



COUNCIL OF CAPITAL CITY LORD MAYORS

SUBMISSION

PRODUCTIVITY COMMISSION: NATIONAL HOUSING AND HOMELESSNESS AGREEMENT REVIEW



Council of Capital City Lord Mayors
www.lordmayors.org

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About the Council of Capital City Lord Mayors

The CCCLM consists 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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About this submission

This submission outlines the Council of Capital City Lord Mayors response to the Productivity Commission's Issues Paper by outlining rates of people experiencing homelessness in capital cities, the program and policy failures contributing to people experiencing homelessness and outlining solutions for consideration for a new National Housing and Homelessness Agreement (NHHA).

While the ACT Government is a member of the CCCLM, the ACT Government is not a participant in, or represented by, this CCCLM submission. As a signatory to the existing National Housing and Homelessness Agreement (NHHA), the ACT Government independently engages with the Commonwealth and other States and Territories on matters relating to the NHHA.

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Recommendations

A new National Housing and Homelessness Agreement must address the broader failure of the housing market by delivering in four key areas. Recommendations have been made under each of the key areas.

1. Increase investment in housing and homelessness services through a new National Housing and Homelessness Agreement

- i. Develop a new National Housing and Homelessness Agreements that is supported by a National Housing and Homelessness Strategy, a new Agreement should include:
 - A clear goal and aim to end homelessness through increasing social and affordable housing supply and addressing housing affordability.
 - A dedicated funding stream that increases and improves housing for First Nation communities; providing culturally appropriate housing that considers culture and kin and wrap around support services for Aboriginal and Torres Strait Islander peoples, including greater support for Aboriginal community-controlled organisations.
 - Measurable and reportable outcomes including targets for new social housing.
 - A requirement of state and territory housing and homelessness strategies to have clear targets and measurables for increasing social and affordable housing.
 - A governance structure, that includes representation of Aboriginal and Torres Strait Islander peoples and Specialist Homelessness Services, to monitor implementation and progress.
 - Continued funding for crisis accommodation that includes support for people to transition to sustainable long-term housing.
 - Increase funding social housing to meet current demand.

2. A national housing and homelessness strategy with clear targets informed by a 'housing first' approach

- ii. Develop a National Housing and Homelessness Strategy that oversees appropriate funding and investment in social and affordable housing based on effective data driven approaches that:
 - Recognises and recommends investment in social and affordable housing in inner cities as critical infrastructure.
 - Increases targeted housing and support to prevent homelessness.
 - Supports for preventative strategies programs that address the drivers of homelessness, including planned exits from institutions to stable housing, family violence, mental health, drug, and alcohol use.

- Recognises the need for culturally appropriate housing and early intervention services that addresses issues that disproportionately affect Aboriginal and Torres Strait Islander people.
- Coordinates the roles and responsibilities of Federal, State/Territory and local governments, private industry and non-government organisations to review and inform the housing market, and other structural contributors to homelessness and housing stress, and allocate funding incentives to stimulate provision of improved social and affordable housing outcomes in capital cities.

3. Increase and sustain investment in social housing and support services

- iii. The Australian Government 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.

4. Address the inequities in national programs and policies that contribute to housing stress and homelessness

- iv. Review the Commonwealth Rent Assistance program and Centrelink policies to ensure they form part of a coordinated responses capable of alleviating housing stress and homelessness.
- v. Refinance the State and Territory government housing debt with purpose that any savings will be used for social housing.

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.

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. Nearly half (47 per cent) of all people sleeping rough in Australia do so in capital cities.

The economic and social impacts of COVID-19 placed an enormous number of Australians at risk of homelessness. The demand for specialist homelessness services continues to increase, for example in NSW in 2019-2020 homelessness services across NSW saw over 70,000 clients, 26 per cent more than they are funded to support.¹

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. Aboriginal and Torres Strait Islander peoples continue to be over-represented in both the national homeless population and as users of specialist homelessness services. Some capital cities have also reported that Aboriginal and Torres Strait Islander peoples are moving out of cities away from their country due to lack of affordable options adding to the displacement.

The systemic issues contributing to the unprecedented levels of people experiencing homelessness include 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 affordable 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 housing 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. This combined with an undersupply of social housing and the economic impacts of COVID-19 the increases in vulnerability of the general population to homelessness is growing.

