

# National Housing and Homelessness Plan Issues Paper



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# Acknowledgements

We acknowledge and pay respects to all Aboriginal and Torres Strait Islander peoples across Australia, who are the Traditional Owners and Custodians of the land and waters and of the oldest continuous living culture on Earth. We pay respects to Elders past and present.

We acknowledge the National Housing and Homelessness Plan will be developed and implemented on Aboriginal and Torres Strait Islander land. We honour Aboriginal and Torres Strait Islander peoples' ongoing connection to sea, waterways and Country and respect their unique cultural and spiritual relationships to the land, waters and seas on which we live and work.

We respectfully use the terms 'Aboriginal and Torres Strait Islander' and 'Indigenous' in this document to refer to Aboriginal People and Torres Strait Islanders of Australia and First Peoples. We acknowledge other cultural names may be preferred.

The Department of Social Services (DSS) would like to acknowledge the lived experiences of individuals and families impacted by homelessness and housing stress.

DSS would also like to dedicate this Issues Paper to artist Rodney Mallee whose artwork, titled *City Sunlight*, is featured on the cover of this paper. Rodney experienced chronic homelessness over eight years, relying on art as a means to escape and feel happy.

Rodney has been supported to create and sell his art by *Open Canvas*. *Open Canvas* is a social enterprise that empowers artists from a range of backgrounds, including people who have lived experience of homelessness, people who have experienced substance abuse and addiction, people on low incomes within supported and crisis accommodation, and people living with mental health issues and disability.

DSS would also like to acknowledge and thank all the people and organisations who work tirelessly every day to support and respond to those who need it most.

## How to engage with this Issues Paper



The Australian Government has released this Issues Paper on Housing and Homelessness in Australia to provide a brief overview of some of the known issues in different parts of the housing and homelessness systems and seek your views to help inform the development of a National Housing and Homelessness Plan (Plan). The Plan will be a 10-year strategy to help more Australians access safe and affordable housing. It will set out a shared vision across all levels of government to inform future housing and homelessness policy in Australia, and key short, medium and longer-term reforms needed to address housing and homelessness challenges.

The Issues Paper poses a series of discussion questions. You are invited to share your ideas and experiences by either responding to guided, short-form questions or lodging a written submission.

For further information about how to provide your views, please see

*1.4 Have your say.*



# Minister's foreword

Australia is facing significant housing challenges. Many of these challenges disproportionately affect low-income earners such as young Australians, older Australians and those living in regional, rural and remote areas.



Many Australians face additional housing challenges. Inadequate housing creates barriers for women and children leaving family and domestic violence. Overcrowding remains a significant issue in many Aboriginal and Torres Strait Islander communities. People with disability can struggle to find affordable housing and are more likely to live in social housing compared to people without disability. People who have recently transitioned from the Australian Defence Force to civilian life have a higher risk of experiencing homelessness.

While all levels of governments have taken significant action to address housing supply, affordability and the delivery of social and affordable housing, more needs to be done to improve outcomes across the housing spectrum. Governments cannot address these issues in silos, and a national approach is needed. Addressing the shortage of secure and affordable housing along with homelessness requires a more coordinated approach. This is why the Australian Government is developing the National Housing and Homelessness Plan in close collaboration with state and territory governments and local government associations.

The Plan will set out a 10-year national vision, across the responsibilities of different levels of government, to help guide future housing and homelessness policy. It will consider the full spectrum of housing and homelessness challenges, from homelessness to home ownership. It will acknowledge relevant state and territory strategies and programs, identify gaps and set out policy objectives for the future.

National leadership and a strong focus on stable and affordable housing is fundamental to the Australian Government's ambitious housing reform agenda. To support this agenda, National Cabinet has re-established the Housing and Homelessness Ministerial Council as a forum for Commonwealth, state and territory ministers to progress critical housing and homelessness reforms, including improving housing supply, affordability and accessibility, and pathways out of homelessness.

This Plan extends broader than government. Its success is dependent on support from the housing and homelessness sectors, not-for-profits and private industry because Government action alone cannot address Australia's housing challenges. Your ideas and experiences will help inform a national plan, enabling long-term change for individuals and families impacted by housing insecurity and homelessness. I encourage you to contribute your views about the Plan using this Issues Paper as a guide.

In working together, governments, communities and the private and not for profit sectors can help ensure more Australians have access to the security and dignity a home brings.

A stylized, handwritten signature in blue ink that reads "Julie Collins".

**The Hon Julie Collins MP**  
Minister for Housing, Minister for Homelessness

# Help and support

If you or someone close to you is in distress or immediate danger, please call **000**.

## Crisis support

Lifeline	National charity providing all Australians experiencing emotional distress with access to crisis support and suicide prevention. Available 24/7.	13 11 14 <a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
National Suicide Call Back Service	Nationwide service providing telephone and online counselling to people affected by suicide. Available 24/7.	1300 659 467 <a href="http://www.suicidecallbackservice.org.au">www.suicidecallbackservice.org.au</a>
Thirrili Postvention Response Service	Indigenous Suicide Postvention Response Service supporting individuals, families and communities affected by suicide or other significant trauma. Available 24/7.	1800 805 801 <a href="http://www.thirrili.com.au/postvention-support">www.thirrili.com.au/postvention-support</a>
1800RESPECT	National service providing domestic, family and sexual violence counselling, information and support.	1800 737 732 <a href="http://www.1800respect.org.au">www.1800respect.org.au</a>

## Mental health support and advice

Beyond Blue	Information and support to help anyone in Australia achieve their best possible mental health. Available 24/7.	1300 224 636 <a href="http://www.beyondblue.org.au">www.beyondblue.org.au</a>
13 YARN	Support line for mob who are feeling overwhelmed or having difficulty coping. Available 24/7.	13 92 76 <a href="http://www.13yarn.org.au">www.13yarn.org.au</a>
Kids Helpline	Free, confidential online and phone counselling for young people aged 5 to 25. Available 24/7.	1800 551 800 <a href="http://www.kidshelpline.com.au">www.kidshelpline.com.au</a>
Open Arms – Veterans & Families Counselling	Mental health support for Navy, Army and Air Force personnel, veterans and their families. Available 24/7.	1800 011 046 <a href="http://www.openarms.gov.au">www.openarms.gov.au</a>
QLife	Anonymous and free LGBTIQ+ counselling and referral service for all Australians. Open 3pm to midnight 7 days a week.	1800 184 527 <a href="http://www.qlife.org.au">www.qlife.org.au</a>

## Financial support and advice

National Debt Helpline	A single contact point for people to access financial counselling, either immediately on the phone, or through a referral to another service.	1800 007 007 <a href="http://www.ndh.org.au">www.ndh.org.au</a>
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Centrelink	Centrelink social workers can provide support to Centrelink customers and provide information about community support services.	132 850 <a href="http://www.findus.servicesaustralia.gov.au">www.findus.servicesaustralia.gov.au</a>
Department of Veterans' Affairs	A single contact point for veterans and their families to access financial assistance and wellbeing supports, and facilitates access to mental health counselling.	1800 VETERAN (1800 838 372) <a href="http://www.dva.gov.au">www.dva.gov.au</a>

## Disability and carer support

Disability Gateway	Assistance for all people with disability, their families and carers to locate and access services across Australia.	1800 643 787 NRS 1800 555 677 Interpreter 13 14 50 <a href="http://www.disabilitygateway.gov.au">www.disabilitygateway.gov.au</a>
Carer Gateway	Carers can access individually tailored services within their local area through Carer Gateway service providers.	1800 422 737 <a href="http://www.carergateway.gov.au">www.carergateway.gov.au</a>
National Disability Insurance Scheme (NDIS)	The NDIS provides funding to eligible people with disability to gain more time with family and friends, greater independence and access to new skills.	1800 800 110 email: <a href="mailto:enquiries@ndis.gov.au">enquiries@ndis.gov.au</a>

## Crisis accommodation support

If you require support in your local area, you may wish to visit [www.askizzy.org.au](http://www.askizzy.org.au).

This website connects people in need with housing, a meal, help with money, family violence support, counselling and much more.

If you are in urgent need of accommodation, you may wish to contact one of the following services in your state or territory:

Australian Capital Territory	Onelink 1800 176 468 <a href="http://www.onelink.org.au">www.onelink.org.au</a>
New South Wales	Link2Home 1800 152 152 <a href="http://www.facs.nsw.gov.au/housing/help/ways/are-you-homeless">www.facs.nsw.gov.au/housing/help/ways/are-you-homeless</a>
Northern Territory	ShelterMe (08) 8985 4389 <a href="http://www.shelterme.org.au">www.shelterme.org.au</a>

Queensland	Homeless Hotline 1800 474 753 <a href="http://www.qld.gov.au/housing">www.qld.gov.au/housing</a>
South Australia	Homeless Connect 1800 003 308 <a href="http://www.homelessconnectsa.org">www.homelessconnectsa.org</a>
Tasmania	Housing Connect 1800 800 588 <a href="http://www.homestasmania.com.au/housing-and-homelessness/housing-connect">www.homestasmania.com.au/housing-and-homelessness/housing-connect</a>
Victoria	Crisis and Emergency Accommodation 1800 825 955 or (03) 9536 7777 <a href="http://www.housing.vic.gov.au/crisis-emergency-accommodation">www.housing.vic.gov.au/crisis-emergency-accommodation</a>
Western Australia	Entrypoint Perth 1800 124 684 <a href="http://www.entripointperth.com.au">www.entripointperth.com.au</a>

## Support for people from non-English speaking backgrounds

Translating and Interpreting Service (TIS)	Provides access to phone and on-site interpreting services in over 150 languages.	131 450 <a href="http://www.tisnational.gov.au">www.tisnational.gov.au</a>
Aboriginal Interpreter Service (AIS)	Helps to address language barriers faced by Indigenous people in the Northern Territory.	1800 334 944 Email: <a href="mailto:ais@nt.gov.au">ais@nt.gov.au</a>
National Relay Service (NRS)	Allows people who cannot hear or do not use their voice to communicate with a hearing person over the phone.	Voice relay number: 1300 555 727 TTY number: 133 677 SMS relay number: 0423 677 767



# 1. Purpose

## 1.1 Towards a National Housing and Homelessness Plan

The Australian Government, in close collaboration with state and territory governments (states), is developing a National Housing and Homelessness Plan (the Plan) to help more Australians access safe and affordable housing. The Plan will set out a shared national vision across the responsibilities of different levels of government to improve housing outcomes and help address homelessness in Australia.

This recognises long-standing calls from the states and territories and non-government organisations for a national plan to identify the key short, medium and longer-term reforms needed to improve outcomes across the housing spectrum and address homelessness.

The Plan will consider the housing system as a whole, providing an opportunity to better unite governments, unions, not-for-profits, industry bodies, superannuation funds and other experts in housing, finance and urban development in achieving better housing and homelessness outcomes across the country. The Plan will also draw on insights from the public, including those with lived experience of housing stress or homelessness.

The Plan will be informed by advice provided by the independent National Housing Supply and Affordability Council. On 1 January 2023, the Australian Government established an interim Council of experts in the fields of housing, homelessness, finance, economics and urban development.

As a party to the National Agreement on Closing the Gap, the Australian Government, working closely with the states, will ensure the Plan supports the Priority Reforms of the National Agreement on Closing the Gap to drive progress towards better outcomes for Aboriginal and Torres Strait Islander people.

## 1.2 Uniting efforts under a national plan

There have been many national reviews, reports and inquiries into housing and homelessness issues. However, there have been **very few national strategies** dedicated to setting out a long-term agenda and committed actions.<sup>1</sup>

The 2022 Productivity Commission review of the National Housing and Homelessness Agreement, *In need of repair*, also pointed to this shortcoming.

### Productivity Commission review recommendations

[\*In need of repair: The National Housing and Homelessness Agreement - Study report\*](#) (2022) recommended that the Australian Government use the National Housing and Homelessness Plan to create a blueprint for reform beyond funding for homelessness and housing services.

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<sup>1</sup> The 2008 White Paper [The Road Home](#) sets out a national approach to reducing homelessness. The last national strategy that addresses both housing and homelessness was the 1992 [National Housing Strategy](#).

The Australian Government will consider the recommendations from the Productivity Commission review in shaping the Plan. Given the scale and breadth of the review's findings, the Government is not seeking to replicate the review or the Productivity Commission's consideration of roles and responsibilities of the different levels of government, or the effectiveness of intergovernmental agreements for housing and homelessness.

## **A national plan for housing and homelessness policy**

This Issues Paper canvasses a broad range of housing and homelessness issues to better understand the actions needed by all levels of government, along with private industry and investors, to address these issues.

State governments have developed their own plans to address the housing and homelessness needs of their respective jurisdictions.<sup>2</sup>

A national housing and homelessness plan will acknowledge relevant state policies and programs to avoid duplicating existing programs and policies, while identifying gaps and setting out shared national policy objectives for the future. The National Plan will complement, rather than replace, existing state plans.

### **State housing and homelessness plans**

Australian Capital Territory [Housing Strategy 2018](#)

New South Wales [Homelessness Strategy 2018–2023](#), [Future Directions for Social Housing, Strong Family, Strong Communities](#) and [Housing 2041: NSW Housing Strategy](#)

Northern Territory [Homelessness Strategy 2018-2023](#) and [Housing Strategy 2020–2025](#)

Queensland [Housing Strategy 2017-2027](#); [Housing and Homelessness Action Plan 2021–2025](#); [Queensland Housing Summit Outcomes Report](#) and [Aboriginal and Torres Strait Islander Housing Action Plan 2019-2023](#)

South Australia [Our Housing Future 2020–2030](#), the [Future Directions for Homelessness Strategy](#), and [Aboriginal Housing Strategy 2021–2031](#)

Tasmania [Affordable Housing Strategy 2015–2025](#) and [Action Plan 2019–2023](#)

Victoria [Homelessness and Rough Sleeping Action Plan](#) and [Homes for Victorians](#)

Western Australia [10-Year Strategy on Homelessness 2020-2030](#) and [WA Housing Strategy 2020 – 2030](#)

The Plan will **set a national vision** and provide:

- a better understanding of the current state of housing and homelessness in Australia and what is contributing to homelessness and housing insecurity
- a clear, long-term vision for the future of housing and homelessness policy in Australia

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<sup>2</sup> Existing state plans may be updated or changed prior to the release of the Plan.

- insights about specific housing and homelessness needs in urban, regional, rural and remote Australia
- ways to improve the collection and use of disaggregated data to design more effective policy approaches and improve monitoring and evaluation
- lessons from other countries and jurisdictions about policies which have led to a decline in rates of homelessness and how these could be adopted in Australia
- strategies for how all levels of government can work together and with the private and community sectors to better support people experiencing homelessness and housing insecurity
- national goals and objectives for housing and homelessness, including how these will be achieved.

## 1.3 Why now?

### **The Government is committed to improving housing outcomes**

The Plan is one part of the Australian Government's broader housing and homelessness agenda, which includes:

- a \$2 billion Social Housing Accelerator payment to deliver thousands of homes for Australians on social housing waiting lists
- the National Housing Supply and Affordability Council to advise the Australian Government on how to increase housing supply and improve affordability
- the Housing Australia Future Fund to build 30,000 new social and affordable houses in its first 5 years
- the [National Housing Accord](#), which brings together all levels of government, investors, and the residential development, building and construction sector, setting an initial, aspirational target of delivering 1 million new well-located homes over 5 years from 2024, as well as up to 20,000 additional affordable homes
- specific actions under the National Agreement on Closing the Gap to improve housing and homelessness outcomes for Aboriginal and Torres Strait Islander people – these actions include establishing a Housing Policy Partnership, which will create a forum for shared decision-making between Aboriginal and Torres Strait Islander people and governments

- the Housing and Homelessness Ministerial Council established under the National Cabinet framework to provide a forum for Commonwealth and state ministers with responsibility for housing and homelessness to progress critical housing and homelessness reforms, including improving housing supply, affordability and accessibility, and pathways out of homelessness
- the expansion of the [National Housing Infrastructure Facility](#) to provide concessional loans and grants for new social and affordable housing
- the Help to Buy shared equity scheme to assist eligible Australians to buy a home with a smaller deposit and smaller mortgage
- the renaming of the National Housing Finance and Investment Corporation to Housing Australia, alongside streamlining and expanding its functions – Housing Australia will continue to administer the National Housing Infrastructure Facility and the Home Guarantee Scheme (which includes the Regional First Home Buyer Scheme)
- the expansion of eligibility criteria for the First Home Guarantee, the Regional First Home Buyer Guarantee and the Family Home Guarantee, to support more people to achieve home ownership.
- the increase of maximum rates of Commonwealth Rent Assistance (CRA) by 15% to help address rental affordability challenges.
- a one-year extension for the National Housing and Homelessness Agreement to 30 June 2024, to allow for the development of the new arrangements, in consultation with the National Housing Supply and Affordability Council and states and territories.
- a comprehensive package of reforms agreed at National Cabinet that recognises the housing challenges faced by all levels of government to support a national approach to the growth of Australia's cities, towns and suburbs. This includes improving the tax treatment of new build-to-rent projects and Ministers coming back with proposals to increase housing supply, improve planning systems and outline reforms to strengthen renters' rights.

These initiatives are in addition to the Australian Government's commitment to:

- continue the [Safe Places Emergency Accommodation Program](#) to fund the building, renovation or purchase of emergency accommodation for women and children leaving family and domestic violence
- deliver the [Reconnect Program](#) to provide community-based prevention and early intervention for young people aged 12 to 18 years (or 12 to 21 years in the case of newly arrived youth) who are homeless or at risk of homelessness, and their families.

The Plan will unite the delivery of these and other initiatives over the next 10 years.

## **Other measures**

### **National Cabinet reform package**

On 28 April 2023, National Cabinet agreed to a comprehensive package of reforms that recognise the housing challenges faced by all levels of government to support a national approach to the growth of Australia's cities, towns and suburbs.

As part of this package, the Commonwealth is helping to increase the supply of rental housing and reduce pressure on rental prices by improving the tax treatment of new build-to-rent projects where construction commenced after the Budget of 9 May 2023:

- increasing the depreciation rate from 2.5% to 4% a year for eligible build to rent projects
- reducing the withholding tax rate for eligible fund payments from managed investment trusts to foreign residents on income from newly constructed residential build-to-rent properties after 1 July 2024 from 30% to 15%, subject to further consultation on eligibility criteria.

The package recognises encouraging new build-to-rent projects is an opportunity to rapidly increase rental stock that is of high quality, has stable, professional management, and offers good security of tenure to renters.

First Ministers also tasked Planning Ministers, to come back with proposals to increase housing supply and improve planning systems around Australia. These changes support the goal of the National Housing Accord to enhance the responsiveness of supply and provide the housing Australians need.

Housing Ministers will develop a proposal for National Cabinet in the second half of 2023 outlining reforms to strengthen renters' rights across the country.

### **Inquiry into the worsening rental crisis**

On 22 June 2023, the Senate referred an inquiry into the worsening rental crisis in Australia to the Community Affairs References Committee, with an interim report to be presented by 23 September 2023, and a final report to be presented by 28 November 2023.

### **Social Housing Accelerator**

The Australian Government has delivered a \$2 billion Social Housing Accelerator to deliver thousands of new social homes across Australia.

This investment will build more housing, for more Australians, in more parts of our nation. All funding will be committed by states and territories within two years ending 30 June 2025.

States and territories will have some flexibility in how they permanently boost social housing stock under the Social Housing Accelerator, including new builds, expanding programs, and renovating or refurbishing existing but uninhabitable stock.

States and territories will ensure this additional investment in housing will work alongside better planning, zoning and land release.



## 1.4 Have your say

### Factors to consider

The Australian Government has developed this Issues Paper to seek your feedback on what the Plan should address. This paper is not exhaustive, as all the issues that impact housing and homelessness are too broad to cover in detail in one Issues Paper. Rather, this paper provides a brief overview of key issues in different parts of the housing and homelessness systems and poses discussion questions to give you an opportunity to tell us whether these issues align with your experience.

