



**Policy Platform**  
***Diverse Housing Solutions***

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## List of Acronyms

COAG	Council of Australian Governments
COTAQ	Council on the Ageing Queensland
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth State Housing Agreement
FAHCSIA	Families and Housing, Community Services, and Indigenous Affairs
FHOG	First Homeowners Grant
FHSA	First Home Saver Account Scheme
HACC	Home and Community Care
HAF	Housing Affordability Fund
HASP	Housing and Support Program
ICHO	Indigenous Community Housing Organisations
IFYS	Integrated Family and Youth Service
LGAQ	Local Government Association Queensland
NAHA	National Affordable Housing Agreement
NATSEM	National Centre for Social and Economic Modelling
NGO	Non Government Organisation
NIMBY	Not In My Backyard
NPA	National Partnership Agreement on Homelessness
NRAS	National Rental Affordability Scheme
OPSO	Older People Speak Out
OSHS	One Social Housing
QYHC	Queensland Youth Housing Coalition
SAAP	Supported Accommodation and Assistance Program
SHDL	Same House Different Landlord
ULDA	Urban Land Development Authority

# Section 1: Context

## Queensland Shelter

Queensland Shelter is a Peak NGO committed to working towards a fairer and more just housing system. We provide an independent voice on housing rights and provide a link between government and the community through consultation, research, and policy advice. We are committed to improving housing access for all Queenslanders. Our funding mandate and social justice framework puts particular focus on the interests of low and moderate income housing consumers and others who struggle to meet their housing needs in Queensland.

Queensland Shelter is a member of National Shelter and we support the National Shelter Policy Platform. Our members are both individuals and community organisations across the State. Queensland Shelter currently has a total of 18 active branches that are formed either around a geographical area, or represent specific housing needs.

At the community level, there have been several significant developments which have an impact on our policy direction and scope since producing our 2007 policy platform including:

- the recognition of Queensland Shelter and the Tenants Union of Queensland as the two housing peak bodies for policy development and tenants in Queensland;
- the funding of the Queensland Shelter and QCOSS SAAP Networking project;
- a larger staff complement at Queensland Shelter and growing number of branches; and
- the expectation that Queensland Shelter will work across many new areas and develop policy on behalf of the entire social and low to moderate income housing areas.

Queensland Shelter has adopted the following principles as a guide to inform development of housing policy that meets the needs of individuals and families in all Queensland regions:

- **housing is affordable** - people should not be left in poverty after they have met their housing costs;
- **housing is adequate** - everyone is entitled to housing that meets community standards and individual needs;
- **housing is secure** - people should not live under the threat of loss of home and shelter;
- **housing is accessible** - people should have information about all housing options and should be able to pursue those options without fear or discrimination;
- **housing is in the right place** - housing should be located close to services, transport, and support networks;
- **housing meets people's life-cycle needs** - people have varying housing needs throughout life and it is vital that appropriate housing is available to match these changing needs; and
- **housing incorporates universal design principles** - all new and extensively modified housing should incorporate universal design principles.

## Current Housing Situation

The election of the Rudd Labor Government has affected all areas of housing and ushered in an era that recognises the centrality of housing to quality of life and opportunity. Importantly, the Rudd Government has honoured its election commitments in the following areas:

- the appointment of a Commonwealth Minister for Housing;
- the development of a National Affordable Housing Agreement (NAHA), which replaces the Commonwealth State Housing Agreement (CSHA) and the Supported Accommodation and Assistance Program (SAAP);
- a new commitment to address homelessness- through the White paper and PM's Task Force on Homelessness;
- establishing the National Housing Supply Council;
- the creation of a National Rental Affordability Scheme; and
- a major supply boost to social housing stock.

The Prime Minister, the Hon. Kevin Rudd, has recently noted that Australia's rapidly growing population will reach 36 million people by 2049.<sup>1</sup> The National Housing Supply Council has reported a current shortfall of 251,000 affordable rental properties for lower income renters.<sup>2</sup> If Australia is to accommodate this level of population increase we need to address the shortfall and plan for future growth of affordable housing that is well located, accessible by all, and environmentally sustainable.

The burden of meeting the affordable rental shortfall should not fall only upon governments. Governments have provided new funding to encourage private sector investment in affordable rentals. Queensland Shelter believes these incentives create new opportunities for the private sector to contribute to meeting the national shortfall in affordable rental dwellings.

The National Affordable Housing Agreement (NAHA) lays a foundation for new affordable and social housing supply and the treatment of housing and homelessness as related and connected agendas. It is an agreement at the Council of Australian Government (COAG) level and is therefore one struck between the Prime Minister, Premiers, and Treasurers at state and federal levels. This is a significant elevation of homelessness and housing issues, as called for in our 2007 policy platform. The NAHA includes a number of new programs, including the National Rental Affordability Scheme (NRAS), which was also a key plank of our 2007 policy platform.

