

Strategy	Why	Other supporters; Other references in SVDP Submissions/Media Releases
<p>Develop and implement a National Housing Strategy between Cwlth, State Governments and key stakeholders.</p> <p>The Strategy should:</p> <ul style="list-style-type: none"> • be developed by an independent authority (comprising multi-sectoral representation) • complement state and territory plans • support a coordinated cross-jurisdictional approach • respect human rights and community diversity • establish targets for homeownership, rental housing and non-market (social, community, affordable, specialist) housing 	<ul style="list-style-type: none"> • The housing shortage in the social, affordable and private markets is continuing to grow. • Affordable housing has become out of reach for the average Australian. 57% feel that they cannot afford to buy their own place at present and 32% don't think they will ever be able to afford to buy (Phillips, Gray, Biddle 2020) • The main factor determining the poverty status of older people is their housing status: 41% of renters aged 65 and over are in poverty, compared with just 10% of all people aged 65 and over (ACOSS/UNSW Poverty in Australia) • Access to housing is recognised as a vital determinant of wellbeing that is associated with better outcomes in health, education and employment, as well as economic and social participation (SERC 2015). • Over several decades Australia's housing system has become more unstable, due to housing and mortgage market changes, and now poses a greater threat to economic and financial sector stability (UNSW Synthesis Report) • A strategy or program must be resilient, with clear targets and measurable outcomes. It must be able to survive a change of government • The strategy should prioritise the housing needs of low and moderate income households, increase the supply of social and affordable housing, set target bandwidths for home ownership and fix rental laws and renting systems (National Shelter). • COVID-19 has exacerbated vulnerabilities such as poor housing quality and location, housing affordability, energy poverty, and a range of social, mental and physical health conditions (AHURI, Final Report 345) • HoR Final Report into Homelessness 2021, Rec 35 states that all governments should develop and implement a ten-year national strategy on homelessness. The scope of a national strategy should <ul style="list-style-type: none"> • create new and strengthen existing arrangements for intergovernmental coordination and funding accountability of state and territory governments • formally recognise and strengthen the role of local government • identify opportunities for greater involvement of community organisations and the private sector • encompass existing arrangements under the National Housing and Homelessness Agreement and reflect other relevant Australian Government policies and programs. 	<ul style="list-style-type: none"> • Everybody's Home Campaign, National Shelter Australia, AHURI • B Phillips, M Gray and N Biddle 2020, "COVID-19 JobKeeper and JobSeeker impacts on poverty and housing stress under current and alternative economic and policy scenarios" ANU Centre for Social Research & Methods 29 August • ACOSS/UNSW Poverty in Australia. • The Senate Economics References Committee (SERC 2015): "Out of reach? The Australian housing affordability challenge" May 2015. Report – Parliament of Australia (aph.gov.au) • UNSW Synthesis Report – <i>Housing – taming the elephant in the economy</i> • Horne, R., Willand, N., Dorignon, L., and Middha, B. (2020) The lived experience of COVID-19: housing and household resilience, AHURI Final Report No. 345 • HoR Standing Committee – Final Report into Homelessness, Rec 35 • SVDP Submission – Homelessness • SVDP Submission 2021 Pre Budget, p.7 • SVDP Ache for Home Report, 2016. • SVDP Media Release – Independent Authority Must Develop National Housing Strategy. • SVDP Media Release – Homeless report is a blueprint for action
<p>Establish an independent authority to develop, monitor and report on the National Housing Strategy.</p> <p>Elevate the Housing Minister into Cabinet</p>	<ul style="list-style-type: none"> • A new independent authority should be established to develop a national housing strategy. The authority would oversee the development of the strategy, establish data and reporting processes and ensure inputs from all levels of government are commensurate with the national strategy. It would provide specialised policy advice to inform decision-making across all levels of government and monitor housing and homelessness outcomes by jurisdiction and in line with the National Housing Strategy. • The Australia Government should elevate the Housing Minister into Cabinet. Given the highly diverse range of relevant policy instruments, the position should be closely linked to the Department of Prime Minister and Cabinet. 	<ul style="list-style-type: none"> • National Shelter Australia policy platform • UNSW Synthesis Report – <i>Housing – taming the elephant in the economy</i>
<p>Foster the development of state and territory governments strategic planning frameworks that complement the National Housing Strategy and:</p> <ul style="list-style-type: none"> • unite housing and housing supply targets, programs and initiatives across the private and affordable housing sectors • develop a national mandatory inclusionary zoning (MIZ) framework • implement Australia's Infrastructure Plan 2021. 	<ul style="list-style-type: none"> • The approach to social and community housing across the states and territories is piecemeal. • The ACT and WA housing strategy frameworks are cited by AHURI as comprehensive because they unite housing and housing supply targets, programs and initiatives across the private and affordable housing sectors (AHURI Final Report 300, p.2) • Inclusionary planning and jurisdictional strategic frameworks are needed (AHURI Final Report 300), especially as inclusionary planning for affordable housing is limited in Australia • Minimum benchmarks of 10% MIZ should be set on new private housing developments for affordable rental housing; a minimum of up to 30% of MIZ, minimum 50% social, on all residential development undertaken on surplus Commonwealth, State and Local Government land.(National Shelter Australia) • The NSW Government should mandate affordable housing targets of 15% on all new residential developments on private land and 30% on all new residential developments on Government-owned land (SVDP NSW) • Reform taxation arrangements to bring underutilised land and housing to the market, including introducing a tax on long-term vacant residential properties and transitioning from stamp duty to a broad-based land tax (SVDP NSW) • Innovative approaches should be implemented to support the development of affordable housing including shared equity schemes, low deposit home loans, and mixed tenure development, delivered in partnership with the private sector (AHURI). 	<ul style="list-style-type: none"> • Gurran, N., Rowley, S., Milligan, V., Randolph, B., Phibbs, P., Gilbert, C., James, A., Troy, L., and Nouwelant, R. (2018) Inquiry into increasing affordable housing supply: Evidence-based principles and strategies for Australian policy and practice, AHURI Final Report No. 300 • National Shelter Australia policy platform • Australia's Infrastructure Plan 2021 p.521, 8.15, 8.31, 8.32 • SVDP NSW, Housing and Homelessness Social Justice Statement
<p>Home ownership is out of reach for young Australians and will remain so without significant policy changes</p>	<ul style="list-style-type: none"> • Shelter Australia Background Paper: Tax Settings Relating to Housing in Australia. Homeownership grants/schemes should be reviewed, along with negative gearing and capital gains tax (by lowering the threshold and including the home); land tax over stamp duty must be undertaken to improve housing affordability for all Australians. The Government should <ul style="list-style-type: none"> • reduce the capital gains tax discount for individuals and trusts to 25%. • limit negative gearing and quarantine passive investment losses so they can only be written off against other investment income. 	<ul style="list-style-type: none"> • National Shelter Australia : Background Paper. Tax Setting Relating to Housing in Australia • The Tax Institute: A Case for Change Report, July 2021 • Everybody's Home campaign: support for first home buyers

	<ul style="list-style-type: none"> • remove the exemption on capital gains tax for homeowners. • shift investment in rental housing from individual investment to institutional investment options. <ul style="list-style-type: none"> ○ Equalise the treatment of tax discounts between institutions and individuals. ○ Equalise the withholding tax provisions between commercial and residential investment classes. • discontinue the use of superannuation withdrawals for home deposits • encourage and provide incentives to State and Territory governments to exchange stamp duties for a disaggregated land tax over twenty years • Everybody’s Home campaign calls for a reduction in negative gearing and capital gains tax exemptions, to reset housing taxation to deliver fairer outcomes. • The Grattan Institute’s submission to the parliamentary inquiry into housing affordability recommends: <ul style="list-style-type: none"> • a state-driven but federally incentivised boost to the supply of new homes (Grattan estimates that an extra 50,000 homes per annum for a decade could result in Australian house prices and rents being up to 20 per cent lower than they would otherwise have been); • reform to tax and welfare policies that distort demand for housing (eg a reduction in the capital gains tax discount from 50 per cent to 25 per cent, abolition of negative gearing and inclusion of owner-occupied housing in the age pension assets test); • a substantial boost (say 40 per cent) to the rate of Commonwealth Rent Assistance (CRA) for those most needy, and an indexing of CRA to rents typically paid by welfare recipients, rather than to the CPI, which fails to account for the very substantial cost of accommodation • an increase in social housing which is tightly targeted to help Australians at serious risk of homelessness; and • cessation of government funded cash incentives or stamp duty concessions to first home buyers (on the basis that these measures can perversely worsen housing affordability). • The Grattan Institute proposes a national shared equity scheme because: <ul style="list-style-type: none"> • Even if house prices were to fall by 20 per cent from current levels, it would still take the average Australian around nine years to save a 20 per cent deposit on the average home, making the deposit hurdle likely to remain a problem for younger, lower-income Australians without access to family support. • Today’s younger renters are tomorrow’s renting retirees. Past Grattan Institute research estimates that by 2056 just two-thirds of retirees will own their homes, down from nearly 80 per cent today. • Senior Australians who rent in the private market are much more likely to suffer financial stress than homeowners or renters in public housing. • A national shared equity scheme would level the playing field among first home buyers and arrest the decline in home ownership among younger, poorer Australians <ul style="list-style-type: none"> • The National Housing Finance and Investment Corporation (NHFIC) would co-purchase up to 30 per cent of the home value, sharing in any profits when the home is sold. Purchasers would borrow the remaining funds from a private lender, provided they have at least a 5 per cent deposit.¹ Homeowners would be able to buy out the government’s equity stake – in 5 per cent increments -- at the prevailing market price at the time. • Consistent with longstanding state schemes in Western Australia and South Australia, NHFIC would not charge rent or interest to participants in exchange for taking an equity stake.² However, purchasers alone would be required to cover all costs associated with buying or selling a home such as conveyancing and stamp duty, as well as any ongoing costs such as council rates and maintenance.³ • The scheme would be restricted to those purchasing their principal place of residence, including those who have owned a home before previously, although participants cannot own an investment property. Participants would be restricted to singles with incomes below \$60,000, and \$100,000 for couples. Participants could only buy below-median priced homes across Australia. • Shared equity schemes can result in higher house prices, by adding to housing demand. But targeting schemes tightly at lower-income Australians and lower-priced homes would reduce this risk, which is warranted to support lower-income Australians into home ownership. A well-targeted scheme, like that proposed here, would have only a modest impact on house prices 	<ul style="list-style-type: none"> • Support for The Grattan Institute’s national shared equity scheme
<p>Housing costs are a disproportionate burden for people on low income</p> <p>Affordability</p>	<ul style="list-style-type: none"> • The ABS defines lower income households as those containing the 38% of persons between the 3rd and 4th percentiles of equivalised disposable household income. • In 2017–18, average housing costs and housing affordability ratios for lower income households by tenure type were: <ul style="list-style-type: none"> • \$209 per week (22% of gross weekly income) for all lower income households, compared to \$311 per week (14% of gross weekly income) for all households 	<ul style="list-style-type: none"> • ABS Housing Occupancy and Costs (latest release, 2017-18 financial year). Released 17 July 2019.