This paper considers factors affecting the entire housing and homelessness support system, such as housing supply and demand. It does not comprehensively cover specific cohorts because many priority cohorts are broad with a large degree of intersectionality. Further, people's housing needs are often complex and changing.

However, there is strong evidence many disadvantaged and vulnerable people experience individual and complex challenges accessing housing. In particular, women and children impacted by family and domestic violence, people exiting institutions, people who have recently transitioned from the Australian Defence Force to civilian life, people with disability, Aboriginal and Torres Strait Islander people, younger Australians including young people leaving out-of-home care, and older women.

The specific housing needs of some of these groups have been the focus of national strategies such as [Australia's Disability Strategy 2021–2031](#), the [National Plan to End Violence against Women and Children 2022–2032](#) and [Safe and Supported: the National Framework for Protecting Australia's Children 2021–31](#). In addition, the [National Agreement on Closing the Gap](#) and the recently endorsed [Closing the Gap Housing Sector Strengthening Plan](#) identify housing-specific actions for attention.

The development of the Plan will consider the housing priorities highlighted in these existing strategies and will also be informed by the development of new national strategies, including the [National Strategy to achieve Gender Equality](#) and [National Energy Performance Strategy](#). The Plan will also consider the needs of groups who have not been addressed in other strategies.

The Productivity Commission review found there is a need for a national approach which articulates the housing needs and priorities of Aboriginal and Torres Strait Islander people, provides principles to guide housing assistance for Aboriginal and Torres Strait Islander people, and sets targets to drive improvements in housing outcomes for, and led by, Aboriginal and Torres Strait Islander people and the Aboriginal community housing sector. As such, this Issues Paper is seeking views to guide the development of these matters and on how the Plan can embed the Priority Reforms of the National Agreement on Closing the Gap into housing and homelessness policy design and service delivery.

Housing and homelessness supports developed through the Plan should support Australians in need, regardless of their background, experience or characteristics.

### Online consultation on the Plan



The consultation process is open until 22 September 2023. During this time, you are invited to share your ideas and experiences via the [DSS Engage platform](#).

Here, you will be able to:

- respond to [guided, short-form questions](#) and/or
- lodge a [written submission](#).

## Responding to this Issues Paper

The Australian Government is seeking your feedback on the questions in this Issues Paper to inform the development of the Plan.

To provide your views, you can respond to the questions in this paper and/or lodge a written submission via the [DSS Engage platform](#) or you can complete the guided, short-form questions:

- You may wish to respond to all the questions or choose to answer only the questions of most interest to you.
- Individual responses may not be published or may only be published in part.

Lodging a written submission:

- If you lodge a written submission, please include headings with the relevant topics or questions you are addressing.
- If you are representing an organisation, we encourage you to provide case studies, data and evidence to support your views.
- The Government may choose to publish submissions. As such, when lodging a written submission, you will be asked to specify whether you would like your submission to be published on the department's website and you will need to specify if you would like your input to be anonymous.
- We will review submissions to make sure they comply with the DSS Publishing and Production Policy and DSS Privacy Policy requirements before they are published.

As there have been several recent inquiries and reviews into housing and homelessness in Australia with similar submission processes, you are welcome to resubmit a previous submission for the purposes of this consultation process if you prefer.

There will be more opportunities to share your views throughout the development of the Plan including workshops and roundtables with stakeholders in each state and territory in 2023.

### More details about consultation on the Plan

You will be able to find further information on consultation locations, dates, and register for updates on the development of the Plan on the [DSS Engage platform](#).

If you have any questions about making a submission, please email:

[HousingandHomelessnessPlan@dss.gov.au](mailto:HousingandHomelessnessPlan@dss.gov.au)

## 2. The Housing System

### 2.1 The benefits of secure housing

Access to secure, appropriate and affordable housing has substantial benefits. Housing not only keeps us safe at an individual level, it also contributes to stronger and safer communities and leads to better economic outcomes.

Access to appropriate, affordable and secure housing provides physical and emotional safety and it promotes better health outcomes. According to a systematic review of evidence conducted by the World Health Organisation, improved housing can save lives, prevent disease and increase quality of life.<sup>3</sup>

The provision of affordable and secure housing can improve outcomes for people in transitional circumstances such as those leaving custody,<sup>4</sup> or young people leaving out-of-home care.<sup>5</sup> Affordable and secure housing is also critical to enabling people to re-establish their lives after leaving a violent situation.<sup>6</sup>

A recent survey of 87 of Australia's leading economists and housing experts revealed a consensus that addressing housing affordability and reducing homelessness has profound impacts on productivity in the broader economy. For example, reducing costs and improving tenure, quality and proximity to work could increase participation in the labour market and boost overall productivity.<sup>7</sup>

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<sup>3</sup> World Health Organisation (WHO), [WHO Housing and Health Guidelines](#), 2018; the Australian Institute of Health and Welfare (AIHW) has also demonstrated that in Australia, experiences of homelessness are correlated with increased rates of mortality, exposure to violence and health concerns. AIHW, [Health of people experiencing homelessness](#), 2021.

Australian Housing and Urban Research Institute (AHURI), [Housing support for ex-prisoners challenges and opportunities](#), 2021.

<sup>5</sup> AHURI, [The staggering reality of life for young people after leaving out-of-home care](#), 2021.

<sup>6</sup> Department of Social Services (DSS), [National Plan to end Violence against Women and Children 2022–2032](#), 2022.

<sup>7</sup> Pawson H, Randolph B, Aminpour F and MacLennan D, [Housing and the Economy: Interrogating Australian Experts' Views](#), City Futures Research Centre, Sydney, 2021.

## 2.2 The housing and homelessness system: a snapshot

The housing system in Australia is made up of distinct, but interrelated forms of housing. Most Australians will transition through different types of housing in their lifetimes, though often not in a linear way. Some people may need support to stabilise a living situation, others are able to live independently with assistance. The majority of households are private renters and homeowners.<sup>8</sup>



Access to secure and affordable housing is fundamental for the welfare of Australians. The Australian housing and homelessness system needs to facilitate access to safe and secure housing while meeting the needs of a diverse and changing community.

Changes to the housing market have been particularly dramatic since the beginning of the COVID-19 pandemic, due to a range of social and economic impacts pushing up home values, rents and housing debt. Despite the temporary slowdown in population growth during the pandemic, demand for housing was strong, particularly in regional areas, and a fall in the national average household size contributed to this demand.

Rising housing costs remain a cost of living pressure for many people.<sup>9</sup> After a period of negative rental growth from March 2020, rents have bounced back and risen.

On Census night in 2021, 122,494 people were estimated as homeless compared with 116,427 in 2016. However, the rate of homelessness decreased from 50 per 10,000 people to 48 per 10,000 people over the same period.<sup>10</sup>

### Use of data in the Issues Paper

This paper uses the most relevant available data as at *July 2023*. We acknowledge that this paper uses different data sources across different time-periods. Trends may have shifted since the collection and publication of data used in this paper.

<sup>8</sup> ABS, [Survey of Income and Housing](#), 2022

<sup>9</sup> ABS, [Consumer Price Index, Australia](#), June Quarter 2023

<sup>10</sup> The ABS Census: Estimating Homelessness provides estimates of the prevalence of homelessness in Australia. The Census is undertaken every 5 years, with the 2021 Census being the most recent. [Estimating Homelessness: Census methodology, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](#); Australian Bureau of Statistics (ABS), [Census of Population and Housing: Estimating Homelessness](#), 2023.

## Australia has a population of 26 MILLION PEOPLE

Projected to grow to nearly  
**30 MILLION**  
by 2030



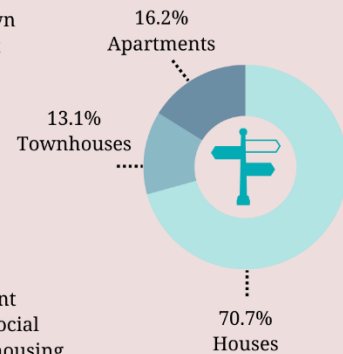
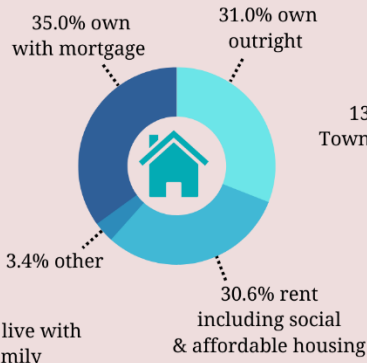
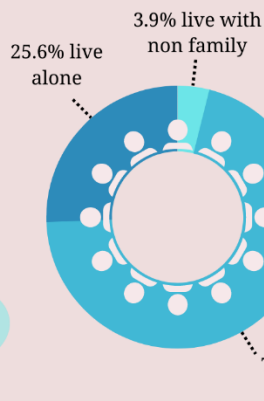
we live in **10.9 million dwellings** with  
a combined value of **\$9.3 trillion**

Worth more than:  
Australian super  
Listed stocks  
Commercial property  
**COMBINED**

the average  
household has  
2.5 people

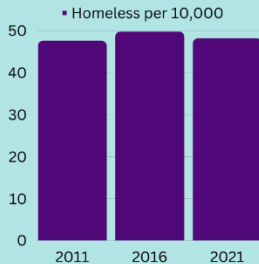


3.1 people for  
First Nations  
households

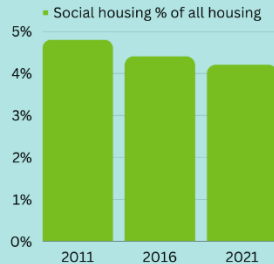


### Over the last decade...

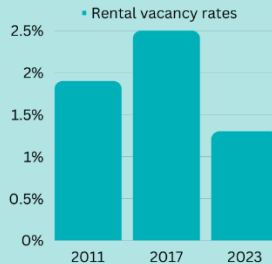
Rates of homelessness  
have been relatively  
stable



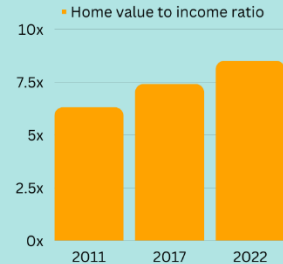
The proportion  
of households in social  
housing has declined



There are less  
rentals available



House prices have  
increased faster  
than incomes



After negative rental growth in  
early 2020, rents have since bounced  
back, increasing by 28.4% from  
September 2020 to May 2023



Sources: see final page of this Issues Paper.



## 2.3 What is the current approach of governments?

All levels of government provide support to improve housing outcomes and address homelessness. State and territory governments fund and retain responsibility for the day-to-day provision of housing and homelessness services within their jurisdictions. Assistance also comes in many forms and from a variety of government and non-government bodies.

Private industries and the not-for-profit and community sectors also have a significant influence on housing and homelessness. For example, lending institutions, the real estate industry and manufacturing and construction industries can all influence the affordability of housing (see 3.5 *Housing costs, home ownership and the private rental market in Australia*). The community sector provides a range of supports and services across the housing system (see 3.2 *Homelessness services* and 3.6 *The importance of planning, zoning and development*).

The following section discusses the roles governments can play.

### **Roles and responsibilities of governments for housing and homelessness**

The housing and homelessness sector in Australia is complex and multifaceted. It requires a collaborative effort.

State and local governments are much closer to local housing markets, with more direct housing and homelessness levers. They are responsible for developing and implementing housing and planning policies including overseeing planning, land release and zoning, land taxes, tenancy legislation, and stamp duty.

States are also responsible for providing and maintaining social housing assets, providing emergency accommodation and other homelessness services. States are also required to address the needs of specific priority cohorts in their state homelessness plans. These include women and children affected by family violence, children and young people, Indigenous Australians, people experiencing repeat homelessness, people exiting institutions and care into homelessness, and older people.<sup>11</sup>

Responsibility for planning and land use regulation is shared between local and state and territory governments. State and territory governments are responsible for overarching planning and development policies, strategic plans for metropolitan and regional areas, coordinating and investing in major infrastructure. Local governments are responsible for developing and implementing land use plans at the local level and processing the majority of development proposals.<sup>12</sup>

The Australian Government is responsible for coordinating national policies, which indirectly influence the affordability of housing, including tax settings, financial regulation, and income support policy. Australia's central bank, the Reserve Bank of Australia influences the cost of home mortgages through monetary policy.

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<sup>11</sup> Productivity Commission (PC), [Housing and Homelessness Agreement Review](#), Canberra, 2022.

<sup>12</sup> Productivity Commission, [Plan to identify planning and zoning reforms, Information Paper](#), Canberra, 2021.

Governments can also provide direct support through interventions in response to market failure, economic conditions, disasters, and to assist specific vulnerable or disadvantaged groups.

Additionally, governments provide support and services related to social security, health, disability, employment, aged care, child and family support, mental health, drug and alcohol, and family and domestic violence – often required for people accessing housing and homelessness support.

## **National housing and homelessness strategies and funding agreements**

Governments provide funding for housing and homelessness services through several mechanisms, including funding arrangements between the Commonwealth and the states and territories.

The National Housing and Homelessness Agreement (NHHA) is the major funding agreement between the Commonwealth and the States. Under the NHHA, states have authority and responsibility for determining the types and locations for state social housing and homelessness services.

The NHHA commenced on 1 July 2018. Under the NHHA, the Australian Government has provided around \$1.6 billion each year to the states to support them to deliver on their housing and homelessness services and programs. From 2018-19 to 2022-23 the Government has provided around \$8 billion to states through the NHHA. The states use funding from the NHHA as well as their own state budgets to deliver housing and homelessness services.

General funding under the NHHA is distributed between the states according to the share of the total population in each jurisdiction. Homelessness funding is distributed according to the share of the homeless population in each jurisdiction.

The Productivity Commission provided a detailed review of the NHHA and provided a series of recommendations that will be considered in the development of the Plan. You can read the review at [Study Report - Housing and Homelessness Agreement Review - Productivity Commission \(pc.gov.au\)](https://www.pc.gov.au/research/other/special/nhha-review)

The NHHA funding is only a proportion of the total housing assistance dollars. Around \$16 billion is spent annually on housing assistance by the Commonwealth, and state and territory governments.<sup>13</sup>

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<sup>13</sup> Productivity Commission (PC), [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.

*The Australian Government also partners with states to deliver other strategies and agreements*

In addition to funding agreements such as the NHHA, the Australian Government has partnered with states to:

- Reduce overcrowding in remote Northern Territory communities. *The National Partnership for Remote Housing Northern Territory (NPRHNT)* is a joint \$1.1 billion investment between the Australian Government and the Northern Territory Government from 2018–2023 to increase the supply and standard of public housing in remote communities and town camps. In February 2023, the Australian Government announced a \$111.7 million contribution to a new one-year partnership with the Northern Territory to begin after the NPRHNT finished on 30 June 2023, along with \$100 million for housing and essential infrastructure on Northern Territory homelands.
- Increase the accessibility and availability of affordable housing for people with disability. *Australia's Disability Strategy 2021–2031* is a national framework to which all governments in Australia have committed. The strategy includes an *Inclusive Homes and Communities Outcome Area* specific to housing for people with disability.
- Ensure women and children who escape family and domestic violence have access to safe and secure housing. *The National Plan to End Violence against Women and Children 2022–2032* is the overarching national policy framework which will guide actions towards ending violence against women and children over the next 10 years. It was released in October 2022 by the Australian, state and territory governments. It recognises that unaffordable or insecure housing is a major barrier to victim-survivors establishing safety after leaving a violence situation, and a key consideration in their decision to leave.

In June 2023, the Australian Government also announced an immediate \$2 billion Social Housing Accelerator payment to the states and territories in order to boost social housing stock.

## 3. Focus areas

Housing and homelessness policy interacts with and is impacted by several different and interrelated policy settings. To understand and respond to this complex system, we are seeking stakeholder feedback on the following issues, which span across the housing and homelessness spectrum:

**3.1** Homelessness

**3.2** Homelessness services

**3.3** Aboriginal and Torres Strait Islander housing

**3.4** Social housing

**3.5** Housing costs, home ownership and the rental market in Australia

**3.6** Planning, zoning and development

**3.7** The Impact of Climate change and Disasters on Housing Security, Sustainability and Health

### 3.1 Homelessness

Census data shows the number of people who are homeless has increased over the past 2 decades. However, the rate of people experiencing homelessness per 10,000 people has remained relatively stable. On Census night in 2021, 122,494 people (48 per 10,000) were homeless. This compares with 95,314 people in 2001 (51 per 10,000), 89,733 people in 2006 (45 per 10,000), 102,439 people in 2011 (48 per 10,000) and 116,427 people in 2016 (50 per 10,000).

While there is no single definition of homelessness, for statistical purposes in Australia, someone experiencing homelessness is someone who:<sup>14</sup>

- is in an improvised dwelling, tent or sleeping rough; or
- has no security of tenure e.g. temporary lodgings, supported accommodation or couch surfing; or
- does not have control of, and space for social relations for example; severely crowded dwellings; and
- does not have access to suitable alternatives.

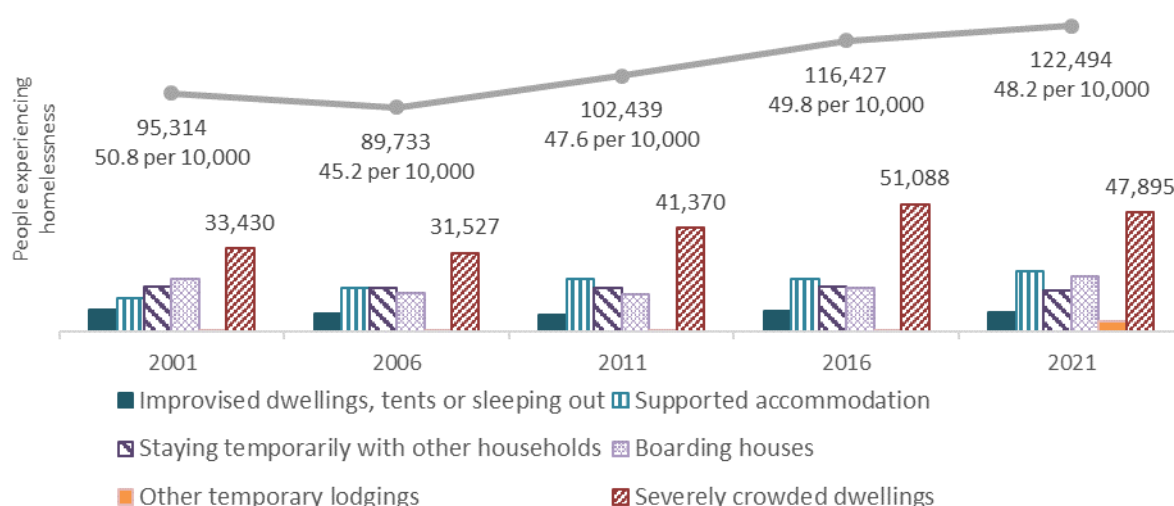
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<sup>14</sup> ABS, [Census of Population and Housing: Estimating Homelessness methodology](#), 2023

Compared to most countries, Australia's definition of homelessness is relatively broad and it is not defined solely as 'rooflessness'. Increasing estimates of homelessness between 2006 and 2016 were largely driven by increases in severe overcrowding. Despite a 6% decrease between 2016 and 2021, people living in severely overcrowded dwellings still form the largest proportion of people experiencing homelessness – 39% of all homelessness in 2021.

More visible forms of homelessness include people sleeping rough (7,636 in 2021), who make up 6% of all people experiencing homelessness. Other people experiencing homelessness include those who are staying temporarily with other households or 'couch surfing' (16,597 in 2021), people relying on temporary (3,934 in 2021) or supported accommodation (24,291 in 2021), and people living in boarding houses (22,137 in 2021).

### People living in severely overcrowded dwellings made up 39% of all homelessness in 2021



Source: ABS Census of Population and Housing, 2021.

Homelessness can have serious impacts on a person's mental and physical health, their ability to participate in society, and their security and safety.

Due to the significant and acute challenges faced by people sleeping rough and the large number of people who experience severe overcrowding, this section will focus on these two groups. However, the development of the National Housing and Homelessness Plan will include consideration of all types of homelessness and the broad range of issues impacting homelessness in Australia. Submissions and views are invited on the full range of issues relating to homelessness or the risk of homelessness.