It has been over a decade since we have had a national plan on housing and homelessness and in those ten years capital cities continue to experience the highest rates of people experiencing homelessness. The CCCLM welcomed the *Parliamentary inquiry into housing and homelessness* and supported the recommendations contained in the Committee's report. The government's response to that report was disappointing and a missed opportunity to have a positive impact on people's

lives, the CCCLM's recommendations to that process are still relevant and included in this submission.

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. A new National Housing and Homelessness Agreement must address the broader failure of the housing market by delivering in four key areas:

1. Increase investment in housing and homelessness services through a new National Housing and Homelessness Agreement.
2. A national housing and homelessness strategy with clear targets informed by a 'housing first' approach.
3. Increase and sustained investment in social housing and support services
4. Address the inequities in national programs and policies that contribute to housing stress and homelessness

We need to build on the COVID-19 response and provide permanent, stable housing to break the cycle of homelessness currently facing so many Australians. A new National Housing and Homelessness Agreement must address the causal and consequential issues of homelessness and will require a concerted and coordinated effort by local, state, territory, and Australian Government

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 2016.² 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.³ Overcrowding is the largest single cohort of homeless people (51,088) accounting for 44 per cent of the homeless population in 2016.⁴

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. 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.⁵ This has increased from 48 per cent in 2001. (Figure 1.) While the capital city share of homelessness has increased, their share of the total population has not (Figure 2.)

Figure 1: National share of people experiencing homelessness (%) by area type⁶

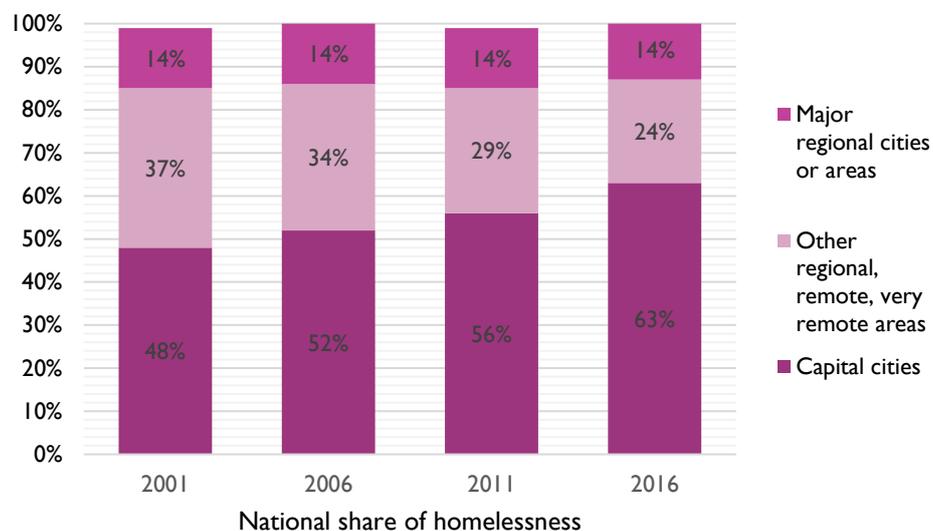
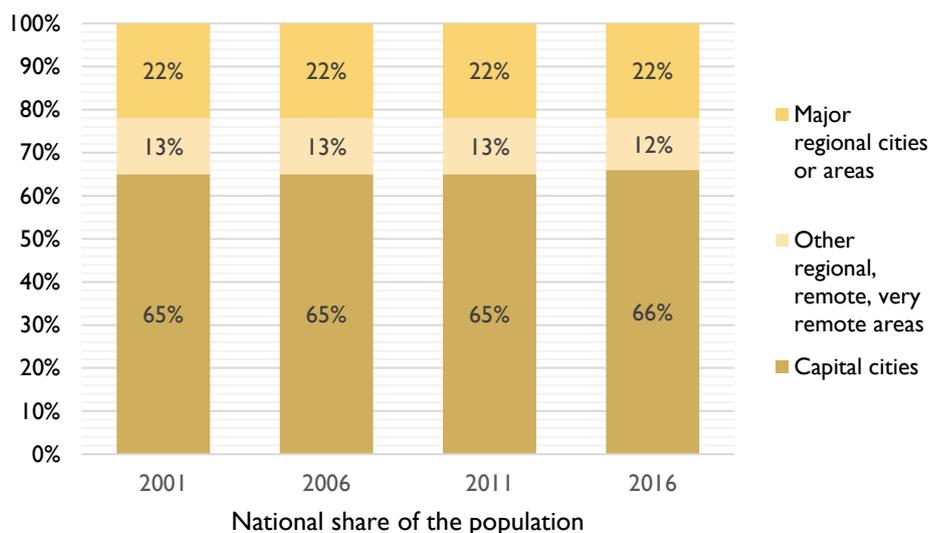