¹ Shared equity borrowers would be able to access the Federal Government’s [First Home Deposit Guarantee Scheme](#), avoiding the need for lenders mortgage insurance provided purchases have at least a 5 per cent deposit. Participants in the Victoria’s Government’s new [shared equity scheme](#), announced in October 2021. must secure a loan from a private bank.

² For example, the federal government would be foregoing rental income of \$3,000 a year on a 30 per cent equity stake on a \$500,000 home, assuming a 2 per cent net rental yield.

³ First home buyers receive discounts on stamp duty [in most states](#).

	<ul style="list-style-type: none"> • \$376 per week (29% of gross weekly income) for lower income home owner households with a mortgage • \$339 per week (32% of gross weekly income) for lower income households renting from a private landlord • The proportion of lower income households spending more than 30% of their gross weekly income on housing costs was: <ul style="list-style-type: none"> • More than half (57%) of those renting from a private landlord (down from 60% in 2015–16) • Around four in ten (41%) of owners with a mortgage (unchanged from 2015–16) • For selected other lower income household groups, the percentage spending more than 30% of their gross weekly income on housing was: <ul style="list-style-type: none"> • Just under half (45%) of one parent families with dependent children • More than a third (35%) of couple families with dependent children • Over a quarter (29%) of lone person households • Around half of households with younger reference persons aged 15–24 (55%), 25–34 (47%) or 35–44 (48%) • Progressively fewer of households with older reference persons aged 45–54 (31%), 55–64 (25%), 65–74 (14%) or 75 and over (8%) • Renters in the private rental market are at considerably more risk of financial stress than people in other housing situations. <ul style="list-style-type: none"> • Compared to a home owner without a mortgage, a private renter is 9.8% more likely to experience financial stress (HILDA 2021 P. 50). • COVID-19 has seen substantial price inflation for rental houses and apartments in Perth, Adelaide and Brisbane. • After the initial decline in rents, since September 2020 there has been an overall 8% rise in the price of private rents compared to a more usual 1.8% increase per annum. • However, apart from WA and the NT, rent inflation is higher in regional areas than in capital cities. Rents in regional Australia increased by 12.4% and by 6.4% in capital cities in the year to August 2021 (Pawson et al 2021). • Corelogic data indicate that regional Australia’s annual rate of rental growth of 12.5% in September 2021 is the highest annual figure on record, with CoreLogic rental index figures commencing in 2005. In comparison, the combined capital cities recorded annual rental growth of 7.5% over the same period, the highest annual growth rate for the combined capitals since January 2009. With regional housing rents rising 12.5% over the past year at a time when household incomes have hardly budged, it’s likely that rental affordability is becoming a lot more challenging in some of the most popular regional markets. (CoreLogic, 26Oct, 2021) • Unsurprisingly, the “[b]irth or adoption of a child, serious injury or illness, detention in jail, being a victim of physical violence, being a victim of a property crime, moving house, changing jobs, being dismissed from one’s job and having a weather-related disaster damage or destroy one’s home all substantially increase the likelihood of financial stress” (HILDA 2021 P. 50). • The COVID-19 and broader housing situation also gave rise to unprecedented turbulence in Australia’s rental housing market (Pawson 2021), mainly as a consequence of rapidly rising house prices driving owners and investors to sell their properties, thereby reducing the available supply of rental housing. While a strong demand remained for rental properties, the smaller pool of available properties for rent drove up the price of rents. These factors further exacerbated Australia’s existing housing affordability crisis, and longstanding low-income renters will likely face growing affordability stress as this pattern of higher housing demand and rising rents filters through the market affecting existing, as well as new, tenants (Pawson 2021). The impact on the rate of people experiencing homelessness or at risk of homelessness is yet to be realised” (AIHW, 2021 P.9). • Social housing is defined as housing targeted at very low-income households, usually rented out at 25% of tenant household income; affordable rental housing involves provision targeted at low to moderate income households and usually priced on a discount to market rent basis (ACOSS 2021 p.99). 	<ul style="list-style-type: none"> • Roger Wilkins, Esperanza Vera-Toscano, Ferdi Botha and Sarah C. Dahmann (2021) The Household, Income and Labour Dynamics in Australia Survey (HILDA 2021): Selected Findings from Waves 1 to 19. Melbourne Institute: Applied Economic & Social Research, the University of Melbourne • Pawson, H., Martin, C., Thompson, S., Aminpour, F. (2021) ‘COVID-19: Rental housing and homelessness policy impacts’ ACOSS/UNSW Poverty and Inequality Partnership Report No. 12, Sydney • CoreLogic Data, 26 October 2021, Australian rents increase at fastest rate since 2008. • AIHW 2021: Homelessness Services Overview 		
<p>The disparity between Commonwealth and state and territory Government funding on social, community and affordable housing must be addressed.</p> <p>The Commonwealth should match state and territory government contributions.</p>	<ul style="list-style-type: none"> • National Housing and Homelessness Agreement (NHHA) has not been adequately funded by the Cwlth. Obligations on states and territories to fund housing for identified cohorts are ineffectual. • Over the past 12 months, states have lifted their contributions by over \$10 billion in the next 4-5 years while the Commonwealth has contributed nothing additional. (Shelter Australia, E-newsletter) • Recurrent expenditure by the Commonwealth, State and Territory governments on social housing and homelessness totaled \$5.7 billion in 2020-21. Specialist homelessness services accounted for \$1.2 billion and \$4.5 billion was spent on social housing. Commonwealth spending was \$1.7billion and State and Territory \$4 billion. • State/territory and Commonwealth governments spent on average \$222 per person on social housing and homelessness services, ranging from \$153 in Queensland to \$1,064 in Northern Territory, ACT (\$390) and Tasmania (\$375) followed by Victoria (\$211) and NSW (\$205). • Commonwealth Rent Assistance accounted for a further \$5.3 billion in 2020-21. 	<ul style="list-style-type: none"> • National Shelter Australia, E-newsletter 2021 • Grattan Institute, A place to call home: it’s time for a Social Housing Future Fund, Nov 2021. 		
<p>Commonwealth, state and territory government funding levels</p>	<p>Table 1: Net recurrent expenditure (excludes capital expenditure) on Social Housing and Homelessness, incorporating Commonwealth funding by State and Territory, Australia 2020-21</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; text-align: center;">2020-21</td> <td style="text-align: center;">State and Territory Net recurrent expenditure</td> </tr> </table>	2020-21	State and Territory Net recurrent expenditure	<ul style="list-style-type: none"> • Productivity Commission Report on Government Part G: Housing and Homelessness, 2022
2020-21	State and Territory Net recurrent expenditure			