## Contributing factors

Homelessness can affect anyone and can be caused by numerous factors:<sup>15</sup>



Multiple and intersecting structural and systemic factors influence why people become homeless and certain groups are disproportionately more likely to experience homelessness.

### *Gender, sexuality and age*

- While men were more likely to experience homelessness in Australia (56% of the homeless population), women accounted for 82% of the increase of people experiencing homelessness between 2016 and 2021.<sup>16</sup>
  - Women's homelessness is often described as 'hidden' or 'invisible' because women are more likely to stay with family or friends on a couch, in a garage, or in their car.<sup>17</sup> A lack of housing options could prevent women from leaving violent situations or lead to them returning to living with perpetrators.<sup>18</sup> Based on the data available it is very difficult to assess and measure situations in which someone is displaced as a result of violence.<sup>19</sup>

<sup>15</sup> Johnson G, Scutella R, Tseng Y, Wood G, [Entries and exits from homelessness: Entries and exits from homelessness: a dynamic analysis of the relationship between structural conditions and individual characteristics](#), Australian Housing and Urban Research Institute Limited, Melbourne, 2015; Fitzpatrick S, Bramley G, Johnson S, [Pathways into Multiple Exclusion Homelessness in Seven UK Cities](#), *Urban Studies*, 50(1), 148–168, SAGE Publications Ltd, 2012.

<sup>16</sup> ABS, [Census of Population and Housing: Estimating Homelessness](#), 2023.

<sup>17</sup> AHRC, [Older Women's Risk of Homelessness: Background Paper](#), 2019.

<sup>18</sup> DSS, [National Plan to End Violence against Women and Children 2022–2032](#), 2022.

<sup>19</sup> ABS, [Census of Population and Housing: Estimating Homelessness](#), 2021.

- Men accounted for 62% of older people experiencing homelessness in Australia in 2021.
  - The number of older males (55 and over) experiencing homelessness increased from 11,760 in 2016 to 12,062 in 2021 (an increase of 3%), however, the rate of homelessness decreased from 39 per 10,000 in 2016 to 34 per 10,000 in 2021.
- Older women (55 and over) were the fastest growing homelessness cohort between 2011 and 2016, however, this growth slowed between 2016 and 2021.
  - The number of older women experiencing homelessness increased from 6,872 in 2016 to 7,325 in 2021 (an increase of 7%), however, the rate of homelessness decreased from 20 per 10,000 in 2016 to 19 per 10,000 in 2021.
- Young people (12 to 24 years) are overrepresented in Australian homelessness estimates (71 per 10,000 in 2021) and are more likely to experience severe overcrowding and be living in supported accommodation. In 2021, 37% of all homeless people were aged 24 or younger.
  - Specific cohorts of young people are disproportionately more vulnerable. For example, 30% of young people leaving formal out-of-home care experience homelessness within their first year of exiting care.<sup>20</sup> A 2021 study by La Trobe University found 23.6% of young LGBTQIA+ people aged 14 to 21 had experienced homelessness in their lifetime.<sup>21</sup>
  - People under the age of 12 were the fastest growing homelessness cohort in 2021. The number of homeless children under 12 increased from 15,872 in 2016 to 17,646 in 2021 (an increase of 11.2%), and the rate of homelessness increased from 45 per 10,000 in 2016 to 48 per 10,000 in 2021.<sup>22</sup>

### *Cultural background*

- Aboriginal and Torres Strait Islander peoples are around 9 times more likely to experience homelessness (307 per 10,000), compared with non-Indigenous people. Most Aboriginal and Torres Strait Islander peoples experiencing homelessness are living in severely crowded dwellings.<sup>23</sup>
- People born overseas are also overrepresented in Australian homelessness estimates, representing around 46% of all homelessness in 2021. The majority were living in severely overcrowded dwellings and boarding houses.<sup>24</sup>

<sup>20</sup> PC, *In need of repair: The National Housing and Homelessness Agreement – Study report*, 2022.

<sup>21</sup> Hill, A O, et. al. (2021). *Writing themselves in 4: The health and wellbeing of LGBTQIA+ young people in Australia*. National report, monograph series number 124. Australian Research Centre in Sex, Health and Society, La Trobe University, 2021.

<sup>22</sup> ABS, *Census of Population and Housing: Estimating Homelessness*, 2023

<sup>23</sup> ABS, *Census of Population and Housing: Estimating Homelessness*, 2023.

<sup>24</sup> ABS, *Census of Population and Housing: Estimating Homelessness*, 2023

### Other factors

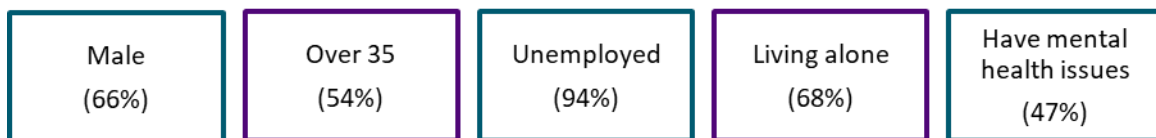
Structural factors may also influence the likelihood of someone becoming homeless. For example, people exiting institutions are more likely to access homelessness services, with ex-prisoners the fastest growing client category for homelessness services over the past decade.<sup>25</sup> There are other groups within the homelessness population of Australia who may be experiencing homelessness at higher rates or experiencing barriers in accessing support (such as people with disability and veterans).<sup>26</sup> However, further data and research is needed to better understand homelessness for these groups and their service needs.

## People sleeping rough

People often equate being homeless with sleeping rough because this is the most visible form of homelessness. People sleeping rough include people who are living on the streets, sleeping in parks, squatting, staying in cars or living in improvised dwellings. They are some of the most disadvantaged and vulnerable people in society.<sup>27</sup>

The 2021 Census estimated around 7,636 people were sleeping rough.<sup>28</sup> Of these, around 5,066 (66%) were male and around 2,566 (34%) were female. Around 6,831 were over 24 years of age and around 808 were under 24 years of age. The highest numbers of people sleeping rough were in the 35–44 and 45–54 age groups (1,755 and 1,775 respectively).

A 2018 analysis of rough sleepers who sought assistance from specialist homelessness services found they were more likely to be:<sup>29</sup>



- The most common reasons for people sleeping rough to seek assistance from a homelessness service were related to accommodation or financial difficulties.
- Younger clients were more likely to seek these services than clients aged 50 and over were.
- Women sleeping rough were much more likely to seek assistance for family, domestic and sexual violence (around 5 times as likely as male rough sleepers).
- Around 1 in 5 people sleeping rough were Aboriginal and Torres Strait Islander peoples.<sup>30</sup>

<sup>25</sup> Martin C, Reeve R, McCausland R, Burton P, White R, Thomas S, [Exiting prison with complex support needs: the role of housing assistance](#), AHURI, 2021

<sup>26</sup> Hilferty F, Katz I, Zmudzki F, Hooff M, Lawrence-Wood E, Searle A, Evans G, Challinor B, and Talbot A [Homelessness amongst Australian veterans](#), AHURI, 2019.

<sup>27</sup> Phillips R and Parsell C, [The role of assertive outreach in ending 'rough sleeping'](#), AHURI, 2012.

<sup>28</sup> ABS, [Census of Population and Housing: Estimating Homelessness](#), 2023.

<sup>29</sup> AIHW, [Sleeping rough: a profile of Specialist Homelessness Services clients](#), 2018.

<sup>30</sup> AIHW, [Sleeping rough: a profile of Specialist Homelessness Services clients](#), 2018.

- Most people sleeping rough were receiving services in major cities (populations of 100,000 people or more).
- Many people sleeping rough will experience multiple episodes of homelessness.<sup>31</sup>

## Overcrowding

Overcrowding occurs when a household does not have enough space to accommodate all its members adequately.<sup>32</sup> Overcrowding and poor quality housing are associated with poor health, education and employment outcomes, and increased family violence.<sup>33</sup>

Australia uses the Canadian National Occupancy Standard (CNOS) to determine if someone is living in an overcrowded dwelling. The CNOS bedroom requirements uses the following criteria:

- there should be no more than 2 people per bedroom
- children 5 years of age or older of the opposite sex should have separate bedrooms
- single household members 18 years or older should have a separate bedroom, as should parents or couples.

Using this measure, households that require at least one additional bedroom are considered to experience some degree of overcrowding, while households requiring 4 bedrooms or more are considered severely overcrowded and counted as homeless for Australian estimates.

It is noted that the CNOS is based on Western cultural norms and may not be as applicable to some key groups, such as migrants, overseas students and Indigenous people.<sup>34</sup>

Australia is one of the only countries in the Organisation for Economic Co-operation and Development to include severe levels of overcrowding as a form of homelessness.<sup>35</sup>

Between 2006 and 2016, severe overcrowding grew significantly and was the largest contributor of overall homelessness growth over this time, however severe overcrowding declined by 6% between 2016 and 2021. While severe overcrowding is more prevalent in remote Australia, especially in the Northern Territory, the largest increases in severe overcrowding have been in New South Wales and Victoria.<sup>36</sup>

<sup>31</sup> AIHW, [Sleeping rough: a profile of Specialist Homelessness Service clients](#), Canberra, 2018.

<sup>32</sup> Brackertz, N, Davison, J, Borrowman, L and Roggenbuck, C [‘Overcrowding and severe overcrowding: an analysis of literature, data, policies and programs’](#), AHURI, 2019.

<sup>33</sup> Brackertz, N, Wilkinson, A [Research synthesis of social and economic outcomes of good housing for Aboriginal and Torres Strait Islander People](#), AHURI, 2017.

<sup>34</sup> Dockery M, Moskos M, Isherwood L, and Harris M, *How many in a crowd? Assessing overcrowding measures in Australian housing*, AHURI, 2022

<sup>35</sup> Organisation for Economic Co-operation and Development (OECD) [Affordable Housing Database](#), HC3.1. Homeless Population, 2020.

<sup>36</sup> ABS, [Census of Population and Housing: Estimating Homelessness](#), 2023.

## Questions for consideration

1. What are the different challenges for people experiencing homelessness in urban, regional, and rural areas?
2. What short, medium, and long-term actions can governments take to help prevent homelessness or to support people who may be at risk of becoming homeless?
3. How can the homelessness system more effectively respond to those at risk of, or already experiencing homelessness?
  - a. How can the homelessness system ensure those at risk of homelessness or in crisis receive appropriate support to avoid homelessness or so they are less likely to fall back into homelessness?
  - b. What actions can governments take to facilitate early intervention and preventative responses?
4. How can governments capture better evidence on 'hidden' or 'invisible' homelessness (e.g. couch surfing, living in a car and overcrowding)?
5. Is the Canadian National Occupancy Standard measure of overcrowding, and the way it is applied in Australia to define homelessness, suitable for the Australian context?



## 3.2 Homelessness services

### Homelessness services

Governments across Australia fund a range of vital services to provide support to people who are experiencing homelessness or are at risk of homelessness. State and territory governments are responsible for the day-to-day delivery of homelessness services and directly fund specialist homelessness services.<sup>37</sup> The Australian Government supports the delivery of homelessness services through dedicated homelessness funding under the National Housing and Homelessness Agreement (NHHA). States are required to match this funding.

There are also some homelessness services provided by philanthropic and not-for-profit organisations.

Specialist homelessness services provide early intervention responses to prevent people becoming homeless, crisis responses, emergency accommodation and transitional housing, and a range of other services such as meals, access to storage lockers, shower or laundry facilities, family and domestic violence services, and financial advice and counselling.

Specialist homelessness services supported, on average, an estimated 71,000 people each day in 2021–22. However, there were also people who approached agencies who were unable to be offered any assistance (unassisted requests for service) or who did not receive all the services required (client's unmet need for services), with notable gaps in providing short-term or emergency accommodation.<sup>38</sup> In addition, some people, particularly those with complex support requirements, as well as non-residents and unaccompanied young people, face barriers caused by fragmented or difficult to navigate services.

Mainstream services have regular contact with large sections of the community, including those experiencing or at risk of homelessness. This includes, but is not limited to, health services, employment services, Centrelink, education and training services, and family and children services. It is important mainstream services are able to identify people who are experiencing or at risk of homelessness and take the necessary steps to ensure they receive the support they need.

For both specialist homelessness services and mainstream services, attracting and retaining a suitable workforce is critical to ensuring people who are experiencing or at risk of homelessness receive the services they need.

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<sup>37</sup> Productivity Commission, [Report on Government Services](#), 2021 accessed 28 July 2023.

<sup>38</sup> AIHW, [Specialist homelessness services annual report 2021–22](#), 2022.



### Case study – Tasmania Housing Connect

Housing Connect is a single entry point to access all housing and homelessness services in Tasmania. Housing Connect consists of 3 diverse types of services: Front Door; Housing Support; and Crisis and Transitional Accommodation.

Front Door provides immediate assistance, assessment and referral for people who need help with housing or who are homeless. Front Door staff connect eligible Tasmanians to appropriate housing assistance and services including:

1. affordable private rentals
2. social housing
3. supported accommodation
4. crisis and transitional accommodation.

Housing Support services assist Tasmanians who need more intensive help to access or maintain housing. Sometimes this might involve connecting people with other specialist services, such as family and domestic violence services.

Crisis and Transitional Accommodation services provide short-term or emergency accommodation to Tasmanians who are in housing crisis (homeless or at high risk of homelessness). The focus of this support is to address immediate needs while working with Housing Support services to help people find safe, longer-term accommodation that suits the person's needs.



### Case study – Common Ground

Common Ground is a supportive housing model with growing prevalence in jurisdictions across Australia. The model is based on housing first principles, including that people have a right to access a home without a requirement to participate in services or treatment as part of their tenancy. The model provides people with permanent accommodation and the support to help them achieve stability in their lives. Residents pay rent but it is capped at a fixed percentage of income or at below market rate. Developments typically have on-site support services linked to other existing community services, security patrols, and programs and activities to encourage learning as well as cooperation and engagement with the local community. While Common Ground developments can be expensive, research has found them to be cost effective in the long run.

## Preventing homelessness before it occurs

Crisis service interventions are designed to reduce potential or permanent adverse impacts of a person experiencing crisis. While critical to supporting people experiencing homelessness, crisis service interventions are short-term and costly.

For someone at risk of homelessness, early intervention, as opposed to crisis intervention, can prevent their situation from getting worse and improve long-term outcomes. Early intervention responses could include providing appropriate services to meet a person's needs before they reach crisis point, or tenancy support services to help maintain tenancies and avoid evictions. Early access to support services may prevent people from falling into crisis.

While a greater focus on prevention and early intervention could improve outcomes across all groups, the longer-term positive impacts are likely to be more significant for children and young people (aged 24 or less).<sup>39</sup>

For children and young people, early intervention improves their level of engagement with family, education, training, employment and community. Children and young people experiencing homelessness are also at increased risk of being homeless later in life.<sup>40</sup> The service needs of young people experiencing homelessness are different to adults experiencing homelessness, reflecting the developmental needs of adolescents and young people, and a particular focus on engagement with education and training.<sup>41</sup>

In 2021 in Australia, young people aged 19 to 24 experienced homelessness at a higher rate (91 per 10,000) compared to all other age groups measured in the Census.<sup>42</sup> An early intervention approach could reduce the likelihood of this cohort experiencing homelessness later in life.

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<sup>39</sup> Flatau P, Conroy E, Spooner C, Eardley T, and Forbes C, [Lifetime and intergenerational experiences of homelessness in Australia](#), AHURI Final Report No. 200, 2013, in AIHW, [Australia's children](#), 2022.

Note: different data sets, policies and programs use different age ranges to classify 'young people'.

<sup>40</sup> Flatau P, Conroy E, Spooner C, Eardley T, and Forbes C, [Lifetime and intergenerational experiences of homelessness in Australia](#), AHURI Final Report No. 200, 2013, in AIHW, [Australia's children](#), 2022.

<sup>41</sup> MacKenzie D, Hand T, Zufferey C, McNelis S, Spinne, A and Tedmanson D, [Redesign of a homelessness service system for young people](#), AHURI Final Report No. 327, 2020.

<sup>42</sup> ABS, [Census of Population and Housing: Estimating Homelessness](#), 2023.



## **The Reconnect Program**

The Australian Government's Reconnect Program is a community-based early intervention and prevention program for young people aged 12 to 18 years (or 12 to 21 years in the case of newly arrived youth) who are homeless or at risk of homelessness, and their families.

The aim is to prevent homelessness by intervening early with families and young people to stabilise and improve their housing situation and improve their level of engagement with family, education, training, employment and community.

Reconnect helps over 7,500 young people each year to improve their relationships with their family, stay at school and to participate in their local community.

Reconnect services provide counselling, group work, mediation and practical support to the whole family, to help break the cycle of homelessness. Reconnect works collaboratively with schools and a range of services to make sure all clients presenting or referred to Reconnect either receive assistance or are directed to more appropriate services, such as specialised mental health services.



## **Case study – Australian Capital Territory Client Support Fund**

The Client Support Fund (CSF) was initially established by the Australian Capital Territory (ACT) Government to assist the Specialist Homelessness Sector in the ACT with the challenges posed by COVID-19.

The CSF provides additional resourcing through a new fee-for-service model and the provision of Housing ACT properties to increase the sector's capacity to respond to service demands from individuals and families experiencing or at risk of homelessness.

A key benefit of the CSF model is it has enabled the ACT's central intake service to work with homelessness services to develop tailored and flexible support and/or accommodation packages to meet the individual needs and circumstances of clients experiencing or at risk of homelessness. The model has supported clients who may otherwise have faced barriers to accessing the homelessness services system.

## Breaking the cycle of homelessness

Constant or episodic homelessness over a long period is referred to as chronic homelessness. In 2018–19 the number of homelessness services clients who were homeless for more than 7 months over a 24-month period was 29,482, which increased to 35,215 in 2021–22.<sup>43</sup> Research has shown people experiencing chronic homelessness are among the heaviest service users, even though they make up a small proportion of the total number of people experiencing homelessness.<sup>44</sup>

Someone experiencing chronic homelessness typically has complex support needs such as physical and/or mental health conditions and substance misuse, and may face barriers to accessing a full range of support and sustaining secure housing.<sup>45</sup> Breaking the cycle of chronic homelessness involves addressing someone's complex and individual needs and facilitating their pathway out of homelessness. To achieve this, a combination of support services is required and may include long-term or even permanent support to prevent future homelessness.

A lack of trust in services, accessibility and/or experiences of cultural or other safety issues can result in delayed service presentations. For those who do not present to services, targeted and assertive outreach programs may be required to facilitate access to support and transition out of chronic homelessness.



### Case Study – New South Wales Mental Health In-Reach Service

The Mental Health In-Reach Service is a 2-year, \$1.1 million investment to support people rough sleeping or at risk of rough sleeping, who are in-patients in mental health units in Sydney, South Eastern Sydney and the Central Coast Local Health Districts (LHDs). The service commenced in July 2022, providing specialist case coordination to support people into long-term accommodation with wrap-around support to stay housed.

Based on assertive outreach models (an evidence-based practice to combat street homelessness) and housing first principles, the program provides assertive 'in-reach' to people while they are in mental health units. The model is a partnership between non-government organisations delivering caseworker supports for up to 12 months, LHDs delivering clinical supports and the New South Wales Department of Communities and Justice providing housing support. The program seeks to break cycles of homelessness and prevent discharges from mental health facilities into rough sleeping.

<sup>43</sup> AIHW, [Specialist homelessness services annual report 2021–22](#), 2022.

<sup>44</sup> Taylor S, and Johnson G, [Service use patterns at a high-volume homelessness service: A longitudinal analysis of six years of administrative data](#), Unison Housing, 2019.

<sup>45</sup> Reynolds F, *To examine programs that assist vulnerable and complex chronically homeless people*, Churchill Fellowship report, The Winston Churchill Memorial Trust of Australia, 2008 in Zaretsky K and Flatau P, [The cost of homelessness and the net benefit of homelessness programs: a national study](#), AHURI Final Report No. 218, 2013.



