospital for investigative MRIs, a consultation and an iron infusion. A NSW Trip Planner search provides poor options for this 7.5km journey (16min by car). Option 1 would take 40 mins utilising three modes of transport: a tram, then train, then bus. Option 2 required a SEVENTEEN minute walk to the hospital after getting a tram and train. Option 3, the least onerous still requires a 6 min walk, largely uphill.

These 'options' are completely unworkable for a sick person, especially one required to fast before many procedures whilst also suffering low BP and anaemia in the height of summer.

Forced to rely on rideshare services, these three visits cost me \$86.20, thankfully my 78yo Dad picked me up one day, and a friend on an RDO another, or these costs would have neared \$125-130. An essential allied health appointment in Kotara last week cost me \$44.80 in return travel, in addition to the \$122 I had to pay for the consultation. When the specialist told me I'd need fortnightly appointments for over 6 months I felt ill with stress and anxiety - I simply cannot afford that.

There is no room in my budget to accommodate these travel expenses. I am on the disability pension in a cost of living crisis. I need help. I don't have a car because I can't afford one. My pensioner concession card allows me to travel to Sydney and back for \$2.50, yet I can't afford to travel 10kms to a local doctor."

NCOSS Lived Experience Advocate 2024

Food Insecurity

A dire picture of growing food insecurity across NSW has emerged. NCOSS's Cost of Living in NSW report shows a sharp increase in people skipping meals (up by 33% on the previous year). This pressure is particularly felt by single parents, First Nations households and carers.⁷ These findings are echoed in research conducted by food relief specialists.⁸ Demand also continues to significantly outstrip supply. The recent announcement by the Federal government to boost funding for emergency food relief will go some way in meeting this demand, but much more investment is required.

The provision of food relief in NSW is complex and multi-faceted, involving multiple non-government and government players, different funding sources, and a range of specialist tasks including sourcing, distribution, storage, transportation, relationship management and logistics. Food relief specialists, primarily Foodbank, OzHarvest and SecondBite, do much of the upfront heavy lifting, each drawing on their unique expertise and business models, access to infrastructure and networks. However, they regularly rely on small and large NGOs to ensure that food relief reaches individual households in need; and much of this final step is unfunded. These

NGOs prep, clean and organise food for distribution, and must rely on volunteers and fundraising to run their own food pantries and community kitchens to meet demand and plug gaps.

The existing system is straining under rising demand, lack of clarity regarding roles and responsibilities and insufficient coordination at the local level. This is causing confusion, duplication and unnecessary effort and wastage. A systemic assessment and improvement exercise needs to be prioritised and it must be led by organisations at the coalface with the knowledge of what's going wrong and the expertise to fix it. The unreleased review of food relief in NSW, instituted by the previous government, would be a valuable starting point.

INVEST IN THE HOUSING SYSTEM TO ADDRESS DECADES OF NEGLECT

- 4. Address the current housing crisis to make renting fair, and a viable long-term option for all people in NSW:**
 - a. Introduce urgent rental reform including constraints on rental increases so they are fair and reasonable, a complete ban on rent bidding, and eliminate no-grounds terminations across all tenancy types, including fixed and periodic agreements. *Estimated cost: Budget neutral.*
 - b. Set legally enforceable energy efficiency standards for all rental housing to protect against heat, cold, mould, and pollution. *Estimated cost: Budget neutral.*
 - c. Improve access to free advice, assistance, and advocacy with appropriate increases in funding for tenancy advice services to meet rising demand. *Estimated cost: \$9.5m per annum plus indexation.*

- 5. Improve specialist homelessness services and social housing allocations to support young people, and people and families with complex needs:**
 - a. Properly fund the design and delivery of the upcoming NSW standalone Child and Youth Homelessness and Housing Action Plan. *Estimated cost: NSW Government to advise.*
 - b. Improve services for the 40% of Specialist Homelessness Services clients, including families, who have complex needs through the expansion of Together Home as a permanent supportive housing (PSH) or housing first program providing long term secure housing and support for as long as is needed. *Estimated cost: \$60m over 3 years.*

