



2020-21 Pre-budget submission

Addressing homelessness in our capital cities

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ABOUT THE COUNCIL OF CAPITAL CITY LORD MAYORS

The CCCLM represents the interests of the Lord Mayors (and ACT Chief Minister) of Australia’s eight capital cities. Australia’s capital cities drive national economic growth, innovation and creativity, and are home to over 75 per cent of our population.

The CCCLM has a history of over 50 years. We aim to provide national leadership for the effective co-ordination and representation of the special interests of the Capital Cities of the Australian States and Territories, especially in their relations with other spheres of government.

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SUMMARY

- All Australians have the right to housing that is safe, appropriate, affordable, and sustainable.
- However too many Australians experience homelessness and the number is increasing.
- Almost two-thirds of people experiencing homelessness are in our cities and the majority of the increase is associated with severely crowded dwellings and rough sleeping.¹
- There has also been an increase in people sleeping rough in our cities, with nearly half (47 per cent) of all people sleeping rough in Australia are now in capital cities.
- Aboriginal and Torres Strait Islander peoples are more likely than non-Indigenous Australians to experience homelessness.
- There are a number of factors contributing to the unprecedented levels of homelessness in our capital cities including increasing rental costs, income support failing to meet the cost of rent and investment in social housing not keeping up with population growth.
- The gap between the cost of living in social housing and the cost of living in private market rental housing is growing – this means people in social housing struggle to move out into the private market, occupying housing needed to accommodate people experiencing homelessness. Social housing has become a ‘blocker’ in the system.
- Specialist homelessness services in our cities are also struggling to meet the demand and assist people experiencing homelessness at crisis point.
- A ‘housing first’ approach and investment in social housing is needed to support and prevent people experiencing homelessness.
- Social housing is an important piece of infrastructure in Australia that contributes to the effective functioning of our capital cities.
- The CCCLM calls for an investment of \$200 million over the forward estimates (four years) for the development of a Capital City Housing First Fund that could generate up to 2,000 tailored housing units for people sleeping rough and or at risk of primary homelessness across our capital cities.
- The Australian Government has a leadership role in preventing homelessness and supporting people experiencing homelessness.

RECOMMENDATIONS

The CCCLM recommends that the Australian Government:

1. Creates a COAG Council of Housing Ministers as a priority to facilitate action on housing and homelessness.
2. Invests \$200 million over four years for the development of a Capital City Housing First Fund that could generate up to 2,000 tailored housing units for people sleeping rough and or at risk of primary homelessness across our capital cities.
3. Develops a National Housing and Homelessness Strategy that provides the strategic direction to recognise social and affordable housing in inner cities as key infrastructure and allocates funding and investment in social and affordable housing based on robust effective models including the 'Housing First' approach. Key priorities within a National Housing and Homeless Strategy should include:
 - Increases in targeted housing and support to prevent homelessness, for example by enabling planned exits from institutions to stable housing.
 - Support for preventative programs that address the drivers of homelessness, including family violence, mental health, drug and alcohol use.
 - Incorporation of culturally appropriate housing and early intervention services that recognises issues that disproportionately affect Aboriginal and Torres Strait Islander people.
 - The provision of greater assistance for crisis accommodation that includes support for people to transition to sustainable long-term housing.
 - Coordination of roles and responsibilities of Federal, State and local governments, private industry and non-government organisations to review and inform the housing market and allocate funding incentives to stimulate provision of improved social and affordable housing outcomes in capital cities.
4. Partner with State/Territory and Local governments to identify and invest in the development of inner-city sites and work with the Council of Capital City Lord Mayors to ensure adequate provision of appropriate social and affordable housing and emergency accommodation in our capital cities.
5. Review the Commonwealth Rent Assistance program and Centrelink policies to ensure they do not contribute to housing stress and homelessness.
6. Review the state and territory government housing debt on the basis saving will be used for social housing.
7. Fund culturally appropriate housing that considers culture and kin and wrap around support services for Aboriginal and Torres Strait Islander people.

INTRODUCTION

All Australians have the right to housing that is safe, appropriate, affordable, and sustainable. However, due to a number of factors, homelessness is now at a crisis point and in danger of becoming entrenched in our capital cities.

The current approach to addressing homelessness in our cities is desperate, short-term, with a daily reliance on emergency and crisis support services to meet the immediate needs of those experiencing extreme hardship on the streets. These street-level responses can only be effective in reducing homelessness if they are working in tandem with a broader, coordinated housing response.

It is time for local, state and territory and federal governments to grasp the nettle. The three tiers of government must work together to develop an effective, humane and multi-pronged approach to reduce the growing number of Australians experiencing homelessness and prevent others at risk from becoming homeless. The social and fiscal costs of inaction are increasingly unsustainable.

Homelessness is concentrated in our capital cities, with the rate increasing significantly since 2001. Almost two-thirds of people experiencing homelessness now take shelter in inner urban municipalities, either in severely crowded dwellings or sleeping rough on the street.ⁱⁱ Nearly half (47 per cent) of all people sleeping rough in Australia do so in capital cities.

Aboriginal and Torres Strait Islander peoples are more likely than non-Indigenous Australians to experience insecure housing, live in overcrowded dwellings and experience homelessness, including intergenerational homelessness.ⁱⁱⁱ Aboriginal and Torres Strait Islander peoples continue to be over-represented in both the national homeless population and as users of specialist homelessness services.

There are a number of factors contributing to the unprecedented levels of homelessness including increasing rental costs, income support not keeping up with the growth in rents and a proportionate decrease in investment in social and affordable housing. Homelessness is rising in areas with a shortage of affordable¹ private rental housing. This can be demonstrated by the relationship between the supply of and demand for low cost housing. The lack of investment in social housing² for people on the lowest incomes also contributes to the decline in affordable housing. As a result, we are seeing greater proportions of the population renting and these people spending larger parts of their income on housing costs. Coupled with an undersupply of social housing the vulnerability of the general population to homelessness is growing.