Figure 2: National share of population (%) by area type⁷



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.”⁸ 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 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 2011.⁹

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.”¹⁰

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.¹¹ Aboriginal and Torres Strait Islander peoples experience homelessness at ten times the rate of non-Indigenous Australians.¹² 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.¹³

Between 2011 and 2016, there was a 9.5 per cent increase in homelessness amongst Australian women.¹⁴ Women now comprise 42 per cent of those experiencing homelessness, a total of 49,017 women across the country. Family violence is the major reason that women and children seek assistance from homelessness services in Australia.

Homelessness amongst young people aged 12-24 increased by 9.9 per cent in just five years between 2011 and 2016.¹⁵ In Victoria, 39 per cent, or around two in every five people counted as homeless on census night were under 25 years of age.

Children who experience homelessness are more likely to become homeless when they reach adulthood. There is a strong correlation between homelessness and the following factors: childhood poverty, family breakdown, child protection or out of home care and low levels of education.

Systemic issues contributing to people experiencing homelessness

The COVID-19 pandemic continues to disproportionately impact people experiencing homelessness

The COVID-19 pandemic continues to disproportionately impact the thousands of people experiencing homelessness in our capital cities. People sleeping rough are particularly vulnerable to COVID-19 due to the high prevalence of chronic health conditions and difficulty of physically distancing while on the streets.¹⁶ Those living in overcrowded dwellings or rooming houses are also unable to maintain physical distancing measures and are at higher risk of being exposed to COVID-19.

From a public health perspective, the living situations for people experiencing homelessness are conducive to disease epidemics.¹⁷ Many people experiencing homeless live in congregate living spaces (in supported accommodation arrangements, boarding houses, couch surfing and sleep rough) with limited access to hygiene supplies, handwashing or showering facilities, augmenting the risk of transmission of COVID-19.¹⁸

Case study: City of Sydney experience

COVID-19 resulted in new groups within our community presenting with homelessness. In 2020-21, 19 per cent of those sleeping rough in the City of Sydney were non-residents and ineligible for financial or housing assistance, while secondary homelessness also rose as low-income options became limited and tertiary options (i.e., boarding houses) were at reduced capacity. The NSW Government temporarily funded support for non-residents for a three-month period during lockdown to access temporary accommodation. Within the City of Sydney, some of those supported by the program, moved into long term accommodation after the program end date.

Prior to the COVID-19 response, income support payments had not increased in real terms in 25 years. The COVID-19 pandemic resulted in hundreds of thousands of people across Australia losing their jobs and income and are facing financial hardship they've never experienced before.

The demand for social and public housing is not being met

There are large numbers of people on public and social housing waitlists. In Inner City Sydney, the expecting waiting times for a one-bedroom property is five to ten years, with over ten years for a two-bedroom property.¹⁹ Demand for social and affordable housing in the City of Melbourne is estimated to triple by 2036.²⁰ Western Australia shares a similar experience with an unmet need of

39,200 social housing homes required across the state and an increasingly unaffordable private market adding further stress to low-income households.²¹

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.²² This unmet demand is likely to continue with six out of every ten people expected to reside in urban areas by 2030.²³ Australian capital cities are not immune from this growing concern and things will not improve unless action is taken.

Case study: Tasmanian Housing Register

The applications for social housing on the Tasmanian Housing Register shows that in 2021 the number of people seeking social housing rose from 3,892 in January to 4,388 in December – this an increase of 12.7% in just one year. There has also been a significant rise in the number of weeks it takes to house priority applicants from the Housing Register. In January 2021 it took 54.6 weeks with this increasing to 66.2 weeks in December 2021.