In early 2009, the scale of the NAHA was dwarfed by the announcement of the Nation Building Economic Stimulus Plan in response to the global economic crisis. The Plan originally included \$6.2 billion for social housing nationally with \$1.5 billion of this to be spent in Queensland. However, approximately \$500 million was cut from this commitment and redirected to school buildings. This

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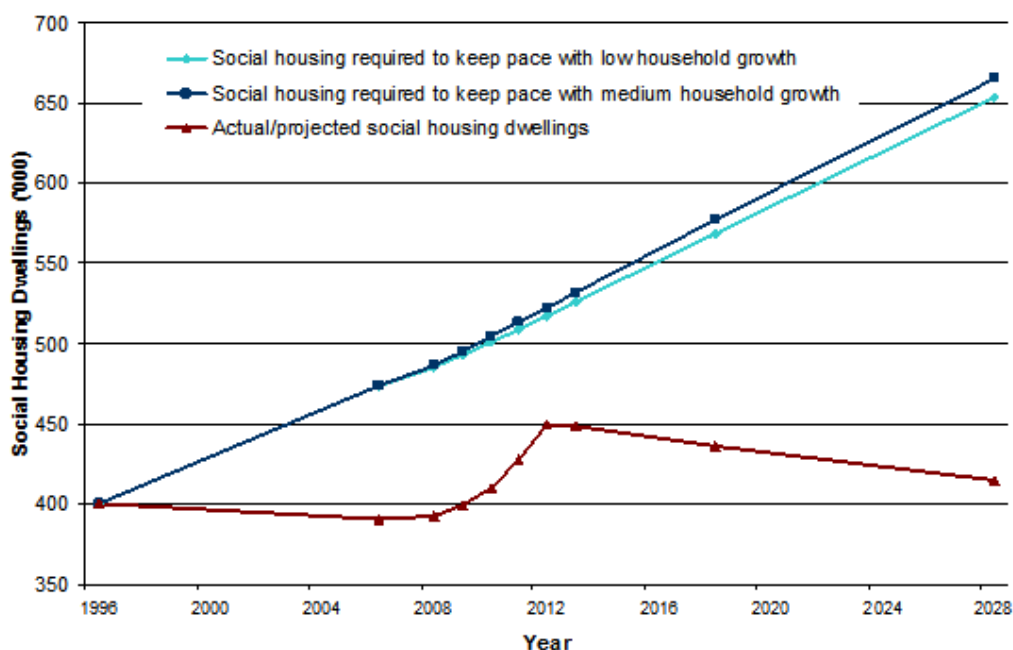
<sup>1</sup> ABC Television, 'Rudd on a 'big Australia', *The 7:30 Report's on Population Debate*, 28 January 2010 <<http://www.abc.net.au/7.30/content/2010/s2804229.htm>> at 5 February 2010.

<sup>2</sup> National Housing Supply Council, *State of Supply Report 2008*, <[http://www.fahcsia.gov.au/sa/housing/pubs/housing/national\\_housing\\_supply/Pages/default.aspx](http://www.fahcsia.gov.au/sa/housing/pubs/housing/national_housing_supply/Pages/default.aspx)> page 100 at 5 February 2010.

left \$5.238 billion to be spent in the three and a half years to 2012 for the social housing initiative and \$400 million over two years for much needed repairs and maintenance.<sup>3</sup>

The package is the largest single boost to social housing in Australia’s history and will replace 20,000 units of housing lost from social housing stock throughout the Howard Government’s time in office. Social housing declined from about 400,000 dwellings in 1996 to an estimated 390,000 in 2008. The graph below (Figure 1) shows the actual number of social housing dwellings compared with the number of social housing dwellings needed to meet household growth through 2028.<sup>4</sup> This graph highlights the need for continued efforts in increasing social housing stock to avoid the enormous shortfall predicted in 2028 of over 230,000 dwellings.

Figure 1: Social housing demand and supply projections<sup>5</sup>



At the State level we have seen several significant changes since the adoption of the last Queensland Shelter policy platform including:

- a major boost to social housing from State Government Future Funds (\$500m over 4 years);
- the further development of the One Social Housing System (OSHS);
- new tenancy legislation;

<sup>3</sup> FAHCSIA, *Social Housing Initiative*, <<http://www.fahcsia.gov.au/about/overview/infocus/Pages/NationBuildingEconomicStimulusPlan.aspx>> at 5 February 2010.

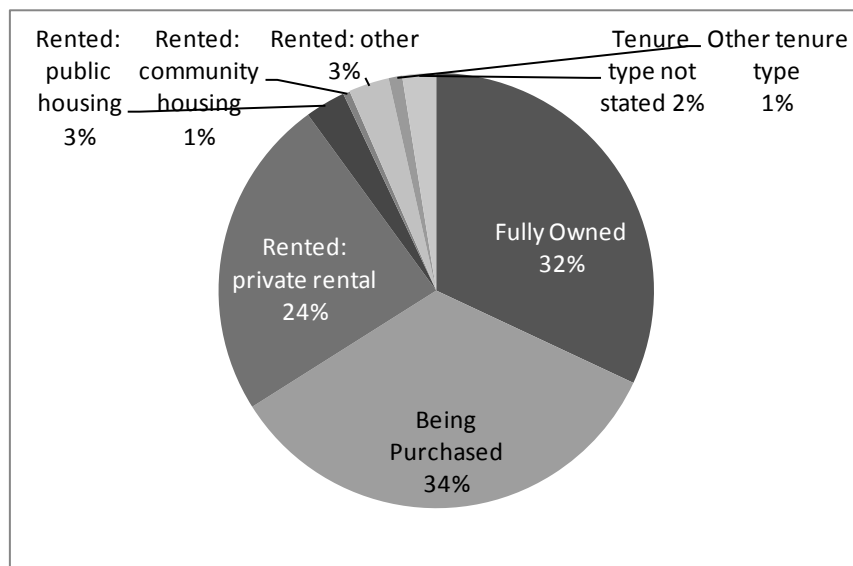
<sup>4</sup> Victorian Government Department of Human Services, *Implementing the National Housing Reforms : A Progress Report to The Council of Australian Governments from Commonwealth, State and Territory Housing Ministers*, November 2009.