The increasing urgency to provide affordable, safe and sustainable housing to people living in our cities calls for a change to the way governments invest in housing policy. The United Nations Sustainable Development Goal (SDG) 11 “to make cities and human settlements inclusive, safe, resilient and sustainable”^{iv} needs to be at the forefront in addressing the increasing rate of homelessness in capital cities across Australia.

It is clear that we are failing our most vulnerable people. Our cities are struggling to support people experiencing homelessness and protect others from falling into homelessness. It has been over a decade

¹ Affordable housing is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30% of gross household income. In this context, affordable housing refers to housing that has been developed with some assistance from Government, including through planning incentives. It is only available in some locations and eligibility criteria apply.

² Social housing is subsidised rental housing provided by not-for-profit, non-government or government organisations to assist people who are unable to access suitable accommodation through the private market.

since we have had a national plan on housing and homelessness and in those ten years capital cities have experienced a rise of people sleeping rough and living in overcrowded dwellings. Every person should have the chance to live a dignified life in a community that supports them to do so. To make this a reality we need leadership from the Australian Government to make preventing and responding to homelessness a priority.

THE HIGHEST RATES OF HOMELESSNESS IN AUSTRALIA IS IN OUR CAPITAL CITIES

Homelessness in Australia is a significant issue with an estimated 116,427 people staying in temporary or emergency accommodation, in severely overcrowded dwellings or ‘sleeping rough’ on the last census night, in 2016.^v This means there were 50 people for every 10,000 persons in 2016 experiencing homelessness compared to 48 people in 2011, an increase of five per cent.^{vi} Overcrowding is the largest single cohort of homeless people (51,088) accounting for 44 per cent of the homeless population in 2016.^{vii}

Comparing data from the two most recent sets of Census data, an increase can be found across all capital cities, except for the Australian Capital Territory. Brisbane Inner City experienced the largest increase of 88 per cent, followed by Melbourne City with an increase of 86 per cent. The table below provides an overview of the rates of people experiencing homelessness reported in the 2016 and 2011 Census and the percentage change between 2016 and 2011.

	Sydney Inner City ³	Melbourne City [‡]	Brisbane Inner City [‡]	Perth City [‡]	Adelaide City [‡]	Hobart Inner [‡]	Darwin City [‡]	Australian Capital Territory ⁴
2016	4,979	1,721	2,188	886	644	309	825	1,599
2011	2,965	926	1,161	769	562	273	644	1,739
% change	68 ↑	86 ↑	88 ↑	15 ↑	15 ↑	13 ↑	28 ↑	8 ↓

It should be noted that there are limitations to the ABS data as it uses a broad measure to define homelessness and is a snapshot of one day every five years., a point in time figure from 2016. The ABS methodology states that it estimates groups of people who, on balance, were most likely to have been homeless on Census night. Given this information, it should be stressed that the current figures for homelessness should be considered as an estimate and could potentially be higher.

The report from the Australian Housing and Urban Research Institute (AHURI); *The changing geography of homelessness: a spatial analysis from 2001 to 2016*, reported that 63 per cent of homelessness is found in capital cities across the country.^{viii} This has increased from 48 per cent in 2001.

People sleeping rough and in severely crowded dwellings, in particular, experienced notable increases over the past 15 years. Rough sleeping has been described as being “transformed from a remote phenomenon to an urban phenomenon in the 15 years to 2016.”^{ix} Nearly half (47 per cent) of all people sleeping rough are now found in capital cities compared to one-third (33 per cent) in 2011. Similarly, severely overcrowded dwellings have changed from predominantly from occurring in regional and remote Australia to occurring in an urban setting. In 2016, 60 per cent of those living in severely overcrowded dwellings were in capital cities compared to 27 per cent in 2011.^x

³ Data from the Australian Bureau of Statistics Census using Statistical Area Level 3.

⁴ Data from the Australian Bureau of Statistics Census using Statistical Area Level 4.

The changing geography of homelessness: a spatial analysis from 2001 to 2016 has stated that “The numbers of households living in severely crowded dwellings in capital cities have doubled in 15 years, accounting for much of the growth in homelessness overall.”^{xi}

Rates of people experiencing homelessness differ between demographic groups. The latest Census found that more than 23,000 (1 in 28) Aboriginal and Torres Strait Islander people are homeless.^{xii} Aboriginal and Torres Strait Islander experience homelessness at ten times the rate of non-Indigenous Australians.^{xiii} On the last Census night, Aboriginal and Torres Strait Islander peoples (70 per cent) were more likely than non-Indigenous Australians (42 per cent) to be living in severely crowded dwellings.^{xiv}

POLICY SOLUTIONS

1. A 'HOUSING FIRST' APPROACH IS ESSENTIAL IN SUPPORTING PEOPLE EXPERIENCING HOMELESSNESS TO FIND LONG TERM ACCOMMODATION

All Australians have the right to housing that is safe, appropriate, affordable, and sustainable. Homelessness impacts on a range of human rights, including but not limited to, the right to be free from discrimination, the right to privacy and the right to life, liberty and security.

Capital cities work every day to respond to people experiencing homelessness. The housing system is failing our capital cities in providing affordable housing, and with an increase in demand for services there is a clear need to greater support our capital cities. All levels of government have a role in preventing homelessness and supporting people experiencing homelessness. However, there is lack of focus on prevention and inadequate investment in a comprehensive, coordinated approach to addressing homelessness.