State and Territory	Social Housing* \$m	Per Person Social Housing* \$	Homelessness# \$m	Per Person Homelessness# \$	Total \$m	Per Person \$
Victoria	893.1	134.1	509.4	76.5	1,402.5	210.5
Queensland	630.7	121.4	164.0	31.6	794.7	152.9
New South Wales	1,412.8	172.9	264.0	32.3	1,676.8	205.2
Western Australia	590.0	220.9	90.3	33.8	680.3	254.8
South Australia	438.4	247.6	83.4	47.1	521.8	294.6
ACT	141.7	328.4	26.7	61.9	168.4	390.3
Tasmania	168.6	311.4	34.5	63.7	203.1	375.1
Northern Territory	214.3	869.1	48.1	194.9	262.4	1,064.0
Australia	4,489.6	174.7	1,220.3	47.5	5,709.9	222.2

Source: ROGS 2022
*Table 18A.1 per person in the population
#Table 19A per person in the residential population
Social housing includes community housing, Indigenous housing, and public housing

Table 2: Commonwealth Government real expenditure on the National Housing and Homelessness Agreement (NHHA) and related National Partnership Agreements, and real expenditure for Commonwealth Rent Assistance by State and Territory, Australia 2020-21

State/Territory	NHHA \$m	CRA \$m	Total \$m
Victoria	411.8	1,193.7	1,605.5
Queensland	428.1	1,366.1	1,794.2
New South Wales	489.9	1,718.8	2,208.7
Western Australia	171.3	466.0	637.3
South Australia	111.9	377.7	489.6
Australian Capital Territory	27.2	41.7	68.9
Tasmania	34.6	134.2	168.8
Northern Territory	43.9	31.3	75.2
Australia	1,718.5	5,329.7	7,048.2

Source: ROGS 2022
*Table GA.1
Table GA.5

All governments must increase funding of short-term crisis, emergency and transitional accommodation, as well as long-term social, community and affordable housing.

- Adopt a 'housing first' but not 'housing only' approach by funding client-centred, wrap-around support services to:
- successfully transition people from homelessness to permanent housing arrangements
 - ensure that people exiting hospitals, prisons or the OOH system are not being transitioned into homelessness

The House of Representatives Select Committee on Intergenerational Welfare (2019), *Living on the Edge*, recommended immediate increases in funding for emergency relief housing and ongoing low cost- housing.(Rec 3)

The House of Representatives Standing Committee on Social Policy and Legal Affairs Final Report into homelessness in Australia found:

- Housing, without the right supports in place, is only a partial solution and sets people up to fail. Those who are homeless often have a limited or no support network. Housing cannot be addressed in isolation - access to health and other social support services is essential.
- Rec 15: All governments to provide funding for additional crisis, emergency and transitional accommodation, and associated support services including pathways to long-term accommodation, for people at risk of homelessness. This should include dedicated funding for FDV survivors.
- Rec 16: All governments to ensure the availability of an appropriate proportion of social housing and transitional, crisis and emergency accommodation which is accessible and appropriate for people with diverse needs (including older people, people with disability etc)
- Rec 18: Recognising the association between substance abuse and homelessness, all governments should implement further measures to reduce alcohol-related harms at a whole-of-population level.
- Rec 21: All governments implement strategies to address the risk of exiting into homelessness from state institutions, including hospitals, mental health facilities, correctional institutions and out-of-home-care, including developing a nationally consistent approach to discharge planning and a national definition of 'no exit into homelessness'. The Australian Government should also work with state and territory governments to better integrate housing and mental health support services.

- [HoR Standing Committee – Final Report into Homelessness](#)
- [HoR Living on the Edge Report](#)
- SVDP Homelessness Submission, p4,11.
- SVDP FDV submission, pp3-4
- SVDP 2021 Pre-Budget submission, p.5
- SVDP Homelessness Submission
- SVDP Homelessness Submission p.1,5,6,7 and case studies
- SVDP FDV Submission p.7:
- SVDP Homelessness Submission, p 4.8.11
- SVDP 2021 Pre Budget submission, pp 3-5

	<ul style="list-style-type: none"> • Rec 22: All governments ensure that adequate support is available for social housing tenants, particularly those with a history of episodic homelessness, to minimise re-entries into homelessness; and that housing providers and support services are more accountable for outcomes • Rec 23: All governments work to expand the circumstances in which asylum seekers have the right to work and are able to access social housing, transitional, crisis and emergency accommodation, safe-at-home programs, and housing and homelessness services 	
<p>To improve the housing outcomes of those who are homeless or at risk of homelessness, target support services that address their needs</p>	<ul style="list-style-type: none"> • Males, people identifying as Indigenous, young people (15-24), and unemployed or not in the labour force are over-represented among the homelessness cohort (APH Parliamentary Inquiry, Final Report, para 2.104) • Older women are also a growing cohort of those at risk of homelessness (lower savings, disadvantaged position in the labour force, APH Parliamentary Inquiry, Final Report, para 2.110) • FDV is the leading cause of homelessness (Homelessness Australia), with the majority being impacted female • Many people with lived experience of mental health do not have access to adequate housing. • At least 31,000 people living with mental ill-health are homeless or at risk of homelessness and have long-term unmet housing needs. Housing insecurity perpetuates high use of other government services such as health and hospital care, emergency services and interactions with the justice system. Supported housing saves \$13,100 per person annually in reduced use of overall government services, even while factoring in the cost of support housing. (Mental Health Australia, citing Parsell 2015). • AHURI research (Pollock et al 2020) has found that housing is the foundation for mental health recovery; mental health, housing and homelessness are inter-related; mediating factors can reduce the likelihood of housing instability (such as social support, good general health, and accessing mental health and other health services, can reduce the likelihood of housing instability and shorten the length of time a person experiences mental ill-health). It recommends access to safe, secure and affordable housing, connection to a trusted worker; access to psychological support; support, coordination, assistance and advocacy to work through the system; access to financial support (through DSP or employment); trauma counselling; CALD appropriate services. • Mental health issues are common in Australia. In any year, around 1 in 5 Australians aged 16–85 experience a mental health disorder. • Mental health, drug and alcohol issues and escaping domestic violence continue to be major factors in why people seek assistance from specialist homelessness services (AIHW 2021). <ul style="list-style-type: none"> • There is a strong association between problematic alcohol or other drug use and experiences of homelessness (AIHW 2021). Problematic drug and/or alcohol use can be a pathway into homelessness or develop while experiencing homelessness (Robinson 2014; Johnson & Chamberlain 2008). It can lock people into homelessness and compound the effects of limited service engagement and increased social isolation. Problematic alcohol or other drug use is related to several homelessness risk factors, including low socioeconomic status and family and domestic violence (Lalor 2020). The Journeys Home project identified that people were more likely to have risky levels of alcohol and drug use, the longer they were homeless (Scutella et al. 2014). • Problematic drug and/or alcohol users are at great risk of serious and preventable health issues and death, particularly those who are homeless (AIHW 2021). They are also likely to have the most persistent and challenging problems (Johnson & Chamberlain 2008; Scutella et al. 2014)” (cited AIHW 2021 p. 78). • The rate of mental health issues is substantially higher among people with a history of homelessness (54%) compared to the general population (19%) (AIHW 2021a). <ul style="list-style-type: none"> • People with mental health issues are particularly vulnerable to experiencing homelessness (Brackertz et al. 2020). Environmental stress associated with experiences of housing instability or homelessness can trigger, exacerbate or magnify mental health issues (Brackertz et al. 2018, CHP 2018, Johnson & Chamberlain 2016, Kaleveld et al. 2018, Walter et al. 2016). Symptoms of mental illnesses that increase psychological distress and impair decision-making in daily life can contribute to worse health outcomes, reduced support and experiences of financial hardship. In this way, people with mental health issues are especially susceptible to entering or maintaining homelessness (Johnstone et al. 2016, Brackertz et al. 2020, Fazel et al. 2014). • People experiencing homelessness with mental health issues require the support of various services. Navigating through these services can be particularly challenging, and adequate support from homelessness and mental health services is crucial for these people to find and retain housing (MHCA 2009, Jones et al. 2014, Wood et al. 2016, ABS 2014)” (cited AIHW 2021 p39) 	<ul style="list-style-type: none"> • HoR Standing Committee – Final Report into Homelessness • Homelessness Australia (Fact Sheets) • Parsell, C., Petersen, M., Moutou, O., Culhane, D., Lucio, E. and Dick, A. (2015) Brisbane Common Ground evaluation: final report, Institute for Social Research, University of Queensland • Pollock, S., Davis E., Cocks N., Baumgartel G., Egan, R. (2020) Trajectories: the interplay between mental health and housing pathways. Report for national consumer and carer consultations, Australian Housing and Urban Research Institute Limited and Mind Australia, Melbourne • See also: Brackertz, N. Davidson, J. and Wilkinson, A. (2019) Trajectories: the interplay between mental health and housing pathways, a short summary of the evidence, report prepared by AHURI Professional Services for Mind Australia, Australian Housing and Urban Research Institute, Melbourne.
<p>Set a homelessness target</p>	<ul style="list-style-type: none"> • Adopt a national target to halve homelessness by 2025 (SVDP NSW) • End homelessness by 2030 (Everybody’s Home) • Support was provided to almost 276,300 people experiencing or at risk of homelessness in 2020-21 by specialist homelessness services (SHS) agencies (AIHW 2021). • Income support was high among SHS clients with 81% of clients aged 15 and over receiving some form of government payment as their main source of income at the time they sought support in 2020–21 (Supplementary table CLIENTS.16). The most common government payments were JobSeeker (33% or 60,350 clients), Parenting Payment (17% or 30,900) and Disability Support Pension (15% or 27,700). Around 1 in 10 (8.7%) of clients reported income from employment as their main source and 9.1% reported having no income (AIHW 2021, p.14). 	