- 6. Invest in a long-term plan to re-invigorate the social and affordable housing sectors to provide affordable, safe and healthy homes for low-income households:**
 - a. Immediately address critical housing shortages for those most in need by building/acquiring/renewing an additional 5,000 social housing dwellings per annum with appropriate allocations for women and children escaping domestic and family violence, young people (15%), people with disability including psycho-social disability, First Nations people (30%), and older people over the age of 55 facing homelessness (20%), particularly the growing number of older women who are experiencing homelessness. *Estimated cost: Up to \$2.5bn[†] per annum plus indexation. The initial capital outlay can be substantially reduced by including Social Housing Accelerator Funds and Housing Australia Future Funds allocations and through debt financing.*
 - b. Develop a long-term plan to build towards 10% of all housing as social and affordable housing, over a 20-year time frame. *Estimated cost: NSW Government to advise.*
 - c. Establish whole of government agreement on measures of housing need in line with current research, and develop a consistent definition of affordable housing so that it is truly affordable for lower income households. *Estimated cost: Budget neutral.*

[†] Based on Housing Australia (formerly NHFC) estimates of land and construction costs of \$500,000 per dwelling in [State of the Nation's Housing 2022–23](#).

- 7. Value First Nations ways of knowing, being, doing and support self-determination and the right to do things differently. Apply these principles across all aspects of housing and homelessness services and supply for First Nations communities:**
- a. In partnership with Aboriginal Peak organisations, including ACHIA NSW, NSW Aboriginal Land Council and the Aboriginal Community Controlled sector, review and streamline existing legislative controls and arrangements for funding and commissioning of housing and homelessness services and supply to ensure genuine place-based leadership and decision-making by First Nations communities. *Estimated cost: Budget neutral.*
 - b. Immediately allocate 30% of housing funding including Social Housing Accelerator Funds and Housing Australia Future Fund investments for housing developed and designed by First Nations communities in collaboration with the Aboriginal Community Housing sector, the Aboriginal Housing Office, and Local Aboriginal Land Councils (LALCs). *Estimated cost: Budget neutral.*
- 8. Provide better housing options for people with disability, mobility issues, families and older people and mandate minimum accessibility standards (Silver Level Livable Design) for new builds (and major refurbishments) in NSW in line with the National Construction Code. Estimated cost: Budget neutral**

We welcome recent efforts by the NSW Government to address housing issues, but there is much more work and investment required. We must build a sustainable system that provides access to healthy, appropriate and affordable homes for all. Having a secure roof over your head enables relief from cost-of-living pressures, good health, security, and participation in all that life has to offer.

Rental Reform

The Government's recent focus on protections for renters is welcome. We urge the government to end no grounds evictions and ensure measures are applied to all lease types, including periodic and fixed. Reforms need to go further and also address spiralling rental costs. Across NSW, there are over 410,000 private renters that live below the poverty line, equating to 1 in 5 private renters. In some parts of Greater Sydney, the rate of poverty for people living in private rentals has reached almost 50%. In regional and rural NSW there are areas where that figure is over 50%.⁹

"The rent's going up, but my wage hasn't gone up, government assistance hasn't gone up and I have got to keep a roof over mine and my kids' heads... I live cent to cent, right down to my last 5 cents... I don't think [the government] really understand how hard it is... not just for single parents, but for people on dual incomes. Unless you have lived it, you don't know the struggle."

Single mother of three children, Central Coast, Institute of Public Policy and Governance 2023¹⁰

Addressing this through developing mechanisms for establishing fair and reasonable rental increases, eliminating rent bidding, enforcing healthy homes for renters, and improving access to tenancy services, particularly in regional areas, would build on the work already being done to make renting fair, with negligible additional costs to the budget.

Rental limits have been imposed for decades in the commercial rental sector and price regulation is a feature of other essential services. Likewise the provision of homes for people should be seen as an essential service with suitable price regulation.

Fair and reasonable rental increases create certainty for tenants and landlords alike. Rent increases in Greater Sydney in the Financial Year 2022/23 have been far above inflation – 27.6% rise for units¹¹ compared with 6% CPI.¹² Setting a reasonable benchmark such as the CPI housing index[‡] to benchmark rent increases will ensure that increases will be more manageable for lower income tenants, and that landlords will be able to cover their costs and, where needed, be able to argue for higher increases at the NSW Civil and Administrative Tribunal.