To better respond and prevent further people from becoming homeless, consistent responses are needed that focus on the structural systems and individual factors to address all of the pathways into and out of homelessness. Despite this, there has been no national homelessness and housing policy in over a decade, the last being when the Rudd Government developed the strategy, *The Road Home*. A policy response is needed to address the broader failure of the housing market in providing for very low to moderate income households and the systemic outcomes of homelessness.

THE CASE FOR REFORM

The 'housing first' model proposes safe and permanent housing as the first priority for people experiencing homelessness. For those experiencing homelessness with complex needs, once housing is secured, a multidisciplinary team of support workers can address individual needs through services such as drug and alcohol counselling or mental health treatment. An individual's engagement with these support services is not conditional on them maintaining accommodation.

This differs to other models of support, as housing can be conditional based on service access, for example, requiring people to abstain from alcohol or drugs or comply with mental health programs to qualify for housing.^{xv} Conditional housing can often make it difficult for people to qualify for housing support or maintain tenancy if they do get a house.^{xvi}

An AHURI report, *Policy shift or program drift? Implementing Housing First in Australia* that examines the Housing First programs in the United States of America (USA) found that the programs were successful in retaining accommodation for those people at risk of homelessness.^{xvii} A longitudinal study of 225 people in the USA compared the outcomes of those using a Housing First model to those that were using more traditional services. The research found that 88 per cent of those in the Housing First program retained their housing for two years compared to 47 per cent in the other programs.^{xviii}

'Housing first' programs have also found to be cost beneficial to governments and community. A London Housing First program was found to cost £9,600 (excluding rent) per person per year.^{xix} This was around £1,000 per year cheaper than placing a person in a shelter and nearly £8,000 cheaper than placing them in a high-intensity support service (excluding rent).^{xx}

National social and affordable housing infrastructure development needs to be urgently addressed through the Council of Australian Governments (COAG). A new COAG Council of Housing Ministers should be formed to provide leadership on the development of a new National Housing and Homelessness Strategy.

A comprehensive funded National Housing and Homelessness Strategy must prioritise preventive and early intervention. It is essential that it is developed in partnership with state and local governments, and key sectors such as health, mental health, Justice, Child Protection and Centrelink to ensure a collaborative approach to prevent and reduce people experiencing homelessness.

A CAPITAL CITY HOUSING FIRST FUND

A critical component of this Strategy should be the development of a Capital City Housing First Fund. Capital cities experience high levels of people experiencing homelessness particularly those sleeping rough. Supporting capital cities in providing tailored housing for people sleeping rough and/or at risk of primary homelessness across Australia would see positive outcomes for our communities, particularly those who are vulnerable. In recognition that physical housing is just one component of successfully supporting a person out of homelessness, the provision of long-term wrap around support services is required.

The CCCLM commends the Morrison government for its leadership in supporting localised homelessness responses, particularly the release of the Safe Spaces surge funding to support crisis accommodation for women with children. This targeted approach illustrates the value of all three tiers of government working in partnership, alongside local communities and organisations to deliver lasting change.

The CCCLM's proposed housing first fund seeks to build on this by unlocking local land and assets to accelerate the delivery of tailored housing that can address the most acute and complex needs of people sleeping rough in Australian capital cities.

An investment of \$200,000,000 over forward estimates (four years) from the Federal Government could result in up to 2,000 tailored housing units for people sleeping rough and or at risk of primary homelessness across our capital cities.⁵ CCCLM recognises that all levels of Government have a role to play to ensure that everyone has access to safe and affordable housing. A Capital City Housing First Fund would see additional investment from Local and State/Territory Governments through the availability of land and assets, State/Territory Government providing funding for services that support those experiencing homelessness.

RECOMMENDATIONS

The CCCLM recommends that the Australian Government:

1. Creates a COAG Council of Housing Ministers as a priority to facilitate action on housing and homelessness.
2. Invests \$200 million over four years for the development of a Capital City Housing First Fund that could generate up to 2,000 tailored housing units for people sleeping rough and or at risk of primary homelessness across our capital cities.
3. Develops a National Housing and Homelessness Strategy that provides the strategic direction to recognise social and affordable housing in inner cities as key infrastructure and allocates funding and in

⁵ Costings based on estimates included in the AHURI report, *Social housing as infrastructure: an investment pathway*, Appendix 5: Construction cost estimates and residual land calculation

social and affordable housing, based on robust effective models including the 'Housing First' approach. Key priorities within a National Housing and Homeless Strategy should include:

- Increases in targeted housing and support to prevent homelessness, for example by enabling planned exits from institutions to stable housing.
- Support for preventative programs that address the drivers of homelessness, including family violence, mental health, drug and alcohol use.
- Culturally appropriate housing and early intervention services that recognise issues that disproportionately affect Aboriginal and Torres Strait Islander people.
- The provision of greater assistance for crisis accommodation that includes support for people to transition to sustainable long-term housing.
- Coordination of roles and responsibilities of Federal, State/Territory and local governments, private industry and non-government organisations to review and reform the housing market and allocate funding incentives to stimulate improved provision of social and affordable housing outcomes in our capital cities.

2. INVESTMENT IN SOCIAL HOUSING AND SUPPORT SERVICES TO ASSIST PEOPLE EXPERIENCING HOMELESSNESS

Social housing is important infrastructure that contributes to the effective functioning of our capital cities. It is an essential component of the housing spectrum, which prevents people experiencing housing stress from falling into homelessness, and supports people moving out of homelessness with stable and affordable accommodation. Investment in other forms of social infrastructure, such as schools and hospitals, is typically based on the need over time. Historically, this has not been the case for social housing.^{xxi} It should be considered in the same way as other essential social infrastructure.

