Home *in* Place

SUBMISSION TO THE

# National Housing and Homelessness Issues Paper

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# 1 BACKGROUND

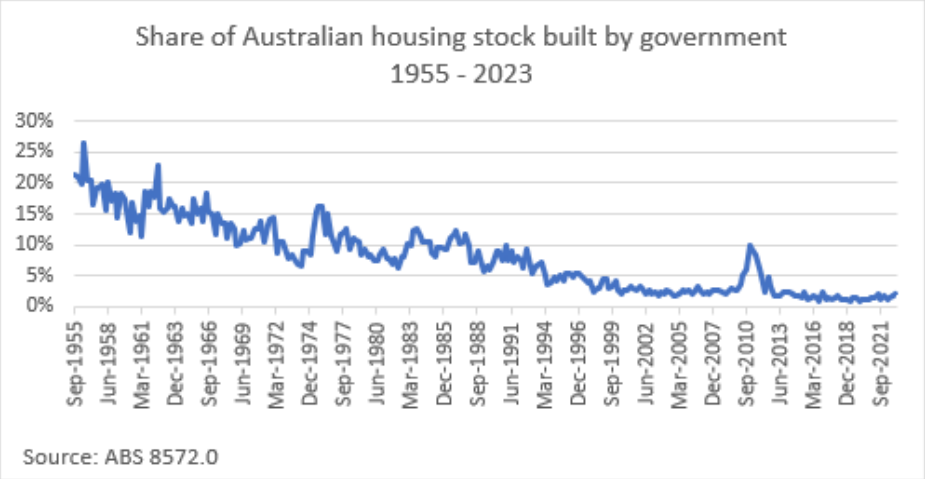
In this submission in response to the Issues Paper, we are largely focused on the role of social housing and the pressing need to increase supply significantly, in order to meet the housing needs of the most disadvantaged sections of the Australian population. This does not detract from the evidence of crisis throughout the housing continuum but reflects where our experience and capacity to intervene is best placed.

In 2016 Compass Housing (now Home in Place) published *Towards a National Housing Strategy,* a call for the Commonwealth to develop a national response to the emerging housing crisis. That call has been echoed many times since and became the basis of the influential Everybody's Home Campaign. Regrettably the then government did little to address either the housing crisis or the need for a national strategy to resolve it. In 2018 the Community Housing Industry Association (CHIA) published *National Plan for Social and Affordable Housing*, again calling for the Commonwealth Government to develop a national level strategy for housing. More recently AHURI has published *Towards an Australian Housing and Homelessness Strategy: understanding national approaches in contemporary policy* (Martin et al, 2023). Collectively these publications have made a compelling case for a national housing strategy which addresses the key challenges in every part of the housing system.

Consequently, it is heartening to see the release of this issues paper with the explicit intent to inform the development of a National Housing and Homelessness Plan. The recognition of the role of federal government in providing an overarching framework, in which the states operate in partnership, is an important step forward in addressing the severe housing inequality, which is now a hallmark of Australian society. It is also heartening to see housing being addressed as a key policy domain with the proposed Housing Australia Future Fund, the formation of the National Housing Supply and Affordability Council, the transition of NHFIC to Housing Australia, the Social Housing Accelerator fund and the National Housing Accord. These are all vital ingredients of the solution to the current crisis.

However, we have to conclude that every measurement and prediction of housing needs points to the inadequacy of these cumulative measures to meet the identified housing need in Australia. We urge the government to adopt a comprehensive housing and homelessness plan that brings about a new era of Commonwealth leadership in the provision of homes for all those living in Australia, that mirrors the past commitment to providing housing as a human right. A simple review of the past demonstrates that the Commonwealth can be a major contributor to the supply of safe and accessible housing.

**Table One: Share of Australian Housing built by government.**




The decline in that contribution is notable and follows similar trajectories in other Anglophone nations, where the neo-liberal doctrine of the small state has favoured government withdrawal from its housing provider role. We suggest, in the post-pandemic world, we require a return to some components of ' big government' as the only agency which can resolve pressing and urgent social issues, including the housing crisis.