<sup>5</sup> National Housing Supply Council “Social Housing Projection 2009 “ in Victorian Government Department of Human Services, *Implementing the National Housing Reforms : A Progress Report to The Council of Australian Governments from Commonwealth, State and Territory Housing Ministers*, November 2009.

- the expansion of the Department of Communities which now includes the Departments and agencies of Housing, Child Safety, Communities, Disability Services, Multicultural Affairs, Aboriginal and Torres Strait Islander Affairs, Women, and Sport and Recreation; and
- approaching the issues of housing and homelessness as a single agenda through targeting new social housing at people at risk of or experiencing homelessness.

The majority of Queensland households either own or are purchasing their home, as shown in the graph below (Figure 2).<sup>6</sup> Of the rest, the largest group rent privately, with a very small percentage in public and community housing, or other tenures.<sup>7</sup>

Figure 2: Tenure of Queensland Households in 2006



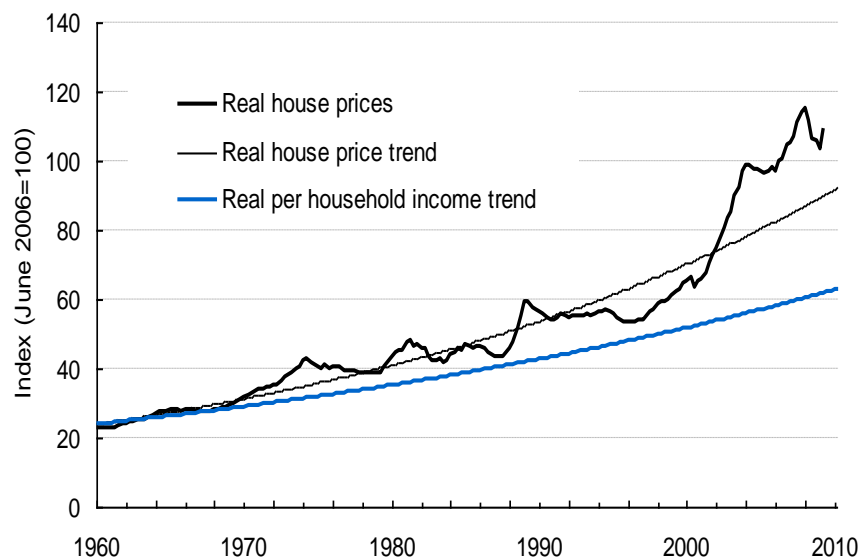
With most Queenslanders' still choosing to purchase their own homes, the ongoing rise in housing prices is a matter of great concern. The Housing Price and Income Comparison graph (Figure 3) shows that over the last 50 years housing has become less affordable, with an average increase in real house prices of 2.7% per annum, ahead of a 1.9% per annum increase in the average household income nationally.<sup>8</sup>

<sup>6</sup> Australian Bureau of Statistics, *2006 Census Community Profile Series*, cat. No. 2002.0

<sup>7</sup> Australian Bureau of Statistics, *2006 Census Community Profile Series*, cat. No. 2002.0

<sup>8</sup> Yates, Judith. 'Policy Forum: Housing Affordability: What are the policy issues?' (2008), 41(2) *The Australian Economic Review* at 200.

Figure 3: House Prices and Incomes Comparison, 1960-2010<sup>9</sup>



This rise in housing prices presents a number of hurdles for first homeowners, particularly for low to moderate income households. They are likely to face barriers on entering home-ownership such as upfront mortgage finance fees and costs, solicitor's fees, and sizeable deposits. Additionally, they will face the ongoing repayments on top of everyday living costs. These high housing costs are in turn forcing many into significant housing stress.<sup>10</sup> First home owners are at risk of rising interest rates, changes in their employment, and concern that high mortgage repayments may prevent them from having a manageable amount in a savings or an emergency fund.

This upward spiralling in house prices also has significant implications for the many that are forced to remain in the private rental market.<sup>11</sup> As house prices increase, the additional costs are invariably passed on to renters leaving those in the private rental market far from being exempt from housing stress, with many paying more than 30% of their income in housing costs, and some paying over 50%.<sup>12</sup> Data clearly shows a sharp increase in rent over the past decade with a steady incline of 25% in the decade from 1990 - 2000, including a sharp rise of 25% between the years 1996-1997.<sup>13</sup> With these rises in rents, private renters face considerable concerns including the risk of significant rent rises, the possibility of eviction or non-renewal of a tenancy at the end of a lease, leading to extra

<sup>9</sup> Yates, Judith. 'Policy Forum: Housing Affordability: What are the policy issues?' (2008), 41(2) *The Australian Economic Review* at 200.

<sup>10</sup> Housing stress is defined as a household paying more than 30% of the household income in housing costs.

<sup>11</sup> Yates, Judith. 'Policy Forum: Housing Affordability: What are the policy issues?' (2008), 41(2) *The Australian Economic Review* at 200.