	<ul style="list-style-type: none"> Accommodation issues (including housing crisis, inadequate or inappropriate dwelling conditions or that previous accommodation had ended) were nominated by 53% of clients (or around 146,600 clients). More than one-third (34% of clients) were experiencing housing crisis. A high proportion were experiencing financial difficulties, identified by 39% of clients, while over 1 in 4 clients were affected by housing affordability stress (29%). Interpersonal and relationship issues, including family and domestic violence, affected over half of all SHS clients (54% or about 148,100 clients). Within this group, 39% identified family and domestic violence” (AIHW 2021, p.15). Housing and accommodation services provided by SHS agencies include support to access: <ul style="list-style-type: none"> short-term or emergency accommodation medium-term/transitional housing long-term housing assistance to sustain tenancy or prevent tenancy failure or eviction assistance to prevent foreclosures or for mortgage arrears. In 2020–21, 60% of SHS clients identified a need for accommodation services. Of these 166,900 clients: <ul style="list-style-type: none"> 86,600 (52%) were provided with accommodation by the agency 26,500 (16%) were referred to another agency for accommodation provision 53,900 (32%) were neither provided nor referred for assistance. These clients are further described in “Unmet need” (AIHW 2021 p.16) 	
<p>Government funding incentives and targeted forms of assistance are required to incentivise community housing provider investment in the building of new community and affordable housing.</p> <p>The up-front capital grant model, supplemented by efficient financing, is the most cost-effective pathway for Government and community housing providers</p>	<ul style="list-style-type: none"> The housing market has changed in the last 20 years. The social and affordable housing sector has declined and accounts for only 3% of households, while the private rental market has increased to around 30% of households. Home ownership has remained static at about 70% of households (ABS data cited in NHFIC). The rising private rental sector partially reflects changing need and demographics but predominantly reflects households moving out of public housing (PC 2019 cited NHFIC). See also Figure 5.1: Australian housing market by tenure, 1994–2018. There is a significant difference between the cost of designing, building, maintaining and managing housing and the income received from rent and CRA. Given that rents must be set at levels affordable to low-income households, revenues can only support modest levels of debt financing, which means funding gaps must be met by the community housing provider or the private investor, thereby necessitating co-investment. The size of funding gap depends on whether community housing providers already own land that can be assigned to new housing; whether developments are in metropolitan or regional areas; the size and type of the dwellings to be built; whether wrap around support or tailored support coordination is included; the operational efficiency of community housing providers; and the funding model used to deliver the housing. The Society’s supports AHURI Report 306 which finds that <ul style="list-style-type: none"> an up-front ‘capital grant’ model, supplemented by efficient financing, provides the most cost-effective pathway for Government and is preferred to the ‘no capital grant, commercial financing operating subsidy’ model. The Society has found the up-front capital grant funding to be more cost effective and less administratively complex than operating subsidies. <ul style="list-style-type: none"> Under the capital grants model, government provides most of the capital up front, potentially through the NHFIC with subsidised interest rates, with community housing providers then borrowing a small amount of capital at low interest rates from other sources. (Precedents include the approaches adopted by Qld and Vic governments). Under the operating subsidy model, community housing providers borrow low cost finance to fund the design and development of community housing. The provider then receives a government subsidy for each tenanted property which, when combined with rental income and CRA, is used to repay the loan and cover building maintenance and tenancy management. This is the approach used by the NSW Government under its Social and Affordable Housing Fund. “It is the Review’s strong opinion that, in order for NHFIC to make a meaningful contribution to meeting that shortfall it has to play a catalysing role that ‘crowds in’ private sector financiers to deliver social and affordable housing at scale. In doing so, it has to be supported by other arms of government (across the spectrum of local, state and territory, and Commonwealth government)” (The Treasury, 2021 p.31). 	<ul style="list-style-type: none"> NHFIC, State of the Nation’s Housing, 2020 Lawson, J., Pawson, H., Troy, L., Nouwelant, R., and Hamilton, C. (2018) Social housing as infrastructure: an investment pathway, AHURI Final Report No. 306, Australian Housing and Urban Research Institute Limited, Melbourne The Treasury, 2021 Statutory Review: Operation of the National Housing Finance and Investment Corporation Act 2018
<p>Demand for housing has reached crisis point</p> <p>Investment in social, community and affordable housing is needed now to meet current shortfalls, as well as projected demands.</p>	<ul style="list-style-type: none"> At least 115,000 people are homeless on any given night and this has increased 13.7 percent in five years.ⁱ 148,500 households are already on waiting lists for social housing.ⁱⁱ The specialist homelessness service system is turning away 260 people each day.ⁱⁱⁱ Upon first presentation, most clients seeking assistance were housed but at risk of homelessness (57 percent or 152,300); of these, most were living in private or other housing (61 percent or 92,900) or public or community housing at the time (24 percent or 36,000).^{iv} Research indicates that there is a current shortfall of around 430,000 social housing dwellings,^v and just over 210,000 affordable housing dwellings. By 2036, this will have blown out to an additional 728,000 social housing dwellings and 294,000 affordable housing dwellings (UNSW, City Futures). “Australia’s social housing stock grew by just 7 per cent (or 28,900 dwellings) over the 13 years to 2019” Further, “[r]ates of public housing construction have fallen from above 10,000 per year over the late 1980s and early 1990s to just over 2,000 in 2020”. (The Treasury, 2021 p.28) 	<ul style="list-style-type: none"> Troy, Nouwelant, Randolph, March 2019, Estimating need and cost of social and affordable housing delivery (UNSW, City Futures Research Centre) ACOSS called for \$7bn for 20-30,000 homes Shelter Australia calls for a minimum of 20,000 social housing dwellings per year AHURI recommends 36,000 social housing dwellings per year SHARP called for \$7.2bn for 30,000 in 3 years and \$5bn for renovations

<p>There is a shortfall of around 430,000 social housing dwellings and this will grow to around 728,000 by 2036.</p> <p>There is a shortfall of around 210,00 affordable housing dwelling.</p> <p>Housing undersupply puts pressure on all levels of housing thereby increasing costs (decreasing affordability), income stress and the risk of homelessness.</p>	<ul style="list-style-type: none"> • Other than stimulus in 2009 in response to the GFC, the supply of social housing has clearly not kept pace with rising demand. Yet another measure of this fact is that population growth has outstripped supply at more than two to three times the level of social housing expansion in the last 20 years (Pawson et al, 2021 p100). • State/territory governments plan to construct over 23,000 social housing units over the three years from 2021-22: a threefold increase on national social housebuilding rates during the late 2010s. Considering planned demolition of old stock, the net addition is approximately 15,000, (Pawson et al, 2021 p.98) AHURI research estimated that in 2016, there was a shortfall of around 431,000 social housing dwellings, and that this deficit would grow to 727,300 dwellings by 2036. The research concluded that 36,000 new social housing dwellings per year were required to meet this need. • Shelter Australia’s July 2021 policies state that a minimum net increase of 20,000 net new social housing dwellings per year should be added to the total social housing dwelling supply in the absence of a national housing strategy. The National Housing Strategy should include a plan to lift the national level of social housing to 10% of all housing by 2036 (currently around 4%). • Everybody’s Home campaign identifies a current shortfall of 500,00 social and affordable homes. They estimate that an additional 500,000 social and affordable homes will be needed by 2026, funded through new capital investment to generate 300,000 new social and Aboriginal housing properties and tax a new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200,000 low cost rental properties for low and middle-income earners. • The Australian Government the Treasury 2021 estimates that over the next 20 years, Australia will need an additional 614,000 social housing dwellings and 277,000 affordable housing dwellings at a cost of \$293 billion for the 891,000 dwellings by 2040. This translates to 44,550 per annum at a cost of \$15 billion per annum. This cost does not include estimated costs for maintenance, operating or managing existing stock. • ACOSS calls for \$7 billion investment over 3 years to construct 20,000-30,000 social housing dwellings. • ACOSS and Vinnies have also supported Social Housing Acceleration and Renovation Program (SHARP) proposal, developed by the Community Housing Industry Association and supported by national housing and homelessness peak bodies. Under the SHARP, backed by state/ territory contributions, Australian Government funding of \$7.2 bn would deliver at least 30,000 additional social housing units (75% built within 3 years) and with \$0.5bn, renovations to tens of thousands of existing housing stock. <ul style="list-style-type: none"> • The investment in SHARP would create around 18,000 FTE jobs every year over four years, raise output by \$15.7BN over four years and increase GDP between \$5.8BN to \$6.7 BN (SGS Economic& Planning) • “Using projected population growth rates from the 2021 Intergenerational Report, Australia needs 104,430 new social housing units by 2040 to sustain the current social housing share of the total stock, on the basis that the latest IGR expects population growth to slow to 1.1 per cent by 2040. Should population growth remain at 1.4 per cent a year going forward, we would need 131,000 extra social housing units by 2040” (Grattan Institute 2021). These estimates do not incorporate the current housing undersupply. • Due to lower immigration levels resulting from the COVID 19 pandemic, NHFIC 2020, predicts that newly built housing supply will exceed new housing demand by 127,000 dwellings in 2021 and 68,00 dwellings in 2022. Overall demand is expected to increase in 2023 but an excess of 93,000 new dwellings is predicted by 2025. This oversupply is predicted to put downward pressure on private rents in Melbourne and Sydney. However, the authors note that during the 2000’s there was a significant undersupply of new housing and that the long-term decline in affordability, particularly for low-income households will persist if supply does not continue to increase post 2023 recovery. 	<ul style="list-style-type: none"> • SVDP Ache for Home - \$10 bn fund • Estimates on the housing shortfall vary. This may reflect differing definitions, different time periods <ul style="list-style-type: none"> • Building the Recovery: Investment in social housing will create thousands of jobs and improve social outcomes (SGS Economic & Planning, 5June 2020)
<p>Housing improves outcomes across many sectors – Everybody’s Home Budget Position Paper</p>	<ul style="list-style-type: none"> • Everybody’s Home Budget Position Paper – A Plan to Fix Australia’s Housing Crisis, calls on the Australian Government to: <ul style="list-style-type: none"> • build an additional 25,000 social housing dwellings per year • implement an independent body to guide responsible policy and funding decisions, including the development of the National Housing Strategy. Extended functions include building an evidence base for decision making, providing data and reliable national modelling to quantify existing and projected housing supply; and advising all levels of government on further development of the affordable housing bond aggregator approach, exemplified in the current National Housing Finance Investment Corporation (NHFIC) • increase CRA by 50% • develop and implement a National Housing Strategy that includes a National Homelessness Strategy and is overseen by a Cabinet Minister • develop a Housing Boost Aggregator • implement long-term policy structures that support superannuation fund investment in social and affordable housing • support private investment leverage into Build to Rent programmes • implement tax credit schemes exemplified by the USA Low Income Housing Tax Credit system to incentivise private investment • direct funding of a major program to build sufficient social and affordable homes for those in need in Australia • increase the allocation to state and territory governments sufficient to support them expand and accelerate their current targets of housing supply development • The cost of foregone public sector cost offsets and private sector benefits are estimated at \$676.5 million per annum currently, rising to \$1.286 billion per annum (nominal, undiscounted) in 2036 if the projected housing shortfall is not met. 	