In a 2021 review of the state government's capacity to resolve the housing supply shortfall we identified that the supply of social housing had fallen from 6% of all homes in 1994 (ABS Social Trends, 2021) to 4% currently. Aggregating all state government supply proposals at that time left a shortfall of 102,883 homes, merely to house all those on current state waiting lists (Compass Housing, 2021). Consequently:

> We conclude that all current proposals and policies at state level collectively fail to meet the required level of provision in the face of existing and future demand for social housing (p3)

We argued that the scale of the crisis had reached a 'tipping point' at which the states alone could not begin to meet the demand for social housing and that a major federal government intervention would be required.

AHURI research (Lawson et al, 2018) identified a shortfall of 730,000 homes over the following 20 years, when current need and population growth are taken into account. This amounts to an annual increase of some 5.5% on current social housing stock. Currently, the proposed HAFF target of 30,000 social housing homes over the next five years barely approaches the levels of investment required to meet housing need. A significant scaling up of current proposals is required to meet the crisis facing those in the private rental sector, those unable to realise their ambition to buy a property and, most critically, those languishing on social housing waiting lists.

# 2 THE CASE FOR INCREASING THE SUPPLY OF SOCIAL HOUSING.

Housing is best seen as a key component of social infrastructure in society. Governments in the past have regarded adequate housing, alongside health and education, as a primary condition for public well-being. It provides the basic requirements of shelter and security and a firm foundation for a meaningful and fulfilling life. The wellbeing outcomes and public good derived from the provision of social housing have been largely ignored in recent years (Denham, et al, 2019) but the experience of COVID-19 interventions demonstrate that government can and should protect the welfare of all citizens. The justification of government taking responsibility for the adequate supply of social and affordable housing can be presented from several perspectives:

## 2.1 The Human Rights Case

The human right to 'adequate' housing is enshrined in Article 25 of the 1948 Declaration of Human Rights and Article 11.1 of the 1966 International Covenant on Economic, Social and Cultural Rights.

The United Nations definition of that right is more than simply a roof over your head and includes a key right to live in 'security peace and dignity'. Further elaboration is provided in the 1997 United Nations Committee on Economic, Social and Cultural Rights (1997) Comment paper and recognises the 'freedoms' of protection from forced evictions and interference in home, privacy and family. Additionally, it confers entitlements to security of tenure, affordability and habitability.

We regard these as the basic requirements of housing in a contemporary Australia and that it is incumbent on the Commonwealth Government to ensure to the maximum extent possible that these rights are enjoyed by its citizens.

## 2.2 The Social Justice Case

Inequality has been rising in developed nations over the last 40 years and increasing levels of poverty are evident (Adamson et al. 2022). Inequality is evident between key social groups and between generations of Australians, posing critical questions about social cohesion. In Europe and the USA failure by governments to address inequality has brought far right political movements to the fore and challenged the democratic basis of society. Australia should not regard itself as immune from similar social movements.

Housing inequality is a significant component of overall inequality. Commonwealth policy since the 1960s has favoured home ownership as the preferred housing market mechanism. From initial active social housing programs in the post WW2 period, social housing supply has gradually fallen and has failed to keep up with population growth. The impact on low-income families has been considerable, with extended waiting lists for social housing allocations. The alternative private rental sector has much to commend it in terms of housing provision but can be subject to poor quality and insecurity of tenure (no-cause eviction), especially at the lower levels of the private rental market. The post-pandemic context of decreasing vacancy rates and rapidly rising rental costs has further disadvantaged the renter community.

Currently, forgone revenues from negative gearing ($37.5 billion) and Capital Gains Tax (CGT) discounts ($1.5 billion) far outweigh the subsidy of rental housing in the Commonwealth Rental

Assistance (CRA) ($4.9billion) and National Housing and Homelessness Agreement (NHHA) ($1,6billion). Even if we add the latest Accelerator Fund payments and the HAFF receipts, should it come into existence, the subsidy for social housing represents a fraction of the private rental sector. We recognise both the political difficulties of reform of the tax regime, and the role that negative gearing plays in the availability of private rentals but suggest that, in social justice terms, a greater parity of subsidy is justified. Even parity with half the subsidy for property investment would have a major impact on the supply of social housing in five years.