THE DEMAND FOR SOCIAL AND PUBLIC HOUSING IS NOT BEING MET

Data provided by the capital cities show that there are large numbers of people on public and social housing waitlist. In the Inner City of Sydney, there are 1,417 on the waitlist with 437 on the priority waitlist.^{xxii} The expected waiting times for all property types (one-bedroom property to four-bedroom property) is five to ten years.^{xxiii}

As of 30 September 2019, there were 5,553 social housing applicants within the Brisbane LGA (up from 4,932 in March 2019), with 50.1% of these classified as “very high need”.

In the Inner City of Melbourne there are 8,037 applications on the social housing waiting list, with 4,840 of these on the priority wait list.^{xxiv} Demand for social and affordable housing in the City of Melbourne is estimated to triple by 2036.^{xxv}

In the Australian Capital Territory, there are a total of 2,437 applications on the waiting list, with 150 of these considered a priority, 1,435 high needs and 852 standard needs housing.^{xxvi} The average waiting times for standard needs applicants currently waiting for housing is 2.9 years, for high needs applicants the current waiting time is 1.7 years, and 290 days for priority applicants.^{xxvii}

In Darwin there is a typical waiting period of six to eight years for all types of accommodation. Data provided by Darwin City Council indicates that there are 1,775 applications on the waiting list for Darwin and 692 applications for Palmerston.^{xxviii} Many people on the public housing waitlist choose to register for a property in Palmerston due to the shortened wait times however these people may be residing in homeless facilities or other accommodation in Darwin.

One of the reasons for the shortfall in affordable housing is the lack of investment in social housing for people on the lowest incomes, which has decreased from 5.6 per cent to 4.7 per cent of all housing over the past decade and a half.^{xxix}

This unmet demand is likely to continue with six out of every ten people expected to reside in urban areas by 2030.^{xxx} Australian capital cities are not immune from this growing concern and things will not improve unless action is taken.

INVESTMENT IN SOCIAL HOUSING HAS NOT KEPT UP WITH POPULATION GROWTH

The Australian Government along with the State and Territory Governments commenced the National Housing and Homelessness Agreement (NHHA) in July 2018. This agreement provides \$4.6 billion in Federal

funding to states and territories over three years. Under the NHHA, funding to state and territory governments is linked to outcomes in priority areas, such as targets for social and affordable housing; residential land planning and zoning reforms; inclusionary zoning arrangements; renewal of public housing stock and transfer of public housing to community housing providers; and homelessness services.^{xxxii} Performance against these outcomes is to be monitored through schedules with clear targets, to be negotiated with the states. The NHHA includes \$375 million for homelessness services which State and Territory governments will be required to match.^{xxxii}

The funds allocated to States and Territories under the NHHA goes into maintaining existing specialist homelessness services and unfortunately the physical maintenance of ageing social and public housing stock. This leaves almost no funds for new builds.

An analysis conducted by Homelessness Australia found that the Federal government’s investment in social housing and homelessness has decreased in real terms and had not kept up with population growth and inflation. Since 2014-15 and services were \$82 million worse off in 2019-20 year as a result and this will only get worse.^{xxxiii}

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Social housing and homelessness spending needed to match population growth and inflation (\$million)	1432.5	1471.3	1514.3	1552.5	1602.3	1646.6	1693.7
Actual social housing and homelessness spending, nominal dollars (\$million)	1432.5	1439.1	1457.6	1477.2	1535.8	1564.9	1597.6
Loss in real value (\$million)		-32.2	-56.7	-75.3	-66.5	-81.7	-96.1

SPECIALIST HOMELESSNESS SERVICES IN OUR CITIES ARE NOT ABLE TO MEET DEMAND

There are over 1,500 Specialist Homelessness Services (SHS) currently providing support and accommodation services to people who are homeless or ‘at risk’ of homelessness in Australia. Services include, but are not limited to case management, referrals, practical support, material aid, alcohol and other drug and mental health support, counselling, legal and court support, advice and information; and in some cases, short or medium-term (transitional) accommodation.^{xxxiv}

Across Australia, the number of people seeking help each year from specialist homelessness service increased from 255,700 in 2014–15 to 290,300 in 2018–19, this is an average annual increase of 3.2 per cent.^{xxxv} In 2018-2019, 38 per cent of people accessing services were due to domestic and family violence and 37 per cent was due to housing crisis.^{xxxvi} This is an increase from 22 per cent of people accessing services due to housing crisis in 2017-18.^{xxxvii}

In Victoria there are only 423 government funded crisis beds, and yet demand from people sleeping rough and service providers exceeds this number.^{xxxviii} To make up the shortfall, homelessness services have to refer people experiencing homeless to private accommodation such as low-end hotels and private rooming houses. This is not ideal as conditions in these private accommodations are sub-standard and often unsafe.^{xxxix}

Reports from capital cities also highlight that not only are services not able to meet demand but, in some instances, they are unable to provide appropriate support. Anecdotal reports suggest that there continues to be a group of people within capital cities for whom the existing service system is not appropriate, because mainstream homelessness accommodation services can lack skills and capacity to support as well as funding not supporting staff to work with multitude of complex issues which one person may be experiencing. The complex behaviours do not meet the funding and ratio numbers. This is often attributed to behavioural or personality-based disorders, problematic Alcohol or Other Drug (AOD) use, brain injuries, other psycho/social disabilities or a combination of these things.

THE CASE FOR REFORM

Evidence shows that providing long term housing coupled with the appropriate supports can be successful in delivering sustained tenancies for people with complex needs.^{xi} Meeting the demands of a growing population requires an investment in infrastructure, such transport, parks, schools, hospitals and social housing. Investment in affordable housing for low-income households must be considered a fundamental part of any investment in social infrastructure.^{xii}

By 2036, the AHURI estimates that 727,300 additional social dwellings will be required (nearly three times of the 2016), which implies an annual average growth of 5.5 per cent over the existing stock.^{xiii} This includes 140,600 of new social dwellings in Sydney, 127,500 in Melbourne, 79,200 in Brisbane, 68,300 in Perth and 40,400 in Adelaide.^{xiii} A further 6,600 social dwelling in Hobart, 8,500 in the ACT and 3,200 in Darwin.^{xiv}

Another major barrier to the delivery of new social housing, particularly in inner-city locations where housing problems are most acute, is the availability of land. Land contributions or greater utilisation of government-owned land would similarly result in tangible outcomes as development costs of new projects are substantially lowered. Several local governments have experimented with long term lease arrangements for the delivery of housing to ensure that this approach does not result in the loss of public land holdings and is a favourable model for housing developers by lowering the initial capital outlay requirement for new projects.