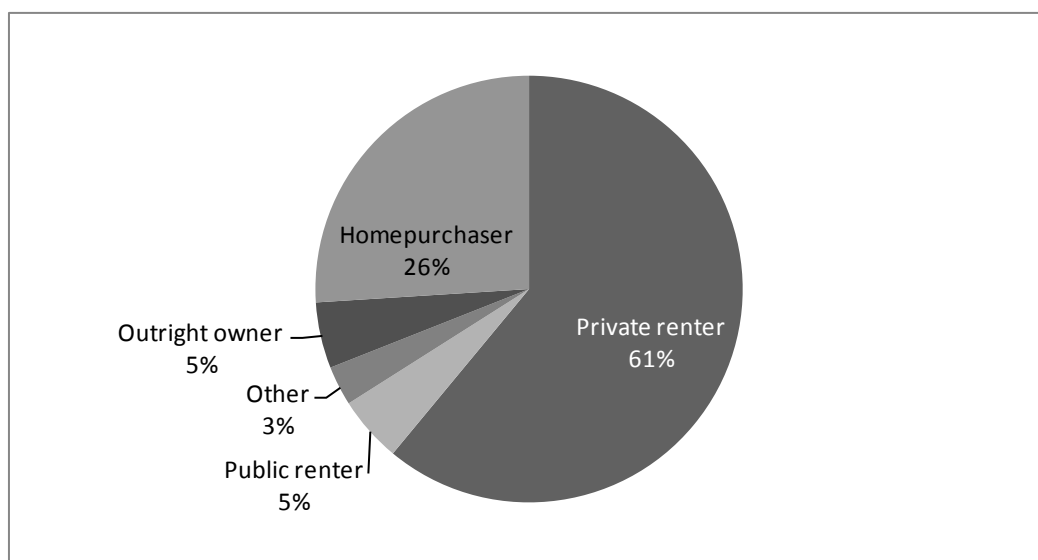
<sup>12</sup> Ngu Vu, Quoc, 'The effect of rent increases on housing stress in Australia,' *National Centre for Social and Economic Modeling*, presented at the 2<sup>nd</sup> Australasian Housing Research Conference 2007 Brisbane.

<sup>13</sup> Ngu Vu, Quoc, 'The effect of rent increases on housing stress in Australia,' *National Centre for Social and Economic Modeling*, presented at the 2<sup>nd</sup> Australasian Housing Research Conference 2007 Brisbane, as taken from Australian Bureau of Statistics, catalogue number 6401.0.

moving costs. Insecurity of tenure coupled with increasing rental costs places many Queenslanders in significant housing stress. In 2007, the National Centre for Social and Economic Modelling (NATSEM) projected that Queensland could have 154,000 households in housing stress by 2012, based on a worst case scenario where rent will increase at a rate of 10% per annum<sup>14</sup>. This represents around 29% of the total projected number of Australian households in housing stress.

The Housing Supply Council's research (Figure 4) indicates that nationally there is a significant shortage of affordable private dwellings and that 61% of those in housing stress are in the private rental market.<sup>15</sup>

Figure 4: Housing Stress by Tenure in Australia 2008



The number of people in the private rental market will increase as more are forced out of home ownership and as this occurs, it is expected that rental vacancy rates will decrease, placing pressure on many to extend themselves financially to rent. Certain demographic groups are particularly vulnerable to rent and rate increases and ultimately housing stress. These include singles, seniors, people with disabilities, those on low fixed incomes or government assistance, Aboriginal and Torres Strait Islander households, sole parents, those on particularly low wages, and the unemployed.<sup>16</sup> If house prices continue to rise as projected, we will see an increasingly high percentage of Queenslanders in housing stress, paying more than 30% and at times more than 50% of their household income in housing costs. This in turn will leave many with little capacity to save, and little room to move to meet unanticipated expenditures such as car repairs or medical expenses.

<sup>14</sup> Ngu Vu, Quoc, 'The effect of rent increases on housing stress in Australia,' *National Centre for Social and Economic Modeling*, presented at the 2<sup>nd</sup> Australasian Housing Research Conference 2007 Brisbane.

<sup>15</sup> National Housing Supply Council, *State of Supply Report 2008*, <[http://www.fahcsia.gov.au/sa/housing/pubs/housing/national\\_housing\\_supply/Pages/default.aspx](http://www.fahcsia.gov.au/sa/housing/pubs/housing/national_housing_supply/Pages/default.aspx)> page 82 at 5 February 2010.

<sup>16</sup> Tanton, Robert, 'Housing Stress: how, where, who and why', *National Centre for Social and Economic Modeling*, 2008, ANU RSSS Seminar, Online Presentation.

# Section 2: Meeting the Supply Gap

## Supply Gap

Australia and Queensland have a chronic undersupply of dwellings, with some economists claiming housing shortfall has become an entrenched economic and social problem<sup>17</sup>. Comparisons between the estimate of underlying demand and medium term supply project a cumulative gap of 431,000 dwellings nationally by 2028. An analysis of 2006 Census data showed the need for an additional 251,000 affordable rental dwellings for lower income households nationally. In Queensland, this would represent a shortfall of approximately 62,750 dwellings which is further exacerbated by migration.

While national social housing levels have declined Queensland was able to grow social housing stock in absolute terms during this period thanks to a strong commitment by the Queensland Government. However, Queensland has traditionally had a lower proportion of social housing (3%<sup>18</sup>) compared with Australia's average of 5%<sup>19</sup>. While there has been a reduction in the number of applications on the OSHS Register of Need, there are still over 22,000 Queensland households waiting for social housing<sup>20</sup>.

There have been a number of initiatives announced by the Federal Government to increase the supply of affordable housing which include the:

- Housing Affordability Fund (HAF) aimed at the owner occupier market to reduce development costs passed on to the property purchaser;
- National Rental Affordability Scheme (NRAS) aimed at increasing the amount of new affordable rental dwellings by 50,000 by June 2012 with a view to adding an 50,000 additional dwellings thereafter if it is successful; and
- Nation Building Economic Stimulus Plan designed to deliver 20,000 social housing units across Australia (Queensland's share will be approximately 4,000 dwellings).