## 2.3 The Economic Case

A 2022 study by SGS Economics and Planning on behalf of Housing All Australians (SGS, 2022) identified a cost of failing to provide sufficient social and affordable housing of $25 billion by 2051. Costs were associated with health impacts of housing stress, educational failure of children living in precarious accommodation, labour shortages in key communities, and increased anti-social behaviour and domestic and family violence. In contrast, investment in social housing could bring benefits of up to $110 billion per year. Nygaard (2019) also identifies the costs of the failure to provide adequate supply of social housing as $676 million per annum. He sees a combination of the following factors as contributing to this high figure:

- Homelessness
- Mental health, domestic violence and alcohol/substance abuse
- Human capital accumulation and educational attainment
- Financial stress and foregone spending on food/groceries; medical and health; and family/leisure activity
- Overcrowding and family functioning
- Employment and productivity

In terms of economic benefit of building supply of social housing, an earlier 2020 report (SGS, 2020) identified that the SHARP program proposed by CHIA, to build 30,000 homes in four years, would produce up to 24,500 construction jobs at its peak delivery point. This would add $15 -$18 billion to economic output and up to $6.7billion to GDP.

Consequently, there is a well-recognised economic case for improving the supply of social housing as well as the more moral and ethical principles of human rights and social justice.

# 3 KEY ISSUES PAPER QUESTIONS

### 1. What is the role of social housing for low-income Australians?

Social housing has been a vital component of the modern provision of public and social services that emerged in the developed world after the Second World War. In a triangle of health, education and housing, the provision of social housing for low-income families has been a vital contribution to citizen wellbeing and social integration throughout the developed world. The availability of high-quality, low-cost public housing was designed to end the 'squalor' of the pre-war period and has provided thousands of Australians with safe and secure accommodation as a cornerstone to life. That need has not gone away and has indeed increased as the demand for social housing far outstrips supply. The absence of social housing as an acceptable choice for low-income families places significant burdens on some of the most vulnerable populations in Australia. Meeting that demand can improve health and educational outcomes, reduce anti-social behaviour and domestic violence by decreasing family stress and contribute to economic productivity. Carefully designed and managed social housing promotes social cohesion, community integration and can be an important contribution in the journey to a zero-carbon society.

### 2. What factors should state governments and housing organisations consider when allocating social housing?

The short supply of social housing has effectively rationed it to those with the highest needs. The AIHW identify some 82% of clients in public housing and 77% of those in Community Housing enter the housing system with 'greatest need'. Over half (58%) were housed directly from homelessness and a further 37% were at 'risk of homelessness' (AIHW, 2023). This has ensured that as older residents of social housing die, they are replaced by individuals and families with a range of social, behavioural and health problems. Incidents of anti-social behaviour now threaten many tenancies and social housing tenants with complex needs require active support, which housing organisations are not directly funded to provide.

The collective failure to deliver sufficient social housing at a rate commensurate with growth in demand has resulted in severe rationing with properties reserved for an ever-smaller section of the population. This residualisation of the housing stock has coincided with the almost universal adoption of "Housing First" based allocation policies which see homes allocated to vulnerable households with a variety of complex social and health problems. In tandem, these factors coupled with inadequate investment in medical and social support for tenants, have contributed heavily to the stigmatisation of social housing as having "a significant association with crime and criminality, disorder, anti-social behaviour, (and) welfare dependency…" (Jacobs et al, 2011). The progression of social housing from its origins as a vehicle to advance the economy by providing suitable accommodation for workers, to its current role as "housing of last resort", has contributed to a steady erosion of public support for what was once a broadly accepted form of housing tenure.