	<ul style="list-style-type: none"> • A stable home and social support in the Common Ground facility in Brisbane is estimated to provide a public expenditure saving of \$13,100 per annum per resident, even when all the costs of the intensive services are included (Parsell et al 2015) • Recent modelling by SGS Economics and Planning estimate that a programme to build 25,000 social homes per year as identified by the Everybody's Home campaign would generate an economic output of \$12.7 billion and create 15,700 jobs. • In 2019, University of NSW academics conducted research that examined the productivity gains from better housing outcomes. One of their findings was that the benefit-to-cost ratio (BCR) of investing in social and affordable housing in metropolitan areas close to work and study opportunities is 4.80. In other words, for every dollar invested in well located social and affordable housing, there is an economic return of \$4.80. This applies over a 40-year period. 	
Housing affordability relative to wages	<ul style="list-style-type: none"> • House prices have surged by 20 per cent in the last year and 550 per cent since the early nineties (4 Corners). • This represents the strongest growth in 31 years, dramatically increasing the gap between those who have property and those who don't. • Home ownership among younger adults is lower now than it was in the 1950s. • House prices have risen at the fastest pace in at least three decades. • Earnings growth has not kept up with house price growth (McCrindle) <ul style="list-style-type: none"> • In twenty years, the average Sydney house price has increased more than five-fold from \$233,250 in 1997 to \$1,190,390 today while in Melbourne prices over the same period have increased by more than six times from \$142,000 to \$943,100 today. Earnings growth has not kept up with house price growth. In 20 years, average annual full-time earnings have not quite doubled from \$42,010 in 1997 to \$82,784 today. • Twenty years ago, the average Sydney house was 5.6 times average annual earnings while in Melbourne it was an affordable 3.4 times annual earnings. Today Sydney homes are more than 14 times average earnings, and in Melbourne more than 11 times annual earnings. • The Australian dream of home ownership for the next generation is fading. Young people today need almost three times the purchasing power that their parents needed to buy the average place, so even double incomes will not quite do it. • "Over a 10-year timeframe, the proportion of those in the top [income] quintile remaining in that quintile is approximately 47% (compared with over 70% over a one-year time-frame), and the proportion of those in the bottom quintile remaining in that quintile is 53.0% (compared with approximately 68% over a one-year time-frame). For other quintiles, the proportion in the same quintile 10 years later is always under 30% (compared with approximately 50% over a one-year timeframe) (HILDA P.28) • "On average, working-aged men derived 11.4% of household income from welfare payments between 2001 and 2010, while working-age women on average derived 15.1% of household income from welfare. These figures dropped to 10.5% and 13.0%, respectively, in the 2010 to 2019 period. Comparing the same two 10-year periods, the proportion who were welfare reliant fell from 10.3% to 8.3% for women, but remained unchanged at 6.5% for men" (HILDA p. 42). 	<ul style="list-style-type: none"> • 4 Corners (Going, Going Gone: What's driving Australia's property frenzy 1Nov2021 , with quote by Falinski and reference to evidence given before the parliamentary inquiry into housing affordability • McCrindle, The Fading Australian dream • HILDA-Statistical-Report-2021.
Investing in housing doesn't just improve the wellbeing of individuals and communities, it creates jobs and improves economic recovery	<ul style="list-style-type: none"> • Every dollar invested boosts GDP by \$1.30 (KPMG). • Stimulating the housing industry is an effective way of boosting an economic recovery. • A federal investment of \$7 billion is estimated to boost the post pandemic economy by \$18.2 billion and create 18,000 jobs per year over four years (Equity Economics) • Shelter Australia: Policy Platform Background Paper: Housing as Infrastructure Linked to Economic Productivity <ul style="list-style-type: none"> • Ratio of capital city house prices to household disposable income per person aged 15 or over from 1981 to 2021 has increased from 4.5 times the annual income to 12 times the annual income. • Parsell et al (2015) estimate that over a 12-month period the reduction in health, criminal justice and housing services of providing housing amounted to some \$13,100 per person. • Thorpe (2019) based on PwC work shows that the per person saving from moving a person from extremely high disadvantage to very high disadvantage, and from moving an individual from very high disadvantage to high disadvantage is \$11,800 and \$2,830 per annum." • Internationally, several countries have announced measures to stimulate their housing industries through large-scale, direct housing related expenditure. Many initiatives are linked to funding refurbishment and delivery of social housing and improving the environmental sustainability of new and existing housing stock. In terms of an overall economic stimulus, the various stimulus programs are too small to have a big impact. Further stimulus measures are likely to be required into 2021 as the impact of the first round of demand side measures end. AHURI recommends Large-scale funding of social housing development and refurbishment similar to the Social Housing Initiative response to the Global Financial Crisis; Immediate reform of tax settings to encourage institutional investment in affordable housing and build-to-rent developments. (AHURI Responding to the pandemic) 	<ul style="list-style-type: none"> • ACOSS. Budget Priorities Statement 2021-22, with reference to KPMG's 2012 Social Housing Initiative Review, p.43. • Equity Economics: Double Return. How investing in social housing can address the growing homelessness crisis and boost Australia's economic recovery
Review eligibility criteria for Cwlth Rent Assistance (CRA) to ensure the most disadvantaged are assisted <ul style="list-style-type: none"> • address the disparity between public housing and private tenants • raise the CRA maximum rate 	<ul style="list-style-type: none"> • House of Reps Standing Committee Final Report – Homelessness Australia, Rec 11. The Committee recommends that the Australian Government commission an independent review of Commonwealth Rent Assistance, which should consider the maximum rates and method of indexation of the payment and its interaction with other relevant payments. This was also recommended by the Inquiry into the Adequacy of Newstart (April 2020), which recommended that a review of the adequacy of the CRA should be conducted to ensure it significantly improves rental affordability and reflects fluctuations in rents and local rental market circumstances (Rec 3) • AHURI research (report#342) indicates that: 	<ul style="list-style-type: none"> • HoR Standing Committee – Final Report into Homelessness • HoR Committee Affairs' Reference Committee – Final Report into the Adequacy of Newstart(Apr 2020) • DSS Payment Recipient Data, Mar 2021.