There are a number of critical points along the pathway to experiencing homelessness. Targeting support at these points help prevent people reaching such an extreme point. Specialist programs are being rolled out in capital cities that operate at the crisis point, such as the Adelaide Zero Project and the Common Ground Project in the City of Sydney.

Capital grant funding has been found to be the most beneficial option when it comes to funding affordable housing.^{xv} This is because capital grant funding results in tangible assets that produce economic productivity, social wellbeing and environmental sustainability.

STRATEGIC INNER-CITY SITES

The Federal Government, working with state/territory and local government, should fund and deliver the urgent development of strategic inner-city sites for social and affordable housing. The investment would provide a vital pathway out of homelessness and prevent people from becoming homeless by rapidly increasing social housing stock. It would also address severe rental stress experienced by people on low incomes in the private rental market by enabling them to access affordable housing.

CCCLM has worked with its members to identify five sites located on public land, suitable for development or redevelopment as social and affordable housing.⁶ These include:

City	Site
Brisbane	Woolloongabba Urban Development Area
Hobart ⁷	Northern Transit Corridor
Melbourne	Fisherman’s Bend urban renewal site Arden urban renewal site
Sydney	Waterloo Estate redevelopment

An example of a strategic inner-city site is provided in the case study below. This provides an overview of how an inner-city site would be developed to support those experiencing homelessness.

CASE STUDY PROPOSAL: *City of Sydney: The Waterloo Estate - An alternative approach*

All three tiers of government can work together to redevelop the Waterloo Public Housing Estate in inner Sydney to deliver increased social and affordable housing along with new private market housing, while also providing good public amenity and parks with plenty of sunlight.

This redevelopment will help address the housing and homelessness crisis in Sydney’s inner-city and provide certainty for the construction sector for the next twenty years.

Federal Government

Together with access to the National Housing Finance Investment Corporation (NHFIC), we require the Federal Government to directly finance social and affordable housing to include Aboriginal housing, crisis accommodation for women and children and National Disability Insurance Scheme housing at the Estate.

NSW State Government

We will request the State Government to match a contribution through the following:

- Proceeds from the sale of public land for private development of the Estate.
- Waiving State Infrastructure Contribution levies.
- Reinjecting Stamp Duty revenue into the project as it proceeds.
- Extend the Management Transfer Program to Community Housing Providers (CHP’s) at Waterloo (using access to NIFIC)
- Divest the land to CHP’s at a nominal cost.

City of Sydney

The City continues to request the NSW State Government allow the City to expand their Affordable Housing Levy to all areas across the Local Government Area, allowing the City to raise revenue in order to make a meaningful direct contribution.

In addition, the City can offer the following:

- take the lead on the provision of appropriate community support services and facilities, place making and community building;
- providing planning certainty through a dedicated approvals unit to fast track approvals.

⁶ The City of Perth is currently undertaking a similar scoping, with results expected in the next few months.

⁷ City of Hobart recognises that the State Government has recently had its housing debt relieved and is advocating that this funding be used to purchase and redevelop sites on the corridor.

- waive rates and developer contributions for CHPs.

Explanatory Notes:

National Housing Finance and Investment Corporation (NHFIC)

Under the current Communities Plus model by Land and Housing Corporation (LAHC), there is a strict adherence to delivery of 30% social housing, 5% affordable housing and 65% private market housing. The private market housing component is a funding stream for all the affordable and social housing within the development. Accordingly, LAHC is most likely to tender the estate to a tier 1 development company to deliver the estate renewal over 20 years.

If the Communities Plus program was altered to enable Community Housing Providers (CHPs) to lead the redevelopment of the estate, NHFIC loans could be accessed. This would be assisted by the transfer of the estate to a group of CHPs - bringing forward and combining the Management Transfer Program with an adjusted Communities Plus program.

This requires the Commonwealth to extend Rent Assistance available to Community Housing Providers in New South Wales and adjustments to the Communities Plus policy to open access to long term, low interest NHFIC finance. It enables the CHP's to accumulate assets, building their capacity and assisting them to provide more social and affordable housing beyond the Waterloo Estate.

Timeline - Planning pathway

Rezoning proposal

- Q1 2020 - Governance model for rezoning of Waterloo Estate is understood with the Memorandum of Understanding finalised.
- Q3 2020 - planning proposal submitted to the City for assessment.
- Q1 2021 - planning proposal presented to the Central Sydney Planning Committee (CSPC) and Council for approval to go on public exhibition.
- Q3 2021 - the City's recommendation is presented to CSPC and Council for endorsement.
- Q3 2021 - City of Sydney Council refers the recommendation to approve the planning framework (planning controls) for the estate to the Minister for Planning and Public Spaces.
- Q4 2021 - approval granted by the Minister.

Detailed State Significant Development application

- Q1 2022 - State Significant Development application submitted to the Department for Phase 1 of the redevelopment (City's preference that it is delegated to us for a fast-tracked assessment).
- Q2 2022 - Stage 2 SSD for Phase 1 approved.
- Late 2022 - site preparation for Phase 1 commences.