In addition to these supply mechanisms there have been increases to the First Homeowners Grant (FHOG) including a boost period during 2009. These are described in fuller detail within the Affordable Housing section of the policy platform.

Queensland Shelter welcomes the increased interest and funding of housing by both the State and Federal Governments, however these supply mechanisms fall far short of meeting current and future needs. Further recommendations and strategies for increasing the supply of affordable housing can be found in the affordable housing section of this platform.

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<sup>17</sup> J Anderson, BIS Senior Economist, 'Housing Shortage Nearing a Crisis', *The Australian* 18 January 2010

<sup>18</sup> Australian Bureau of Statistics, *2006 Census Queensland Tenure and Landlord Type*.

<sup>19</sup> National Shelter, 'Housing Australia Affordably' 2009.

<sup>20</sup> Queensland Department of Communities (Housing and Homelessness), 'Report' September 2009.

## Resourcing

### Taxation

While there has been significant investment in housing during 2009, this level of funding will not supply all of the housing needed. Moreover, governments indicate funding may not continue at these levels and other methods for financing the increased supply of housing need to be investigated. Yates calculated that Australia forgoes over \$50 billion in tax revenue yearly through Capital Gains Tax (CGT) and negative gearing (\$45 billion in indirect assistance to owner occupiers and \$5.4 billion to investors.)<sup>21</sup> These subsidies benefit higher income households most, allowing them to minimise their taxation liability at the expense of those in the greatest need.

A review of the taxation system has been undertaken by the Treasury Secretary Ken Henry, with the findings to be released in early 2010. Tax reforms should increase fairness in the system, provide the greatest subsidies to those in the greatest need, and improve efficiency, ensuring that tax arrangements don't add to inflationary pressure on housing costs. Any tax changes need to be responsible and introduced in a considered way to avoid one-off "shocks" to the housing market as a result of specific changes.

**Queensland Shelter supports National Shelter's calls on the Australian Government to:**

- **remove the capital gains tax exemption on higher priced owner-occupied housing, by removing the exemption from housing above a set threshold, such as the \$2 million figure recently raised in public discussion;**
- **limit the inflationary pressure of current negative gearing provisions by quarantining the deductibility of costs in rental housing to the income from the rental investment;**
- **ensure that the provision of housing under an affordable housing program is deemed as a charitable activity for the purpose of granting Public Benevolent Institution status within the tax system;**
- **examine mechanisms to encourage other forms of investment in affordable private rental, such as the tapering of negative gearing over a defined period;**
- **examine ways to use the tax system to encourage owners to sell or lease unoccupied dwellings; and**
- **examine ways the tax system can encourage the growth of new housing stock.**

### Public and Private Investment

NRAS has been directly targeted at private investment in affordable housing. This additional stock is supplied at a lower subsidy cost to government and has the potential to address part of the shortfall of housing within Australia. Encouraging private investment into social housing has multiple benefits including better value for government investment, creating a new class of investment in affordable housing, and potentially reducing NIMBY (Not in My Back Yard) reactions to social housing. Further discussion regarding NRAS can be found within the Affordable Housing section of this platform.

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<sup>21</sup> Yates, Judith, 'Tax Expenditures and Housing', For the Brotherhood of St Lawrence, AHURI September 2009.

## Principle

- **Queensland Shelter believes that social housing stock should comprise a minimum of 6% of all dwellings in Queensland.**

**Queensland Shelter supports National Shelter in its call for the Australian Government to:**

- **aim to achieve a minimum of 220,00 new dwellings under affordable housing programs by 2020.**

**Queensland Shelter recommends that the Queensland Government:**

- **establish a target of 45,000 new affordable housing dwellings by 2020;**
- **lobby the Federal Government for continued investment in affordable housing;**
- **from its own budget, invest a further \$500 million from 2011 – 2015 to increase affordable rental stock levels; and**
- **further encourage private investment in affordable housing.**

## Planning

To effectively address the shortage in housing supply requires cogent and efficient mechanisms to fund and build it. Planning is an important stage of this process and a well integrated planning system is essential to ensure that dwellings are designed to be physically, environmentally and culturally appropriate and located close to transport and other necessary services. Queensland Shelter argues that planning should be approached holistically and be community inclusive. Moreover, its principles should identify the social infrastructure required to support any new housing, especially housing for people with high needs.

Under the current urban and regional planning systems, objections to developments are at the end stage, that is, when the development application is lodged. This timeline can engender panic in neighbourhoods and objections motivated by stereotyped images of people who need affordable housing. This can lead to lengthy delays further halting the supply of much needed housing.

Ensuring local level community involvement in front-end high level planning could ensure that the inclusion of affordable housing is a community agenda long before specific projects are proposed, mitigating the potential for panicked responses. Queensland Shelter supports the affordable housing objectives and targets contained within the ULDA strategy. Additionally, Q Shelter has recommended strengthening the relationship between the ULDA and local government to assist in expediting the provision of land for affordable housing.