- Over one-third of low-income CRA recipients still carry a net housing cost burden of more than 30 per cent after CRA is deducted from rents.
- Around 246,000 or 18 per cent of low-income private renter income units pay rents that exceed 30 per cent of their income but are ineligible for CRA.
- Another 330,000 or 23 per cent receive CRA despite paying rents below 30 per cent of their income.
- CRA's overall target error rate is 41 per cent.
- Raising the CRA maximum rate would improve affordability outcomes for 623,800 income units or 44 per cent of low-income private renters
- Reforming the CRA eligibility rules to reflect housing need would achieve the greatest housing affordability improvements
- National Shelter Australia calls for a review of Commonwealth Rent Assistance and an increase to the maximum rate of CRA by 50%.
- As at March 21, 1.58 million people were receiving CRA. Of the top 20 electorates, 9 were in NSW, 10 were in Qld and 1 in SA.
- [AHURI research](#) indicates that there is a significant churn of individuals who receive CRA that is not captured by stock data commonly used in housing policy analyses.
 - CRA recipients received on average 3.2 instances of CRA payments.
 - Overall, women are more likely than men to receive CRA, and were more likely than men to have (most recently and commonly) received CRA for spells of more than 270 days.
 - Conversely, men are more likely than women to have (most recently and commonly) received a short spell of CRA (less than 270 days).
 - Newstart recipients were far more likely to have most recently (77%) received a spell of CRA shorter than a year—reflecting the policy design of this payment.
 - In contrast 72.6 per cent of the most recent CRA spells linked to FTB payments were for more than a year—reflecting the longer-term needs of families with dependent children.
- More than one million low-income households (2.65 million people) rent in the private market. This figure has more than doubled over the past two decades. ([Prod Com](#))
- Two-thirds of vulnerable private renters are currently in rental stress, and 170,000 households have less than \$250 each week after paying rent. (Prod Com)
- NHFIC indicates that in 2018, 43% of low-income private renters were under rental stress and overall, the proportion of low-income households living in housing stress by paying more than 30% of their income on private rental has increased by almost 10 percent since 2008 (HFIC 2020).
- Note: The discrepancy in the data on low-income housing stress of 18%, two thirds and 43% would indicate differences in definition. NHFIC defines low-income as the bottom 2 income quintiles. The Society has used standard definitions, as per UNSW/ACOSS poverty & inequality report, ANU Centre for Social Research & Methods, Productivity Commission
- Half of households experiencing rental stress are still experiencing rental stress four years later. (Prod Com).
- Of 74,000 rental listings, only 3 were affordable for a person on JobSeeker and none for a person on Youth Allowance ([Anglicare, April 21](#)).
- Improve the security and affordability of rental accommodation by abolishing 'no grounds' evictions (NSW SVDP)
- National Shelter Australia: Rental Affordability Index, Nov 2021
 - Hobart is worst to rent followed by Adelaide and then everywhere else. (eg Sydney is more affordable relative to income than Hobart)
 - There's really very little people can rent if on low income (ie person on under \$80,000)
 - Some improvements are evident overall in Melbourne, followed by Sydney
 - Improvements in the city have adversely impacted on regional areas – they are now far less affordable, particularly coastal regions
 - Perth has had the most dramatic increase in affordability over the last year. Improvements were evident last year, but they have now gone backwards
 - In general, affordability gains last year due to JobSeeker and COVID payments have been lost and, in fact, affordability has worsened.
 - Averages mask a worse outcome for low-income households.
 - ACT is the worst location for low-income households, due to average high rents and high incomes overall.
 - NSW – there's nothing on the coast and most of Sydney is unaffordable, even on an average Australian income.
 - Data based on rental bond boards doesn't capture data from social housing. Large areas of public and social housing aren't included.
 - Data uses average median income of renters only.
 - In short, lower income renters are getting displaced and this will be exacerbated with the winding down of NRAS.
- [Everybody's Home Campaign](#) calls for an increase to CRA while more social and affordable housing is being built
 - Review the way CRA is calculated to make eligibility and payments fairer.

- Income-unit is a concept used in CRA data and is different to 'household' which may contain one or more income units. An income unit may comprise a single person (with or without dependent children) or a couple (with or without dependent children).
- [Social Security Journal December 1997.PDF \(dss.gov.au\)](#) p.126.
- [AHURI Report 342: Demand-side assistance in Australia's rental housing market](#)
- [Homelessness Submission, p2, 3,12.](#)
- [SVDP 2021 Pre Budget Submission, p.6:](#)
- [Productivity Commission: vulnerable private renters](#)
- [SVDP Media Release – Homeless report is a blueprint for action](#)
- [Anglicare April 2021, Rental Affordability Snapshot](#)
- [National Shelter Australia, Rental Affordability Index, Nov 2021.](#)

	<ul style="list-style-type: none"> • Maximum payment rates under the Commonwealth Rent Assistance scheme (CRA) have fallen behind average rents over the past two decades. (Prod Com). • The CRA scheme requires additional funding and an overhaul. Almost half of the funding is poorly targeted. A significant number of people receive assistance despite being on moderate income or paying rents below 30 percent of their income. While nearly two-thirds (933,000 out of 1.41 million) of low-income private renter income units are assisted by CRA, over one-third of these recipients still carry a net housing cost burden of more than 30 per cent, after CRA is deducted from rents. (AHURI) • ACOSS calls for an increase to the maximum rate of CRA by 50% to more adequately subsidise private rental costs for low-income tenants. For a single person without children, this increase would see CRA rise from \$70 to \$105 per week. (Cost: Approximately \$1,850 million) • Grattan Institute calls for an increase to the maximum rate of CRA of 40%. They estimate this will cost \$1.3b per annum. Submission 127 pp7 	
<p>Establish national minimum standards for renters and landlords for managing tenancy issues (national community coalition of organisations)</p>	<ul style="list-style-type: none"> • While severe financial stress rates declined for renters over the period 1998 to 2015, their severe financial stress rates remain four times higher than for purchasers.^{vi} • Young people (18-24) are more likely to be struggling with rent (ANUCSRM, May21) • Everybody's Home campaign calls for a better deal for renters: <ul style="list-style-type: none"> • Getting rid of 'no grounds' evictions • Limiting rent increases to once every 12 months • Tighter regulations around applications for rentals to stop discrimination • Minimum property standards to make sure all rental properties are livable. • Nationally consistent protection for renters through legislative protections against evictions, rent rises, discrimination and landlords who refuse to maintain properties • National Shelter Australia wants: • The Commonwealth Government to call for a national set of rental law reforms across the nation backed by a minimum set of national standards including the following measures: <ul style="list-style-type: none"> • an end no-cause evictions • fixed maximum rent rises • repair and maintenance timeframes • minimum quality standards. • Investment in rental housing to shift from individual investment to institutional options. • Introduction of rent control to have caps on rents, rent rises and around special events (such as the Olympic Games). • Social housing rents to not exceed 25% of (gross) household incomes. 	<ul style="list-style-type: none"> • See also National Shelter's Moving On report
<p>Reinstate the National Rental Affordability Scheme</p>	<ul style="list-style-type: none"> • Various parliamentary inquiries, peak bodies, service providers and academics have repeatedly called for increased funding for public and community housing and improvements to Commonwealth Rent Assistance and the National Rental Affordability Scheme.^{vii} • ACOSS calls on Government to defer the expiry of those homes under the National Rental Affordability Scheme (NRAS) due to expire this and next financial year (NRAS is due to fully expire by 2026). 	
<p>Fund the National Low Income Energy Productivity Program (NLEPP) Fund the 2021 Australian Infrastructure Plan – social infrastructure</p>	<ul style="list-style-type: none"> • Mandate minimum energy efficiency standards for all public and private rental properties (SVDP NSW) • 2021 Australian Infrastructure Plan contains a number of recommendations concerning energy efficiency in low income housing and has included, for the first time, social housing and associated energy efficiency issues as part of social infrastructure. The Society highlighted this issue to the Australian Government, in response to its Infrastructure Audit conducted in 2019 • For the first time, Australia's Infrastructure Plan 2021 includes social housing and notes that housing quality, supply and design are inadequate across the country. It recommends that the case be made to drive more investment, improve the standard of dwellings, address the growing shortfall of housing and provide a greater range of housing types (Infrastructure Australia 2021) • In 2020, the Society signed on to the Joint Proposal for Economic Stimulus Healthy & Affordable Homes: National Low-Income Energy Productivity Program (NLEPP, June 2020). The NLEPP is supported by more than 50 organisations whose purpose is to reduce the burden of high energy costs among Australia's low income households by implementing a range of renewable energy and energy efficiency programs. • Principles that underpin the NLEPP include jobs-rich growth, a focus on people most at risk, a collaborative approach with a regional focus, improving liveability and resilience and reducing carbon emissions. Projects that target people on lower incomes who are most likely to spend in the economy, generate jobs quickly but deliver long-term security, assist the most disadvantaged regions and deliver long-term social, economic and environmental benefits are preferred. • The aim is to help communities recover and build back stronger by creating healthy and affordable homes and improving the energy productivity of low-income existing homes. NLEPP has four target areas: <ul style="list-style-type: none"> • Social housing - Federal and state/territory governments are called on to match funding investment in energy efficiency upgrades and solar PV installations for social housing dwellings (Budget \$336 million in 2020-21, \$502 million in 2021-22) 	<ul style="list-style-type: none"> • 2021 Australian Infrastructure Plan (p.512) • SVDP Submission – Infrastructure Audit • Joint proposal for economic stimulus: National low income energy productivity program (June 2020)