Homelessness Supports

The introduction of specialist services such as the Home at Last model for older people is critical to improve access to Specialist Homelessness Services (SHS). Unmet demand is high, and many people are unable to access services or get the support they need.¹³ Nearly a quarter of homeless people are young people from 12 to 24 years of age. They need specialist age-appropriate housing models, and larger subsidies for community housing providers due to their constrained incomes.

Approximately 40% of clients of SHS present with complex needs including mental health issues and/or Alcohol and other drugs (AOD).¹⁴ Housing First (or Permanent Supportive Housing – PSH) programs provide a suitable long-term home and wraparound support *for as long as is needed* to people experiencing homelessness - to ensure they are able to deal with the ongoing impacts of trauma, mental and physical health issues, and/or addiction, and attain the stability they need to maintain a tenancy and improve their quality of life.

Social and Affordable Housing

It has been clear for a long time that markets do not affordably house lower income households. Governments across Australia need to recognise housing as important social infrastructure that, like other infrastructure, brings enormous economic benefit. As a first step, the NSW Government should focus on problems we can and must solve now – providing long term housing for women and children escaping domestic violence¹⁵, prioritising housing for young people, ensuring access to social housing for older people and particularly older women¹⁶, people with a disability, and addressing the projected shortfall of 30,124 social homes for Aboriginal people by 2031¹⁷.

Housing Need: Affordable Housing

“Affordable” housing is generally taken to be housing that costs no more than 30% of a household's income for the two lowest household income quintiles. In NSW many “affordable” housing programs actually offer *discounted* housing at a proportion of market rent – tenants are matched to ensure they are paying no more than 30% of their income on the set rent – meaning that these programs have a very narrow bandwidth of eligibility - with some people falling through the gaps: earning too much for social housing and not enough to match the “affordable” income level for affordable housing. This is particularly a problem in urban areas where even discounted rents are unaffordable for lower income households.

Whole of government agreement on “affordable” housing programs needs to be clarified to enable a consistent approach across NSW - ensuring that affordable housing programs are available firstly to those most in need who don't meet income eligibility requirements for social housing, with discounted housing available for key workers who provide essential services and are needed to keep local economies functioning.

[‡] Or other mechanism.

In addition to saving lives, and addressing the cost-of-living crisis, providing an additional 5,000 social housing dwellings every year, targeted to those most in need, would boost the NSW economy with an estimated \$4.5 billion pa in social and economic benefits¹⁸ and start the build towards a long-term plan of 10% of all dwellings in NSW as social and affordable housing.

First Nations Housing

In NSW First Nations people are proportionally over-represented at 15% of social housing applicants,¹⁹ 20% of the homeless population,²⁰ and 30% of clients of SHS.²¹ In 2018 there was a shortfall of over 10,000 social homes for Aboriginal households in NSW (with little progress made since).²²

First Nations stakeholders⁵ highlighted the “cognitive dissonance” of governments saying they value and listen to Aboriginal people and the community controlled sector - while imposing white ways of doing things on Aboriginal services – including a degree of legislative control not seen in non-indigenous housing sectors^{**}; outdated commissioning processes; inappropriate reporting mechanisms and racist approaches to indicators and outcomes measurement; and child protection tools that punish families for being poor and living in unsuitable housing²³. Supporting and enabling the groundbreaking work of a mature Aboriginal Community Controlled sector, and communal approaches to problem solving, are critical to dealing with the long-term impacts of decades of neglect in First Nations housing.

“When we talk about Community Controlled, we are still linked to funding contracts and KPIs and all those sorts of things. And when we do come up with local decisions and we design community led markers and data repositories and things like that it's fraught with barriers where they (the government) hide behind ritualistic decision making - so in the true sense of self determination, in my humble opinion, the whole system needs to be dismantled.”

CEO, ACCO, p23 NCOSS 2022²⁴

Accessible Housing

In 2022 the National Construction Code was finalised to deliver a new liveability standard to increase the stock of homes with accessibility features and support Australians with mobility limitations to navigate various life stages within the comfort of their own homes.²⁵ While most Australian state and territories have agreed to transition, NSW lags behind the nation. Implementing Silver Level Livable design across all new home builds, will grow the supply of accessible housing and provide many more living options for people with disability, the elderly and families throughout the NSW community, at little or no cost to the budget.

⁵ At the NGO Roundtable in 2022 run by NCOSS in partnership with NSW Aboriginal Affairs and CAPONSW. See [Non-Government Organisations Roundtable Report: Ngarrala Duba](#).