Case study: City of Sydney experience

The physical condition of public housing stock in Sydney requires significant further investment. The standard of housing has direct impact on the safety and wellbeing of tenants. The NSW Parliament's Public Accounts Committee's 2016 report noted that the average age of a public housing dwelling is now 37 years, with 20 percent of existing dwellings being over 50 years old. City staff and Councillors receive regular feedback from social housing residents about a wide range of issues with the public housing stock including general maintenance, security, amenity, cleansing and waste, pest control and safety.

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.²⁴ 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.²⁵

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. Federal Government spending in 2014-15 was \$1.43 billion. Allowing for growth in the Australian population and inflation, this amount should have grown to

\$1.65 billion in 2019-20 to have the same real value. But it only rose to \$1.56 billion, representing a shortfall of \$82 million.²⁶

	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

Specialist Homelessness Services (SHS) 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.²⁷

In 2020–21, on average, there were more than 300 unassisted requests per day for specialist homelessness services, a total of around 114,000 unassisted requests for 2020–21 which was around 18,700 more than in 2019–20 (95,300).²⁸ Almost two thirds (61 per cent) unassisted requests involved short-term, or emergency accommodation and a quarter (25 per cent) unassisted requests involved other housing or accommodation.²⁹

An Australian Council of Social Service survey found that, in 2019, 76 per cent of staff in housing and homelessness services reported an increase in the number of clients they were unable to support and 36 per cent reported rarely or never being able to meet demand.

In Victoria there are only 423 government funded crisis beds, and yet demand from people sleeping rough and service providers exceeds this number.³⁰ 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,³¹ and often a very expensive form of accommodation.

Rates of people sleeping rough in Melbourne’s CBD have increased rapidly over the past five years. Many people sleeping rough in the city have been homeless for a long time or have experienced repeat homelessness. Research undertaken for the City of Melbourne and DHHS in January 2020 found that people who have been sleeping rough for extended periods require a diverse range of services spanning multiple service systems. The most common need is for housing assistance, but other service needs include mental health, drug and alcohol services, disability, immigration, cultural

services, family violence services, child services and legal assistance. This reflects the breadth of barriers that prevent people from accessing and sustaining housing.

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. This is because mainstream homelessness accommodation services can lack skills and capacity to provide appropriate support. Funding and resource allocation does also not support staff to work with multitude of complex issues which one person may be experiencing. The complex presentations do not meet the funding and ratio numbers. This is often attributed to people living with mental health conditions, problematic Alcohol or Other Drug (AOD) use, brain injuries, other psycho/social disabilities or a combination of these things.

Currently there are increasing numbers of people experiencing homelessness and people sleeping rough in the City of Perth, where it is anticipated that a significant proportion of the estimated 9,000 people³², remain without adequate support. Aboriginal and Torres Strait islander people account for 41 per cent of people experiencing homelessness and long-term rough sleeping.³³ Further to the health and psychosocial issues outlined above, the cohort is further disadvantaged due to an on-going lack of interdepartmental co-ordination between health and social services, which results in individuals who are transported to capital cities to receive medical care being inadequately supported throughout the process and ending up rough sleeping in the City. As yet, there exists limited culturally appropriate specialist homelessness service providers that are suitable experienced, resourced and supported to address this challenge appropriately and particularly when there is a need for a coordinated response over expansive geographic regions.

State and territory governments housing and homelessness strategies require greater transparency

Under the NHHA, to receive funding, state and territory governments are required to have publicly available housing and homelessness strategies and contribute to improved data collection and reporting. Each state and territory government housing and homelessness strategies are presented differently, include varying detail and information. For example, the current NSW strategy does not have targets for reducing the current wait list for social housing and does not have an investment plan reflective of projected need. While some state and territory housing strategies include the public annual reporting, such as the ACT.

A common concern across the state and territory strategies is the lack of targets or measurables to address affordable housing or reducing social housing wait lists. While housing and homelessness strategies acknowledge the need to address the increase demand in social housing, they stop short in committing to targets and funding. The *Queensland Housing Strategy 2017-2027* identifies 4,522

social homes to be delivered over the ten-year period, however this is not expected to meet the needs of the more than 20,000 applications currently on the social housing waitlist.

