



# **Submission to the Homes NSW 'Homes for NSW Plan' Discussion Paper**

The Climate Change, Place and Mental Health Incubator

January 2025



## About the Climate Change, Place and Mental Health Incubator

Funded by the Henry Halloran Research Trust, the newly commencing *Climate Change, Place and Mental Health Incubator* is a multidisciplinary research project located at the University of Sydney. The three-year project (2024-2027) will use nationally representative data, multidisciplinary expertise and advanced research methods to:

- i) understand the causal pathways and intersections between the built environment and mental health in the context of growing climate change in Australia; and
- ii) identify vulnerabilities and protective factors to such impacts at an individual, community and place-level.

This research will adopt a place-based framework, recognising the place (particularly housing and neighbourhood) a person lives within will influence their degree of exposure and vulnerability to climate change-related disasters and related mental health impacts.

The *Incubator* is a collaboration between the [Matilda Centre for Research in Mental Health and Substance Use](#) (lead organisation) and other academic investigators across Architecture, Design and Planning, Social Work, Public Health and Social Policy at the University of Sydney and University of South Australia. Findings from this work, which will be made publicly available once complete, may inform the National Housing and Homelessness Plan.

The following submission showcases the work and expertise of the *Incubator* investigator team and highlights current knowledge understanding of the critical role of housing in protecting mental health and wellbeing in the face of climate change and associated environmental disasters.

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## Section 1

### The following refers to key issues raised in the Homes NSW Discussion Paper:

Overall, we are enthused to see Homes NSW progressing to create a position that outlines the focus of their work over the next 10 years. However, the **details of the actions will be vital to determining how Homes NSW will prioritise funding and collaboration, and how they will practically make a difference for the people of NSW.** We believe that the positioning of the Discussion Paper could be more visionary and explicit than simply "improving the current system", but rather, should detail and set a new agenda for affordable housing in NSW.

#### Vision

**We recommend a more person-centred vision;** one that resonates more strongly with a system that prioritises residents and their needs, ensuring that everyone feels safe, valued, and cared for. There should be more clarity around key components, for example, what is meant by a "decent" home. **We propose that "access to a safe and secure home" better reflects such a person-centred approach.**

#### Targets

It is similarly recommended that **targets are established to be person-centred;** not simply defined in relation to the quantity of social and affordable homes in the system, but **focussed instead on housing quality and resident wellbeing.** There are a number of targets related to resident health and wellbeing in social and affordable housing that Homes NSW could adopt, and which our Incubator team would be happy to assist in developing. Proposed targets include "Resident Social Wellbeing" and "Climate Resilience", both of which are crucial to the development of an improved NSW social housing and homelessness system. The proposed targets and their evidence base are detailed in **Section 2.**

#### More and Better Homes

We would like to see **bolder and more ambitious plans to embed the Homes NSW targets within general housing growth,** and broader planning principles that ensure housing creation targets systematically include social and affordable housing across the state. It's important to leverage planning frameworks to embed principles of inclusionary zoning and affordable housing contributions across the board and identify the role that Homes NSW will play in facilitating this outcome with the NSW Planning System.

There should be some **discussion of housing design embedded within the 'More and Better Homes' priority area,** with links to health and wellbeing outcomes for residents of social and affordable housing. With the important recognition of energy reform and climate change impacts, there should be **emphasis on designing homes that support the health and wellbeing of communities in the face of environmental disaster or long-term climate change impacts.**

Whilst there is clear acknowledgement that the Homes for NSW plan falls within the scope and remit of the portfolio, it is important to acknowledge that sustainable community growth must embed diverse housing stock across all local precincts. There is an absence of such an acknowledgement in the Discussion paper (though we note it was discussed in the webinar), and it is important for Homes NSW to consider how they will continue to advocate, champion, and influence whole precinct design to ensure diverse housing stock is factored into future growth scenarios across metropolitan Sydney and regional NSW. **It is recommended that Homes NSW develop a geographically-based monitoring program that is able to better track the pipeline of social and affordable housing**, whether this is developed by NSW Land and Housing Corporation, or the not-for-profit sector. This will also be important in helping to understand the impact of planning legislation on affordable housing delivery, where the availability of affordable housing is not currently tracked in a holistic and consistent manner.

### **Governance, Monitoring and Evaluation**

Actions that will be prioritised to align with the Homes NSW plan need to be linked early to key monitoring and evaluation frameworks to ensure the actions will directly contribute to improved outcomes.