Local Government is a key player in the facilitation of housing both on the planning side (regulations, codes and assessment) and a potential partner in the provision of land suitable in the development of housing. Queensland Shelter recognises that many local government councils now have affordable housing strategies and policies that include incentives for the development of affordable housing. Brisbane City Council and the Gold Coast City Council have contributed land to housing companies encouraging the development of high quality affordable housing within prime areas. Through the HAF, local governments are now able to directly receive funding from the

Commonwealth, to bring land to market at substantially reduced prices through the reduction of assessment processing time and lowered infrastructure charges. These schemes are aimed at the owner-occupier purchaser. However, they also have the ability to be used with other initiatives such as NRAS to provide a product at a reduced market rent.

The State Government established the Sustainable Resource Partnership Agreement with the Local Government Association Queensland (LGAQ) in 2008 to build and maintain sustainable resource communities within Queensland. We support the principles of this agreement but highlight that it is the existing community members who are further disadvantaged and displaced by the escalating costs of housing. The recognition of housing as an essential element needs to be addressed within these partnerships, across all mining areas in stress, to protect key workers and other low income households that do not work within the mining sector.

### **Principles**

- **Queensland Shelter believes that affordable housing should be considered as essential infrastructure when developing or redeveloping communities.**
- **Queensland Shelter believes that affordable housing should be well located, environmentally sustainable and incorporate universal design principles.**

### **Queensland Shelter recommends that the Queensland Government:**

- **include provision in the Sustainable Planning Act for 15% of all new developments to be affordable housing, one third of which should be social housing;**
- **amend legislation to include universal design as a part of the building code and recognise it as a part of the Sustainability Declaration;**
- **encourage local government to develop incentives for land use that can contribute to affordable housing development similar to the arrangements in Brisbane and the Gold Coast;**
- **require all major economic developments to have Social Impact Statements which include assessments of impacts on housing, local employment, possible displacement of local populations from available low cost housing and related impacts; and**
- **improve working relationships between Department of Infrastructure and Planning, Department of Communities and the Department of Transport to provide a whole of government approach to supply of affordable housing.**

# Section 3: Systems and Programs

## Development of the Community Housing Sector

### Situation

The Commonwealth Government has stated that it wants the community housing sector to be a significant provider of social and affordable housing within five to ten years, specifically owning or managing up to 35% of social housing stock.<sup>22</sup> In Queensland this would mean a transfer of at least 1200 of the properties delivered through the Nation Building Economic Stimulus Plan. The National Rental Affordability Scheme (NRAS) has also relied heavily on and provided new housing supply for the community housing sector and some private sector agencies.

As discussed previously in the planning section, Local Government also has a part to play in growing the community housing sector. The 2007 council amalgamations have placed local governments in a strong position to be part of developing and building affordable housing within their communities. Councils, through a range of contributions, could develop a capital base which would assist in growing community housing organisations within their areas, helping to address a pressing local issue for Local Government Areas.

During 2009, the Queensland Government wound up the Community Housing Resource Worker program in favour of the development of Business Development and Innovation Units (BDIUs) within government. The Government justified this change by stating it would be better positioned to build capacity and scale in the NGO sector and broker new investment sources and relationships for affordable housing development.

The BDIUs have now been established in three areas of Qld, South East Queensland, Rockhampton and Townsville to increase the capability of not-for-profit housing providers to become major providers of social and affordable housing within the One Social Housing System, and to encourage innovation and continuous improvement.

The new teams have a number of functions including supporting providers to consolidate and grow, convening the new Housing (and Homelessness) Area Networks and supporting professional development and good practice.

In parallel, the National Partnership Agreement on Homelessness (NPA) has resulted in the development of an implementation plan by all states. Within the plan, the Queensland Government has identified a number of NGO coordinator positions to be funded and based in the NGO sector.

At the time the BDIUs were established, the then Department of Housing committed to reconsidering the auspice of BDIUs within three years. With the new emphasis on community sector delivery of services, and the aligning of housing and homelessness service agendas in

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<sup>22</sup> Victorian Government Department of Human Services, *Implementing the National Housing Reforms : A Progress Report to The Council of Australian Governments from Commonwealth, State and Territory Housing Ministers*, November 2009 at 24.

Queensland, it is timely to review the arrangements in the NGO sector and consider what adjustments may now need to be made in Queensland.

**Queensland Shelter recommends the Queensland Government:**

- **review the current management arrangements for BDIUs in the context of the current national agenda, with a view to basing them in the community sector;**
- **define a common set of goals for the NGO coordinator positions and BDIUs, in consultation with the community sector;**
- **provide a range of community housing organisations with a capital base from which to grow; and**
- **resource the Health and Community Services Workforce Training Council to invest and develop improved training plans for the community housing sector.**

**Queensland Shelter recommends that Local Governments:**

- **provide a range of community housing organisations with a capital base to grow affordable housing stock. For example: through the provision of land, cash and other incentives.**

## **Vulnerable tenancies**

### **Situation**

The Federal Government's Whitepaper on Homelessness, *The Road Home*, recognises that both housing infrastructure and support services are required to address homelessness. The linkages between housing and homelessness and other human services are also reflected in recent changes to the machinery of government in Queensland. Housing and Homelessness Services are part of the Department of Communities along with Child Safety, Disability Services, Aboriginal and Torres Strait Islander Services, The Office for Women, and Multicultural Services.

Support services assist people to address life issues which impact on their capacity to maintain housing. The form support should take will depend on an individual's or households needs at that time and may include financial assistance for housing, education about tenancy rights and responsibilities, counselling, advocacy, life skills training, and/or linkages to other human services.

Supporting households in their tenancies also helps create socially sustainable neighbourhoods. Queensland Shelter believes that the operation of the Department of Communities Housing and Homelessness Services 'matching for success' in allocations of social housing is an important area for further policy development.