^{**} In addition to regulations for all housing providers Aboriginal housing providers are also subject to the Corporations (Aboriginal And Torres Strait Islander) Act 2006 and, for many, the Aboriginal Land Rights Act 1983

INVEST IN CHILDREN, YOUNG PEOPLE, AND FAMILIES SO THEY CAN THRIVE

9. Invest in children and young people's safety, social development and educational outcomes:

- a. Increase investment in early intervention and family preservation by 25%, prioritising funding for Aboriginal Community Controlled Organisations. *Estimated cost: \$86 million per annum plus indexation.*
- b. Implement the Family is Culture blueprint, including establishing an Aboriginal Child and Family Commissioner, through shared decision-making with Aboriginal leaders, Community Controlled Organisations and communities. *Estimated cost: NSW Government to advise.*
- c. Raise the age of criminal responsibility to at least 14 and invest to strengthen models that better support children to thrive outside of the criminal justice system. *Estimated cost: to be determined.*
- d. Improve access to health and social services for children and their families by investing in 20 Linker roles in regions with the highest concentrations of disadvantage in NSW. *Estimated cost: \$3.5 million per annum plus indexation.*

Children and young people in NSW have faced major upheavals over the last four years. Disruptions in learning during the pandemic, poorer mental health, families dealing with increasing financial stress and the higher rates of children in homes experiencing family violence, have all impacted their development and wellbeing.

Child Protection and Early Intervention

Our service system continues to be crisis-oriented, making it hard for families to connect with the right support early on. Even a child protection notification does not guarantee access to services; children must sometimes be reported multiple times before accessing the services they need. Between July and September 2023, less than a fifth of children reported at risk of significant harm were seen by a caseworker.²⁶ Further, the numbers of Aboriginal children entering Out of Home Care are the highest they have been in the last decade, despite 40% of those entering care being the subject of one or NO risk of harm reports.²⁷ Aboriginal children are 12 times more likely to be taken from the care of their families compared with non-Aboriginal children.²⁸

*"They were very sneaky how they did it. We were at the DOCS office, and they took me into a separate room and told me they were taking the children. The caseworker just threw the paperwork in front of me and just said they were taking them. I could hear my children distressed in the other room and I wasn't allowed to see them. I was so distressed (parent)."*²⁹

While the 2022-23 State Budget allocated \$3.1 billion in recurrent expenses to the child protection system, including \$1.6 billion to support out-of-home care and permanency outcomes, only \$172 million was allocated to the Targeted Early Intervention Program.

A suite of measures is required to address the adverse impacts of the last few years, provide timely support and prevent outcomes worsening – particularly for already disadvantaged children. The needs of Aboriginal children must be prioritised. It is vital that families are able to access the services they need with a focus on family preservation and support.

Family is Culture

The [Family is Culture review](#) undertaken by Professor Megan Davis provides the blueprint to address the over-representation of Aboriginal children and young people in the out-of-home care system. 2024 marks five years

since the release of the report, but the implementation of the 126 recommendations has been piecemeal, lacking in substance and fails to adequately engage with and empower Aboriginal peak bodies, Community Controlled Organisations and communities. We note evidence of a refreshed commitment from the government to work with Aboriginal communities in new ways; the recent release of the Family is Culture Response Progress Report, after three years of no progress reports, is a good example.

NCOSS welcomes the NSW government's commitment to prioritise the following areas that First Nations communities identified as priorities for implementation:

- Strengthening system accountability and oversight including immediately establishing an independent commission with an Aboriginal Child and Family Commissioner that is adequately funded and Aboriginal community-led designed.
- Expediting the second phase of legislative reforms to strengthen safeguards for Aboriginal children and young people and their families.
- Significantly greater investment in early support and keeping families together – at least equal to the proportion of Aboriginal children in the child protection system and directed through an Aboriginal-led commissioning framework.
- Embedding the Aboriginal Case Management Policy and Practice Guidance – including the establishment of Aboriginal Community Controlled Mechanisms, Community Facilitators and Aboriginal Family Led Decision-Making.
- Embedding Indigenous Data Sovereignty and Governance in line with both Family is Culture recommendations 1 and 2 as well as Closing the Gap Priority Reform 4 – establishing the systems, structures and processes to enable communities to collect, own and use their data.
- The abolition of the Structured Decision Making tool and commitment to an Aboriginal community-led design and implementation process for a new approach to assessment and practice.