### Case study – Gold Coast Homelessness Action Plan

The City of Gold Coast Council recognises that although homelessness policy is led by state governments, there is also a role to play at the local level. The Gold Coast Homelessness Action Plan 2024 outlines the City's roles, responsibilities, and strategic responses to homelessness. The plan has been developed through extensive consultation with the Gold Coast Homelessness Network, local community organisations and the Queensland Government.

Working with key partners, the City's goal is to ensure that any experience of homelessness on the Gold Coast is rare, brief and non-recurring. The Action Plan identifies 4 strategic priorities: safe public spaces; strong support networks; reducing homelessness; and diverse housing. It contains 30 actions within the City's remit as a local government to respond to homelessness and to support and build the capacity of local homelessness and welfare organisations.



### Case study – South Australia Aspire Social Impact Bond

The Aspire Social Impact Bond (Aspire SIB) is Australia's first homelessness-focused Social Impact Bond. It offers investors the opportunity to generate a competitive financial return while making a lasting difference to the lives of people experiencing homelessness in Adelaide.

Investor returns are determined by South Australian Government payments to the Aspire SIB Trust, based on savings generated by the program. The more effective Aspire SIB is and the greater the cost savings it delivers to government, the greater the return on investment.

The bond funds the Aspire Program, which is delivered by Hutt St Centre, an Adelaide-based homelessness services specialist, in partnership with community housing providers including Common Ground Adelaide and Unity Housing.

Under the Aspire service model, participants are provided stable accommodation, job readiness training, pathways to employment and life skills development. Importantly, they also have the long-term support of a dedicated 'Navigator' to help them connect with wider support services and identify and achieve their aspirations.

## Service system responses to homelessness

Research has identified service system responses to homelessness to improve outcomes for people at risk or experiencing homelessness.<sup>46</sup> Some of the proposed changes include strengthening service coordination and integration, a focus on intervening early, and housing first principles.



### A responsive and coordinated service system

The best outcomes for people who are homeless or at risk of homelessness are achieved if specialist and mainstream services work together closely. Improving information sharing and referral pathways can prevent people falling into homelessness, or provide a more holistic service response to those who have become homeless.

A better coordinated service system will be less complex and easier to access and navigate for service users. It will also help ensure the service response meets the needs of our diverse community and reflects the diverse experiences of homelessness.

### Intervening early is key

Intervening early for someone experiencing or at risk of homelessness can prevent their situation from getting worse and improve long-term outcomes. This is particularly so for young people, as those who experience youth homelessness are more at risk of experiencing disadvantage and homelessness over their lifetime. Intervening early and stabilising a young person's housing situation improves their level of engagement with family, education, training, employment and community.



### Housing first principles



The housing first approach to homelessness is a response to homelessness which prioritises safe and secure housing for people experiencing homelessness. Once housing is secured, an individual's other health and wellbeing needs can be addressed (although there are no requirements for an individual to engage in support services in order for them to maintain accommodation).

<sup>46</sup> Spinney A, Beer A, MacKenzie D, McNelis S, Meltzer A, Muir K, Peters A, and Valentine K, [Ending homelessness in Australia: A redesigned homelessness service system](#), AHURI, 2020



## **Questions for consideration**

1. What are the main challenges in addressing chronic and repeat homelessness?
2. What housing or dwelling models may need to be considered to provide appropriate options for people experiencing chronic and repeat homelessness?
3. What are the medium and longer-term steps that can be taken to ensure we have a more consistent and coordinated service system to support people who are experiencing or at risk of homelessness?
4. What are the best specific early intervention approaches to prevent someone becoming homeless?
5. In what areas of the homelessness service response are people who are experiencing or at risk of homelessness not getting the support they need?
6. How can the availability of accessible (particularly in relation to the physical environment) crisis and/or transitional accommodation be increased in the short to medium-term?
7. What strategies can be used to build awareness of available services and supports for people who are at risk of homelessness or experiencing homelessness?

## 3.3 Aboriginal and Torres Strait Islander Housing

Australian governments are working with Aboriginal and Torres Strait Islander people, their communities, organisations and businesses to implement the new National Agreement on Closing the Gap at the national, state and territory, and local levels. The National Agreement on Closing the Gap includes specific actions aimed at improving housing in Aboriginal and Torres Strait Islander communities.

*More information on how Indigenous Australians and governments are working in partnership is included on page 40.*

Aboriginal and Torres Strait Islander peoples experience housing inequality at a disproportionate rate compared with non-Indigenous Australians.<sup>47</sup> The Productivity Commission review of the National Housing and Homelessness Agreement found that Aboriginal and Torres Strait Islander households, compared with other households, are:

- half as likely to own their own home (with or without a mortgage)
- 6 times more likely to live in social housing
- 3 times more likely to live in overcrowded dwellings.

Aboriginal and Torres Strait Islander people, compared with other Australians, were:

- 9 times more likely to be classified as homeless in 2021<sup>48</sup>
- 13 times more likely to live in severely overcrowded dwellings in 2021<sup>49</sup>
- 10 times more likely to access specialist homelessness services in 2021-22.<sup>50</sup>

### Overcrowding

Overcrowding remains a significant issue in many Indigenous communities, particularly in remote areas. Overcrowding can affect physical, mental, social and emotional wellbeing. Overcrowding disproportionately impacts Indigenous Australians.<sup>51</sup>

The National Agreement on Closing the Gap includes a specific overcrowding target (Target 9a). Target 9a commits all levels of government to increasing the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88% by 2031.

Rates of overcrowding vary widely from state to state. In the Northern Territory, 56.6% of Aboriginal and Torres Strait Islander peoples live in overcrowded dwellings compared with around 10% in Victoria, Tasmania and the ACT. In contrast, 9.3% of non-Indigenous people

<sup>47</sup> Morgan, M. et al. [Indigenous lifeworlds, conditionality and housing outcomes](#), AHURI, 2016.

<sup>48</sup> Census of Population and Housing, 2021, TableBuilder

<sup>49</sup> Census of Population and Housing, 2021, TableBuilder

<sup>50</sup> AIHW, [Specialist homelessness services annual report 2021–22](#), 2022.

<sup>51</sup> Australian Department of Health and Aged Care (DoHAC), [Aboriginal and Torres Strait Islander Health Plan 2021–2031](#), 2021.

live in overcrowded dwellings in the Northern Territory and between 5% and 7% in Victoria, Tasmania and the ACT.

While available data shows a decline in overcrowding for Indigenous Australians, from 32.4% in 1996 to 18.6% in 2021,<sup>52</sup> more work is required to close the gap between Indigenous and non-Indigenous Australians' access to safe and adequate housing. Significant further effort is needed to improve Indigenous Australians' housing and homelessness outcomes across the spectrum.

***People living in appropriately sized (not overcrowded) dwellings<sup>53</sup>***

	2016 non-Indigenous	2016 Indigenous	2021 non-Indigenous	2021 Indigenous	% point change Indigenous 2016-2021
NSW	90.4%	85.9%	91.6%	87.5%	1.6
Vic	92.8%	87.6%	93.7%	88.8%	1.2
QLD	94.6%	79.4%	94.8%	81.2%	1.8
WA	95.5%	75.2%	96.2%	78.8%	3.6
SA	94.6%	82.5%	94.5%	82.8%	0.3
Tas	95.2%	89.9%	93.6%	88.8%	-1.1
ACT	95.1%	91.6%	94.1%	90.7%	-0.9
NT	90.2%	38.4%	90.7%	43.4%	5.0
Australia	92.9%	78.9%	93.5%	81.4%	2.5

## **Policy considerations and the unique housing experiences of Aboriginal and Torres Strait Islander peoples**

Aboriginal and Torres Strait Islander peoples living in remote or very remote areas are more likely to live in social housing and less likely to own their own home than Aboriginal and Torres Strait Islander peoples living in non-remote areas.

Compared with non-Indigenous Australians, Aboriginal and Torres Strait Islander peoples living in remote communities are more likely to be renting through social housing (66.1% vs 3.9%).<sup>54</sup> Aboriginal and Torres Strait Islander people have significantly lower home ownership rates, particularly in remote areas (12.9% vs 53.8%).<sup>55</sup>

<sup>52</sup> PC, [Socioeconomic outcome area 9](#), 2021

<sup>53</sup> PC, [Socioeconomic outcome area 9](#), 2021

<sup>54</sup> Census of Population and Housing, 2021, TableBuilder

<sup>55</sup> Census of Population and Housing, 2021, TableBuilder.



### Mobility

On average, Aboriginal and Torres Strait Islander peoples are more likely to relocate regularly across their lifetime. This is due to a need to access health, housing, employment and education services as well as cultural, family and kinship obligations.

Temporary relocation can put pressure on available accommodation in remote communities, service towns and urban centres. Lack of appropriate short-term accommodation means Indigenous peoples can experience homelessness when temporarily moving.



### Climate



Research has found that the impacts of climate change disproportionately impact disadvantaged populations including Indigenous populations. Climate is also a factor impacting on increased costs of construction and maintenance in remote communities and as such these challenges particularly impact Aboriginal and Torres Strait Islander peoples.

More information is at 3.7. *The impact of climate change and disasters on housing security, sustainability and health.*

### Cultural values

For Aboriginal and Torres Strait Islander peoples, housing is much more than just shelter, it is a link to traditional lands and a connection to Country. Policies related to Aboriginal and Torres Strait Islander housing must take these considerations into account.



Source: refer to footnotes 56, 57, 58, 59, 60.

<sup>56</sup> PC, [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.



### Case study – Western Australia North West Aboriginal Housing Fund

The North West Aboriginal Housing Fund is a \$200 million initiative which commenced in 2016 to improve the lives of Aboriginal people living in the state's north.

A call for Expressions of Interest sought ideas from Aboriginal groups and organisations for projects that established pathways for Aboriginal economic independence through the development of a sustainable, transformed housing market in the Kimberley and Pilbara, providing supports for achieving better education and employment outcomes.

Nine projects were selected for funding including: projects providing transitional housing and supports in a rent-to-buy style program; the construction of houses for employees of an Aboriginal Medical Service; the construction of housing with capacity building supports for entry level workers in the construction sector; the construction of homes for use as employee housing; and a home ownership program in the Kimberley.

To date the Fund's 'live' investments have facilitated the development of 105 new affordable homes and supported 202 families. Six families have purchased a home of their own.

The success of the program can be measured in the achievements of the people who signed up to the opportunity for safe, stable and secure housing while they worked towards their goals, such as employment and promotions, financial security, graduating children and home ownership.

## Australian Government funding for Aboriginal and Torres Strait Islander housing

The Australian Government has committed to several new initiatives to support Aboriginal and Torres Strait Islander housing. These include:

- \$200 million from the returns from the Housing Australia Future Fund for the repair, maintenance and improvements of housing in remote Indigenous communities
- \$100 million for housing and essential infrastructure on Northern Territory homelands
- \$111.7 million to a new one-year partnership with the Northern Territory Government to accelerate building of new remote housing, targeted at addressing the worst overcrowding
- \$9.2 million over 3 years from 2022–23 to establish the Housing Policy Partnership under Priority Reform One of the National Agreement on Closing the Gap.

<sup>57</sup> Northern Territory Government, [Homelessness in the Northern Territory: Northern Territory submission to the House of Representatives Standing Committee on Social Policy and Legal Affairs Inquiry into Homelessness in Australia](#), 2020.

<sup>58</sup> SEARMS Aboriginal Corporation, [Submission to the Productivity Commission's Housing and Homelessness Agreement Review](#), 2022

<sup>59</sup> Lea et al, '[Sustainable Indigenous housing in regional and remote Australia](#)', AHURI, 2021.

<sup>60</sup> Lowitja Institute, [Submission to the Productivity Commission's Housing and Homelessness Agreement Review](#), 2022.

This is in addition to Australian Government investment of:

- \$550 million from 2018–23, matched by the Northern Territory government, for the National Partnership for Remote Housing in the Northern Territory (NPRHNT) to help reduce overcrowding through increasing the supply and standard of public housing in remote communities and town camps
- \$150 million in the 2020–21 Budget over 3 years to Indigenous Business Australia (IBA) to deliver 360 new construction loans in regional Australia through the Indigenous Home Ownership Program.

The states' Aboriginal and Torres Strait Islander housing funding policies and programs can be found in state and territory [Closing the Gap Implementation Plans](#).



### **Case study – Northern Territory Batten Road Integrated Homelessness Supported Accommodation Service**

The Batten Road Integrated Homelessness Supported Accommodation Service provides short-term visitor accommodation and access to longer-term accommodation and case management to support Aboriginal people experiencing homelessness.

The service can provide short and medium-term accommodation for up to 300 people including singles, couples and families with children. It is delivered through an alliance partnership between Mission Australia and Yilli Rreung Housing Aboriginal Corporation.

Mission Australia delivers case management and support, and coordinates a range of government and non-government organisations to deliver broad-reaching integrated on-site services for people experiencing homelessness. Yilli Rreung Housing Aboriginal Corporation deliver property and facility management of the accommodation facility.

## **Indigenous Australians and governments working in partnership**

Under the National Agreement on Closing the Gap, the Australian Government is working in partnership with the Coalition of Peaks, the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA), and all states and territories to support specific actions aimed at improving housing in Aboriginal and Torres Strait Islander communities. In response to listening to Aboriginal and Torres Strait Islander Australians, these actions include establishing a Housing Policy Partnership under Priority Reform One (Clause 38).

The Housing Policy Partnership will provide a forum for Indigenous Australians to have a genuine say in the design and delivery of housing services. This aligns with a foundational principle of the National Agreement on Closing the Gap: when Aboriginal and Torres Strait Islander people have a genuine say in the design and delivery of services that affect them, better life outcomes are achieved (Clause 6).

It is envisaged the Housing Policy Partnership will have a role in the development of the Plan to ensure the voices and perspectives of Aboriginal and Torres Strait Islander people are incorporated in stakeholder consultation. The Housing Policy Partnership will identify strategic priorities for government consideration through shared decision-making, ensuring the Plan aligns and supports the Priority Reforms of the National Agreement on Closing the Gap.



### **Safe and Supported: the National Framework for Protecting Australia's Children 2021–2031**

*Safe and Supported: the National Framework for Protecting Australia's Children 2021–2031* sets out how all governments, Aboriginal and Torres Strait Islander leaders and the non-government sector will work together to help children, young people and families in need of support reach their full potential by growing up safe and supported, free from harm and neglect.

Action 8 of the *Safe and Supported: Aboriginal and Torres Strait Islander First Action Plan 2023–2026* acknowledges that there is a need to better connect Aboriginal and Torres Strait Islander child and family service systems with other social supports, including housing, education, employment, health, disability, social and emotional wellbeing, justice and family.



### **Case study – Victoria Enabling Aboriginal and Torres Strait Islander Self-Determination**

Victoria is supporting Aboriginal and Torres Strait Islander self-determination through several initiatives.

The \$5.3 billion Big Housing Build will construct more than 12,000 new homes throughout metro and regional Victoria. A total of 10 per cent of net new social housing from the Big Housing Build will be targeted to meet the needs of Aboriginal and Torres Strait Islander Victorians. This amounts to a social housing pipeline of 820 dwellings across Victoria by 2025.

The Victorian Government has transitioned ownership and control of 1,448 Director of Housing owned properties to Aboriginal Housing Victoria, starting in 2017.

The Victorian Government has also provided \$35 million for upgrades and maintenance of properties for Victorian Aboriginal communities. Aboriginal Housing Victoria is the lead for this project alongside numerous Victorian Aboriginal organisations who will receive upgrades to their properties.

## **Aboriginal and Torres Strait Islander specific social housing**

Indigenous community housing providers, including community controlled housing organisations, provide culturally appropriate community housing for Aboriginal and Torres Strait Islander peoples. Aboriginal and Torres Strait Islander Community Controlled Housing Organisations (ATSICCHOs) are Indigenous organisations that own or are accountable for community housing.



Indigenous Australians may also reside in state-owned and managed Indigenous housing (SOMIH). SOMIH dwellings are allocated only to Aboriginal and Torres Strait Islander tenants, and can be managed by government Aboriginal and Torres Strait Islander housing agencies.<sup>61</sup>

The approach to policy and funding programs for the Indigenous social housing sector has changed over time. In the 1980s, the Aboriginal Rental Housing Program, the Community Housing and Infrastructure program (CHIP) and the Aboriginal and Torres Strait Islander Council (ATSIC) were established, providing increased funding and more opportunity for Aboriginal and Torres Strait Islander people to directly administer housing programs.<sup>62</sup>

However, by 2007 both ATSIC and CHIP had ended and funds were redirected away from Aboriginal and Torres Strait Islander organisations to mainstream state government or non-government organisations.<sup>63</sup> Since then, the number of ATSICCHOs has declined due to a range of factors including difficulties accessing mainstream competitive funding and the regulatory environment.<sup>64</sup> However, ATSICCHOs remain the preferred housing service for many Indigenous Australians due to the cultural appropriateness and holistic nature of the housing and support services they provide.<sup>65</sup>

The lack of growth in the ATSICCHO sector requires some Indigenous Australians to access social housing from mainstream providers. It is also important to note Indigenous Australians may also choose to reside in social housing provided by mainstream organisations or government departments.

### *The Housing Sector Strengthening Plan*

The community-controlled housing sector provides culturally appropriate housing and rent subsidies; however, the sector faces challenges in building its capacity.

*The Housing Sector Strengthening Plan*, under Priority Reform 2 of *the National Agreement on Closing the Gap*, was endorsed in August 2022 by the Joint Council on Closing the Gap. *The Housing Sector Strengthening Plan* is a resource to be used over 3 years to 2025 to prioritise, partner and negotiate beneficial sector-strengthening strategies, which can help address challenges the ATSICCHO sector is facing.

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<sup>61</sup> PC, [Report on Government Services](#), 2023.

<sup>62</sup> PC, [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.

<sup>63</sup> Brackertz, N., Davison, J. and Wilkinson, A., [How can Aboriginal housing in NSW and the Aboriginal Housing Office provide the best opportunity for Aboriginal people?](#), AHURI for Aboriginal Housing Office, NSW, 2017.

<sup>64</sup> Brackertz, N., Davison, J. and Wilkinson, A., [How can Aboriginal housing in NSW and the Aboriginal Housing Office provide the best opportunity for Aboriginal people?](#), AHURI for Aboriginal Housing Office, NSW, 2017.

<sup>65</sup> *Housing Sector Strengthening Plan*, 2022.

## **Questions for consideration**

1. What are the main cultural, social and economic factors that must be considered by governments and providers (including ATSICCHOs) when considering how to improve housing outcomes for Aboriginal and Torres Strait Islander people? How can governments best work with communities and the Aboriginal community controlled housing sector to support better housing outcomes for Aboriginal and Torres Strait Islander people, including embedding the Priority Reforms of the National Agreement on Closing the Gap and promoting self-determination?
2. How can governments best work with communities and the Aboriginal community controlled housing sector to support better housing outcomes for Aboriginal and Torres Strait Islander people, including embedding the Priority Reforms of the National Agreement on Closing the Gap and promoting self-determination?
3. How can governments ensure diverse Aboriginal and Torres Strait Islander voices are included in the development of housing and homelessness policies and programs?
4. What are the ideal short, medium and long-term policies and programs government can pursue to improve the supply of housing for Aboriginal and Torres Strait Islander people, including increasing the capacity and capability of ATSICCHOs?

## 3.4 Social housing

### The importance of social housing

States are primarily responsible for providing and maintaining social housing assets. Section 2.3 *Current approaches of government* details the funding arrangements for social housing. Under the NHHA, states and territories have primary responsibility for the funding, ongoing management and regulation of social housing and for tenant outcomes within social housing. While the states and territories manage public housing, community housing organisations are not for profit organisations that provide safe, secure, affordable rental housing. Community housing models vary across jurisdictions, with a variety of groups, including state and territory governments, owning the underlying stock.<sup>66</sup>

Social housing is secure and affordable housing for people with a housing need who are not able to access housing in the private market. The 3 main types of social housing are: public housing, which is delivered by state and territory government agencies; state-owned and managed Indigenous housing (SOMIH); community housing including Indigenous community housing, which is delivered by non-government organisations, often supported by state government contributions.

