

**Submission
No 81**

OPTIONS FOR ESSENTIAL WORKER HOUSING IN NEW SOUTH WALES

Organisation: Catholic Schools Parramatta Diocese

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SUBMISSION TO THE LEGISLATIVE ASSEMBLY SELECT COMMITTEE ON ESSENTIAL WORKER HOUSING IN NEW SOUTH WALES

About our Organisation

Catholic Schools Parramatta Diocese (CSPD) is a system of 80 Catholic schools across Western Sydney and the Blue Mountains, one of the fastest-growing areas in New South Wales. With over 45,500 students and 5,000 staff members, our steadfast commitment to education is demonstrated through innovative programs that connect students with real-world opportunities. We are dedicated to supporting our teachers, teaching assistants, and other school-based staff, whose critical roles help us fulfil our vision of enriching students' lives through education grounded in excellence, inclusivity, and Catholic tradition.

Executive Summary

The COVID-19 pandemic has underscored the critical roles of essential workers, including healthcare professionals, emergency responders, and teachers, in maintaining societal functioning and stability. In NSW, these workers face significant housing challenges due to rising property prices, limited affordable rental options, and a lack of housing supply that meets demand in regions such as Western Sydney. Because of the unaffordability of both renting and buying homes, many are forced to live far from their workplaces, potentially negatively impacting their well-being and job performance.

Without suitable and affordable housing, essential workers risk being priced out of the communities they serve, leading to adverse consequences for public services, community cohesion, and overall societal resilience. Additionally, this has significant ramifications for their personal and professional lives. To support these vital workers and strengthen NSW communities, strategic interventions are needed to increase the supply of affordable housing.

This submission examines the housing difficulties experienced by essential workers, with a focus on schoolteachers in Western Sydney, and proposes actionable solutions to improve housing affordability and accessibility for these key members of society. By providing a working definition of essential worker housing and exploring the experiences of two secondary teachers, this submission highlights the urgency of addressing these issues.

Key Issues and Recommendations

1. High Housing Costs

Issue: Sydney's housing market is among the most expensive globally, creating financial barriers for essential workers such as teachers, who struggle to afford homes near their workplaces due to high property prices and rental costs.

Recommendation: Implement inclusionary zoning policies requiring new developments to allocate a portion of units as affordable long-term rental housing for essential workers. Provide targeted grants and subsidies to assist with bond payments and rental costs.

2. Long Commutes and Well-being

Issue: High housing costs often force essential workers to live far from their workplaces, leading to long commutes that harm their health, job satisfaction, and well-being. This also exacerbates traffic congestion, pollution, public transport strain, and access to effective and reliable transit options.

Recommendation: Introduce density bonuses and fast-track approvals for developments that include affordable housing near major employment centres, reducing commute times and improving essential workers' quality of life.

3. Insufficient Housing Supply

Issue: The limited supply of affordable housing in high-demand areas such as Western Sydney intensifies the challenges teachers and other essential workers face in finding housing near their jobs.

Recommendation: Develop Affordable Rental Housing (ARH) projects and expand public housing to meet community needs and increase the supply of affordable housing. Raise minimum zoning requirements for affordable housing contributions and use public-private partnerships to enhance development and leverage private sector resources.

4. Affordability Gap

Issue: Many essential workers earn too much to qualify for social housing but not enough to afford market-rate housing, leaving them with few viable options.

Recommendation: Establish community land trusts and implement long-term affordability covenants to provide affordable homes for essential workers and ensure these homes remain accessible to them.

Defining Essential Worker Housing

Essential workers are crucial to the functioning and stability of society, ensuring the safety, health, and well-being of communities. It is vital that they live close to their workplaces. While policy contexts play a role in defining who qualifies as 'essential' workers, this category typically includes law enforcement personnel (e.g. police), public safety and emergency services staff (e.g. firefighters, ambulance workers), and healthcare professionals (e.g. doctors, nurses, and care assistants). It also encompasses workers in food production and distribution, utilities (e.g. gas, water, electricity), transportation, logistics, manufacturing, financial services, educators, social workers, and hospitality and retail employees. Additionally, childcare, disability and aged care workers, as well as cleaners, delivery and bus drivers, and various low-to-moderately paid workers who support the liveability of cities, are also considered essential (Fernández-Reino et al., 2020; Gilbert et al., 2021; Kupke & Rossini, 2011; Lazarovic et al., 2016; Scanlon, 2010; Xiong et al., 2021).