It is important that the government develops a mutually agreed implementation plan with AbSec and the Aboriginal Legal Service, with clear targets, timeframes, and accountabilities.

Raise the Age

Most young people who are in the juvenile justice system have experienced severe neglect, abuse, or trauma and/or have had contact with the out of home care system. Children as young as 10 are being locked up instead of being given the support they need to overcome the challenges they face from deep, systemic disadvantage.³⁰ Raising the age of criminal responsibility to at least 14 years gives these children an opportunity to build a brighter future.

Connecting children – especially First Nations children – to effective community-based supports will avoid behaviour that leads to contact with law and justice systems, or can support them during or after any experiences they have with the system.

There is a suite of programs offered that range from diversion and sentencing alternatives, in-prison programs to post-release support. These programs need to be strengthened with increased funding alongside building the workforce capacity to provide specialist culturally safe, trauma-informed, and evidence-based services to these young people.

Children's wellbeing

The number of children from low socio-economic areas starting school developmentally vulnerable increased by 13.4% between 2018 and 2021, and they are more likely to be Aboriginal children.³¹ The health and social supports these children need mostly exist, but they are commonly fragmented and difficult to access.

An innovative program based on the Victorian Our Place approach, the NCOSS School Gateway Project, is testing how to resolve this break-down and lift educational outcomes. The Project uses the physical and social infrastructure of the school setting to connect families to timely health and social services. By providing these services in a familiar and welcoming environment, it encourages positive family functioning and parental involvement in children's learning, promoting equitable educational outcomes, strengthening student wellbeing and preventing the need for crisis intervention.

By investing in 'Linker' roles that can integrate social services into school setting, the NSW government can remove the barriers of access that children and their families face in getting support at the right time. Along with this role, providing flexible brokerage funds will allow the linker to provide resources for the hub, as per the needs of the community they are working with, e.g. access to allied health providers, extracurricular supports etc. This type of investment has a substantial return, leveraging existing expenditure on services and programs in the community. There are currently 37 Statistical Area 2s where over 30% of the children are living in poverty;³² these areas of highly concentrated disadvantage would be a powerful shortlist for investment in 20 Linker roles across NSW.

The NCOSS School Gateway project – Mirrung

Ashcroft Public School is a vibrant primary school of approximately 300 students, located in Ashcroft, in the Liverpool Local Government Area. Culturally diverse, it is both a community of considerable strength and resilience and a community that experiences significant disadvantage.

Research³³ has revealed that the service system operating in Ashcroft is fragmented and there is a perception that services are more crisis related, rather than focusing on early intervention or addressing complex issues related to entrenched disadvantage. Families at the school noted several barriers to accessing available services including a lack of familiarity with what was on offer, concern about potential costs, and access to transport.

Mirrung is a wellbeing hub within Ashcroft Public School that supports the education and wellbeing of children through an integrated whole-of-family approach. It opened in 2022 in partnership with the New South Wales Council of Social Service, backed by the Ashcroft school community and the NSW Department of Education. It takes a place-based approach to respond to the priorities and needs identified by the Ashcroft community. The school facilitates whole-family early intervention support services through a hub located at the school entrance, with dedicated staff to support family wellbeing. It is premised on the fact that improvement in student wellbeing and learning will only occur if families are also supported.

While it is still early days, it is clear that Mirrung is already creating impact. Ashcroft community and the families at the school feel a sense of community and connection with the hub. Mirrung has helped families navigate complex service systems, linking them with appropriate health and social services. Since Mirrung opened, families are now more comfortable to approach the school for help before and during a crisis, including families at risk of homelessness or experiencing domestic violence. School staff have also appreciated the role that Mirrung plays in providing wellbeing supports for their students.

ENABLE SELF DETERMINATION FOR ABORIGINAL COMMUNITIES

10. Prioritise the promised treaty process to strengthen human rights and self-determination for First Nations people and communities, starting with the establishment of an independent treaty commission.

The NSW government has committed to a treaty process and the establishment of an independent treaty commission during 2024³⁴. NCOSS urges the Government to honour this commitment and start this important work now.