In 2020–21, around 790,000 Australians lived in over 440,000 social houses across the country. The majority of social housing is public housing (around 68%). The total stock of social housing has increased slightly over the last 15 years, however the number of dwellings per 1,000 people has decreased. Community housing has grown significantly and now makes up around 25% of all social housing, compared with 7.9% in 2006.<sup>67</sup>

Social housing is important social infrastructure. It provides a stable base from which people can participate in society, form families, and enjoy retirement. Social housing also has impacts on productivity and participation, and well-located social housing with amenity assists tenants to build and maintain social and economic wellbeing.

Eligibility for social housing differs between states but is generally determined by a range of factors such as income and assets and the ability to access and sustain a tenancy in the private rental market. States also consider if applicants have specific requirements, such as accessibility needs or locational needs. Rents in social housing are set at a percentage of household income, usually between 25% and 30%.<sup>68</sup> Community housing tenants are eligible for and may receive Commonwealth Rent Assistance (CRA), which is usually included in their rent paid to community housing organisations.

Tenants of social housing are more likely to be female, Aboriginal and Torres Strait Islander peoples, from single-person households, have a disability, and be aged over 65 years.<sup>69</sup>

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<sup>66</sup> AIHW, [Housing assistance](#), Glossary, viewed 11 April 2023.

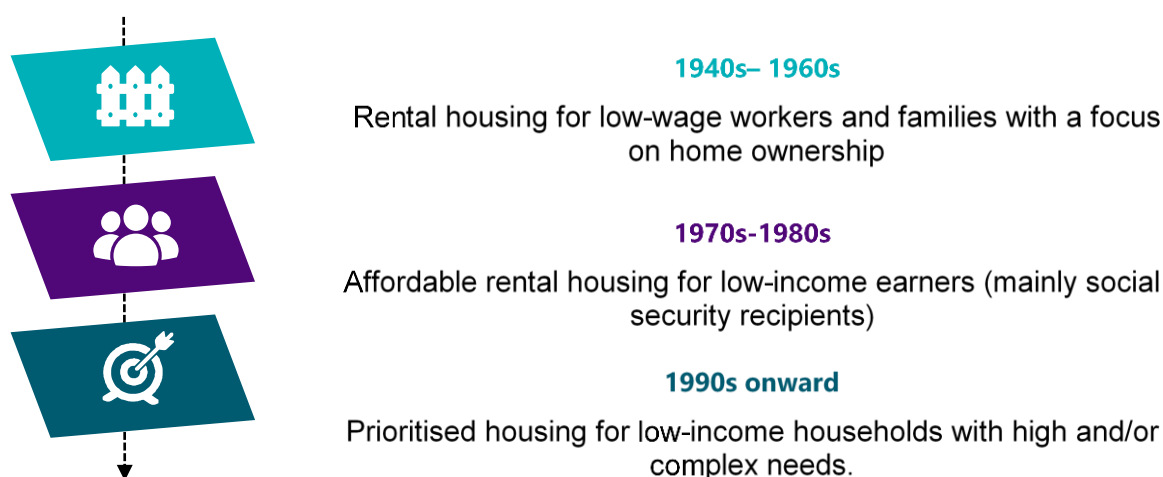
<sup>67</sup> AIHW, [Housing assistance in Australia](#), 2022.

<sup>68</sup> AHURI, [What is the difference between social housing and affordable housing – and why do they matter?](#), 2023.

<sup>69</sup> AIHW, [Housing assistance in Australia](#), 2019.

The Australian Government provides support for social housing through the NHHA, as well as further support for community housing through National Housing Finance and Investment Corporation (NHFIC). NHFIC provides support for social and affordable housing through the Australian Housing Bond Aggregator and the National Housing Infrastructure Fund.

The social housing sector has changed over the decades with 3 broad trends evident:<sup>70</sup>



## The demand and supply of social housing

While the amount of social housing increased by 4.6% between 2011 and 2021, this has not kept pace with population growth, which increased by 15.0% during the same period.<sup>71</sup> The social housing stock of 440,000 dwellings across Australia in 2021 makes up 4.2% of all housing, a decrease from 4.8% of all housing in Australia since 2011.<sup>72</sup>

Whilst social housing provides security for tenants, the availability of social housing stock is also impacted by the relatively longer length of tenure that social housing households have in their dwellings compared with the private market. In the 2019–20 ABS survey of Housing Mobility and Conditions, most social housing tenants had not moved in the past 5 years,<sup>73</sup> while the average private renter had moved twice in the same period.<sup>74</sup> Some states have policies, such as more frequent checks in income eligibility, to ensure social housing is available to those most in need.<sup>75</sup>

<sup>70</sup> AIHW, Housing assistance in Australia, 2019; AHURI, [Understanding the 'residualisation' of social housing](#), 2019.

<sup>71</sup> ABS, [National, state and territory population, June 2021](#), 2021, accessed 22 February 2023; ABS, [2011 Australia, Census All persons QuickStats | Australian Bureau of Statistics \(abs.gov.au\)](#), 2011, accessed 22 February 2023.

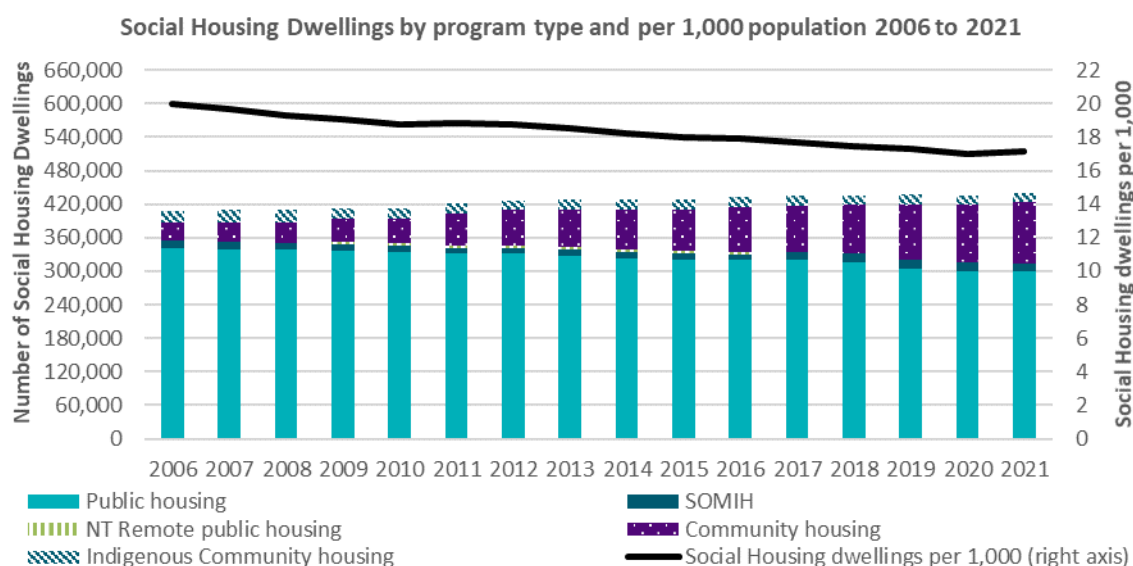
<sup>72</sup> AIHW, [Slow growth in social housing dwellings across Australia](#), 2022.

<sup>73</sup> ABS, Housing Mobility and Conditions, 2022, in [In need of repair: The National Housing and Homelessness Agreement – Study report](#), Productivity Commission, 2022.

<sup>74</sup> ABS, Housing Mobility and Conditions, 2022, in [In need of repair: The National Housing and Homelessness Agreement – Study report](#), Productivity Commission, 2022.

<sup>75</sup> PC, [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.

The Productivity Commission's review of the NHHA noted that any increased market supply of housing, achieved through better designed planning regulations, would benefit households on low and moderate incomes through increased mainstream supply of housing and improved private rental market conditions.<sup>76</sup>



Source: AIHW Housing Assistance in Australia 2022 Social housing dwellings, ABS 3101.0 Estimated Resident population.

There are a number of factors which influence demand and supply for social housing. Demand for social housing is driven by the availability of appropriate and affordable private rental housing, and a shortage of affordable and safe housing can create significant costs for governments. These significant costs may include for example additional capital expenditure for social housing and greater ongoing subsidies for social housing provision. There will always be a level of inherent demand for below market rate housing, and as a result, there will always be a demand for social housing.<sup>77</sup>

There are difficulties in measuring the demand for social housing. Demand for social housing is usually measured by waiting lists or registers, with priority given to those in greatest need, for example, those who are homeless or experiencing domestic and family violence. Almost 40% of households on the waiting list in 2021 across Australia were assessed as being in 'greatest need'.<sup>78</sup>

While waiting lists provide some measure of unmet demand for social housing by low-income households, there are shortcomings of using waitlists and registers as the sole indicator for unmet demand:

- social housing is not available in all areas and in the required dwelling type
- waiting lists refer to households, not individuals seeking social housing
- applicants are subject to income, asset and other eligibility criteria which vary over time and between states

<sup>76</sup> PC, [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.

<sup>77</sup> PC, [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.

<sup>78</sup> AIHW, [Housing assistance in Australia, About – Australian Institute of Health and Welfare](#), 2022.

- households may not apply due to housing quality and waiting time concerns.<sup>79</sup>

Several stakeholders have modelled housing need, including the number of social housing dwellings which may be required to meet this need. It is important to note the underlying assumptions and approaches to modelling these estimates vary:

- Research prepared for the Community Housing Industry Association estimates in 2021 there were around 437,000 households in the lowest income group and 203,500 households in the second lowest income group with unmet demand for housing with these households experiencing homelessness, experiencing overcrowding or spending more than 30% of their income on rent. Combined, this represents around 641,000 households whose affordable housing needs were not being met.<sup>80</sup>
- Research prepared by the Australian Housing and Urban Research Institute estimates that 727,300 social housing dwellings will be required between 2016 and 2036. This is in addition to the 384,600 social housing dwellings available in 2016.<sup>81</sup>

Demand and target groups for social housing are not well-defined concepts, and increasing the stock of social and affordable housing is one of several options for governments to better meet the housing needs of Australians.

## Features of social housing

Tenancy allocation for social dwellings is decided by the policy settings of individual states and community housing organisations. As the demand for social housing is currently much higher than available supply, states and providers allocate dwellings to households who can demonstrate both economic and social disadvantage, referred to as 'greatest needs' households. Community housing organisations usually have more flexibility in tenancy allocation compared to government providers.

Research suggests that current social housing prioritisation and allocation practices are focused on those with greatest needs. Current prioritisation and allocation approaches generally exclude households who are seeking housing support but whose needs are not as great as others. Some suggest that a more multi-dimensional model may be appropriate, responding to housing need from households with no need for greater social supports and to households requiring an affordable housing option, thus resulting in a more comprehensive and integrated housing support system.<sup>82</sup>

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<sup>79</sup> Pawson H, Lilley D, [Managing access to social housing in Australia: Unpacking policy frameworks and service provision outcomes](#), University of New South Wales (UNSW) City Futures Research Centre, 2022.

<sup>80</sup> Van den Nouwelant R et al. [Quantifying Australia's unmet housing need](#), Prepared for the Community Housing Industry Association (HIA), 2022.

<sup>81</sup> Lawson J, et al., [Social housing as infrastructure: an investment pathway](#), AHURI Final Report No. 306, 2018.

<sup>82</sup> Levin, I., Tually, S., De Vries, J., Kollmann, T., Stone, W. and Goodwin-Smith, I, [Innovations in stock matching and allocations: the social housing challenge](#), AHURI Final Report No. 394, 2023

Other limitations to social housing and housing assistance that have been identified include:

- Utilisation - Although new social housing eases pressure on demand, many existing social dwellings are underutilised. Between 2017 and 2021, the proportion of underutilised dwellings was 17% for public housing, 10–11% for community housing and 26–27% for SOMIH.<sup>83</sup> When households start to age and children leave home, there are often no smaller social dwellings available in the area for ‘down-sized’ households to move into.<sup>84</sup>
  - At the same time, in 2021, around 4% of public housing dwellings and 4% of community dwellings were assessed as overcrowded, while 25% of SOMIH households were living in overcrowded dwellings.<sup>85</sup> The issues of underutilisation and overcrowding can be described as ‘mismatches’ between social housing stock and tenants’ household composition, need and preferred location.
- Quality - Poor quality housing negatively impacts tenants’ health, safety and ability to participate in society.<sup>86</sup> However, an increasing number of social housing tenants are living in dwellings that do not meet agreed minimum acceptable standards. According to the Productivity Commission, most social housing tenants lived in dwellings of an appropriate standard in 2021, but the proportions decreased 5 to 7 percentage points from 2014.<sup>87</sup> An appropriate standard of dwelling is defined as having working facilities for washing people, washing clothes/bedding, storing/preparing food and removing sewerage, and not more than 2 major structural problems.<sup>88</sup>
- Financial support - Different levels of subsidy are available to households in social housing and those in the private rental market, notwithstanding similar socio-demographic status. The Productivity Commission has identified this issue and suggested a more direct financial assistance model for low-income households as an alternative to the current assistance model.<sup>89</sup>

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<sup>83</sup> AIHW, [Housing assistance in Australia, Suitability of dwelling size](#), accessed 23 March 2023.

<sup>84</sup> AIHW, [Housing assistance in Australia, Suitability of dwelling size](#), accessed 23 March 2023.

<sup>85</sup> AIHW, [Housing assistance in Australia, Suitability of dwelling size](#), accessed 23 March 2023.

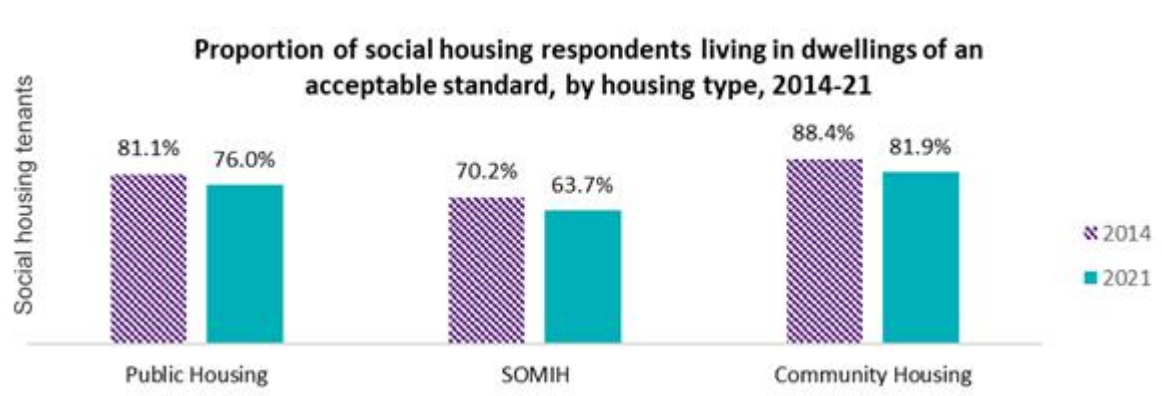
<sup>86</sup> Liu, Marting and Easthope, [Poor-quality housing and low-income households: review of evidence and options for reform](#), UNSW City Futures Research Centre, 2019.

<sup>87</sup> PC, [Report on Government Services 2023 – section 18 Housing](#), Tables 18A.36, 18A.37, 18A.38, 8A.39, 2023, accessed 22 February 2023.

<sup>88</sup> AIHW, [Aboriginal and Torres Strait Islander Health Performance Framework 2014 report](#), Canberra, 2014.

<sup>89</sup> PC, [In need of repair: The National Housing and Homelessness Agreement – Study report](#), 2022.





Social housing providers not only struggle to reconfigure housing stock to meet current and future needs (including to meet accessibility standards) but also struggle to keep up with maintenance needs. In 2021, nearly 3 in 10 tenants said their home was not comfortable in the heat or cold.<sup>90</sup> Challenges with supply chains as a result of COVID-19 have contributed to higher costs and longer timeframes associated with construction, maintenance and repairs, particularly in regional and remote areas.<sup>91</sup>

Over time, the percentage of tenants satisfied with their social housing remained stable, from 74.4% in 2014 to 72.9% of tenants in 2021.<sup>92</sup>

Around 5% to 10% of households have improved employment outcomes and income prospects while in social housing. There are significant barriers to exit pathways from social housing, reflecting factors such as labour market insecurity (for example, variable or fluctuating hours of employment), or the gaps in housing costs and tenure security for people in social housing compared with private rental sectors and a shortage of affordable private rental dwellings.<sup>93</sup>

Exit pathways can also be impacted by an increase in the number of social housing tenants with complex needs who require increased levels of support over time.<sup>94</sup> Exit pathways are also impacted by the ageing social housing tenant profile, with those aged 65 years or older comprising around 31% of households in social housing as at June 2019, who typically have longer-term stable social housing tenancies compared to other cohorts<sup>95</sup>.

There are also reports of negative perceptions of social housing that can impact securing community support for social housing projects<sup>96</sup>

<sup>90</sup> AIHW, [National Social Housing Survey 2021](#), Table S3.1, 2022.

<sup>91</sup> CoreLogic, *Cordell Construction Cost Index (CCCI)*, 2022.

<sup>92</sup> AIHW, National Social Housing Survey 2021, [What were the key factors in tenant satisfaction?](#), accessed 16 March 2023.

<sup>93</sup> E Baker, C Leishman, R Bentley, N Thien Anh Pahn, L Daniel, [Social housing exit points, outcomes and future pathways: an administrative data analysis](#) AHURI, 2020.

<sup>94</sup> AHURI, [The construction of social housing pathways across Australia](#), 2019.

<sup>95</sup> Muir, K., Powell, A., Flanagan, K., Stone, W., Tually, S., Faulkner, D., Hartley, C., and Pawson, H, [A pathway to where? Inquiry into understanding and reimagining social housing pathways](#), AHURI Final Report No. 332, 2020

<sup>96</sup> Sisson, A., Territorial stigma and territorial struggles in Sydney's Waterloo estate, University of Sydney, 2020.; Chatterjee and Sisson 2020, [Why public housing is stigmatised and how we can fix it?](#), The Conversation, accessed on 27 April 2023.

Rent revenues received by social housing providers are low compared with the costs of building, maintaining and managing social housing. This results in a gap between revenue and expenses for social housing organisations, referred to as the ‘subsidy-gap’.

Social housing supply usually depends on multiple funding sources such as an up-front capital grants, private debt finance and private capital raised through National Housing Finance and Investment Corporation bond aggregator.<sup>97</sup> The subsidy required for social housing is usually higher than for other types of housing, making the delivery of social housing significantly more expensive for funders.

The Housing Australia Future Fund, the National Housing Accord and the Social Housing Accelerator will have a significant role in improving supply of social housing.

Funding for social housing should flow through to the most effective and efficient providers of housing support, where housing outcomes can be optimised, and be focused on housing assets that meet the current and future needs of social housing tenants.



### Case study – Queensland housing with support

The Queensland Government owns and manages a 20-unit public housing complex, where 8 tenants receive on-site support from a Specialist Homelessness Provider. This includes a mobile ‘connection’ hub where people can connect with others socially, online, through employment, or through community activities.

As well as providing immediate assistance to ensure the wellbeing and safety of tenants (including tenants exiting hospital and those experiencing family, domestic and sexual violence), tenants are also provided with other referrals and supports, such as access to the NDIS. The mobile support has also helped tenants connect with their community, make friends with their neighbours, and become more active. The support at this complex ensures that tenants can live active and safe lives, build pride and esteem and feel valued.

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<sup>97</sup> AHURI, [\*Understanding the funding gap for social housing and different ways to fund it\*](#), 2019.

## The role of community housing

Community housing is social housing managed and delivered by not-for-profit organisations.

There are more than 500 community housing providers across Australia, with most managing less than 50 dwellings.<sup>98</sup> The community housing sector varies in size and structure in each state. Some states have provided significant support to develop their community housing sectors.