**It is recommended that Homes NSW work with academics and specialists to design a monitoring and evaluation framework** to better measure the right things in the social and affordable housing system framework. We need to make the measures people-centric and not only about the built form or stock of housing – importantly, we need to identify a measurement system that ensures we can attribute the system reform priorities to improved outcomes for people. Specifically relevant to our work is ensuring that the policies and programs help to support improved health outcomes for cohorts in need. It will be **useful to embed some of the early findings of the Incubator project research within the Homes NSW Strategy. We would be happy to meet with the Strategy team to discuss how the Incubator can support their monitoring and evaluation framework.**

## Section 2

The following refers to specific questions posed by the Homes NSW Discussion Paper:

### *Q2. Are these the right priorities to achieve the vision?*

We commend Priority 2 ('More and Better Homes'), though feel that the current plan does not adequately address the impending risks of increasing climate change. Individuals living in poverty or socioeconomic disadvantage are more likely to live in 'hazardous' areas and precarious housing environments, experiencing disproportionate health burdens from climate change (Australian Senate, 2018; Cornell et al., 2020). While there is a recognition in the current plan of the need to ensure the location of new housing is not in areas at risk of natural disaster, there is no mention of the need to ensure new housing helps residents withstand slow-onset weather events, such as extreme temperatures and increased rainfall. Lower income individuals are more likely to reside in poorly-designed houses and neighbourhoods subject to higher temperatures, and more susceptible to weather-related damage, making them particularly vulnerable to the physical and mental health impacts of climate change (Bezgrebelna et al., 2021; Cornell et al., 2020). Importantly, a recent Australian study found that NSW social housing frequently operated outside of health and safety temperature limits, negatively impacting resident health and wellbeing (Haddad et al., 2022). Further, individuals experiencing homelessness are often unable to control temperature and other conditions in their living environment, putting them at an increased risk of harm during extreme weather events (Bezgrebelna et al., 2024).

As such, we recommend that a focus on climate change be included as a central aspect of all future Homes NSW policy and initiatives, particularly those relating to social and affordable housing and homelessness services. To address the impacts of climate change on housing development, we recommend the following actions to Homes NSW:

#### **Ensure new homes are designed and located to withstand changing climate**

Modern housing developments are often inadequate to support climate change adaptation for residents, as they frequently lack the necessary insulation and other passive design aspects, which can exacerbate health risks and trigger ongoing health issues (Australian Senate, 2018; Vardoulakis et al., 2015). Importantly, the physical health of tenants can deteriorate due to poor-quality housing, which in turn can lead to poorer mental wellbeing (Berry et al., 2010; Cornell et al., 2020; Evans et al., 2003).

Housing location also plays a crucial role in influencing vulnerability to the physical and mental health impacts of climate change-related hazards. Many Australians reside in 'hazardous' geographic areas (e.g., coastal areas, bushfire/flood zones), and in 2022 approximately 70% of Australians were living in a local government area that had been impacted by natural disasters

(Australian Federal Treasury, 2022). These communities will continue to face increased exposure to climate disasters and associated health impacts and therefore should be prioritised in the design and construction of climate-adaptive housing and infrastructure.

### **Improve existing housing stock to withstand climate change**

An important pathway to improving housing stock is the support of retrofitting social and affordable housing in order to improve climate-resilience. People living in poverty and sub-standard housing are likely to spend significantly more time indoors as a result of climate change and poorer-quality outdoor neighbourhood environments, and are more susceptible to energy poverty in the face of climate change and rising energy costs; consequently, the quality of their housing will directly influence their health and wellbeing (Palinkas et al., 2023). For example, Australian public housing residents with insufficient cooling methods (e.g., air conditioning) experience poorer physical and mental health during periods of climate change-related extreme heat exposure (Lander et al., 2019). Adequately preparing housing for more extreme temperatures and weather events will prevent further harm to residents and their communities (Bower et al., 2021; Li et al., 2023; Macmillan et al., 2016).

### **Incorporate lived experience into housing planning**

Local community members with lived experience of environmental disasters, including representation from vulnerable or typically marginalised groups, can provide valuable insights and contributions to the design and development of local social and affordable housing and homelessness plans to ensure community needs are met during and following future climate events (NEMA, 2023). We commend the Plan's focus to incorporate lived experience into housing planning processes. We also recommend incorporating lived experience into Homes for NSW planning for the designs of new homes, considering lived experience of individuals who have been exposed to the impacts of extreme weather whilst living in lower-quality housing.

### ***Q6. How do we make sure the homes we build in the next few years are the right ones to meet the current urgent need, and the needs of our customers in the long term?***

High-quality housing is integral to improving the climate risk of Australians living in social and affordable housing. All new homes built as part of the Homes for NSW Plan must be adequately designed to withstand both the acute (e.g., floods, bushfires) and slow-onset (e.g., drought, hotter summers) environmental impacts of climate change.

We propose that climate change must be central to future housing decisions, and that the NSW Government can support and facilitate improved hazard-resilient housing in these areas by investing in a **retrofit program for social, community and affordable housing to improve energy efficiency and thermal performance**. While the current plan includes \$202.6 million to fund a critical maintenance program for Aboriginal Housing to repair and upgrade homes, we believe this initiative should be funded adequately to report upgrade of all Homes NSW houses needing repair. Starting with existing social housing stock would improve the climate resilience

and mental health of those experiencing the highest disadvantage and risk of exposure to climate change-related events. Additionally, it is **more sustainable to prioritise retrofitting and refurbishing of existing building stock over rebuilding**, by saving on energy and materials while reducing waste and carbon emissions (Australian Council of Social Service, 2023; Oldfield, 2022). Haddad et al (2022) observed indoor overheating and uncomfortable living conditions in Australian social housing, highlighting the importance of building design and adaptation strategies to enhance the quality of building fabric in social housing residences, as well as **passive design strategies to decrease the need for active heating and cooling systems**. Further, **heat mitigation measures in response to increasing urban temperatures should be combined with the building adaptation strategies**, considering the projected increase in the frequency and magnitude of extreme heat events and the local climate in urban, rural and remote locations across Australia (Haddad et al., 2022).