	<ul style="list-style-type: none"> • Low-income homeowners - The Federal Government is called on to partner with state/territory, local councils and community organisations to provide energy efficiency audits, upgrades and solar PV installations for low-income owner occupiers (Budget \$836 million in 2020-21 and \$1,254 million in 2021-22) • Inefficient rental properties - Over the next two to three years, COAG Energy Council is working on a proposal to implement mandatory energy efficiency standards for rental properties. In the meantime, the Federal Government is called on to provide grants to landlords to support the upgrade of poor performing rental properties (Budget: \$232.2 million in 2020-21 and \$232.2 million in 2021-22). Note: the COAG Energy Council has since been replaced by the Energy National Cabinet Reform Committee (ENCRC) and the Energy Ministers' Meeting) • Low-income appliance replacement offer – all governments are called on to provide subsidies for low-income households to replace inefficient appliances or purchase more energy efficient appliances. • ACOSS calls on additional Cwlth Gov funding to boost investment in new social housing, which meets accessibility and energy efficiency standards and a national low-income energy productivity program (NLEPP), that installs energy efficiency and solar in the homes of people on low incomes. • Deloitte estimates that delivering energy efficiency specifically to low-income households via the NLEPP would deliver between \$3.4 billion (low) and \$4.9 billion (high) in Gross Domestic Product between 2021 and 2025. <ul style="list-style-type: none"> • Delivering the NLEPP, with its explicit targeting of Australia's most financially disadvantaged households is projected to deliver a 17% higher economic impact than an equivalent program delivered across a broader base • These positive impacts are sustained throughout the modelling horizon as improved energy efficiency effectively delivers ongoing productivity improvements for the Australian economy. Importantly, the additional GDP and employment gains complement other effects of the NLEPP program. This includes benefits from reduced 'energy bill stress' and reduced costs to the public sector in managing health issues arising from poorly heated or cooled housing. • Deloitte states that for people living below the poverty line, living costs, particularly associated with energy use, impose a disproportionate burden. <ul style="list-style-type: none"> • In 2018 for example energy costs were estimated to account for 6.4% of income for Australia's poorest households, compared with just 1.5% for high-income households (ANU, Brotherhood of St Laurence, ACOSS, 2018) • The burden of high energy costs on Australia's financially disadvantaged has demonstrably worsened in 2020 due to the COVID pandemic. <ul style="list-style-type: none"> • According to the Australian Energy Regulator (2020), from the end of March 2020 to 19 October 2020: <ul style="list-style-type: none"> • Household electricity 90-day debt grew 14% to \$15 million, with average debt owed increasing 17% to more than \$1,100. • Total debt for households on hardship programs grew nearly 9% to \$114 million, with average debt increasing 17% to \$1,390. • Higher energy costs among Australia's financially disadvantaged in part reflects greater energy use. This stems from low energy efficient housing that requires greater energy use to maintain a comfortable standard of living. <ul style="list-style-type: none"> • In Australia the average energy efficiency rating of existing homes is only 1.7 stars compared with an average of 6.1 stars for new homes and these households with low energy efficiency are mostly occupied by low-income populations (Deloitte April 2021) 	<ul style="list-style-type: none"> • Deloitte: Economic impacts of the National Low Income Energy Productivity Program (April 2021) • Energy Stressed in Australia (ANU, Brotherhood of St Laurence, ACOSS, October 2018)
Ending Homelessness in Australia: An evidence and policy deep dive	<ul style="list-style-type: none"> • Five key actions are needed to end homelessness in Australia: <ol style="list-style-type: none"> 1. Leadership and proactivity at the Australian Government level and a national end homelessness strategy applying across the states and territories. 2. An increase in the supply of social and affordable housing directed to an end homelessness goal. 3. Comprehensive application of Housing First programs linked to supportive housing for those entering permanent housing with long histories of homelessness and high health and other needs. 4. Targeted prevention and early intervention programs to turn off the tap of entry into homelessness which address the underlying drivers of homelessness. 5. Supportive systems and programs which build the enablers of an end homelessness program: advocacy, commitment, and resource flow to ending homelessness; effective service integration; culturally safe and appropriate service delivery including expansion of Aboriginal and Torres Strait Islander-led and controlled services to help address high rates of homelessness in their communities; and improving data quality, evaluation and research around ending homelessness in Australia. 	<ul style="list-style-type: none"> • Ending Homelessness in Australia (February 2022): Flatau, P., Lester, L., Seivwright, A., Teal, R., Dobrovic, J., Vallesi, S., Hartley, C. and Callis, Z. (2021). Ending homelessness in Australia: An evidence and policy deep dive. Perth: Centre for Social Impact, The University of Western Australia and the University of New South Wales. DOI: 10.25916/ntba-f006
NSW Government Initiatives	<p>SVDP NSW Housing and Homelessness Statement.</p> <ul style="list-style-type: none"> • Vinnies NSW advises that there are over 51,000 applicants on the waiting list for social housing (June 2020) and in some parts of the state, the wait time exceeds 10 years. Further, if home ownership rates continue to decline, demand for social housing amongst retirees alone will increase by another 68,000 by 2060-61. • Vinnies NSW's <i>Build Homes Build Hope</i> campaign has called on the NSW Government to commit to an additional 5,000 new social housing homes every year for the next 10 years. This would help meet the existing shortfall and generate an additional 16,200 construction jobs. And with 40 per cent of social housing needs arising outside the Sydney metropolitan area, jobs could be created in regional communities across NSW. 	

	<ul style="list-style-type: none"> • However, the last NSW Budget only provided for \$147 million towards the construction and acceleration of new social housing properties; \$256 million to deliver around 250 new Aboriginal Housing dwellings; and \$57 million to expand the Together Home initiative. • While the Communities Plus program is set to deliver 23,000 new and replacement social housing dwellings, 17,000 existing properties will be demolished, leaving just an additional 6,000 social housing dwellings over 10 years. All up, commitments from the NSW government total around 9,400 new dwellings, well short of what is required to meet demand. 	
UNSW	<ul style="list-style-type: none"> • This report was commissioned by Vinnies NSW and the report is commended by Shelter NSW. • The report finds that: <ul style="list-style-type: none"> • Based on publicly available information, it is estimated that since 2016 the NSW Government has committed to build 9,386 new social housing properties by 2026. • As of 30 June, 2020, there were 52,752 applicants on the NSW Housing Register (Productivity Commission, 2021). • The average number of people waiting for social housing on the NSW Housing Register over the past 15 years is 61,603 	<ul style="list-style-type: none"> • UNSW's Centre for Social Impact, <i>Social Housing in NSW</i>
Vic Government Initiatives	<ul style="list-style-type: none"> • Under the Homes for Victoria strategy, \$5.3 bn was committed in 2020 to increasing social and affordable housing and policy changes include shifting support from investors to first home buyers, through tax changes and grants. 	
Qld Government Initiatives	<ul style="list-style-type: none"> • Under Queensland's Housing and Homelessness Action Plan, \$2.9 bn, comprising a social housing fund of \$1 billion and \$1.9 billion in other measures, has been made available to increase affordable housing and reduce homelessness. The Qld budget supports many of the recommendations made by Queensland Shelter. 	
WA Government Initiatives	<ul style="list-style-type: none"> • WA's Housing Strategy 2020-30 aims for a 6 per cent net increase in social homes over the next 10 years (2,600 homes). A \$444m Housing Stimulus Package was announced in June 2020 which will refurbish 1,500 homes, build and purchase about 250 new dwellings and deliver a regional maintenance program to 3,800 homes. Plans for social housing, affordable housing and regional and remote housing are being developed. The recent budget saw an additional \$875 million committed to social housing, taking the total investment in this Budget to \$2.1 billion and producing an additional 3,300 new social housing properties over the next four years. On a per capita basis, this social housing package delivers an almost equivalent amount to the Victorian government's record commitment of \$5.3 billion into social and affordable housing in 2020. 	
SA Government Initiatives	<ul style="list-style-type: none"> • SA's most recent budget commitment of \$660m under the SA Government's Affordable Housing Initiative will produce 1000 affordable homes built over the life of the project, as well as public housing capital maintenance and renewal. While this adds to the \$550 million invested to deliver 20,000 affordable housing solutions under the Our Housing Future 2020-30 plan,^{viii} it falls short of calls to increase the net supply of social housing (publicly owned and community owned/managed) to at least 20,000 properties over five years. Other recommendations for change include that government land sales should transition to the mandatory inclusion of social and affordable housing as a first step, with five per cent committed to social housing, five per cent affordable to permanent rental housing and five per cent to affordable home sales for all new developments by 2022. The price points of affordable home sales should be lowered and should be changed to focus on the purchase price point and the repayments for people living on low incomes.^{ix} 	
Tas Government Initiatives	<ul style="list-style-type: none"> • Tasmania's Affordable Housing Strategy 2015-25 aims to prevent housing stress of low- income earners through early intervention and rapid response and recovery models of assistance. The most recent budget included an additional \$615 million for social and affordable housing, and homelessness initiatives, with 3,500 new homes built by 2027 and an additional 2,000 homes to the current plan to deliver 1,500 homes by 2023. A Tasmanian Housing Strategy, which will consider demand across the public and private sectors and formulate strategies to deliver sustainable outcomes, will also be developed. While the government has not committed to the 10 per cent target (currently at five to six percent) of affordable social rental housing or to an additional 1,000 social housing dwellings per year over four years, the funding has been welcome.^x 	
NT Government Initiatives	<ul style="list-style-type: none"> • The Northern Territory's Housing Strategy 2020-25 includes a \$1 bn remote housing investment package, \$40m to reform town camps, \$169m to refurbish existing housing stock, \$25m for homelessness services and a homeowner incentive package. However, the government has been called on to deliver 250 additional homes per year and provide community housing providers with title to land, stock (title) transfers at scale and 20-year head leasing arrangements.^{xi} The most recent budget saw a commitment to land releases and an additional \$600m to build and refurbish remote Aboriginal housing.^{xii} 	
ACT Government Initiatives	<ul style="list-style-type: none"> • SVDP C-G 2020 ACT Election Statement. • SVDP C-G calls on the ACT government to support the build of an additional 3000 social housing properties over the next five years; mandate 15% of the Land Release Program for the supply of public, community and affordable housing (in line with ACTCOSS); commit to all new residential properties in the ACT being built to meet Universal Design standards to make them adaptable and accessible to all people regardless of age, disability or other factors, and support reforms of the National Construction Code (in line with ACTCOSS); enact an early amendment to the ACT Human Rights Act to add a right to adequate housing; commit to long term and expanded funding for all homelessness support programs to ensure that no one is forced back onto the streets once the worst of COVID-19 is over. • AHURI Return on investment for social housing in the ACT (August 2021) 	