Community Housing Providers (CHPs) have the advantage of being able to bring together funding from government, the private sector and the philanthropic sector. Providers can leverage this funding to achieve additional scale for their social housing supply. They can develop broader and more diverse business models, which gives tenants a choice of social and affordable housing and can be more responsive to tenant needs. Providers often also provide or coordinate further housing and social service supports (wrap-around services) for tenants.

Against these advantages:

- community housing sector growth depends on long-term sustainable and reliable capital and operational subsidy streams
- community housing providers need to balance competing social and economic objectives through their deployment of surplus funds into social and affordable housing
- transfers of public housing to the community housing sector require appropriate regulatory oversight to protect outcomes for tenants and ensure appropriate asset and financial outcomes for government.

The community housing sector now represents around 25.4% of total social housing in Australia, up from 19.1% from 5 years ago, and up from 16.0% in 2013.<sup>99</sup> At June 2022, the community housing sector had 111,681 dwellings, compared with 67,385 dwellings as at June 2013 – a growth of 44,296 dwellings. Across the same period, public housing decreased by 30,740 dwellings from 328,340 to 297,600 dwellings.<sup>100</sup>

Around half of the growth in community housing can be attributed to stock transfers, with 21,118 dwellings transferred from public housing to community housing between 2017 and 2021.<sup>101</sup> Benefits of stock transfers to the community housing sector broadly include capacity and capability building, access to increased revenue streams via Commonwealth Rent Assistance and leveraging additional private investment (for services and/or additional housing assets).<sup>102</sup>

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<sup>98</sup> AIHW, [Housing assistance in Australia, Social housing dwellings](#), accessed 16 March 2023.

<sup>99</sup> PC, [Report on Government Services 2023 – section 18 Housing](#), Table 18A.3, 2023, accessed 22 February 2023.

<sup>100</sup> PC, [Report on Government Services 2023 – section 18 Housing](#), Table 18A.3, 2023, accessed 22 February 2023.

<sup>101</sup> PC, [Report on Government Services 2023 – section 18 Housing](#), Table 18A.3, 2023, accessed 22 February 2023.

<sup>102</sup> AHURI, [Public stock transfers to community housing the best option for a sustainable and financially supportable housing system](#), 2015.

The National Regulatory System for Community Housing (NRSCH) regulates community housing providers across all states, except Victoria and Western Australia, which have their own regulatory systems aligned with the NRSCH. Community housing providers under the NRSCH are registered under one of three tiers (tier 1, tier 2 or tier 3), reflecting the nature, scale and scope of different operations.<sup>103</sup> The National Regulatory Code within the NRSCH sets out performance requirements under 7 areas, which registered community housing providers must comply with. These areas include tenant and housing services, housing assets, community engagement, governance, probity, management and financial viability.<sup>104</sup>

Community housing providers use a range of service and business models to deliver housing solutions and often engage in joint ventures with government, private industry and the philanthropic sector. Some models focus on creating a mix of private, affordable housing as well as social housing, and include community infrastructure and facilities.<sup>105</sup>

While the community housing sector has undergone significant growth in recent years, data for community housing has gaps and inconsistencies, presenting issues in developing and monitoring evidence-informed housing policies and programs. Some areas of data gaps or no data include government expenditure and waitlist and register characteristics.

Although states are primarily responsible for providing and maintaining social housing assets, all governments acknowledge the importance of social housing and are working together to increase the supply of social housing. Several Australian Government initiatives are aimed at social and affordable housing to be delivered and managed by the community housing sector, along with states and territories. See *1.3 The broader housing and homelessness agenda for the full list of initiatives*.

- a \$2 billion Social Housing Accelerator to boost social housing stock across Australia.
- the Housing Australia Future Fund will help build 30,000 new social and affordable housing properties in its first five years, and create thousands of jobs.
- the expansion of the remit of the National Housing Infrastructure Facility to deploy up to \$575 million to accelerate the supply of social and affordable housing.

The National Housing Finance and Investment Corporation helps to improve housing outcomes and grow the community housing sector. It administers the Affordable Housing Bond Aggregator (AHBA), which provides cheaper long-term finance for registered community housing providers. As at 30 June 2023, the AHBA had supported over 17,800 new and existing social and affordable homes.<sup>106</sup>

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<sup>103</sup> National Regulatory System Community Housing, [Categories of registration \(Tiers\)](#), Accessed 16 March 2023

<sup>104</sup> National Regulatory System for Community Housing, [National Regulatory Code](#), accessed 18 April 2023.

<sup>105</sup> Benedict. R, et al., [Private sector involvement in social and affordable housing](#) AHURI Final Report No. 388, 2022.

<sup>106</sup> NHFIC, [Our contribution | The National Housing Finance & Investment Corporation](#), accessed 4 August 2023.



### Case Study – Vic Ground Lease Model

Under the Ground Lease Model, the land and all dwellings where new houses are built at existing public housing sites will remain under the ownership of the Victorian government. The ground lease models ensures neighbourhoods have a mix of new social housing, affordable housing, specialist disability and market rental homes.

Project partners will finance, design, construct, manage and maintain the new housing to a prescribed standard over a 40-year operating term. The assets will revert to full public ownership and control at the end of this fixed period. Under the long-term service contract, the project partner will receive a service fee for managing the project over the operating phase and meeting required social housing service standards.

Construction on Ground Lease Model 1 Projects commenced in February 2022 and is due for completion in early 2024, delivering 1,110 new homes at three sites.

## Questions for consideration

1. What is the role of social housing for low-income Australians?
2. What factors should state governments and housing organisations consider when allocating social housing?
3. How can governments ensure social housing is built in the right location (including close to amenities, environmental, socio-economic, current and future hazard risk and cultural factors) and will meet current and future needs of social housing tenants and the broader community?
4. What are the key short-term and/or long-term social and economic issues in social housing?
5. What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?
6. What are the most-effective wrap-around supports required to support Australians in social housing to maintain their tenancies? Are there existing effective models that could be scaled up?
7. What future role should the community housing sector play in Australia and what initiatives and funding mechanisms would support this?
  - a. Are there any capacity and capability constraints impacting on future growth of the community housing sector?
8. What changes to community housing regulation could improve outcomes for tenants, the community housing sector, governments and investors?
9. Do current regulatory approaches support future growth in the community housing sector?
10. How can governments and their partners best grow social housing stock?
11. How can social housing providers better support people with complex needs (such as people with disability, people from culturally diverse backgrounds and people with mental health, alcohol and other drug issues)?
12. In a multi-provider system which includes public and community housing, how can governments and housing organisations ensure that people in most housing need or with complex needs can access housing?
13. What significant issues within the social housing sector lack sufficient quality data to inform decision-making?

## Affordable housing

Affordable housing is another form of subsidised housing, which is appropriate for the needs of a range of low to moderate-income households and priced so that these households find it easier to meet other basic living costs, such as food, clothing, transport, medical care and education.

Affordable housing enables people to live in desirable locations, including locations that are close to jobs and well connected to transport, infrastructure and other services. Affordable housing contributes to the diversity of housing options. Definitions, offerings and eligibility criteria for affordable housing vary between states and between individual affordable housing schemes, however, this generally refers to housing at a lower than market rate.<sup>107</sup> This can include affordable rental housing and affordable purchase products.

Typically, affordable housing has broader eligibility criteria than that of social housing and has been a middle ground available for people earning too much to be applicants for social housing but find it difficult to secure suitable private rental housing. Affordable housing can also provide a pathway out of social housing. It may also be available for people providing essential services such as nurses, teachers and police who are in need of housing close to their workplace.

Increasingly, affordable housing is financed, developed and managed by a combination of government, not-for-profit and for-profit institutions. Through the Housing Accord, all 3 levels of government have committed to working together to increase affordable housing and bring in more institution investment. The Australian Housing and Urban Research Institute has highlighted the importance of partnership across the public, community and private sectors, to build capacity throughout the housing industry to deliver more affordable housing.<sup>108</sup>

Currently, there is very limited data available on the number of affordable rental dwellings in Australia, and it is therefore difficult to determine the unmet need for affordable rental housing.<sup>109</sup>

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<sup>107</sup> AHURI, [What is the difference between social housing and affordable housing – and why do they matter?](#), 2023.

<sup>108</sup> Benedict R, Gurran N, Gilbert C, Hamilton C, Rowley S and Liu S, [Private sector involvement in social and affordable housing](#), AHURI Final Report No. 388, 2022.

<sup>109</sup> AHURI, [What is the difference between social housing and affordable housing – and why do they matter?](#), 2023.





## **Affordable housing and housing affordability supports**

The Australian Government has introduced a number of new initiatives to address housing affordability, including, among others, the National Housing Accord and the National Housing Supply and Affordability Council.

### **The National Housing Accord – affordable housing targets**

The Accord aims to align the efforts of all levels of government, institutional investors and the construction sector to help tackle the nation's housing challenges. Key commitments under the Accord include:

- an aspirational national target of delivering 1 million new, well-located homes over 5 years from 2024
- an Australian government commitment of \$350 million over 5 years from 2024 to support the delivery of 10,000 affordable homes. States will build on this commitment to deliver up to 10,000 affordable homes, enabling delivery of up to 20,000 affordable homes in total.

### **The National Housing Supply and Affordability Council**

The Council will deliver independent advice to government on ways to increase housing supply and affordability. Its functions will include:

- monitoring and reporting on conditions in the housing sector that impact home ownership, housing supply and affordability, rental affordability, homelessness
- working collaboratively with other Australian government bodies, state, territory and local governments and other stakeholders in the housing sector to support the collection and publication of nationally consistent data on housing supply and affordability and on demand for affordable housing.



### **Case study – Australian Capital Territory Affordable Community Housing Land Tax Exemption**

Land tax exemptions are available in the Australian Capital Territory for homeowners who rent their properties at an affordable rate (75% or less of market rent) to eligible households, via a registered community housing provider. In some circumstances, property owners may also be eligible for a Deductible Gift Receipt for the difference between the market and affordable rent.

The initiative is targeted towards property owners who would like to offer a helping hand to those struggling to find appropriate and affordable accommodation, while also knowing the tenancy is being well managed.

Two local community housing providers are participating in the scheme:

- Community Housing Canberra participates through its real estate and property management arm, HomeGround Real Estate
- YWCA participates through its charitable property management service, Rentwell.

### **Questions for consideration**

1. How can governments encourage delivery and availability of affordable housing in the short, medium and long-term? How can governments partner with institutional investors to support more housing development (particularly affordable housing)?
2. How can governments work with institutional investors to support more housing development (particularly affordable housing)?
3. How can all levels of government incentivise affordable resilient housing options in new builds, and affordable retrofitting for existing housing?

## 3.5 Housing costs, home ownership and the private rental market in Australia

### Housing costs

The relationship between housing costs and household income is often referred to as housing affordability.

In the past two decades, real absolute housing costs have increased for all tenure types. The most recent ABS release (2019–20) on housing is some years old. In it, the average weekly costs for housing were \$379 for renters and \$493 for owners with a mortgage. However, since the COVID-19 pandemic, there has been a marked increase in housing costs across the board that is not captured in the ABS release. The median weekly cost for rent in June 2023 – according to CoreLogic data – was \$589, while housing costs for many households with a mortgage have been affected by the current interest rate tightening cycle.<sup>110</sup>

In Australia, most policy makers focus on the proportion of people in housing stress, using the 30/40 indicator. This indicator considers a household in housing stress when a household in the bottom 40% of the income range spends more than 30% of its gross income on housing (including rent, mortgage payments, rates, taxes and insurance).<sup>111</sup>

According to the Productivity Commission, in 2019-20, low-income households (households in the lowest income quintile, with income up to \$543 per week in 2019-20 dollars) had to spend 43% of median income to make median rent.<sup>112</sup> For households in the second lowest quintile, it was 32%. Additionally, most low-income private renters spend significantly more than 30% of income on rent and around half have less than \$500 after housing expenses.<sup>113</sup>

A NHFIC analysis of 2021 Census data found that around half of all households earning between \$41,600 and \$78,000 are paying more than 30% of their income on rent.<sup>114</sup> Below this income level, significantly more households pay more than 30%.

### Home ownership

Benefits of home ownership include:

- Providing the security of long-term tenure. This allows a greater sense of connection to community and opportunities for employment.<sup>115</sup>

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<sup>110</sup> Commonwealth of Australia, [Measuring what matters](#), July 2023; CoreLogic *Quarterly Rental Review*, July 2023.

<sup>111</sup> AHURI, [Understanding the 30:40 indicator of housing affordability stress](#), 2019.

<sup>112</sup> Productivity Commission, *In need of repair: the National Housing and Homelessness Agreement*, 2023, p.305.

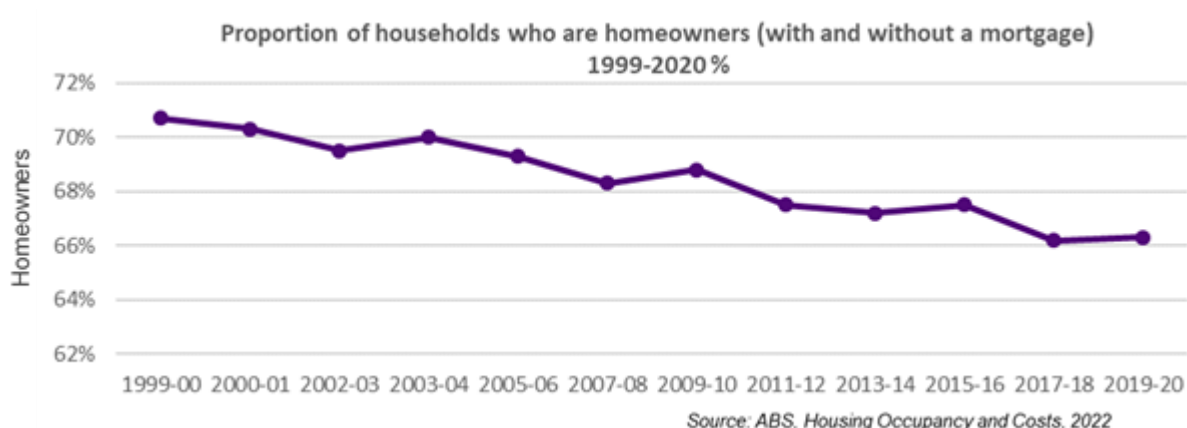
<sup>113</sup> Productivity Commission, [Vulnerable Private Renters: Evidence and Options, PC, 2019](#), p.17.

<sup>114</sup> National Housing Finance and Investment Corporation, *State of the nation's housing 2022-23*, NHFIC, 2023, p.85.

<sup>115</sup> Commonwealth of Australia, [Out of reach? The Australian housing affordability challenge](#), 2015.

- Housing costs tend to be significantly lower once mortgages have been paid off. Noting trends may have shifted, homeowners without a mortgage spend 3% of their disposable income on housing, compared with 20% for renters in the private market in 2019-20.<sup>116</sup>
- People who own their own homes are significantly better off in retirement.<sup>117</sup>
- Home ownership and lack of overcrowding have significant health benefits, particularly for Aboriginal and Torres Strait Islander peoples.<sup>118</sup>

The proportion of Australians who own their own home has decreased over the last 20 years. Noting trends may have shifted over the past 2 years, in 2019–20 the proportion of households who owned their own home (with or without a mortgage) was 66%, compared to 70% in 1999-00.<sup>119</sup>



Some groups of people find it harder to purchase a home. The proportion of young Australians who are homeowners declined significantly between 1976 and 2021.<sup>120</sup>

While there is limited data on the experiences of people with disability in the housing market, the available data suggests some people with disability struggle to find housing they can afford, and are vulnerable to housing or rental stress. People with disability may also face additional costs, such as for modifying housing to ensure it is accessible and meets their needs.<sup>121</sup>

Home ownership is lower for women than for men. In 2022, men owned 30% of all properties compared with women owning 27% (with the remaining properties being jointly owned), although the share of women purchasing property has increased over time.<sup>122</sup> For women who purchase a home, it takes longer to save for a deposit than their male peers.

<sup>116</sup> ABS, [Housing Occupancy and costs](#), 2019–20.

<sup>117</sup> Commonwealth of Australia, [Retirement Income Review](#), 2020.

<sup>118</sup> National Aboriginal Community Controlled Health Organisation (NACCHO), [Submission to the National Housing and Homelessness Agreement Review](#), February 2022.

<sup>119</sup> AIHW, [Home ownership and housing tenure](#), 2022.

<sup>120</sup> ABS, [Housing Occupancy and Costs](#), ABS, Australian Government, 2022.

<sup>121</sup> AIHW, [People with Disability in Australia](#), 2022.

<sup>122</sup> CoreLogic, [Women and Property: One year on](#), CoreLogic Asia Pacific, 2022.

Older women paying off a mortgage experience higher levels of housing stress than their male peers.<sup>123</sup> Women over 55 are at risk of financial and housing insecurity due to factors such as:

- More likely to work part time or casually throughout their lives due to caring responsibilities
- Gender pay gaps
- Lack of superannuation
- An increasingly unaffordable private rental market
- Age discrimination.<sup>124</sup>



### **The National Strategy to Achieve Gender Equality**

The Australian Government is developing a National Strategy to Achieve Gender Equality to guide whole-of-community action to make Australia one of the best countries in the world for a gender equal society. It is an important mechanism to elevate and prioritise actions that will achieve gender equality. The strategy will describe how gender inequality exists in specific areas including housing and infrastructure.

*Submissions made as part of the consultation for the Strategy can be resubmitted in response to this Issues Paper, and can be referenced in submissions where stakeholders would like to provide additional information.*

*The price of housing has been increasing faster than income levels*

The issue of house prices is complex and depends on a range of interconnected factors including macro-economic conditions and regulation at the Australian Government, state and local government level.

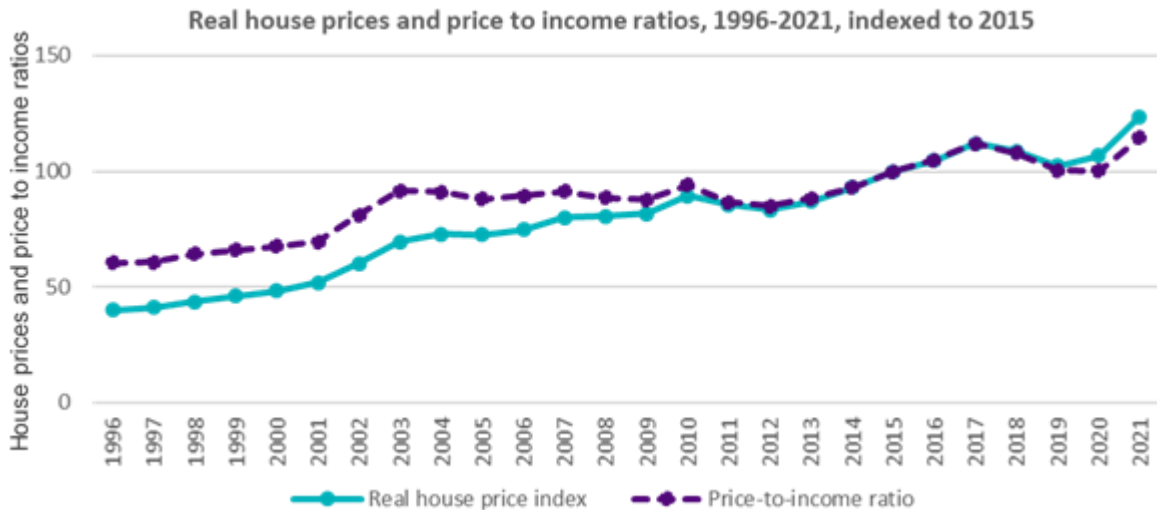
With the price of housing increasing at a higher rate than wages, the proportion of yearly wages needed to save for a deposit has also risen.<sup>125</sup>

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<sup>123</sup> AHURI, [What are the real costs of Australia's housing crisis for women?](#), 2023.

<sup>124</sup> AHURI, [What are the real costs of Australia's housing crisis for women?](#), 2023.

<sup>125</sup> ANZ, CoreLogic, [Housing Affordability Report](#), May 2023.



Source: OECD Affordable Housing Database, latest year available at May 2023.