With close to 90% of social housing tenancies allocated to tenancies deemed to be in "greatest need" – typically defined as disability, poor physical health, mental illness, trauma, old-age/frailty, family violence, homelessness, exiting institutions, or a combination of the above – it is crucial that governments invest appropriately in wraparound support services to ensure tenants are receive the support they need to be able to sustain their tenancies.

Allocations are therefore to those with the highest need and who are next on waiting lists. Information provided about the tenants' background is often inadequate to make sensible allocation decisions and housing agencies are not able to build balanced communities that reflect natural population distributions in terms of age, gender, family composition and support needs.

### 3. How can governments ensure social housing is built in the right location (including close to amenities, environmental, socio-economic, current and future hazard risk and cultural factors) and will meet current and future needs of social housing tenants and the broader community?

Several AHURI studies have mapped housing need geographically and the National Housing Supply and Affordability Council has a clear role in determining the distribution of future housing investment. Effective liaison with state and local government should also inform planning for social housing developments. Generally, avoidance of high concentrations of social housing should be the norm.

The development of mixed tenure and tenure blind communities can do much to remove the stigma of social housing. Planning and design should not create readily identifiable social housing 'styles'. Social housing should be integrated in conventional master planning of precincts to make a valuable contribution to meeting housing need. It should also be close to all amenities, including health and educational facilities to ensure that additional patterns of social exclusion are not created by locational barriers to access to services. Additionally, social housing needs to be integrated with employment opportunities in its vicinity, with good transport links and broadband infrastructure to support transitions to education, training, volunteering and employment.

Inclusionary zoning is a primary method to also ensure that new developments provide a tenure mix and accommodation for key workers with low income. The mandatory inclusion of a proportion of any development, designated for affordable and social housing, is the norm throughout Europe, the UK and the USA, and has yielded significant additional supply (AHURI, 2023). This has operated to a minor extent in South Australia and New South Wales, but there is considerable scope to increase the use of inclusionary zoning.

### 4. What are the key short-term and/or long-term social and economic issues in social housing?

There are a range of social issues that impact people living in social housing, some of which have been discussed earlier. Rising levels of anti-social behaviour, particularly post-COVID, pose challenges for residents and for social housing agencies. Poor behaviours are often below legal thresholds for reporting but nevertheless cause real harm in the community. Greater recognition of that impact is required by tribunals which are generally reluctant to find against perpetrators.

Increased levels of poor mental health also pose challenges for providers and frontline staff can find themselves increasingly providing social support to tenants. Formalising that process and recognising the role with appropriate funding could help maintain tenancies and avoid eviction and further homelessness.

The primary economic issue is the need for subsidy for social housing. Social housing rental payments are unable in isolation to support development of new housing and provision of a comprehensive service to tenants. A level of subsidy is required, as for example in the NRAS Scheme

or the Social and Affordable Housing Scheme (SAHF) in NSW. Commonwealth Rental Assistance provides some support for Community Housing Organisations but not at a level that fosters increased supply. Any National Housing and Homelessness Plan must include a significant contribution from Federal Government to support new build. This can be delivered in partnership with State Governments and the community sector.

### 5. What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?

The primary change required is in the level and targeting of funding. The NHHA currently provides insufficient funds to support state housing departments provide an effective service and develop new stock. Many state housing agencies have sold properties in order to finance the huge backlog of repairs that has accumulated from many years of underfunding. Community housing providers are able to benefit from Commonwealth Rental Assistance, but this is also currently insufficient to fund the increasing support needs of tenants arriving in the housing system. The development of a National Housing and Homelessness Plan provides opportunity to fully investigate the funding required for Australia to deliver a social housing system that meets the needs of its most disadvantaged communities. The economic case presented earlier suggests that from a 'whole of government' perspective this could prove to be a cost neutral exercise, given the identified costs of not meeting those needs.

### 6. What are the most-effective wrap-around supports required to support Australians in social housing to maintain their tenancies? Are there existing effective models that could be scaled up?