The case for Waterloo Estate

The State Government's Master Plan for Waterloo, which comprised 30 per cent social housing (2,040 dwellings), 5 per cent affordable housing (340 dwellings) and 65 per cent private market housing (4,420 dwellings) – requiring a density that is unprecedented in Australia. This was driven by the need for private market housing to fund social housing.

Even at the proposed density, the housing mix fails to address the urgent need for more social housing. The total number of new social housing units, (over what already exists), will only increase by 28 homes – the equivalent of just 0.58 per cent of all new dwellings.

The City has released an alternate approach for Waterloo with better public amenity, a lower number of dwellings and a mix of social and affordable housing - comprising 50 per cent social, 20 per cent affordable and 30 per cent private market housing.

CASE STUDY: Adelaide City Council - Housing First approach to increase in the volume and diversity of social housing stock in the Adelaide CBD and metropolitan areas.

There is a limited supply of social housing in Greater Adelaide. Adelaide is experiencing social housing supply shortfalls specifically in relation to individual adults, young people 17- 25 years and people from Central Desert Aboriginal and Torres Strait Islander communities. Of the limited supply of social housing in Adelaide, the vast majority is in outer suburbs and consists of two and/or three-bedroom houses designed for families.

Housing needs to be secure, stable and able to adapt to support the tailored needs of single adults as they journey out of homelessness and regain or develop independence. Social supports are required to 'wrap around' individuals as they transition from homelessness/ insecure housing into permanent accommodation. Successful models of transitional social housing with wrap around supports in Adelaide include Common Ground and The Terrace.

Housing is also required to accommodate mobile Aboriginal and Torres Strait Islander peoples, in particular people from Central Desert Aboriginal communities. Aboriginal and Torres Strait Islander community members have traditionally moved across Countries and continue to do so for a range of reasons including for hospital and health services, social gatherings, arts and cultural practice, sport, Cultural business on Country that excludes certain community members and for study and employment. There are examples of accommodation that begin to address these needs however significant gaps exist in the provision of appropriate accommodation and concurrent service supports.

Lastly, there is a need for transitional housing for young people 17- 25 years at risk/ experiencing homelessness. The Anglicare Australia, *Rental Affordability Snapshot* showed that, nationally, no houses in the private market were deemed affordable for young people on Newstart or Youth Allowance. Only two per cent of properties were affordable for young people earning a minimum wage. Successful models of transitional social housing with wrap around supports for young people in Adelaide include Helping Young People Achieve (HYPA) Housing.

Adelaide requires a greater volume and diversity of social housing stock to accommodate single adults, young people 17- 25 years and people from Central Desert Aboriginal communities in ways that are tailored to their needs and that enable connection to appropriate social networks and support agencies.

Three Adelaide 'Tier 1' Housing Providers have projects that could have social housing outcomes immediately realised with capital investment. Investment required ranges from \$3.2 million for a project to immediately acquire 16 social housing outcomes in inner south west metropolitan Adelaide to \$14 million for a project to construct 40 plus dwellings in Adelaide's North. There are five projects in Adelaide's CBD requiring between \$4.5 million for 20 social housing outcomes and \$10 million for 35 social housing outcomes.

A site for the next HYPA Housing project has not been identified however capital investment of \$3 million plus land acquisition costs and wrap around social support would enable the delivery of 12 new social housing outcomes for at- risk young people 17- 25 years.

Melbourne and Hobart have also identified an urgent need for the construction or refurbishment of properties for supported housing and crisis accommodation and have earmarked several inner-city sites that could house people sleeping rough who currently have no access suitable housing or temporary accommodation.

RECOMMENDATION

The CCCLM recommends that the Australian Government:

4. Partner with State Governments and Local Councils to identify and invest in the development of specific inner-city sites and work jointly with the Council of Capital City Lord Mayors to ensure adequate provision of appropriate social and affordable housing and emergency accommodation in capital cities.

5. AUSTRALIA'S HOUSING SYSTEM NEEDS TO SUPPORT OUR CITIES MOST VULNERABLE MEMBERS

All Australians should have access to supports that assist in gaining secure and sustainable housing. There are a number of factors within the current housing system that contribute to the current unprecedented levels of people experiencing homelessness including increasing rental costs, income support not keeping up with the growth in rents, and one of the most generous tax rebate regimes for housing investors in the world which has resulted in some of the least affordable housing in the world.^{xlvi}

Australians across all income deciles are spending more of their income on housing than they used to, and the proportion of the population forced to rent is growing.^{xlvii} In Metropolitan Melbourne, renters by proportion of the population, increased 43 per cent between 2006 and 2016. People experiencing the greatest disadvantage are hardest hit by the lack of affordability, resulting in more Australians on low incomes experiencing rental stress.^{xlviii} All of these factors are contributing to the rising vulnerability of our population to financial shocks and the risk of becoming homeless.

RENTAL STRESS IN OUR CAPITAL CITIES IS HIGH

Rates of people experiencing homelessness is rising in areas with a shortage of affordable private rental housing, this can be demonstrated by the relationship between the supply of and demand for low cost housing, as well as the geographical pattern of median rents. This rise in rents is most acute in capital city areas, particularly Sydney, Hobart and Melbourne.^{xlix} Increases in median rents and access to affordable rental housing have had an impact on the rates of severe crowding.^l

Ease of access to private market housing, particularly in major cities, has an impact on how people access housing options. A lack of housing supply has the potential to increase both rents and house prices. This can place households into housing stress, which in turn can create pressure on social housing.^{li} Despite a recent decline in housing costs across Australia, rates of housing stress have increased over the past decade, particularly in our cities.^{lii}

Increasing rates of housing stress results in more people not being able to enter the private housing market (particularly younger generations), making it more likely for them to stay at home longer, be forced to live in overcrowded or unstable accommodation, be unable to leave social housing accommodation, or experience homelessness. In 2019, 43 per cent of households in public housing had been in their tenancies for 10 years or more, demonstrating the difficulties in moving into the private market.^{liii} In Hobart, over the quarter from December 2018, dwelling values increased at more than twice the pace at which household incomes rose, leading to a worsening of housing affordability.^{liv}