Another concern regarding State housing strategies and funding initiatives is a lack of delineation between plans that package Affordable Housing; Social Housing and Homelessness into the same initiatives without identifying the specific funding allocations and commitments against clear priorities. An example is *Western Australia's MetroNet Social and Affordable Housing and Jobs Package*³⁴, which identifies a clear need for urgent social housing, yet is largely an infrastructure and utilities initiative, whilst the achievement of outcomes against the commitments made in the "All paths lead to a home" 10-year housing strategy³⁵ remain unclear and unlikely to meet demand.

State Government strategies and plans also don't adequately acknowledge and address the role Local Governments and in particular, capital cities have in developing and implementing policies included in housing and homelessness strategies. This is a concern given the rates of people experiencing homelessness are high across capital cities.

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.³⁶ Increases in median rents and access to affordable rental housing have had an impact on the rates of severe crowding.³⁷ 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.³⁸

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. 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 2021 Rental Affordability Index has found that those living in low-income households in metropolitan areas across Australia rental affordability remains a significant issue.³⁹ According to the 2021 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.⁴⁰

According to the 2021 Rental Affordability Index Greater Hobart continues to be the least affordable capital city in Australia.⁴¹ Rental affordability in Hobart has worsened considerably over the past five

years 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 87 in June 2021.⁴² This means that even average income household is now paying 34 per cent of their income or more on rent. The *State of the Nation's Housing 2021–22* report stated that “Research strongly suggests renters on the lowest incomes are crowded out by competition for affordable rentals from those higher up the income scale.”⁴³

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”.⁴⁴ 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.⁴⁵

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.⁴⁶

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.⁴⁷ The number of CRA recipients has grown from 1.346 million in 2016 to 1.403 million in 2020. Interestingly, the number of CRA recipients aged 75 years or more rose from 120,567 in 2016 to 150,536 in 2020.⁴⁸ In 2020, 31 per cent of those receiving CRA and JobSeeker Payment were in rental stress.⁴⁹

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.⁵⁰

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.⁵¹

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.

The 2021-21 *Budget Paper No. 3: Federal Financial Relations Appendix D* outlines the outstanding loans to the Commonwealth Government as 30 June 2020. The Budget Paper details that as 30 June 2020 state and territories owed over \$1.6 billion* to the Australian Government for housing loans.⁵² 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.⁵³ The table below provides an overview of the outstanding state and territory housing-related debts as of 30 June 2020.

\$'000	NSW	VIC	QLD	WA	SA	TAS	ACT	NT	Total
Commonwealth-State Housing Agreement loans	380,569	-	112,370	105,003	27,998	-	-	19,263	645,203
Housing for service personnel	32,932	-	17,883	2,810	1,552	-	-	-	55,177
Other housing	-	-	-	-	-	-	106,664	37,321	143,985
Loan Council – housing nominations	307,051	-	110,102	187,746	134,068	-	-	108,137	847,104
Total	720,552	-	240,355	295,559	163,618	-	106,664	164,721	1,691,469

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.⁵⁴ 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.⁵⁵

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

A new National Housing and Homelessness Agreement

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. A new *National Housing and Homelessness Agreement* must address the broader failure of the housing market by delivering in four key areas:

1. Increase investment in housing and homelessness services through a new National Housing and Homelessness Agreement
2. A national housing and homelessness strategy with clear targets informed by a 'housing first' approach
3. Increase and sustain investment in social housing and support services
4. Address the inequities in national programs and policies that contribute to housing stress and homelessness

Further information and recommendations for each of these key areas are below.

1. Increase investment in housing and homelessness services through a new National Housing and Homelessness Agreement

The National Housing and Homelessness Agreement is an important framework for Governments to work with in addressing housing affordability and homelessness. The COVID-19 pandemic has demonstrated when investment is made in supporting people access housing and accommodation, positive long-term outcomes are achievable.

A National Housing and Homelessness Agreement should sit alongside a National Housing and Homeless strategy. The aim should work towards reducing homelessness through increasing social and affordable housing supply, addressing housing affordability and the injection of funding for support services including Aboriginal and Torres Strait Islander led services.

A National Housing and Homelessness Agreement does not replace the need for a National Homelessness and Housing Strategy. Strengthening the National Housing and Homelessness Agreement and linking it to a new National Strategy for Housing and Homelessness would increase transparency by ensuring Governments are required to report against measurable outcomes including targets for new social housing and investments in specialist homelessness services.