For policy purposes and in line with local priorities and needs in NSW, essential worker housing should be defined as affordable, secure, and accessible residential options that allow workers to live near their places of employment. Affordability should ensure rents are no more than 30% of the net median household income (or the net median income for key worker groups) and that home ownership costs do not exceed 30% of the gross median household income. Proximity should be defined as housing located within a 30-minute drive of the workplace (Eacott, 2024; Morrison, 2010; Kupke & Rossini, 2011; Lazarovic et al., 2016). This aligns with Transport for NSW's vision of 30-minute cities, which will benefit essential workers. Educators play a fundamental role in shaping future

generations, and having access to high-quality, safe, and affordable housing near their workplaces – along with convenient healthcare and social connections – is crucial for both the quality of education they provide and their personal well-being.

Impact of Housing Location on Essential Workers' Well-Being and Performance

The proximity of housing to workplaces is crucial for essential workers, such as teachers, as it directly impacts their effectiveness and overall well-being apart from the significant social and economic implications. Long commutes, often resulting from affordable housing being located far from workplaces, lead to burnout, lower job satisfaction, and difficulties in recruitment and retention. Housing unaffordability can force some workers to leave their jobs when living in certain areas becomes financially unsustainable or unable to meet their housing aspirations, with serious repercussions for the sectors in which they work and the wider community (Lazarovic et al., 2016; Eacott, 2024; Fernando & Hearne, 2017; Gilbert et al., 2021; Morrison, 2010; Scanlon, 2010).

Case studies of two secondary school teachers (Respondents A and B) from the Blacktown area in Western Sydney highlight the real impact of housing location, affordability, and availability on their personal well-being and professional performance.

Respondent A explains that Sydney's housing market is marked by underquoting and inflated prices, with rental costs disproportionately high compared to income. Consequently, they live with relatives while searching for a closer option. However, this adds financial strain, including \$160 per week in tolls (though some toll relief may be available in certain cases): "This is around 10% of my net salary." The 45–60-minute commute each way continues to affect their professional and personal lives. This prolonged travel time results in daily exhaustion and discourages participation in extracurricular activities: "This makes me less likely to want to participate in any activities outside of hours because I know that I will have a long trip home afterwards."

Respondent B faces a similar challenge. They note, "My goal was to always purchase a home; however, I knew I wouldn't be able to afford one in the [school] region." They bought a home 60km from work, facing over an hour of daily commute each way, which has impacted their mental and physical health. The long drive results in exhaustion, limiting their personal well-being and job satisfaction as they feel isolated and frustrated: "I struggle to make the time to visit family and friends and often feel like I have wasted time that could have been spent improving my professional and personal life."

These issues are common among essential workers, particularly teachers, who face unaffordable housing near their workplaces. Exhaustion and stress lower their professional performance and contribute to burnout, absenteeism, and turnover in the education sector, where workload pressures already drive many teachers to leave. Both cases show how unaffordable housing forces essential workers out of areas where their services are most needed, with significant personal and professional consequences.

Research shows that 90.8% of teaching positions in NSW – over 50,000 FTE – are in local government areas where median rent and house prices are highly unaffordable, even for top-tier salaries (Eacott, 2024). It is crucial to understand the challenges and explore solutions to improve housing outcomes for teachers and other essential workers in the state.

Challenges Facing Essential Workers in Accessing Suitable Housing

The High Cost of Housing

Sydney is one of the most expensive cities in the world, and the high cost of housing is a substantial barrier for essential workers trying to live near their places of employment. For teachers such as Respondent A, the dream of owning a home close to work remains out of reach due to the inflated prices in the housing market. Even when considering renting, the cost is still prohibitively high. This problem results in excess commuting, where essential workers are forced to travel long distances because they cannot afford housing closer to their jobs, as they are more sensitive to housing costs than other workers. This not only affects their quality of life but also has broader implications for urban planning, traffic congestion, and environmental sustainability (Kanaroglou et al., 2015; Kupke & Rossini, 2011; Morrison, 2010; Xiong et al., 2021).