International evidence for the efficacy of Housing First approaches provide a clear path forward to support even the highest needs tenants to maintain their tenancy. The Common Ground model has proved itself in Australia and successfully houses those with histories of chronic homelessness. In NSW Community Housing Providers have worked closely with support providers in the Together Home program, which has provided much needed housing during and since the pandemic. Government funding for such partnerships is an essential component and the National Housing and Homelessness Plan should build in funding specifically for this purpose. Community Housing Providers, working in close partnership with expert support agencies will likely prove more successful in reducing homelessness than the continued funding of Homelessness Service providers.

### 7. What future role should the community housing sector play in Australia and what initiatives and funding mechanisms would support this?

Evidence from Europe and the United Kingdom points to the major role that community housing can play in Australia. The provision of housing services that are embedded in the community, with high levels of tenant 'voice' and participation, can lead to service improvement and in Australia tenant satisfaction is generally higher in the community sector than it is in public housing. Major programs of stock transfer from city and regional authorities to housing associations in the UK has enabled the achievement of higher housing standards and increased supply. There, asset transfer has been the norm, providing organisations with sufficient collateral to gain favourable borrowing rates to fund

development. NHFIC in Australia has provided a similar route to lower interest rates but the cap and limitations to the fund currently place a ceiling on what is possible.

Social housing represents far greater proportions of housing supply throughout Europe, for example 17% in the UK and nearly 30% in several countries, including Finland. Currently, at 4% of supply in Australia, this is one of the the lowest proportion in the OECD and a major investment program is required to bring supply to an acceptable level for a rich, developed nation. A minimum target for the National Housing and Homelessness Plan should be to reinstate supply to 6% of housing, the level that was reached at the height of government commitment to housing for all.

The requirement for subsidy for social housing identified in Question 4 points to the central role for government in realising an adequate funding regime for social housing. There can be no escape from this core responsibility. All attempts to promote market solutions and attract private capital have been only partially successful and only government can shoulder the load of providing sufficient subsidy to make projects viable and enable it to meet the human right to housing. However, there are numerous mechanisms by which this can be achieved:

- Extending the remit of NHFIC and the scope and scale of intervention
- Increasing the share of dwellings to be delivered by the government under the Housing Accord, by substantially expanding the the investment and returns in the Housing Australia Future Fund
- Providing favourable tax and investment conditions to attract superannuation funds to housing asset development.
- Creating subsidies for 'build to rent' programs
- Fostering public/private partnerships with community organisations as the tenancy management component.
- Direct funding of development by government.

A key AHURI study suggest the latter option is the most efficient and has been demonstrated in the past internationally and in Australia. Political sensitivities about growth in government debt are misguided as they neglect to consider the assets that sit on the other side of the ledger. As shown in Table 1, in the middle of the previous century governments directly funded the construction of more than a quarter of all new homes, while today that figure has fallen to around 2%.

### a. Are there any capacity and capability constraints impacting on future growth of the community housing sector?

Community housing in Australia is well regulated and performs at a high standard. It has proved itself capable of receiving large stock management transfers and operating state-owned housing efficiently and with high levels of tenant satisfaction. It routinely meets complex contractual KPIs and achieves the financial and service level standards required contractually by state departments, along with the regulatory conditions monitored by NRSCH. The limitations to growth are largely from the broad lack of stock transfer options and the less than favourable financial climate to promote development.

The sector has demonstrated through its NHFIC borrowings that it has financial skills and responsibility and can support higher debt levels than current funding constraints permit. The sector has also proven its management of tenancies and support for tenants achieves high standards and supports tenants to maintain tenancies and avoid cyclical homelessness.

Experience internationally has shown the significant potential for the community sector to be the primary route to social housing for low-income households and there is no reason to suggest that organisations in Australia do not have the same capacity and capability.

### 8. What changes to community housing regulation could improve outcomes for tenants, the community housing sector, governments and investors?