A National Housing and Homelessness Agreement should include a dedicated funding stream that increases and improves housing for First Nation communities

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.⁵⁶

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 in the same house; however, this is not usually considered when housing is designed.⁵⁷ 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.

Housing needs will differ vastly between rural, regional, and urban areas, including high cost of living, environmental design and limited land access. Proper consultation and joint planning with Aboriginal and Torres Strait Islander peoples and communities is essential to ascertain the unique requirements for individual areas. This should be done for the life of the development and beyond.

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. Capital cities are also reporting that the continued increase in rental prices within cities is forcing people out of the city, resulting in further displacement trauma. The proportion of Aboriginal and Torres Strait Islander peoples living in inner Sydney continues to decline. Based on the estimated resident population of the 2016 census, Aboriginal and Torres Strait Islander people make up 1.6 per cent of the City of Sydney's population (3,509 out of 222,717). Aboriginal and Torres Strait Islander communities have expressed concern that gentrification, high housing prices and a lack of social and affordable housing are causing further displacement. It is critical Aboriginal and Torres Strait Islander peoples can maintain connection to their local community and remain living in the area.

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'.⁵⁸

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. Community controlled organisations play a vital role in providing trauma informed cultural safe services for Aboriginal and Torres Strait Islander peoples.

Case Study: City of Adelaide experience

Aboriginal and Torres Strait Islander people who live in remote communities travel to Adelaide for a range of reasons, for example to access healthcare, visit family and attend events. Once in Adelaide, however, there are no culturally appropriate places for family groups to stay, resulting in groups rough sleeping or overcrowding tenancies. The presence of excessive alcohol use leads to safety issues for family groups and the broader community.

To address a significant inflow of people to Adelaide during 2021, the City of Adelaide partnered with the State Government to trial an initiative to provide support and safety to Aboriginal and Torres Strait Islander people who were visitors to Adelaide. Puti on Kurna Yerta (Bush in the City), was a fully supported campsite in the Adelaide Park Lands, facilitated by the Department of Human Services and led by the cultural authority of the Traditional Owners, the Kurna people and Iwiri Aboriginal Corporation, a group of Anangu community members who reside in Adelaide.

Puti on Kurna Yerta embedded Aboriginal leadership into a support model to help people get support, housing or return to country. The response was multi-agency, collaborative, coordinated, flexible, person-centred and assertive. A “whatever it takes” approach was adopted to ensure that various services and systems could be navigated while maintaining the cultural connection of Aboriginal people. SA Police were a key partner and developed a culturally authorised policing model, that resulted in better outcomes.

Housing and service responses for Aboriginal and Torres Strait Islander people need to be not only culturally appropriate, but culturally led. Building relationships with the Traditional Owners and the visiting nations, means that cultural protocols can be developed and respected, information provided in first language and that appropriate cultural leadership is embedded in service delivery.

Commitment by Governments to this approach will result in far better health, housing and support outcomes for Aboriginal and Torres Strait Islander people.

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. Providing services in remote areas will also reduce the need for people to travel from the country to capital cities.

Recommendation

- i. Develop a new National Housing and Homelessness Agreements that is supported by a National Housing and Homelessness Strategy, a new Agreement should include:

- A clear goal and aim to end homelessness through increasing social and affordable housing supply and addressing housing affordability.
- A dedicated funding stream that increases and improves housing for First Nation communities
- Funding for culturally appropriate housing that considers culture and kin and wrap around support services for Aboriginal and Torres Strait Islander peoples, including greater support for Aboriginal community-controlled organisations.
- Measurable and reportable outcomes including targets for new social housing.
- A requirement of state and territory housing and homelessness strategies to have clear targets and measurables for increasing social and affordable housing.
- A governance structure, that includes representation of Aboriginal and Torres Strait Islander peoples and Specialist Homelessness Services, to monitor implementation and progress.
- Continued funding for crisis accommodation that includes support for people to transition to sustainable long-term housing.
- Increase funding social housing to meet current demand.

2. A national housing and homelessness strategy with clear targets informed by a 'housing first' approach

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.