Respondent A's experience illustrates how the high cost of housing can lead to real financial strain. Despite selling two properties in other parts of Australia, the proceeds "will still not be enough to purchase a property in Sydney; we would have to take out another loan." The financial burden of such a loan, coupled with travel costs, adds to the stress of their daily life. Respondent B's situation highlights the sacrifices that essential workers often make to achieve homeownership. By purchasing a home in a more affordable area far from their workplace, they have traded proximity for affordability, but at the cost of their health and well-being. This trade-off is common among essential workers, who frequently must choose between affordable housing and maintaining a reasonable quality of life.

Market Dynamics and Affordability Gaps

The dynamics of the housing market, especially in densely populated areas such as Western Sydney, present significant challenges for essential workers, many of whom fall into the low- to middle-income categories. These workers earn too much to qualify for social housing but too little to afford market-rate housing near their workplaces. As housing affordability continues to deteriorate, this affordability gap places many essential workers in a precarious position. They are often forced to either live in less desirable areas with longer daily commutes or spend unsustainable proportions of their income on housing amidst Sydney's increasingly difficult housing market, all while facing a cost of living crisis (Bangura & Lee, 2019; Kupke & Rossini, 2011; Morris et al., 2020; Morrison, 2010; NHSAC, 2024).

The stories of Respondents A and B highlight the significant challenges faced by essential workers in securing affordable housing in Sydney. Respondent A is trapped by the high cost of housing, unable to find an affordable home near their workplace. As they note, deceptive pricing practices, such as underquoting, further complicate the home-buying process: "I know of one case where the estimate was 800k to 1 million dollars; an offer of 1.2 [million] was made and rejected because the seller is actually looking for 1.5 [million]." Conversely, Respondent B has managed to purchase a home but only by moving far from their workplace, resulting in a long and exhausting commute. This situation is not unique to these two teachers; it reflects a broader issue affecting many essential workers in Sydney and elsewhere in NSW.

Insufficient Housing Supply

The high cost of housing in Sydney, as in other Australian capital cities, is partly driven by the undersupply of affordable homes. The current housing market is marked by a

shortage of available land, high construction costs, planning challenges, and regulatory barriers. These factors hinder efforts to increase and accelerate the supply of affordable housing, which has not kept pace with demand (Chappell & Campbell, 2018; Greenhalgh & Bosman, 2016; Hulse et al., 2014; Kraatz, 2018; Morris, 2021; NHSAC, 2024). This leaves essential workers with few options for renting or buying homes near their workplaces.

Respondent A's inability to find affordable housing near their school is inextricably linked with this supply constraint. Similarly, Respondent B's decision to purchase a home far from their workplace is influenced by the limited supply of affordable housing closer to their school. Without concerted efforts to increase the availability of affordable homes, essential workers will continue to be priced out of the areas where they are needed most.

Policy Options for Increasing Essential Worker Housing Supply

To address the housing challenges faced by essential workers in NSW, a comprehensive and coordinated policy response involving government, developers, and landowners is required. The following policy options are proposed to increase the supply of affordable and suitable housing for essential workers, including teachers, in areas where they are most needed.

Planning Tools and Reforms

Inclusionary Zoning

Inclusionary zoning requires a certain percentage of new housing developments to be set aside as affordable housing, with units rented or sold at below-market prices. In NSW, this approach could be implemented in areas with large numbers of essential workers to increase the availability of affordable housing near workplaces. With carefully crafted legislative and policy changes, inclusionary zoning has proved useful in other jurisdictions in Australia and elsewhere, ensuring that new developments contribute to the affordable housing supply (Benedict et al., 2022; Dawkins et al., 2017; Gilbert & Zanardo, 2024; Gurran et al., 2018; Mekawy, 2014).

Introducing inclusionary zoning in places such as Western Sydney could help bridge the affordability gap for teachers and other essential workers. For instance, by requiring 10-15% of units in new developments to be affordable for essential workers, the government could ensure that these workers have access to housing closer to their workplaces. This would also help create more mixed-income communities, reducing the social and economic segregation that often results from the high cost of housing in metropolitan areas.