## Principles

- Queensland Shelter believes assessments of the level and type of support should be done in consultation with services and service users;
- Queensland Shelter believes support should be portable, for duration of need and tailored to need;
- Queensland Shelter believes support and tenancy management should be separate, where possible and practical.

Queensland Shelter recommends that the Queensland Government:

- work in partnership with the community sector to further develop the 'matching for success' policy;
- invest in documenting models of support and research into best practice in matching people to supports; and
- develop a strategy to assist vulnerable households to sustain their tenancies.

## Homelessness

### Situation

The 2006 Census found 26,782 people in Queensland were experiencing homelessness on Census night, of whom just under one-fifth were experiencing primary homelessness or were "sleeping rough"<sup>23</sup>. Nearly one third of these rough sleepers were in Queensland, with a further 19,485 people experiencing secondary and tertiary homelessness as shown in the table below. Queensland and Western Australia have a much greater rate of homelessness than other states, with 68.6 people per 10,000 experiencing homelessness in Queensland on Census night, compared to between 40 and 50 per 10,000 in other states<sup>24</sup>.

Table 1: People experiencing homelessness in Queensland 2006

	Queensland	Australia
Sleeping rough	5100	16400
Sharing with friends or relatives	13100	47300
Marginal residents of caravan parks	6385	17497

2006 ABS Homeless Census Counts

<sup>23</sup> Australian Bureau of Statistics, 'Counting the Homeless 2006', cat No. 2050.0 <[http://www.ausstats.abs.gov.au/Ausstats/subscriber.nsf/0/57393A13387C425DCA2574B900162DF0/\\$File/20500-2008Reissue.pdf](http://www.ausstats.abs.gov.au/Ausstats/subscriber.nsf/0/57393A13387C425DCA2574B900162DF0/$File/20500-2008Reissue.pdf)> 5 February 2010 at 35.

<sup>24</sup> Australian Bureau of Statistics, 'Counting the Homeless 2006', cat No. 2050.0 <[http://www.ausstats.abs.gov.au/Ausstats/subscriber.nsf/0/57393A13387C425DCA2574B900162DF0/\\$File/20500-2008Reissue.pdf](http://www.ausstats.abs.gov.au/Ausstats/subscriber.nsf/0/57393A13387C425DCA2574B900162DF0/$File/20500-2008Reissue.pdf)> 5 February 2010 at 35

A number of factors can contribute to a person or household's risk of experiencing homelessness, including:

- low incomes including Centrelink benefits and/or casual employment;
- mental health;
- drug and alcohol issues;
- family violence and/or family breakdown;
- exiting state care;
- reaching the end of a custodial sentence;
- living in marginal forms of housing such as caravan parks or boarding houses;
- inability to access appropriate housing either through personal or market factors, and
- a previous experience of homelessness.

Support for people in these situations can help prevent them becoming homeless, and responsive flexible support can assist in limiting the length and depth of people's experience of homelessness, and assist them to sustain new tenancies once housed.

Homelessness undermines people's capacity to engage in activities which engender social inclusion including employment, maintaining family connections, accessing health services, and participating in education. Conversely, people who experience social exclusions such as lack of essential services in remote Indigenous communities, communication barriers faced by people from CALD communities, and people with disabilities, are at greater risk of homelessness.

The lack of a consistent appropriate national framework to respond to people experiencing homelessness in public space also undermines their social inclusion. Move-on powers<sup>25</sup> in the *Police Powers and Responsibilities Act 2000* (Qld) allow police officers to direct a person to leave any public space for up to 24 hours when their behaviour or their presence is:

- making people anxious who are coming or going from the place;
- interfering with business by obstructing others from coming/going from the place;
- disrupting an event, entertainment or gathering at the place; or
- offending or threatening people coming/going from the place.

Rather than addressing the structural reasons for someone's homelessness, providing assistance or respecting their circumstances, move on powers exacerbate the exclusion experienced by people experiencing homelessness, jeopardise their sense of safety and security in public places, reduce a person's ability to access the support services that are made available in a particular area, and shift the problem of homelessness from one geographical location to another.

Under the Rudd Federal Government, there has been an historic focus on addressing homelessness through the Whitepaper – *The Road Home*. In Queensland, this new investment will build on the significant work of Supported Accommodation and Assistance Program (SAAP) services and the Responding to Homelessness Program.

The targets in *The Road Home*, are ambitious, particularly halving overall homelessness by 2020 and offering accommodation to all rough sleepers. While Queensland Shelter welcomes investment in

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<sup>25</sup> Queensland Public Law Clearing House, 'Submission to the Green Paper', June 2008.

the Queensland Implementation Plan initiatives, further investment in both supports and social housing stock are necessary to meet those targets.

## **Principles**

- **Queensland Shelter believes that people experiencing homelessness can resolve their homelessness and move onto sustainable tenancies if supported to exercise their citizenship rights and have access to appropriate assistance throughout.**

**Queensland Shelter recommends that the Queensland Government:**

- **resource support to highly disadvantaged households to access social housing;**
- **closely link strategies around housing and homelessness with other important human services strategies such as those addressing family violence and child protection;**
- **develop programs to prevent homelessness for people exiting facilities that are part of other State Government service systems including Corrections, State care and Mental Health;**
  - **increase the level of funding available to homeless support services, at least to CPI;**
  - **increase the level of support to sustain households at risk of homelessness in their existing tenancies; and**
  - **declare a moratorium on the policing of public space and develop a Statewide protocol on the treatment of homeless people by all government agencies.**

## **Income support and housing affordability**

Queensland Shelter supports National Shelter's position on the relationship between income support and significant housing stress. Access to adequate income is a key element of access to housing, whether rented or owner-occupied. Currently, the main form of housing-related income support in Australia is Commonwealth Rent Assistance (CRA) provided to approximately one million low-income households. This subsidy provides much needed assistance to low income households. However, there are serious questions about its adequacy, with over one third of recipients in housing stress despite receiving CRA. There are also a number of anomalies in the way it is provided, such as the ineligibility of public housing tenants and low income working couples and singles who do not receive Centrelink benefits. Furthermore, the fact that it is paid at the same maximum rate across the country means its impact on affordability differs widely depending on local rent levels.