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.⁵⁹ Conditional housing can often make it difficult for people to qualify for housing support or maintain tenancy if they do get a house.⁶⁰

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.⁶¹ 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.⁶²

'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.⁶³ 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).⁶⁴

The Final Report of the Parliamentary Inquiry into homelessness in Australia recommended that "the Australian Government, in consultation with state, territory and local governments, develop and implement a ten-year national strategy on homelessness." The Government response did not support this recommendation. This response fails to address the systemic challenges contributing to homelessness.

A comprehensive funded National Housing and Homelessness Strategy connected to a National Housing and Homelessness Agreement 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.

Recommendation

- ii. Develop a National Housing and Homelessness Strategy that oversees appropriate funding and investment in social and affordable housing based on effective data driven approaches that:
 - Recognises and recommends investment in social and affordable housing in inner cities as critical infrastructure.
 - Increases targeted housing and support to prevent homelessness.
 - Supports for preventative strategies programs that address the drivers of homelessness, including planned exits from institutions to stable housing family violence, mental health, drug, and alcohol use.
 - Recognises the need for culturally appropriate housing and early intervention services that addresses issues that disproportionately affect Aboriginal and Torres Strait Islander people.

- Coordinates the roles and responsibilities of Federal, State and local governments, private industry and non-government organisations to review and inform the housing market, and other structural contributors to homelessness and housing stress, and allocate funding incentives to stimulate provision of improved social and affordable housing outcomes in capital cities

3. Increase and sustain investment in social housing and support services

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.⁶⁵ It should be considered in the same way as other essential social infrastructure.

Evidence shows that providing long term housing coupled with the appropriate supports can be successful in delivering sustained tenancies for people with complex needs.⁶⁶ 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.⁶⁷

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.⁶⁸ 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.⁶⁹ A further 6,600 social dwelling in Hobart, 8,500 in the ACT and 3,200 in Darwin.⁷⁰

Case study: City of Melbourne experience

More than 60,000 new homes are needed for Victoria to reach the national average of 4.2 per cent of social housing dwellings to total dwellings, which would mean building 6,000 each year for the next 10 years.

Pre-COVID, the City of Melbourne had an estimated shortfall of 5,500 social and affordable homes. This was anticipated to grow to a shortfall of 23,200 homes by 2036. There are currently over 1000 people in emergency hotel accommodation in our City, who urgently need appropriately located, supported accommodation as a pathway out of homelessness. In addition, a significant increase of supply is needed to deliver medium to long term housing options for low to moderate income earners.

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.

In response to the COVID-19 pandemic, state governments announced a range of measures to support social housing and support services. In November 2020, the Victorian Government announced \$5.3 billion multi-year social housing investment. The Big Housing Build was established in response to the growing shortfall of social and affordable housing in Victoria, and to aid the ongoing COVID-19 recovery through job creation and economic stimulus.

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 and the City of Perth.

Capital grant funding has been found to be the most beneficial option when it comes to funding affordable housing.⁷¹ This is because capital grant funding results in tangible assets that produce economic productivity, social wellbeing and environmental sustainability.

Recommendation

- iii. The Australian Government 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.

4. Address the inequities in national programs and policies that contribute to housing stress and homelessness

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.⁷²

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.⁷³ 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.⁷⁴ All of these factors are contributing to the rising vulnerability of our population to financial shocks and the risk of becoming homeless.

The increased JobSeeker payments replaced Newstart Allowance in March 2020. Prior to this, Newstart had not increased in real terms in 25 years. Since 1995-96, the year after Newstart last increased in real terms, the median weekly cost of private rent increased by 166 per cent, from \$139 to \$370 per week by 2017-18, according to data from the Australian Bureau of Statistics.⁷⁵ As a result, in the six years before COVID-19, the number of people on Newstart payments seeking assistance from homelessness services increased by 75 per cent. This easily outpaced the growth in the number of people receiving Newstart, which rose by 28 per cent over the same period.⁷⁶

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. The Australian Government should also consider increasing Commonwealth Rent Assistance so that people on the lowest income levels can afford the basic costs of housing in the private rental market.

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

- iv. Review the Commonwealth Rent Assistance program and Centrelink policies to ensure they form part of a coordinated responses capable of alleviating housing stress and homelessness.
- v. Refinance the State and Territory government housing debt with purpose that any savings will be used for social housing

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