- See Question 9

Additionally, current relationships between community providers and state departments are purely transactional and contract based. Where stock transfer has occurred, the terms, contractual KPIs and associated abatements place onerous burdens on the community sector. The development of a foundational partnership, designed and funded to co-design and co-deliver a comprehensive housing services that recognises the advantages of both approaches, could significantly improve relationships, build trust in both parties and reap benefits for tenants and government and investors.

### 9. Do current regulatory approaches support future growth in the community housing sector?

The current NRSCH registration and audit regulatory framework provides for rigorous appraisal of community housing and can provide assurance to potential investors of the financial compliance and service delivery standards in the sector. The recent CHIA development of an ESG reporting standard will provide further assurance, especially to institutional investors who increasingly look for ethical investment opportunities and are willing to take slower and lower returns on investment, where environmental and social purpose is a clear component.

However, future growth of the sector could be improved by a regulatory environment that fosters merger, particularly between Tier One organisations and those organisations designated Tier Two and Three. Merger has played an important part in the growth of the sector in Europe and currently there is no incentive for small organisations in Australia to merge. This supports stasis, where many community organisations manage small numbers of properties and forego growth. This is a lost opportunity to capitalise on economies of scale and deliver cost effective and higher quality services.

### 10. How can governments and their partners best grow social housing stock?

All levels of government have a role to play in growing social housing stock. Streamlining of planning systems at local government level can assist more rapid development pipelines, although this as a source of supply failure is greatly exaggerated. De-risking of private sector investment has a role to play, for example in Birmingham UK, the city authority remediated industrial land, installed basic infrastructure and delayed land purchase payments for developers. This permitted development of mixed tenure housing in some of the most deprived locations within the city.

State governments currently work closely with the community sector and a more developed partnership could reap dividends in supply growth. Stock transfer, preferably with title, can create favourable growth conditions for the community sector. Partial deregulation could ease the financial burden on community providers currently meeting quite complex contractual requirements, with major abatements for minor KPI failures. A national stock transfer scheme with uniform contractual

conditions between states could foster greater community sector growth by supporting multi-state providers with enhanced financial and development capacity.

### 11. How can social housing providers better support people with complex needs (such as people with disability, people from culturally diverse backgrounds and people with mental health, alcohol and other drug issues)?

Social housing providers have developed multiple strategies for support of complex needs. This has generally been an evolutionary process as the level of tenant need has increased. Community housing has used Commonwealth Rental Assistance to develop innovative processes to improve tenant social outcomes in education, training and employment. Further and hypothecated funding of activities in support of these objectives would pay multiple dividends and have significant potential savings for other Treasury expenditures on health, criminal justice, youth justice and mental health support.

Question 6 highlighted the potential role of Housing First approaches which have proved themselves particularly successful at support for the most marginalised groups in society, including those with major mental health challenges and substance addictions.

Support services have the potential to be provided directly by specialist teams within social housing organisations or by funding effective partnerships with external support agencies. Currently, referrals to support agencies can endure long waiting times before support can be provided, given the often poor funding of support agencies and their lack of resources to meet exponential growth in demand for their services, as more and more people are captured by the housing crisis.

### 12. In a multi-provider system which includes public and community housing, how can governments and housing organisations ensure that people in most housing need or with complex needs can access housing?

This is best ensured by developing a unified social housing system with a single front end access point for the client base. The balance between providers can vary and Home in Place successfully provides 'whole of service' in key locations, completely replacing the NSW government Family and Community Services. The majority of tenants make little distinction between agencies, being most concerned with access to housing and a quality housing service. Within a unified system, all parties should be subject to the same service level expectations and regulated and audited to the same standards.

### 13. What significant issues within the social housing sector lack sufficient quality data to inform decision-making?

Numerous studies have mapped housing need, but generally at a state or national level. More granular data at localised levels is required to match the specific patterns of need in terms of location, dwelling size and household structures. Current supply barely matches contemporary patterns of demand with undersupply of larger homes and single person accommodation, often leading to both overcrowding and under-occupancy. Generating reliable data at a granular level should be the primary task of the National Housing Supply and Affordability Council.

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