Density Bonuses and Fast-Tracking Approvals

Density bonuses and fast-tracking approvals are incentives to encourage developers to include affordable housing in their projects. By allowing developers to build at higher densities in exchange for providing affordable units, the government can increase the housing supply without needing additional land. Fast-tracking approvals for developments that include affordable housing can also reduce the time and cost of bringing new housing to market, further increasing supply (Gurran et al., 2018; Rowley & Phibbs, 2012; Spauster et al., 2021; Treskon et al., 2023; Warren-Myers et al., 2019).

These tools can be particularly effective in Western Sydney and other areas, where demand for affordable housing is high but supply is limited. By offering density bonuses and fast-tracking approvals, the government can incentivise developers to include affordable housing for essential workers in their projects, increasing availability where it is most needed. Combined with strategic planning initiatives such as the Transport-Oriented Development (TOD) Program of the NSW Government, which promotes building more homes near metro and rail stations, this approach could significantly boost overall housing supply. This would help ease pressure on the housing market while allowing more people to live near transport, jobs, amenities, and services.

Financial Incentives and Support

Targeted Grants and Subsidies

Targeted grants and subsidies can help essential workers afford housing in high-cost areas. These measures could include down payment assistance programs, rental subsidies, and low-interest loans for home purchases. When combined with effective planning and regulation that take local housing markets into account, the government can help bridge the affordability gap, mitigate worsening housing stress, and ensure that essential workers can live near their workplaces by offering the much-needed financial support (Abelson, 2009; Elsinga et al., 2009; NHSAC, 2024; Rowley et al., 2016; Schapiro et al., 2022).

For example, the government could introduce a targeted grant program for essential workers in Western Sydney, providing financial assistance for down payments on homes or rental subsidies. This could help teachers such as Respondent A afford to live closer to their school, reducing their commute and improving their overall quality of life. Similarly, low-interest loan programs could help many essential workers purchase homes in areas close to work where they are currently priced out of the market, effectively increasing homeownership rates among these critical workers.

Partnerships

With strong institutional capacity, the right legal framework, and a comprehensive housing strategy, partnerships such as those provided through the community housing sector, unions, or industry super funds can effectively increase the supply of affordable housing for essential workers. Through partnerships, the government can leverage additional resources to deliver these projects. Such partnerships can take various forms, including joint ventures, land leases, and financing arrangements, and can be used to develop affordable housing on government-owned land or through the redevelopment of underutilised sites (Alteneiji et al., 2020; Benedict et al., 2022; Canelas & Alves, 2024; Pawson et al., 2020).

Housing Supply and Long-Term Affordability Measures

Expanding Public Housing

The expansion of public housing is an effective means of increasing the supply of affordable housing for essential workers. The government is the largest landholder in NSW and could provide access to land on shorter-term tenures (i.e. transport corridors not yet to be developed for 20 years). The government has a unique opportunity to come to the table with land which makes all the difference. Public housing provides secure, affordable accommodation for low-income households, including those who are struggling with

market-rate housing. With the political will to avoid relying solely on the private sector, and with an efficient implementation framework, the government has the capacity to significantly expand public housing. Such an expansion would alleviate pressure on housing stocks and potentially free up properties suitable for school staff and other essential workers, thereby making a meaningful contribution to ensuring they have access to affordable housing near their workplaces (Milligan et al., 2017; Morris, 2021; Groenhart & Burke, 2014; Pawson et al., 2020).

For example, expanding public housing in areas such as Western Sydney, where demand is high, could help mitigate housing challenges for essential workers. Moreover, the government could develop new public housing projects specifically for these workers, ensuring they have access to affordable housing in areas of greatest need. This could include redeveloping existing public housing sites to increase density and provide more units, as well as constructing new projects on government-owned land that are tailored to essential workers.

Affordable Rental Housing

Affordable Rental Housing (ARH) targeted at low- to middle-income individuals or families is a critical component of the housing supply for essential workers. By increasing ARH supply, the government can ensure essential workers have access to secure, affordable, and decent housing near their workplaces, reducing financial strain and long commutes, and improving overall quality of life (Deutsch & Lawson, 2013; Lensun, 2024; Rowley et al., 2016; Hulse et al., 2014; Han et al., 2021).

