



19 October 2023

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

Via Email: Housingandhomelessnessplan@dss.gov.au

Dear Deputy Secretary,

Minderoo Foundation thanks you for the opportunity to comment on the Issues Paper on Housing and Homelessness in Australia.

Minderoo is undergoing a strategic reshaping to deepen the impact of our fight to return the ocean to a healthy state, elevate equality for women and girls and uplift child and community wellbeing.

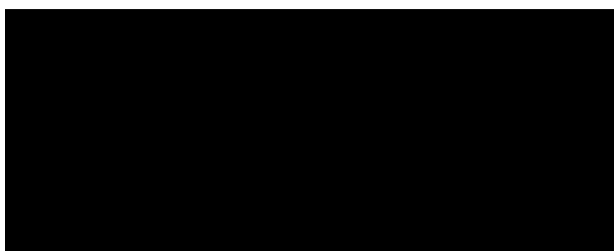
When this essential preparation is ready, Minderoo intends to engage the Government on these issues, including housing and homelessness.

In this submission, as a signal of our intention to engage the Government, Minderoo respectfully offers observations and insights developed through working alongside our community service partners over many years as they tackle Australia's housing crisis.

We believe and support:

1. Housing is a human right.
2. Data-driven decision-making is paramount.
3. Improving access to quality of social housing.
4. Testing Social and Affordable Housing as a new asset class for Institutional Investors.
5. Increased investment and sector capacity building to deliver climate responsive housing.

Minderoo Foundation believes Australia's housing crisis is solvable and looks forward to engaging with the Government on this important issue, and we thank you again for the opportunity to share our insights.





Minderoo Foundation submission to the National Housing and Homelessness Plan

Minderoo embraces “Housing First” principles, which have led the Foundation to support a range of housing projects, including [My Home](#) – a community project to create 18 studio homes in Fremantle for women over 55 at risk of homelessness, with each dwelling constructed using innovative climate responsive materials.

Minderoo is convinced by its investment in this project (and others) that homelessness is a challenge that can be solved, particularly with support for Government from philanthropy and private investment.

1. Housing is a human right

Minderoo acknowledges that housing is a human right, and a lack of appropriate housing perpetuates disadvantage. It is well known that women experiencing family and domestic violence represent the largest group of clients seeking support from Specialist Homelessness Services. Of women who experience family and domestic violence, 50 per cent have children in their care. Many women and their children return to violent partners because they cannot secure stable housing and do not want to risk exposing their children to homelessness.

Minderoo observation:

The National Housing Finance and Investment Corporation estimates Australia will face a housing supply shortage of 106,000 dwellings by 2027. Australia’s capacity to reduce harm caused by unmet housing need will remain a critical issue unless a collective approach is taken to develop impactful solutions.

Minderoo believes a collaborative response from the whole community, including businesses, philanthropy and institutional investors could accelerate Government efforts across the housing continuum.

2. Data-driven decision-making is paramount in developing effective solutions

Through its work alongside community sector partners working to address housing and homelessness in Australia, Minderoo has found that data from specialist homelessness services captures only interactions with services, painting an incomplete picture of the true scale of need.

Minderoo observation:

Housing and homelessness are complex issues that need nuanced solutions, with timely, accurate and insightful data a key tool in creating them.

Minderoo Foundation believes increasing the accessibility and quality of data could offer empowering insights for decision-makers that allow solutions to be tailored and targeted. The Foundation has gathered experience in data-driven decision making and is willing to offer Government more insights into using these to deliver more impactful solutions.

3. Improving access to quality of social housing

Minderoo believes that to fortify and elevate the social housing framework, a shift from the 'wait turn allocation' model (households waiting to be allocated public housing) to a vulnerability-based system could result in a fairer distribution of housing resources.



Meanwhile, we think it is paramount to establish higher standards for housing developments that incorporate a quota for both social and affordable housing units, while recognising the significance of proximity to amenities, transportation, schools, and other essential services.

Minderoo observation

The issues of housing and homelessness require a comprehensive and collaborative approach, demonstrated by Minderoo's support for *My Home*, which prioritised environmentally friendly and innovative building materials and techniques.

4. Testing Social and Affordable Housing as an asset class for Institutional Investors

Through engagement in early 2023 with the Paxon Group – a leading commercial and financial advisory group – Minderoo Foundation has identified the need to test affordable housing as a new asset class for institutional investment and developed a range of options for consideration.

A strategic shift towards encouraging more institutional investment across a range of partnership options and financial instruments will address the issue of over-reliance on individual investors, whose sensitivity to market fluctuations can result in inadequate affordable housing supply.

Minderoo observation:

Minderoo's work with the Paxon Group signals the interest philanthropies and private investment can have in supporting social housing across local, state and federal government areas of interest.

Minderoo is keen for state and local governments to explore testing affordable housing as a new asset class for institutional investment by incorporating affordable housing considerations into the planning process.

Federally, one approach the Government could take may be to provide tax offsets or rebates/exemptions on GST to encourage investment in social housing by institutional investors.

5. Increased investment and sector capacity building to deliver climate responsive housing

Minderoo Foundation sees the announcement of a new National Plan on Housing and Homelessness as an opportunity for Australia to produce houses that are part of the climate solution.

Minderoo observation:

Minderoo believes breathing new life into aging housing stock through the integration of green energy alternatives can substantially alleviate utility expenses for residents while contributing to a sustainable and environmentally conscious future.

Minderoo believes climate responsive housing can be cost effective and impactful, especially when matched with data-driven decision making, community-driven projects and support from institutional investors, all working with Government to drive sustainable solutions.

Thank you for the opportunity to comment

Minderoo looks forward to working collaboratively with the Federal Government and policy makers on this important matter, and we welcome the opportunity for further engagement.



In the interim, if you have any queries, or would like to discuss our response further, please contact