Debt as a proportion of income, and debt to asset ratios have also increased, with household debt making up 211% of disposable income in 2021 (up from 133% in 2001),<sup>126</sup> and the median debt to asset ratio increasing from 0.16 in 2009–10 to 0.18 in 2019–20.<sup>127</sup>

These rising price to income ratios are increasing the time it takes for Australians to save for a home.

### *Investment properties*

In 2019–20, 21% of Australian households owned a property other than their usual residence.<sup>128</sup> These included properties rented on the private market and properties used for other purposes, such as holiday homes. The majority (68%) of people who owned a property other than their usual residence owned only one additional property, while 4% owned 4 or more additional properties. Trends in the ownership of investment properties may have shifted since 2019–20.

Investors – both institutional and individual – are an important source of funding, particularly given the limited rental supply in Australia.

<sup>126</sup> OECD, [Household debt \(indicator\)](#), 2021.

<sup>127</sup> ABS, [Household Income and Wealth Australia](#), 2019–20.

<sup>128</sup> ABS, [Housing Occupancy and Costs](#), ABS, Australian Government, 2022.



## Homebuyer supports

The Australian Government and state governments administer schemes to support first homebuyers, including the Home Guarantee Scheme, shared equity schemes and government lending authorities. These include:

**The Australian Government's Home Guarantee Scheme** – an initiative to support Australians to achieve home ownership. From 1 July 2022 the existing Home Guarantee Scheme was expanded to make available:

- 35,000 places each financial year to support first home buyers to purchase a home with a deposit of as little as 5% (the First Home Guarantee)
- 5,000 places each financial year to 30 June 2025 to support single parents with dependents to purchase a home with a deposit of as little as 2% (the Family Home Guarantee)
- 10,000 places each financial year to 30 June 2025 to support regional first home buyers to purchase a home with a deposit of as little as 5% (the Regional First Home Buyer Guarantee).

From 1 July 2023, friends, siblings and other family members will be eligible for joint applications under the First Home Guarantee and regional First Home Buyer Guarantee. Eligibility for the Family Home Guarantee will also be expanded to include single legal guardians of children such as aunts, uncles and grandparents. All three guarantees will also become available to eligible borrowers who are Australian Permanent Residents, in addition to Australian citizens.

**Shared equity schemes** allow lower income home buyers to share the capital cost of purchasing a home with an equity partner. These schemes, such as the Australian Government's Help to Buy scheme, allow lower income homebuyers to buy sooner as they need a lower initial deposit and have lower ongoing housing costs. Such schemes are administered by the ACT, New South Wales, Queensland, South Australian, Tasmanian, Victorian and Western Australian governments.

**Government lending authorities** are government organisations that provide low deposit home loans for people who are unable to meet the deposit requirements of mainstream lenders. Such schemes exist in Queensland, South Australia and Western Australia. The Northern Territory provides loans for people building their own home. The Australian Government provides lower deposit loans for Aboriginal and Torres Strait Islander peoples through Indigenous Business Australia.



## Private rental in Australia

Renters in Australia face a number of security and quality challenges. Long-term leases are rare, leading to higher levels of insecurity for renters. Private rental housing stock is diverse, though there is increasing evidence of fairly widespread problems, such as poor dwelling conditions (e.g. across maintenance, and basic health and safety requirements), tenure insecurity, and unaffordability.<sup>129</sup>

While the private rental market may be less stable than home ownership, many Australians choose to rent due to a range of reasons, including mobility. Traditionally, relocating for work, study and travel is easier and less costly for those in the rental market, partially due to the cost of stamp duty and other government fees.<sup>130</sup>

With high house prices (particularly housing in inner-city locations close to employment and educational opportunities), renting may enable some families to live in highly desirable areas where they would not be able to buy.<sup>131</sup>

Increasing house prices and barriers to entering the housing market mean, for too many Australians, home ownership is out of reach. Similarly, as renters spend increased proportions of their incomes on housing, their ability to save for a deposit is further reduced.

A number of Australians (particularly low-income households) experience barriers to entering the rental market. As well as affordability barriers, the ability of low-income households to access the private rental market can be impacted by the costs and time it can take to navigate the private rental system (including time taken to attend inspections and complete applications, as well as up-front costs such as bonds and deposits).<sup>132</sup>

Barriers to gaining rental accommodation may be further amplified by direct and indirect discrimination. This issue affects many vulnerable cohorts seeking rental accommodation throughout Australia, including Indigenous Australians, people with disabilities, members of established ethnic minority groups, and new migrants and refugees. Discrimination in the rental market can also occur based on age, gender and sexuality.<sup>133</sup>

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<sup>129</sup> Baker, E. and Daniel, L. (Eds.) [Rental Insights: A COVID-19 Collection](#), AHURI, 2020.

<sup>130</sup> Property Council of Australia, [The economic impact of stamp duty: Three reform options](#), Deloitte Access Economics, 2015.

<sup>131</sup> Hulse K, Morris A and Pawson H, *Private Renting in a Home-owning Society: Disaster, Diversity or Deviance?*, *Housing, Theory and Society*, 36:2, 167–188, 2019.

<sup>132</sup> Parkinson S, James A and Liu E, [Navigating a changing Private Rental Sector: opportunities and challenges for low-income renters](#), AHURI, 2018.

<sup>133</sup> Maalsen S, Wolifson P, Rogers D, Nelson J and Buckle C, [Understanding discrimination effects in private rental housing](#), AHURI, 2021.

## Availability

The private rental sector has been the fastest growing housing sector in Australia.<sup>134</sup> As house prices increase, people who would have traditionally entered the housing market are instead remaining in the private rental market. As a result, middle and higher-income earners are increasingly living in private rental properties, which would usually be accessible to low-income earners, particularly in locations close to jobs, infrastructure and services (such as childcare).<sup>135</sup> This has led to a shortage of affordable rental houses for low-income households in those locations.<sup>136</sup>

As the number of people seeking rental properties has grown, Australia is experiencing a period of very low rental vacancy rates and rising rent levels. Certain cities have been particularly affected, for example Hobart, Melbourne, Perth and Sydney.<sup>137</sup>

Analysis by the Reserve Bank of Australia shows that, although national asking rents increased significantly between 2019 and March 2023, asking rents in inner-city Melbourne and Sydney remain below pre-pandemic levels. The pandemic's travel restrictions led to weaker demand, a higher prevalence of rent reductions, higher vacancy rates and lower net migration.<sup>138</sup> Because these impacts were particularly acute in inner-city Melbourne and Sydney, rental prices fell further and were slower to start increasing than in other capital cities.<sup>139</sup>



### Rental Tenancy Legislation

Jurisdictions each have their own residential tenancies legislation, collectively referred to as the Residential Tenancies Act (RTA). Although these RTAs were developed independently of each other, similar principles underpin them such as: standard forms of agreement, terms, charges and notice periods; market rents; and accessible dispute resolution.<sup>140</sup> Broadly, RTAs apply to most private and social housing tenancies. They act as a single comprehensive regulatory source for most aspects of a tenancy, apart from other statutory provisions and common law principles that still apply.

On 28 April 2023, through National Cabinet, Housing Ministers committed to develop a proposal for National Cabinet in the second half of 2023 outlining reforms to strengthen renters' rights across the country.

<sup>134</sup> ABS, [Housing Occupancy and costs](#) ABS, Australian Government, 2022.

<sup>135</sup> Gurran N, Hulse K, Dodson J, Pill M, Dowling R, Reynolds M and Maalsen S, [Urban productivity and affordable rental housing supply in Australian cities and regions](#), AHURI, 2021.

<sup>136</sup> Hulse K, Morris A and Pawson H, *Private Renting in a Home-owning Society: Disaster, Diversity or Deviance?*, *Housing, Theory and Society*, 36:2, 167–188, 2019.

<sup>137</sup> CoreLogic *Quarterly Rental Review*, July 2023.

<sup>138</sup> Hanmer F, Marquadt M, [New Insights into the Rental Market](#), Reserve Bank of Australia, 2023.

<sup>139</sup> *ibid.*

<sup>140</sup> C Martin, K Hulse, M Ghasri, L Ralston, L Crommelin, Z Goodall, S Parkinson and E O'Brien Webb, [Regulation of residential tenancies and impacts on investment](#), AHURI, 2022.



### Case study – Tasmania’s Private Rental Incentives

The Private Rental Incentives Program encourages private property owners to make their homes available for affordable rent to low-income households with low or no support needs.

Properties are head-leased from the private rental market with lease terms of 2 years and rents capped at between 25% to 30% below the region’s median rates. Property owners receive guaranteed rent and an incentive payment between \$6,600 and \$9,900 per annum. The program assists low-income households into secure, affordable private rental accommodation.

Tenancy and property management is provided on behalf of the property owners by one of the Tasmanian Government’s registered and experienced community housing providers, Centacare Evolve Housing (CEH). CEH provides fee-free tenancy management services to the property owners and properties are managed in accordance with the *Tasmanian Residential Tenancy Act 1997*.

The program has helped 492 households to access affordable private rental accommodation from July 2015 to December 2022.



### Case study – Northern Territory Rent Choice

In March 2022, the Northern Territory Government established a rental subsidy program, Rent Choice, in partnership with the community housing provider Venture Housing. Rent Choice is a time-limited program, designed to provide an immediate mechanism to increase access to housing that is affordable, and reduce rental stress for key workers in the Northern Territory.

Modelled on a similar program in New South Wales, Rent Choice targets key workers in priority industries with hard-to-fill roles, providing rental subsidies of between 20% and 40% of private market rent. As at 31 January 2023, 278 households were receiving rental subsidy payments with an average payment of \$180 per household per week.



### **Commonwealth Rent Assistance (CRA) and Private Rental Assistance (PRA)**

CRA is a non-taxable payment from the Commonwealth to people who receive income support payments or family tax benefits, and who are in the private rental market or in community housing. CRA is assessed as part of the application for income support or family tax benefits, and the amount paid is dependent on household structure (i.e. single, couple, or families with dependent children).

CRA has a considerable impact on reducing rental stress. At December 2022, CRA was able to reduce the number of recipient households in housing stress by around 28%.

PRA is financial assistance provided by all state governments to low-income households experiencing difficulty in securing or maintaining private rental accommodation. PRA is usually provided as a one-off form of support and includes bond loans, rental grants, rental subsidies and relief, and payment of relocation expenses.

## **Direct and indirect impacts on the housing market**

Supply and demand affect housing costs, and can be affected by other settings. Changes in the number of houses and the demand for houses affect the cost of housing. Supply, demand and affordability vary significantly across different areas of Australia. The most critical factor is the supply of land in desirable locations, including locations that are close to jobs and well connected to infrastructure and other services. Other factors include:

- Construction costs and supply chain issues – In the March quarter 2023, 32,871 dwellings units had been approved, but not yet commenced.<sup>141</sup> Supply chain problems are slowing down home building, leaving projects unfinished, and slowing the restoration and/or rebuilding of existing buildings, adding to housing pressures.<sup>142</sup>
- Workforce shortages – in 2022, 47% of occupations in the Technicians and Trades sector were experiencing workforce shortages, this includes construction workers, plasterers and electricians.<sup>143</sup> Workforce shortages can be exacerbated by rental costs, particularly in regional and remote areas, where a shortage of suitable accommodation can present a barrier to people moving to work.<sup>144</sup>

<sup>141</sup> ABS, Building Activity, Australia, March 2023.

<sup>142</sup> AHURI, [Why does Australia have a rental crisis, and what can be done about it?](#), 2022.

<sup>143</sup> National Skills Commission, [Skills Priority List Key Findings Report](#), 2022.

<sup>144</sup> Impact Economics and Policy, *Housing Critical – the role of housing in solving critical skills shortages in the regions*, 2022.

- Utilisation of existing properties – the number of long-term rentals available has been impacted by the rise of short-term letting (i.e. Airbnb), however, this is likely only in specific areas.<sup>145</sup> Short-term letting platforms like Airbnb are most likely to impact tourism-rich areas (such as inner-city suburbs and regional and coastal areas).<sup>146</sup>
  - In Hobart, for example, as at June 2022, 47% of Airbnb short-term rental properties had previously been available in the long-term rental market, suggesting a possible link between increases in short-term letting and low availability of rental properties.<sup>147</sup>
- Taxation – the way housing is taxed can affect supply and demand, such as stamp duty or taxation incentives for build-to-rent accommodation.

In addition, regional and remote areas can be particularly affected by additional drivers of housing costs and challenges. High construction costs are a major challenge, and can be compounded by:

- vast distances between populated areas and low population density
- limited local workforces and challenges of attracting workers to remote projects
- high maintenance costs (operating and maintenance costs are 3 times greater for housing in remote areas, compared to housing in capital cities)<sup>148</sup>
- exposure to extreme climate and weather events, including drought, bushfire and flood – rural and remote areas can be more vulnerable to the risks of natural hazards, requiring greater investment to protect or maintain these assets.<sup>149</sup>

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<sup>145</sup> AHURI, [Why does Australia have a rental crisis, and what can be done about it?](#), 2022.

<sup>146</sup> Crommelin T, Parkinson M, [Technological disruption in private housing markets: the case of Airbnb](#), AHURI, 2018.

<sup>147</sup> Phibbs P, Eli J, [Monitoring the Impact of Short-Term Rentals on Tasmanian Housing Markets](#), ShelterTas, 2022.

<sup>148</sup> Lea T, Grealy L, Moskos M, Brambilla A, King S, Habibis D, Benedict R, Phibbs P, Sun C and Torzillo P, [Sustainable Indigenous housing in regional and remote Australia](#), AHURI Final Report No. 368, 2021.

<sup>149</sup> Australian Government Department of Infrastructure, [Challenges and opportunities in regional infrastructure](#), 2021.



## **Addressing workforce shortages**

### ***Australian Skills Guarantee***

The Australian Government announced in the October 2022–23 Budget that the Australian Skills Guarantee will apply to Australian Government funded housing projects in the National Housing Accord. The Australian Skills Guarantee will ensure that 1 in 10 workers on major Australian Government funded projects are an apprentice, trainee or paid cadet, and include targets for women.

### ***Employment White Paper***

The Australian Government is also developing the Employment White Paper, which will guide the future of Australia's skills and labour market and address topics including the future of work, job security, labour supply, and skills and training.

### ***Australian Apprenticeships Incentives System***

Further, the Australian Government is investing \$2.3 billion over 4 years from 2022–23 to strengthen the Australian Apprenticeships Incentives System. Investment focuses on the Australian Apprenticeships Priority List, targeting occupations in demand to support a pipeline of skilled workers, including construction workers, plasterers and electricians.

## **Questions for consideration**

1. What should the most important (long-term) and/or immediate (short-term) housing market policy focus be, across all levels of government, over the next 10 years?
2. How can the utilisation of existing properties be improved? How can governments incentivise improved utilisation of existing properties?
3. How do supply, demand and affordability challenges differ in urban and regional/remote areas? How could these differences be taken into account when designing policy?

## **Home ownership**

4. How can the use and release of land encourage residential growth in well located areas (i.e. close to infrastructure, jobs and services, and resilient to natural hazards) in the short, medium and long-term?
5. Are there ways to improve supply chain issues to support more efficient housing supply and reduce building costs?
6. What role can housing by design play in improving housing supply and affordability?

## **Rental Properties**

7. How can flexibility, accessibility (particularly in the physical environment), affordability and security be improved in the rental private market, particularly for low-income earners?
8. Are further wrap-around supports required to support vulnerable Australians in the private rental market to maintain their tenancies? Are there any examples of effective models that could be scaled up?



## 3.6 The importance of planning, zoning and development

### Land use planning and zoning

Land use planning and zoning play an important role in the housing system by regulating the use of land and guiding future development.

Planning and zoning is the responsibility of state and local governments. Planning and land use regulations determine where housing can be built and the nature of housing.

Responsibility for planning and land use regulation is shared between:

- state governments – responsible for overarching planning and development policies, strategic plans for metropolitan and regional areas, releasing land for new developments, coordinating and investing in major infrastructure
- local governments – responsible for developing and implementing land use plans at the local level and processing the majority of development proposals.

In maintaining these systems, state and local governments are pursuing various reforms to provide certainty, improve assessment timeframes, reduce red tape and deliver best outcomes.

### The effects of planning, land use and zoning on the housing system

Land supply and land use regulations play an important role in making cities more liveable and sustainable. Within strategic, long-term visions for the places where Australians live, zoning divides areas into zones for different purposes, realised through development.

Effective planning can ensure efficient land use, mitigate ongoing risk and hazard exposure, protect against environmental harm, and encourage healthy and well-connected communities. Effective planning can also create job certainty and support economic growth.

The potential benefits of effective land use planning for households include improved amenity and character, reduced air, noise and visual pollution from commercial and industrial activities; proximity to employment, shopping, services, public transport; access to open or green space for recreation, and access to appropriate housing types and densities in communities.<sup>150</sup> For example, in some states and territories, planning supports the delivery of social and affordable housing.

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<sup>150</sup> McDonald J, McMillen D, 'The Economics of Zoning', *The Oxford Handbook of Urban Economics and Planning*, Oxford University Press, 2012.

Planning challenges include balancing regulation and consultation to provide certainty and realise the above outcomes, while ensuring flexibility and minimising complexity and costs.

Regulation can constrain the supply, affordability, accessibility, safety and sustainability of housing, including (noting variations between jurisdictions):

- complex and time-consuming development assessment processes, which can add to the costs of investment and housing
- unnecessary and costly delays to a development due to appeals and review processes – in some jurisdictions, once an applicant lodges an appeal, it can take between 6 to 12 months for a hearing<sup>151</sup>
- limited flexibility for variation from planning controls, alternative uses within zones or for land uses to change in response to economic and social changes – for example, a local government may zone a piece of land exclusively for manufacturing, only for external factors to make manufacturing economically unviable in that location
- regulatory costs such as fees and contributions, and costs associated with delays and uncertainty involved in seeking permits or seeking a rezoning to accommodate a new use – overly restrictive regulations cause a greater reliance on rezoning, which can be a costly, time-consuming and uncertain process
- limited coordination of growth with infrastructure can result in delays in enabling infrastructure; as well as reducing access to public transport, public services and spaces (i.e. local supermarkets, health care providers, public spaces, cultural sites and access to Country and natural environments) – this is particularly an issue in new release areas.

It should be noted that where areas provide superior access to jobs and service opportunities, there will be a significant difference in land price premiums regardless of planning controls.

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<sup>151</sup> PC, [Plan to Identify Planning and Zoning Reforms](#), 2021.



## Planning and zoning initiatives

### ***National Housing Accord***

Under the National Housing Accord, signatories have agreed to support the aspirational target to build 1 million new, well-located homes over 5 years from 2024. To help achieve this target, the Accord states that jurisdictions will:

expedite zoning, planning and land release for social and affordable housing

work with local governments to deliver planning and land-use reforms, which will make housing supply more responsive to demand over time.

The Australian Government is identifying whether suitable Commonwealth land can be released for housing to assist as part of the contribution to delivering social and affordable housing.

### ***National Housing Infrastructure Facility (NHIF)***

The NHIF is a \$1 billion facility, providing finance for eligible infrastructure projects that will unlock new housing supply, particularly affordable housing.

The NHIF offers concessional loans, grants and equity finance to help support critical housing-enabling infrastructure projects such as electricity, gas, water, sewerage, stormwater, telecommunications and roads infrastructure.

In October 2022 the NHIF was expanded so \$575 million in uncommitted funds could be invested in social and affordable housing.

### ***National Cabinet reform package***

On 28 April 2023, National Cabinet agreed to a comprehensive package of reforms that recognise the housing challenges faced by all levels of government to support a national approach to the growth of Australia's cities, towns and suburbs.

As part of this package, First Ministers tasked Planning Ministers, to come back with proposals to increase housing supply and improve planning systems around Australia. These changes support the goal of the National Housing Accord to enhance the responsiveness of supply and provide the housing Australians need.

### ***National Urban Policy***

The Australian Government is committed to developing the first comprehensive National Urban Policy in over a decade. The Policy will be developed in partnership with experts to understand issues around urban planning, property design and sustainability. This includes establishing a National Urban Forum of experts that will inform the Policy.