Due to increasing house and rental prices and a lack of affordable housing options, there are limited pathways for people to transition from social housing into the private market. This is of particular concern for people on low incomes. Data from the *2019 Rental Affordability Index* has found that those living in low-income households in metropolitan areas across Australia rental affordability remains a significant issue.^{lv} According to the *2019 Rental Affordability Index* households paying close to 30 per cent or more of their income on rent are generally seen to be in housing stress.^{lvi}

According to the *2019 Rental Affordability Index* Greater Hobart continues to be the least affordable capital city in Australia.^{lvii} Rental affordability in Hobart has worsened considerably over recent quarters and it is

now the only capital city in Australia where rental affordability for the average income household has fallen below the critical Rental Affordability Index (RAI) threshold of 100 to a score of 93 in June 2019.^{lviii} This means that even average income household is now paying 30% of their income or more on rent. The gap between income and rent has been widening over the past three years.

In the Northern Territory, the rate of homelessness is 12 times greater than the national average. The vast majority of homeless people are experiencing secondary homelessness due to extremely overcrowded conditions in their homes with up to 20 people living in one residence, particularly in remote communities throughout the Territory. The shortage of suitable long term housing pushes people out of overcrowded homes and into a cycle of sleeping rough, as people leave their communities due to inadequate and overcrowded housing (as well as numerous other factors including limited access to health care, the absence of suitable short-term accommodation options and community-wide alcohol bans) and end up sleeping rough for extended periods of time in Darwin's public spaces- which only increases the vulnerability experienced by these individuals.

Multi-faceted approaches are required to address this complex and disproportionate rate of homelessness in the Northern Territory, including the provision of new and appropriate housing in remote communities and towns throughout the Territory to meet the demand, the provision of better health care in communities and the provision of a variety of short term and low cost accommodation options in Darwin.

COMMONWEALTH RENTAL ASSISTANCE FAILS TO MEET ACTUAL RENTAL COSTS

The Federal Government provides Commonwealth Rent Assistance (CRA) to eligible people who rent in the private rental market or community housing, describing it as a “non-taxable income supplement payable”.^{lix} CRA is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children.^{lx}

Some people living in social housing are eligible for CRA, including people living in community housing or Indigenous community housing and, in some states and territories, state owned and managed Indigenous housing (SOMIH). CRA is not generally payable to public housing tenants as state and territory housing authorities subsidise rent for these tenants.^{lxi}

The CRA is linked to CPI increases twice a year. This approach has been described as being inadequate as rental prices are increasing faster than CPI resulting in the CRA not being able to help low-income households afford private rentals in areas that are becoming more expensive.

The CRA is also paid at an even rate across the country, which means recipients in high rent areas receive the same assistance as those in low rent areas. As a result, recipients living in higher rent areas, such as capital cities are further disadvantaged.^{lxii}

STATE AND TERRITORIES GOVERNMENTS OWE MILLIONS IN HOUSING-RELATED DEBTS

Preceding the introduction of the National Affordable Housing Agreement (NAHA) in 2008, and now the NHHA, the Commonwealth-State Housing Agreement (CSHA) was the primary means through which the Federal Government, along with the state and territory governments, provided funding for public housing.^{lxiii}

Under the CSHA the Australian Government made advances to the jurisdictions from 1945 to the late 1980s to provide financial assistance for building new public housing and low interest loans to home builders. The loans were provided at a fixed interest rate and the repayments structured so as to allow the loans to be fully repaid over a term of 53 years.^{lxiv}

In addition to CSHA loans, the Federal Government made housing-related loans to the states and territories under the *States (Works and Housing) Assistance Acts*. In the case of the Northern Territory and Australian Capital Territory, loans were also made relating to assets transferred from the Commonwealth to these jurisdictions.

An analysis by the Parliamentary Library found that as 30 June 2018 state and territories owed over \$2 billion⁸ to the Australian Government for housing loans.^{lxv} It has been argued that these debts owed by state and territory governments are detracting from jurisdictions in investing in social housing and reducing waiting lists.^{lxvi} The table below provides an overview of the outstanding state and territory housing-related debts as at 30 June 2018.

\$'000	NSW	VIC	QLD	WA	SA	TAS	ACT	NT	Total
Commonwealth-State Housing Agreement loans	446,487	-	130,143	122,296	33,945	62,969	-	20,823	816,663
Housing for service personnel	36,779	-	20,247	3,411	1,713	-	-	-	62,149
Other housing	-	-	-	-	-	-	123,161	40,408	163,569
Loan Council – housing nominations	322,595	-	115,951	197,916	140,631	85,635	-	113,347	976,075
Total	805,861	-	266,341	323,623	176,289	148,604	123,161	174,578	2,018,457