It is clear that governments are not doing enough to transform the way they do business with First Nations organisations and communities. The review of the Closing the Gap Agreement by the Productivity Commission (2024) indicates that targets, processes and intended outcomes are routinely ignored by government agencies.

“Having a shared vision and strategy for change is essential for transformation success. Without an overarching vision, there is a risk that individual transformation actions will not add up to meaningful change. Further, unless government agencies devise and implement transformation strategies, all of the Priority Reforms are at risk”. p116 Productivity Commission 2024³⁵

The Productivity Commission report outlines how governments are not supporting self-determination and implementing shared decision-making in practice - they need to fundamentally change how power is shared. For example, funding for First Nations organisations is still provided on a platform decided by government with line-by-line accountabilities and KPIs. There are also no clear reciprocal accountability mechanisms.

“Governments need to review and, where necessary, update funding and contracting rules so that they explicitly incorporate accountability for funders to abide by the Priority Reforms.

This should include ensuring that commissioning processes:

- *recognise that community control is an act of self-determination, and that ACCOs are essential partners that bring knowledges and expertise to developing service models and solutions*
- *require ways of working by government agencies that further strengthen the ACCO sector.”* p3 Fact Sheets Productivity Commission 2024³⁶

The continuing impacts of systemic racism are demonstrated through horrific outcomes for First Nations communities including:

- 6,600 Aboriginal children in out of home care³⁷
- 46% of children under supervision in the youth “justice” system are Aboriginal children³⁸
- 30% of people incarcerated in prison are Aboriginal³⁹
- More than 2 out of every 100 Aboriginal adults are in jail^{††}
- 30% of clients of Specialist Homelessness Services are Aboriginal⁴⁰
- Shortfall of over 10,000 social homes for Aboriginal people⁴¹
- 30% of Aboriginal respondents report high or very high levels of psychological distress^{††}
- Average life expectancy 8 years less than for the general population in NSW.⁴²

NCOSS and the NCOSS First Nations Partners and Advisors Group strongly believe that a treaty process will focus the mind of government on First Nations communities as a sovereign people in their own country - who

^{††} Compared with 1 out every 500 adults for all populations.

^{††} Compared to 17% of the general population per the [NSW Population Health Survey 2021](#)

deserve recompense for past and ongoing injustices and strong commitments and actions by government to ensure progress towards true equity. A treaty would build on the recent commitment to shared decision making in the Closing the Gap partnership agreement in February 2024.

“Treaty is the embodiment of Aboriginal self-determination. Treaty provides a path to negotiate the transfer of power and resources for First Peoples to control matters which impact their lives....” First Peoples Assembly of Victoria 2023⁴³

STRENGTHEN THE SOCIAL SERVICE SECTOR SO THAT ESSENTIAL SUPPORT REACHES THOSE IN NEED

11. Strengthen sustainability of the NSW social service sector so that essential support reaches those in need:

- a. Provide core funding for all neighbourhood centres and similar local services that connect people to specialist services and programs and provide emergency relief and opportunities for social connection. *Estimated cost: \$31 million per annum.*
- b. Immediately increase recurrent baseline funding for essential social services by 20% to reflect the real costs of service delivery across the sector. *Estimated cost: NSW Government to advise.*
- c. Introduce an evidence-based, data-informed funding model that is linked to demand indicators, population growth and demographics, economic and workforce conditions and the real cost of service provision for the sector, including a consistent, transparent and evidence-based approach to indexation. Any such model must support Indigenous Data Sovereignty. *Estimated cost: NSW Government to advise.*

The needs of the community are increasing and becoming more complex, and frontline services cannot keep up with the demand. Many services (including neighbourhood centres, domestic and family violence, homelessness, tenancy advice, financial counselling, mental health and child and family supports) report they are seeing more people who have not previously needed help before, and more who are in crisis. They are also reporting that more people who work in the sector are seeking help themselves.

This overwhelming demand is placing extreme burden on services and the people who work there. Services across NSW are being forced to turn people away. In 2022, 31% of services turned people away due to lack of capacity and 40% of NSW sector leaders reported they received referrals because other services were at capacity⁴⁴.