### Case study – South Australia affordable housing planning provisions

The SA Housing Authority enables the private development industry to supply at least 15% of significant new residential development as affordable home purchase or rental opportunities through planning incentives in the development assessment process. The Authority has agreements in place with private and not-for-profit sector developers representing 121 residential projects that will yield approximately 4,473 affordable dwellings over the next 10 years.

Builders and developers build homes to a set price point (\$417,000 as at 15 February 2023) and may apply for up to a 15% price variance above the set price point if they can demonstrate the home includes features that provide an ongoing benefit to the homeowner, such as cost savings offsetting higher mortgage payments. Cost savings may include energy efficiency features, close proximity to public transport, or a specialised finance product (such as shared equity).

Homes are listed for sale at a set price through HomeSeeker SA, which provides exclusive access to eligible purchasers for the listing period.



### Case study – South Australia building Karoonda Initiative

To address housing supply and affordability issues, Karoonda East Murray Council in South Australia offered cash rebates of 90% of the purchase price when buying designated vacant blocks of council land in 2020. Purchasers were eligible for the rebate if they commenced building a house within a set timeframe, and could pay under \$2,000 in total for the land after receiving the rebate. The initiative was aimed at renters in the area looking to buy their own property and free up rentals, as well as those looking to relocate or purchase an investment property.

Now in Stage 2 of the initiative, the Karoonda East Murray Council will run the rebate program alongside a new self-funded initiative where the Council will have 3 turnkey houses built on council-owned blocks to be sold between \$250,000 and \$300,000.



### Case study – Western Australia planning for reform

In 2019, the Western Australian Department of Planning, Lands and Heritage commenced a comprehensive program of planning reform to create an easier to use, more streamlined and strategically focused planning system. Key achievements of Phase 1 – Action Plan for Planning Reforms include the new Design WA policy suite, which has progressively reformed State Planning Policies to create well designed built environments to support vibrant liveable communities. Revised State Planning Policies have since been adopted to guide improved apartment design and precinct scale development, delivering broad housing benefits and outcomes.

Phase 2 – Planning Reforms is now examining opportunities for the WA Planning system to better support the delivery of social housing. These reforms include:

- reviewing delegations to the Department of Communities to increase scale of development (up to 20 dwellings) that can be determined ‘in-house’ (reform complete)
- reviewing Region Planning Schemes to achieve greater alignment, where aligned exemptions would exempt approximately 98% of development from the need to obtain development approval (under review)
- investigating the provision of a density bonus to incentivise private sector development that includes the provision of at least 5% social or community housing.

### Productivity Commission Review – recommendations on planning and zoning

The 2022 Productivity Commission’s review of the National Housing and Homelessness Agreement explored land use planning and zoning. The review acknowledged the importance of planning and zoning regulations and how they can both positively and negatively affect the supply and affordability of new housing (including consideration of inclusionary zoning and land release strategies).

The review argued although states are reforming land use planning, more needs to be done to ensure housing supply responds to demand. As such, the review made the following recommendations in relation to land use planning:

1. states should report annual progress against land supply targets
2. state and local governments should revise their planning regulations to promote greater housing density and diversity
3. all states should set housing targets and work with local governments to meet these targets
4. the next National Housing and Homelessness Agreement should acknowledge the importance of housing supply as a solution to housing affordability and replace planning reforms with housing targets.

In March 2021, the Productivity Commission also released *the Plan to Identify Planning and Zoning Reforms* which considered the impacts of planning and zoning policy on patterns of economic activity.

The paper suggested the following reforms:

- aligning plans at different levels of government so governments are collectively better able to meet their development objectives
- creating land use regulations which allow for a broad range of uses and wherever possible limiting the need for rezoning or outright prohibitions on certain land uses
- getting more of the simpler decisions out of the detailed assessment processes (through greater use of streamlined assessments or exemptions)
- making the administration of development assessments more efficient.

### **Questions for consideration**

1. To what extent is the supply, affordability and diversity of houses affected by planning and zoning regulations and administrative processes?
2. How can planning and zoning regulations effectively increase the supply of land in well-located areas taking into consideration current and future hazard risk?
3. How can governments work together to be more responsive and flexible to housing demand pressures, both now and in the future?
4. What is the role of state and local governments in the improvement of speed and/or transparency of development assessment processes to help improve supply of housing and the affordability of homes?
5. How can the development assessment process address community concerns, so the length of appeals processes is minimised, and developers have an efficient path to resolve issues and gain approval?
6. How can state and local governments improve accessibility (particular in the physical environment) through planning and zoning, for example, to ensure transport systems are accessible for the whole community?
7. What key short, medium and long-term planning and zoning reforms could be explored in the Plan?
8. What other reforms, beyond planning and zoning, can governments implement to improve the speed and efficiency of the supply of housing?
9. How can governments and other stakeholders (e.g. property developers) ensure that planning and housing decisions do not create or embed hazard risks?

## 3.7 The impact of climate change and disasters on housing security, sustainability and health

### Climate change impacts the availability and quality of housing

As the climate warms, Australia will experience both acute and slow-onset climate impacts. Acute impacts (disasters) can affect the availability of housing, while slow-onset impacts such as increases in average temperatures can affect occupants' comfort. Examples of expected climate impacts include rising sea levels, longer fire seasons, more heatwaves, flooding, storm surges and short-term heavy rainfall.<sup>152</sup>

The impacts of disasters are being felt across the country. Floods and fires have caused wide-scale damage to, and loss of, housing, often impacting entire communities. This is expected to continue as climate change increases the rate and severity of these disasters.<sup>153</sup> Community recovery from disaster events is often slow, with significant additional resources and capacity required to support those living in affected areas.<sup>154</sup> Climate disasters can place strain on transitional and short-term housing services and providers as well as the broader housing sector due to increased demand. The National Emergency Management Agency works with local communities to provide strategic oversight and guidance to help prepare for, respond to and recover from disaster events.

Even for those who are not impacted by disasters, the impacts of climate change can be seen in rising costs for households. Climate change impacts housing costs in a number of ways,<sup>155</sup> including rising insurance premiums and increasing energy consumption and usage and demand. These rising housing costs will particularly impact low-income households, who are more likely to live in poor quality housing which require higher energy usage.<sup>156</sup>

As climate change increases the risk and severity of disasters, as well as the cost of recovery, insurance is becoming more expensive and unattainable. One in 25 houses are expected to have annual damage costs from extreme weather and climate change that make them effectively uninsurable by 2030.<sup>157</sup> Insurance barriers can lead to housing insecurity following disasters, particularly for low-income households who may not be able to pay higher premiums or relocate to insurable and appropriate housing.<sup>158</sup>

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<sup>152</sup> Bureau of Meteorology; Commonwealth Scientific and Industrial Research Organisation (CSIRO), [State of the Climate 2022](#), 2022.

<sup>153</sup> Senate Environment and Communications References Committee (Senate ECRC) '[Current and future impacts of climate change on housing, buildings and infrastructure](#)', report to the Senate, Australian Government, 2018.

<sup>154</sup> Osborn et al., 'Disaster preparedness: services for people experiencing homelessness and the pressure-cooker response', *Australian Journal of Emergency Management*, 2019.

<sup>155</sup> Lefebvre and Reinhard, [The cost of extreme weather: building resilience in the face of disaster](#), McKell Institute, 2022.

<sup>156</sup> Bezgrebelna et al, 'Climate Change, Weather, Housing Precarity, and Homelessness: A Systematic Review of Reviews', *International Journal of Environmental Research and Public Health*, 2021; Liu et al., [Poor quality housing and low-income households](#); Paddam S, Liu C, and Philip S, [Home insurance affordability and socioeconomic equity in a changing climate](#), Actuaries Institute, 2022.

<sup>157</sup> Hutley et al. [Uninsurable Nation: Australia's most climate-vulnerable places](#), Climate Council, 2022

<sup>158</sup> Bezgrebelna et al, *Climate Change, Weather, Housing Precarity, and Homelessness*, Int J Environ Res Public Health. 2021.



In addition, housing quality and sustainability affects our physical and mental health, with one study finding improved energy efficiency and thermal comforts reduced breathlessness and improved mental health of participants.<sup>159</sup>

*People experiencing or at risk of homelessness are least able to recover following disasters*

Someone without access to appropriate housing (including those experiencing homelessness and cost of living pressures) will be less able to prepare for, endure and recover from extreme weather events.<sup>160</sup> Limited protection from weather extremes, such as heatwaves, increases the risk of mortality and health conditions.<sup>161</sup> Someone who is already experiencing homelessness prior to a disaster will often have less access to public safety information and services, which both increases danger during events and creates barriers for recovery after the event.<sup>162</sup> People can also be left homeless following disasters, for both long and short periods of time.<sup>163</sup>

*Regional and remote Aboriginal and Torres Strait Islander communities are often more vulnerable to climate change impacts*

Aboriginal and Torres Strait Islander peoples are more exposed to climate change impacts and risk being more affected. For example, many homes in remote Aboriginal and Torres Strait Islander communities do not have the resources needed to heat and cool in response to extreme weather.<sup>164</sup> This inadequate heating and cooling can affect health, particularly for infants and older Australians. Providing appropriate and quality housing to withstand adverse climate impacts in regional and remote Aboriginal and Torres Strait Islander communities will not only improve health outcomes, it will also reduce home running costs and improve affordability in the medium to long term.

Aboriginal and Torres Strait Islander communities have a connection to Country and expertise which can strengthen climate change actions,<sup>165</sup> such as ensuring place-based initiatives are developed to suit the local context and environment. Further, there are better life outcomes when Aboriginal and Torres Strait Islander people are included in the decision-making and development of policy and services which affect them.<sup>166</sup> In recognition of this, the Australian Government is currently developing the First Nations Clean Energy Strategy in partnership with the First Nations Clean Energy Network.<sup>167</sup> The first National Climate Risk Assessment will consider nationally significant climate risks including those

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<sup>159</sup> Sustainability Victoria, The Victorian Healthy Homes Program: Research Findings, [The Victorian Healthy Homes Program – Research findings \(sustainability.vic.gov.au\)](https://www.sustainability.vic.gov.au/research-findings), 2022.

<sup>160</sup> Senate Environment and Communications References Committee (ECRC), [Current and future impacts of climate change on housing, buildings and infrastructure](#), 2018.

<sup>161</sup> Bezgrebelna et al, *Climate Change, Weather, Housing Precarity, and Homelessness* Int J Environ Res Public Health. 2021.; Steffan W, Mallon K, Kompas T, Dean A, and Rice M, [Compound Costs: How climate change is damaging Australia's economy](#), Climate Council, 2019.

<sup>162</sup> Bezgrebelna et al, *Climate Change, Weather, Housing Precarity, and Homelessness* Int J Environ Res Public Health. 2021.

<sup>163</sup> *ibid.*

<sup>164</sup> Lea et al, [Sustainable Indigenous housing in regional and remote Australia](#), AHURI, 2021.

<sup>165</sup> Green D, Minchin L, 'Living on Climate-Change Country: Indigenous Health, Well-Being and Climate Change in Remote Australian Communities', *EcoHealth*, 2014; Ford et al, *The Resilience of Indigenous Peoples to Environmental Change*, *One Earth*, 2020; HEAL Network & CRE-STRIDE 2021, *Climate Change and Aboriginal and Torres Strait Islander Health*, Lowitja Institute, Melbourne, DOI: 10.48455/bthg-aj15.

<sup>166</sup> Commonwealth of Australia, [National Agreement on Closing the Gap](#), Department of the Prime Minister and Cabinet, 2020.

<sup>167</sup> Department of Climate Change, Energy, the Environment and Water, [First Nations Clean Energy Strategy](#).

relating to vulnerable groups and the built environment. The inaugural National Adaptation Plan will address the significant risks identified by the assessment.

More information on the need for Aboriginal and Torres Strait Islander peoples and government to work in partnership is in 3.3 *Aboriginal and Torres Strait Islander Housing*.

## **Sustainable housing**

*Appropriate housing can protect Australians from some climate change risks, but many homes are vulnerable to the impacts of climate change*

Effective housing design can reduce and protect from the negative impacts of extreme temperatures and disasters. The National Construction Code (NCC) sets out the minimum performance requirements for the design, construction and performance of buildings (2003). The NCC defines 8 climate zones in Australia, each with different design and construction requirements for resilient and comfortable housing. The NCC adopted requirements for thermal performance in 2003 with the Nationwide House Energy Rating Scheme. However, houses built before 2003 are not subject to the minimum requirements and the NCC is not applied consistently across Australia.

Some homes across Australia are not designed to withstand climate change or increasing disasters, such as homes built in known bushfire and flood prone areas or homes lacking passive design principles. Modifications to existing housing can increase thermal performance and reduce heating and cooling needs (which can make up 20–50% of household energy usage depending on the climate zone).<sup>168</sup> However, some households face barriers to retrofitting homes, such as low-income homeowners, social housing residents or renters. Households, particularly low-income households, may be reluctant to redirect resources from more immediate expenses to disaster resilience due to uncertainty on disaster likelihood<sup>169</sup> and the costs involved.<sup>170</sup>

For rental properties, there are limited financial incentives for landlords to invest in more energy efficient infrastructure, particularly with low vacancy rates and energy costs most commonly covered by tenants.<sup>171</sup>

Costs involved with the regular maintenance and retrofitting of social housing, along with limited resources or broader supply chain issues, mean that not all social housing stock is able to adequately protect against climate impacts.

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<sup>168</sup> Department of Climate Change, Energy, the Environment and Water, [Heating and Cooling](#), n.d.

<sup>169</sup> New South Wales Independent Flood Inquiry, [2022 Flood Inquiry](#), 2022.

<sup>170</sup> Senate ECRC, [Current and future impacts of climate change on housing, buildings and infrastructure](#), 2018.

<sup>171</sup> AHURI, [Climate change and low-income housing](#), 2021.



### **Case study – Gympie Recovery Accommodation Park**

Following the February 2022 flooding event that resulted in many Gympie residents being displaced, the Queensland Government worked with the Gympie Regional Council to accommodate flood-impacted households. On 6 April 2022, the Queensland Government executed an initial, 24-month lease over the Gympie Caravan Park and worked to deliver 26 units of accommodation. This included reinstating existing park dwellings, transporting cabins from other locations, and building units.

A small team of Queensland Government staff provide property and tenancy management services on-site, with funding provided for a Community Action Inc. mobile support worker to provide outreach support. Between April 2022 and May 2023, 16 flood-affected households have transitioned into longer-term housing, including 4 households assisted into social housing, one household that secured a private rental, 3 households assisted into properties head leased from the private rental sector. Four households have reunited with family or relocated, 2 households have transitioned into community housing and 2 households returned to their home after completion of repairs or purchased a property.

Investment has supported an enhanced housing and homelessness response in Gympie, including funding a care coordinator and homelessness outreach worker, building the capacity of the sector and strengthening responses to reports of homelessness. The Queensland Government has funded a non-government provider to provide emergency hotel accommodation for homeless families under the Immediate Housing Response Fund and a support worker to work with these families to support their transition into longer-term accommodation. A focus for 2023–24 includes identifying accommodation options for people with a disability and those in high needs groups.



### **Case study – New South Wales solar panels and air conditioners for social housing residents**

Solar panels have been retrofitted at over 6,300 New South Wales social housing dwellings to reduce carbon emissions and energy bills for social housing residents in New South Wales. Solar panels have been prioritised for properties in Far West New South Wales and regional areas that experience hot summers and cold winters.

Air conditioners have also been retrofitted at 2,200 dwellings in Far West New South Wales and Regional New South Wales to replace aged flued gas, electric space heaters and wood fire heaters. Solar panels and air conditioners help social housing residents to heat and cool their home, without facing higher electricity bills.

A 2022 survey of social housing residents with solar panels and air conditioners highlighted the benefit of the program. The majority of residents were satisfied or very satisfied with their new solar panels (92%) and air conditioner (93%). Residents reported their new air conditioner was easy to operate (87%), improved comfort of living areas in summer months (92%), and reduced energy bills (78%).



## The National Energy Performance Strategy

The Australian Government is developing a National Energy Performance Strategy. This strategy will support Australian jobs, take action on climate change, and ensure all Australians can access affordable energy. It will accelerate demand-side action to uplift energy performance, improve affordability and reduce emissions. The Australian Government is working closely with states and territories through the National Energy Transformation Partnership to ensure that the Strategy complements and enhances existing work being undertaken by jurisdictions.

Submissions made as part of the consultation for the National Energy Performance Strategy can be resubmitted in response to this Issues Paper, and can be referenced in submissions if you would like to provide additional information.

In the 2023-24 Budget, the Australian Government announced the Energy Savings Package as a down payment on the National Energy Performance Strategy.

As part of this package, a \$1.3 billion Household Energy Upgrades Fund will be established to support home energy upgrades to improve energy performance. The Fund includes:

- \$1 billion for low-cost financing from the Clean Energy Finance Corporation for home upgrades that save energy;
- \$300 million to support upgrades to social housing; and \$36.7 million to develop further initiatives to improve energy performance.

## Questions for consideration

1. How can governments improve housing and accommodation service coordination to better support individuals affected by hazards?
2. How can governments support hazard resilient housing and housing modifications for new and existing housing, in particular within rural and remote locations that are more likely to be impacted by extreme weather events?
3. How can governments better encourage the uptake of energy efficient housing modifications and design?
4. How can housing policies and programs support people who have been displaced due to climate disasters?
5. What options should be explored for improving the energy efficiency of rental properties?
6. How can hazard resilience and thermal performance of housing in regional and remote locations be improved?

# Your feedback is important

Your ideas and experiences will help drive long-term, nationally consistent change for individuals and families impacted by housing and homelessness.

This Issues Paper has been developed as a way to seek your feedback on what the Plan should address.

We want you to consider what parts of the housing systems governments and the sector need to improve, including how governments can better work together. Throughout the paper are a series of discussion questions that may help you in providing feedback. Submissions do not need to include a response to every discussion question. These questions have been included as a prompt to guide you on which areas would be useful to explore further in the development of the Plan. We also want to know whether these issues align with your experience.

We note that there have been several inquiries and reviews into housing in Australia over recent years with similar submission processes and as such, you are welcome to resubmit previous submissions for the purposes of this consultation process.

## How to get involved

Respond to the guided, short-form questions:

- You may wish to respond to all of the questions, or choose to answer only the questions of most interest to you.
- Individual responses may not be published, or may only be published in part.

Lodge a written submission online:

- If you lodge a written submission, please include headings with the relevant topics or questions you are addressing.
- If you are representing an organisation, we encourage you to provide case studies, data and evidence to support your views.
- The Government may choose to publish submissions. As such, when lodging a written submission, you will be asked to specify whether you would like your submission to be published on the department's website.

## Other ways to share your feedback

**Email a written submission:** You can email your written submission directly to [HousingandHomelessnessPlan@dss.gov.au](mailto:HousingandHomelessnessPlan@dss.gov.au)

**Language translations:** Please contact us at [HousingandHomelessnessPlan@dss.gov.au](mailto:HousingandHomelessnessPlan@dss.gov.au) should you require support for translations (including braille).

**Video or audio response:** To provide a video or audio response, including in Auslan, please email [HousingandHomelessnessPlan@dss.gov.au](mailto:HousingandHomelessnessPlan@dss.gov.au) for guidance.

**Mail a written response:** If you cannot complete the guided, short-form questions, or provide a submission online, you can print a PDF [492 kB] or DOCX [96 kB] version of this document and provide a written submission to:

National Housing and Homelessness Plan  
Department of Social Services  
GPO Box 9820  
Canberra, ACT 2601

For **written or recorded submissions**, please let us know if you would like your input to remain anonymous.

To understand more about the Department of Social Services Privacy Policy, visit this [link](#).

**Future opportunities to provide feedback:** There will be more opportunities to share your views throughout the development of the Plan.

You can find further information and register for updates on the consultation process on the [DSS Engage platform](#).

If you have any questions about making a submission, please email: [HousingandHomelessnessPlan@dss.gov.au](mailto:HousingandHomelessnessPlan@dss.gov.au).



## Snapshot of Australia's housing - infographic references

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