Others have suggested that the **government collaborate with the Australian Building Codes Board, corporate, industry, finance and insurance sectors** to decide on Australia's housing needs to reach net zero and mitigate the effects of climate change (Savery, 2023).

The Homes for NSW Plan should **focus on improving energy efficiency** of both existing and new builds to ensure thermal comfortability of residents. We propose the following means through which the NSW Government can facilitate the uptake of energy efficient housing modification and designs:

1. **Conduct energy audits to identify areas where energy efficiency improvements can be made in social and affordable housing.** We recommend that the new Maintenance Hub's remit could be expanded to systematically replace energy inefficient appliance systems and fittings with more efficient alternatives to improve resident's wellbeing and housing costs.
2. **Disclose new housing's energy performance as part of the housing assignment process,** to improve transparency for customers and allowing them to make more informed decisions.
3. **Invest in research and development of new energy-efficient technologies, materials, and construction methods.**
4. **Promote innovation in the housing sector** to lower the cost and increase the accessibility of energy-efficient solutions.
5. **Work with local councils to offer incentives to builders and developers who prioritise energy efficiency in their projects.** This can include expedited permitting, density bonuses, or access to financing options for energy-efficient construction.

A national survey of 15,000 renters (Baker et al., 2022) clearly demonstrates that voluntary measures are insufficient in improving energy efficiency within the non-market and rental sector to a level sufficient to mitigating or protecting from the impact of climate change and natural disasters. For example, 23% of renters could not keep adequately warm in their home over winter, 27% had problems with mould, and 21% experienced damp (Baker, 2020). Therefore, minimum standards enforced via the Residential Tenancies Act 2010 may be a primary mechanism in bringing about comprehensive and scale-up improvements in energy efficiency



within the non-market and rental sector. The Victoria Government have led the way in this area, but NSW can also look to the international precedents of the UK and Aotearoa New Zealand in this type of policy instrument (Daniel et al., 2023).

### ***Q7. What changes should we make to ensure strong and sustainable estate communities?***

#### **Make resident ‘social wellbeing’ a key target of housing strategy and policy**

Social wellbeing refers to the ability of individuals and communities to form and maintain meaningful relationships and participate actively in social networks and activities. It plays a critical role in fostering a sense of belonging, mutual support, and community resilience. Lack of social wellbeing, including social isolation and loneliness, is associated with physical and psychological health risks on par with smoking and alcoholism (Holt-Lunstad et al., 2010). Homes NSW’s discussion paper rightly highlights the importance of addressing complex needs in social housing to prevent tenancy issues and improve outcomes. Research consistently shows that social connection is a key predictor of housing satisfaction, which in turn is critical to sustaining tenancies (Leickly & Townley, 2021; Nagata et al., 2023). Loneliness and social isolation are significant contributors to tenancy failures, particularly among individuals exiting homelessness, underscoring the need for targeted support to foster community connections (Bowpitt & Harding, 2009).

**Homes NSW must ensure their new housing developments prioritise the social aspects of housing**—not just as a physical space to live in, but as a social space for interaction. Housing designs should incorporate spaces that encourage social engagement, including dwellings with separate spacious living rooms within houses and designated and accessible community areas in estates (Bower et al., 2023; Mallett, 2004). These elements are particularly critical in low-SES areas, where access to quality social infrastructure, green spaces, and affordable housing is often limited (Bower et al., 2023).

Social wellbeing should be explicitly embedded in Homes NSW’s tenant allocation and support policies. Changes such as flexible allocation zones and removing fixed-term tenancies can support long-term community ties by allowing people to choose where they live, reducing loneliness. Policies should prioritise customer choice in housing allocation, a key feature of successful housing first programs (Tsemberis, 2010), as it enables proximity to social networks, known services, and local infrastructure. Estate renewal efforts must actively involve residents in decision-making to retain existing community connections and reflect local priorities (Wilson et al., 2022).

Beyond tenancy maintenance, housing programs must facilitate means of supporting resident’s social connection and social participation, particularly those facing stigma or dislocation due to homelessness or mental illness (Bower et al., 2018). Specialist support services can provide services that supports tenants to participate both socially and on a community level, and to rebuild or maintaining meaningful and high-quality social networks. These services can include



living skill-building programs, occupational therapy, community-led events, and partnerships with local organisations to foster a sense of belonging and reduce isolation. Examples of successful programs for improving social connectedness and community participation are the Groups4Health programs (Haslam et al., 2019) and Citizenship programs (MacIntyre et al., 2019).

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