Community members are struggling to access services, particularly in rural, regional and remote areas. They are expected to travel long distances to seek support, but there is often limited or no public transport options or reliable transport support and concessions. The centralisation of services, particularly in these areas, is exacerbating this issue and it's Aboriginal and Torres Strait Islander people who are impacted the most. While virtual care exists and has proven to be valuable, there are still significant groups of people struggling to access and use it, including people who are socially isolated and digitally excluded⁴⁵.

Place based services

Neighbourhood Centres and other services such as multicultural services and Aboriginal Community Controlled Organisations play a crucial role in connecting people in need to the services designed to support them. They provide social connection and psychological support, distribute food and financial aid, translate complex messaging, and ensure that available relief reaches those whose need is greatest. They are often the provider of last resort when vulnerable people are unable to access support from other service systems (such as aged care, mental health and disability support). They are also relied on by many people in the community to assist them to access virtual care services and navigate Service NSW's online system to access cost-of-living rebates.

Recent modelling on one such centre in South-West Sydney demonstrated a Social Return on Investment (SROI) of \$2.88 for every dollar invested in their community services work. This is a clear example of the social and economic value these organisations contribute to society, and for this particular centre, over \$5million dollars of social benefits were generated through their community services work last financial year.⁴⁶

Our 180 locally managed neighbourhood centres are doing essential work and need core funding to continue operating. Recurrent funding of up to \$149,000 per centre, and establishment of a one-off Community Investment Fund of \$5 million, to cover the cost of new centres or locations/circumstances necessitating additional resourcing, is a modest and reasonable ask in view of the important contribution these organisations make to the wellbeing of NSW. It is critical that this core funding is *additional* funding, and not a reallocation of existing program funding.

Community services sector

The NSW social service sector employs more than 240,000 staff and provides care and support to over one million individuals each year.⁴⁷ Its annual output is worth \$15.4 billion⁴⁸ however despite this significant contribution, the workforce is under immense pressure from growing demand for services, low pay and poor working conditions and inadequate funding and investment. These issues threaten the viability of the sector.

‘The pandemic has shown our sector is fragile and at breaking point. I am sick of being expected to jump through endless hoops for our polities and bureaucrats, yet I am paid at 28 hours per week and have to work over 40 hours per week. I am considering going back to the public service. The stress and pressure has taken a toll, this is not sustainable.’ Respondent - Women in the NGO Social Services Sector in NSW Survey 2022⁴⁹

Amongst these issues, is a growing administrative and management burden, caused by a reliance on a multitude of funding sources, each with their own compliance and reporting requirements, the expectation of increasingly sophisticated approaches in a complex operating environment; and the discontinuity costs associated with short-term funding⁵⁰.

In a study capturing the experiences of the Australian Community Sector, 52% of NSW sector leaders reported that current funding arrangements do not cover the important costs required to operate services like administration, management, and IT⁵¹. 65% of services do not believe that funding enables them to meet community demand⁵², and some are reporting that they are spending over budget to make it work.

It’s clear that the sector needs significant additional funding. The Labor Government Secure Jobs and Funding Certainty taskforce for community service providers is a good first step to providing longer term funding and improving job security for our workforce.

While the taskforce develops and implements its Roadmap, an immediate boost of 20 per cent to recurrent baseline funding would enable the sector to manage increased costs and risks incurred due to:

- rising demand and cost of service provision
- increased data collection and reporting requirements by funding agencies
- increased responsibility in the level, type, complexity and location of service deliverables
- more onerous contract terms with no guarantee of annual indexation or growth funding.

NCOSS welcomes the 5.75% indexation rate for all community service grants in the Health and Communities and Justice portfolios, however this rate is only applicable for the 2023/24 period. Ensuring there is a consistent, transparent and evidence-based approach to indexation must be a priority for the established taskforce. The Government should prioritise undertaking a robust gap analysis of funding arrangements with the intention of introducing an evidence-based, data-informed funding model that is linked to population growth and demographics, demand indicators and needs analysis, economic and workforce conditions and the real cost of service provision for the sector.

First Nations Ways of Knowing, Being, Doing

Governments need to provide resources to address the ongoing impacts of dispossession, exploitation, and colonisation on Aboriginal communities. Aboriginal services are expected to comply with white ways of working – including outdated commissioning processes, inappropriate reporting mechanisms and racist approaches to indicators and outcomes measurement. A long history of distrust of harmful government practices has led to underreporting of Aboriginal data. This needs to be taken into consideration when developing the funding model.

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