	<ul style="list-style-type: none"> • In 2019, the ACT Government announced a \$100 million net investment to renew 1,000 homes and add at least 200 new homes to the public housing portfolio over five years.xiii However, Vinnies Canberra-Goulburn has called on the ACT Government to commit to an additional 3,000 social housing properties over the next five years. • The ACT's Government's 2020 Budget did not include land transfers to community housing providers for affordable housing or any new funding to support full implementation of the ACT's Housing Strategy. Further, research indicates that the present policy settings are only generating a small amount of new social housing and are inadequate to meet existing and future housing needs. Direct government capital investments (through land, capital grants, or equity) are recommended as the cheapest way of developing social housing. xiv • The ACT's Government's 2021 Budget included \$100M for public housing maintenance, new homes and facilitating the Build to Rent model. The bulk of the package will go to the maintenance of public housing, with \$80 million allocated over three years. An additional \$19 million will boost the Growing and Renewing Public Housing program, taking the total budget funding over the next four years to \$96 million. This will support the delivery of 400 additional public housing dwellings (inclusive of the 260 already committed) and renew another 1000 properties by 2025. • \$720,000 will be made available over four years to enable expressions of interest to build and operate long-term rental accommodation through the Build to Rent scheme on nominated land release sites in Turner and Lawson. It has also allocated \$640,000 for stage one of the Build to Rent model on the existing Common Ground site in Gungahlin, including due diligence, site feasibility investigations and concept design. • The government will also restructure financial support and negotiate a long-term agreement with Community Housing Canberra Limited to manage affordable rentals on behalf of the government. 	
Significant data sources by location	<ul style="list-style-type: none"> • National Shelter Australia: Rental Affordability Index (December 2021) • UNSW maps, poverty after housing costs • DSS Income Support data (Mar 2021), DSS Income Support data (June 2021) (DSS Payment Demographic data) • Mapping the potential: Understanding persistent disadvantage to inform community change (CSSA 2020) • DOTE, Dropping Off The edge 2021: Persistent and multilayered disadvantage in Australia <ul style="list-style-type: none"> • Unstable housing can be a direct result of low income (DOTE, p.14, with reference to Johnson et al., 2015). • Access to affordable housing is fundamental to an individual's wellbeing. Good quality and affordable housing have been shown to help reduce poverty and improve social inclusion and mobility (DOTE p40, with reference to OECD, 2018) • There are numerous factors that determine a need for housing assistance, including housing affordability, family breakdown, domestic violence, loss of employment or reduction of income and ill health (Australian Institute of Health Welfare, 2018). The need for social and public housing can also be an indicator that a critical life event has led to some form of social or economic disadvantage. (DOTE, p.42) • While social/public housing provides a secure environment to live, it has also been shown to be directly linked with stigma, poor housing conditions, and poor perceived safety (Bentley, Baker, Simons, Simpson, & Blakely, 2018). An Australian based study of people who had long periods in social housing showed that they had worse mental health on average than people who lived in other residences (Bentley et al., 2018). Social housing residents who had to make transitions between different houses had even worse outcomes than those who were able to remain in one location, due to the instability caused by moving house (Bentley et al., 2018) (DOTE, p.42) • UNSW/ACOSS <i>Build back fairer</i> series. The series of maps includes an accompanying report analysing the increase in numbers of people receiving those income support payments eligible for receipt of Coronavirus supplement between September 2019 & October 2020, and September 2019 & September 2021, by federal electorate. 	
Housing and Catholic Social Teaching	<ul style="list-style-type: none"> • Secure and affordable housing is a basic human and social necessity • Housing is an important factor in the way we define ourselves as individuals and families • Housing is much more than just a place to live. There is an emotional and psychological symbolism around the meaning of home which conceives of the dwelling not only as shelter and accommodation, not only as a financial asset conferring benefits over the life course in the case of private ownership, but as the expected place of security and stability, in which personal identities can be forged and the caring responsibilities of family life properly fulfilled (Streeton, 1970. Richard, 1989, Cass 1991) 	<ul style="list-style-type: none"> • Australian Catholic Social Welfare Commission (ACSWC) 'Housing in Australia: More than bricks and mortar', <i>Catholic Social Welfare</i>, December 1995

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- ⁱ Homelessness Australia. 2016. *Homeless statistics*. With reference to ABS' 2016 Census. Accessed at: <https://www.homelessnessaustralia.org.au/about/homelessness-statistic>
- ⁱⁱ AIHW. 2020. *Housing assistance in Australia 2020*. Accessed at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2020/contents/priority-groups-and-waiting-lists>
- ⁱⁱⁱ AIHW. December 2020. *Specialist Homelessness Services Annual Report*. Accessed at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/unmet-demand-for-specialist-homelessness-services>
- ^{iv} *ibid.*
- ^v Troy, L. van den Nouweland, R. Randolph, B. March 2019. *Estimating the need and cost of social and affordable housing*. UNSW City Future Research Centre. AHURI Brief. May 2020. *Why building housing infrastructure after the pandemic can benefit Australia*. Accessed at: <https://www.ahuri.edu.au/research/covid-19/covid-19/why-building-housing-infrastructure-after-the-pandemic-can-benefit-australia>
- ^{vi} Phillips, B. Narayanan, V. April 2021. *Financial Stress and Social Security Settings in Australia*. ANU Centre for Social Research and Methods.
- ^{vii} Parliament of Australia. 2004. A hand up not a hand out: Renewing the fight against poverty - Report on poverty and financial hardship; 2008 Henry Tax review, Parliament of Australia. 2019. Living on the Edge: Inquiry into Intergenerational Welfare Dependency. ACOSS. 2019 Social Housing as Infrastructure. 2019. Media Release. 2019. Community Housing Industry Association congratulates the re-elected Coalition Government.
- ^{viii} SA Housing Authority. Our Housing Future 2020-30. Accessed at: <https://www.housing.sa.gov.au/our-housing-future/our-housing-future-2020-2030>
- ^{ix} Shelter SA Election Platform 2022. Accessed at: <https://www.sheltersa.asn.au/site/wp-content/uploads/Shelter-SA-Election-Platform-2022-Final.pdf>
- ^x Shelter Tas. 26 August 2021. *Building homes builds a healthy economy*. Media Release. Accessed at: Thursday 26 August 2021 <https://shelertas.org.au/wp-content/uploads/2021/08/Shelter-Tas-Media-Statement-State-Budget-2021-22.pdf>
- ^{xi} NT Shelter. 9 September 2021. *There's issues right across the spectrum*. Media Release. Accessed at: <https://ntshelter.org.au/document/theres-issues-right-across-the-spectrum/>
- ^{xii} NT Budget 2021-22. Accessed at: https://budget.nt.gov.au/_data/assets/pdf_file/0006/1000410/2021-22-BP1-book.pdf
- ^{xiii} ACT Budget 2019-20. Housing and Homelessness. Accessed at: <https://www.treasury.act.gov.au/budget/budget-2019-20/budget-papers/social-inclusion-statement2/housing-and-homelessness>
- ^{xiv} Davison, J. Brackertz, N. Alves, T. August 2021. *Return on investment for social housing in the ACT. Executive summary*. AHURI. Accessed at: <https://www.actshelter.net.au/images/reports/AHURI-ACT-Shelter-Executive-summary-Return-on-investment-for-social-housing-in-the-ACT-Aug-2021.pdf>