For instance, the government could introduce a program to boost ARH supply in key areas such as Western Sydney, where rental demand is high. This could involve developing new ARH projects and converting existing properties into affordable rental units. Increasing ARH supply would help reduce the housing burden on essential workers, allowing them to live closer to their workplaces and easing the stress of long commutes.

Land Trusts and Long-Term Affordability Covenants

Community land trusts (CLTs) and long-term affordability covenants are effective tools for ensuring housing remains affordable over time. CLTs are non-profit organisations that hold land in trust for the community, maintaining affordability for future generations. With appropriate legislative support, long-term affordability covenants are legal agreements that limit the resale or rental price of a property, keeping it affordable for a specified period (Crabtree et al., 2012; Crabtree, 2020; Elia, 2019; Decker, 2017; Kim & Eisenlohr, 2022; Miller, 2015).

These tools are particularly useful in areas such as Western Sydney, where high demand and significant risk of gentrification exist. By implementing CLTs and long-term affordability covenants, the government can ensure housing for essential workers remains affordable, countering speculative investment and preserving the intended purpose of the housing. For example, establishing a CLT in Western Sydney could facilitate the development of affordable housing specifically for essential workers, effectively addressing long-term housing needs.

Other Considerations

Balancing competing priorities such as economic growth, environmental sustainability, and social equity is crucial when developing essential worker housing policies. The proposed policies should not only support essential workers but also align with broader societal goals, including reducing carbon emissions and promoting social inclusion. For instance, inclusionary zoning and density bonuses can support both affordable housing and environmental sustainability by encouraging higher-density development near public transportation, thereby reducing carbon emissions and long commutes. Similarly, public-private partnerships can integrate affordable housing into mixed-income communities, promoting social cohesion and reducing economic segregation.

Effective implementation of these policies requires careful planning and coordination among various stakeholders, including different levels of government, the private sector, and community organisations. This involves aligning housing policies with urban planning and economic development strategies and ensuring that affordable housing projects meet the needs of essential workers while contributing to broader goals. Establishing a robust monitoring and evaluation framework is essential to track progress, with clear performance indicators and regular reporting.

A cross-sectoral task force could be established to oversee the implementation of essential worker housing policies, ensuring alignment with urban planning and fostering collaboration among stakeholders. Addressing broader challenges such as increasing housing supply, tackling infrastructure constraints, and promoting social inclusion requires collective effort. By working together, stakeholders can create a housing system that effectively supports essential workers and contributes to overall societal well-being.

Key Areas of Focus

1. **Housing Affordability for Essential Workers:** Prioritise policies that directly address the affordability of housing for essential workers, ensuring they can live within a reasonable distance from their workplaces.
2. **Policy Design and Implementation:** Align housing policies with broader urban planning and economic development strategies. Balancing economic growth, environmental sustainability, and social equity is crucial to the success of these policies.
3. **Monitoring and Evaluation:** Develop a robust framework for monitoring and evaluating housing policies. This framework should include clear performance indicators, regular reporting, and active stakeholder engagement to ensure policies remain responsive to evolving needs.
4. **Collaboration and Coordination:** Foster collaboration among all levels of government, private sector entities, non-profit organisations, and community groups. Establish a cross-sectoral task force to oversee policy execution and alignment with broader strategies.

Conclusion

The housing challenges faced by essential workers in NSW demand immediate and strategic action. Addressing the high cost of housing, limited supply, and the impact on workers' well-being is crucial to ensuring they can live and work effectively in the communities they serve. This submission's proposed recommendations offer a

comprehensive approach to improving housing accessibility and affordability, thereby enhancing essential workers' quality of life and professional performance.

Implementing these policies will help resolve the affordability crisis, support essential workers, and contribute to broader societal goals, such as reducing carbon emissions and fostering social inclusion. Success will depend on careful planning, robust monitoring and evaluation, and strong collaboration among government, the private sector, non-profit organisations, and the community. By working together, we can build a housing system that supports essential workers, strengthens community resilience, and promotes a more equitable and sustainable future for NSW.

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