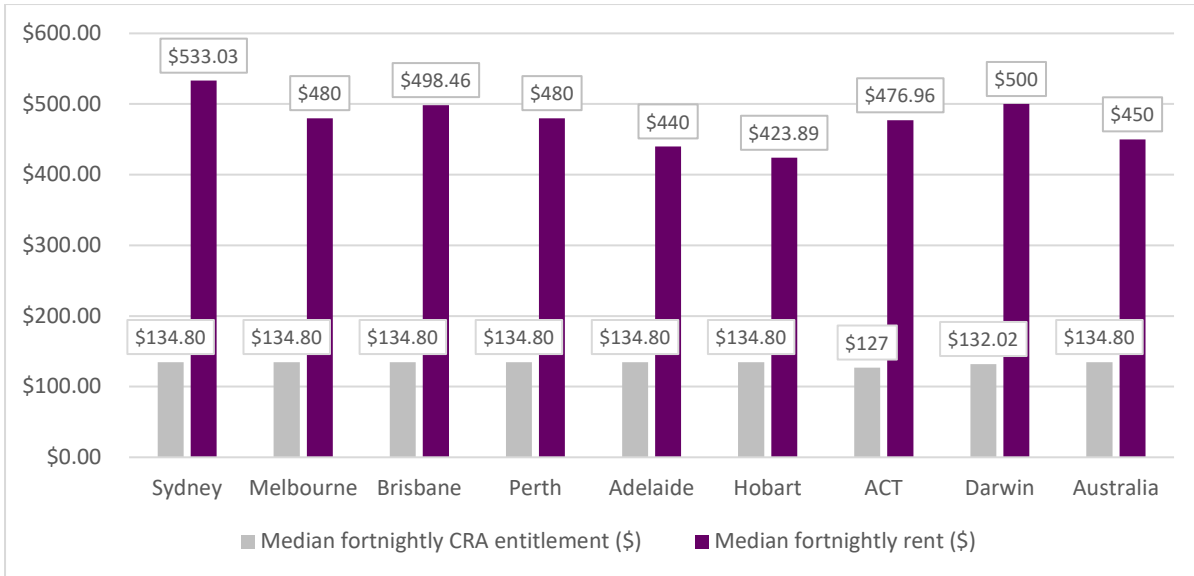
On 9 September 2019, the Minister for Housing and Assistant Treasurer the Hon Michael Sukkar MP announced that outstanding Tasmanian Government housing loans to the Australian Government will be waived.^{lxvii} The Tasmanian Government will be required to redirect all of their scheduled repayments to programs that increase access to social housing, reduce homelessness, and improve housing supply across Tasmania.^{lxviii}

THE CASE FOR REFORM

The latest data from the Australian Institute of Health and Welfare's (AIHW) *report, Housing assistance in Australia 2019* demonstrates that the average fortnight CRA entitlement in only contributing to around a quarter of the total fortnightly rent. In Sydney, the median fortnightly CRA entitlement is \$134.80, while the median fortnightly rent is \$533.03, resulting in a gap of \$398.23 to be paid by the household. Darwin also reported high median fortnightly rent of \$500, with the median average fortnightly CRA entitlement making up \$132.02, this is 26 per cent of the total fortnightly rent.

The below graph provides an overview of median fortnightly CRA entitlement and the median fortnightly rent for each capital city.^{lxix}

⁸ This figure includes CSHA loans, housing for service personnel loans, other housing loans, and Loan Council housing nominations.



To inform a new National Housing and Homelessness Agreement, current Federal Government programs and policies must also be reviewed to ensure adequate support programs are in place. This includes the Commonwealth Rent Assistance program and relevant Centrelink policies that contributes to housing stress and homelessness. These include welfare policies and proof of identity practices to ensure the most vulnerable people in our cities can access social security.

To support the investment and funding of social housing infrastructure, the Federal Government should conduct a review of State and Territory housing debt. This should be on the basis that any potential savings from the review outcome are channelled to into new and maintained social housing.

RECOMMENDATIONS

The CCCLM recommends that the Australian Government:

5. Review the Commonwealth Rent Assistance program and Centrelink policies to ensure they do not contribute to housing stress and homelessness.
6. Review the state and territory government housing debt on the basis saving will be used for social housing.

6. ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLES HOUSING POLICIES AND PROGRAMS SHOULD BE INFORMED BY CULTURE AND KIN

Aboriginal and Torres Strait Islander peoples have the right to access social housing that respects and acknowledges their culture. Aboriginal and Torres Strait Islander peoples are 14 times more likely to become homeless than other Australians, and their homelessness situations are likely to be more severe.^{lxx}

To Aboriginal and Torres Strait Islander peoples the concept of kin (extended family) is very important. It can be common for large numbers of extended family members to live the same house; however, this is not usually considered when housing is designed.^{lxxi} This can place the household under pressure and cause overcrowding. Overcrowding for extended periods has been found to jeopardise rental arrangements, leading to the eviction of residents.

A challenge faced by our capital cities is the issue of temporal mobility. This often leads to overcrowding as some Aboriginal and Torres Strait Islander peoples can experience homelessness when they travel to and from country to utilise health services and/or attend cultural gatherings. This can place pressure on services in our capital cities that are not culturally appropriate.

In December 2018, the Council of Australian Governments (COAG) drafted refreshed Closing the Gap targets, aiming to increase the proportion of the Aboriginal and Torres Strait Islander population living in appropriately sized (not overcrowded) housing to 82 per cent by 2028.^{lxxii}

THE CASE FOR REFORM

There is currently no federal program specifically supporting homeless Aboriginal and Torres Strait Islander peoples or those at risk of experiencing homelessness. Services for homeless Aboriginal and Torres Strait Islander peoples are overwhelmingly ‘mainstreamed’.^{lxxiii}

Culturally appropriate crisis and early intervention services must recognise issues that disproportionately affect Aboriginal and Torres Strait Islander people, including domestic violence, health care and mental health and alcohol and substance misuse.

A range of crisis, short and medium term culturally appropriate accommodation options in capital cities, especially, Darwin, Adelaide and Perth and regional and remote areas outside these cities, is required for Aboriginal and Torres Strait Islander people visiting from their communities. This should include accommodation for extended family members who accompany a family member visiting the city for health care or ceremonial purposes (e.g. funeral) or to visit family who have been incarcerated or just for holidays. Services in remote areas will also reduce the need for people to travel from the country to capital cities.

RECOMMENDATION

The CCCLM recommends that the Australian Government:

7. Fund culturally appropriate housing and wrap around support services for Aboriginal and Torres Strait Islander people.

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