**Queensland Shelter supports National Shelter's call on the Australian Government to:**

- **immediately increase the maximum rate of CRA by 30%; and**
- **carry out a comprehensive review of CRA in the medium term, including examining the following options:**
  - **regional variation in the maximum rate of payment to take account of differing rent levels;**
  - **extending eligibility to public housing tenants, either via direct-payment to the tenant or via a "per-tenant" subsidy to State and Territory housing authorities; and**

- **continuing eligibility for a fixed period (e.g. five years) for low income tenants who move into home purchase.**

## Affordable Housing Programs

The interchange of public housing, social housing, affordable housing and community housing makes it difficult to interpret and understand the issues and potential solutions. The Chairperson of the Affordable Housing Summit Group, Julian Disney, has consistently raised the issue of accurate terminology, in relation to housing, as a concern and cause of confusion in promoting solutions to the many issues we face.

Queensland Shelter has elected to adopt the Disney classification framework for affordable housing. Using this, housing is categorised based on the depth of the subsidy it attracts.

*"Affordable housing programs"* include public housing, non-profit housing, other housing subsidised under NRAS and some home purchase assistance programs. They must comply with the proposed requirements relating to affordability profiles, household profiles and provider profiles.

- *"Band A"* dwellings are those for which, except in specified circumstances, rents must be kept below [25%]<sup>26</sup> of residents' incomes for at least [25] years (although actual rents may be set by other criteria).
- *"Band B"* dwellings are those for which, except in specified circumstances, rents must be kept at least [20%] below market rent for at least [10] years.
- *"Band C"* dwellings are those in approved types of home purchase programs for low or moderate-income households.
- *"High-need households"* have gross incomes below [50%] of the State/Territory median income for their type of household composition and/or have other defined types of special need (for example Indigenous people, people experiencing homelessness, and people with mental illness or disabilities).

In Queensland, the main policy instrument guiding the delivery of housing assistance is the One Social Housing System (OSHS). A major focus of the OSHS is targeting social housing at those most in need. Queensland Shelter believes that recent machinery of government changes, the increased integration of homeless and housing services and the development of new forms of housing assistance such as the National Rental Affordability Scheme (NRAS) create the need for a more broadly-cast affordable housing system. This system would include a range of forms of assistance from the deep-subsidy products of Band A through to assistance to access housing and sustain tenancies in the private market.

### Principles

- **Queensland Shelter believes that Queenslanders who face barriers to accessing and sustaining housing should have access to a range of forms of assistance with eligibility for each form of assistance reflecting the level of subsidy involved.**

**Queensland Shelter recommends that the Queensland Government:**

- **rename the One Social Housing System as the Queensland Affordable Housing System; and**

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<sup>26</sup> Note that the square brackets indicate a possible rather than a prescribed rate.

- **streamline application processes for housing assistance so that applicants are linked with forms of housing assistance that suit their circumstances, with a depth of application information that is appropriate to the identified forms of assistance.**

## **Band A**

"Band A" dwellings are those for which, except in specified circumstances, rents must be kept below [25%]<sup>27</sup> of residents' incomes for at least [25] years (although actual rents may be set by other criteria).

Stock levels of social housing have not kept pace with need, largely due to the capital funding decreasing in real terms under the Commonwealth State/Territory Housing Agreement over the past decade. In the face of increasing demand, the Queensland Government has tightened eligibility criteria and targeted social housing to those with the most pressing housing needs through the implementation of the One Social Housing System (OSHS). This program was designed during an era of rationing, and may need to evolve and become more flexible to match recent changes in housing available through this system as all types of affordable housing are now offered.

A 2009 Queensland Shelter project focusing on the implementation of the OSHS found that almost all stakeholders supported prioritising those housing applicants most in need, but highlighted a range of concerns about the fairness, efficiency, and transparency of the new system. At that time, OSHS was broadly perceived by community sector stakeholders to be inflexible and more focused on compliance than assisting applicants through the process. Many of the more detailed concerns focused on the complexity and personal nature of the new Client Intake and Assessment Process (CIAP).

Key concerns expressed on behalf of applicants included:

- understanding the process;
- accessing entry points, especially in rural and regional areas;
- providing the evidence of need the Department of Communities now requires; and
- frequent reviews of applications, which some applicants find traumatic and which increases the odds of people experiencing homelessness 'falling out of' the system.

There were also concerns the current system deems people adequately housed when their housing situations are far from ideal. This includes people living with family or friends as a last resort, sometimes as 'couch surfers', and people with disabilities living with parents but wanting independence.

While stakeholders were generally supportive of housing those most in need first, there were high levels of concern about the support needs of people moving into social housing, and the impact on neighbourhoods of a large number of tenants with complex needs. The Department of Communities' 'matching for success' policy is intended to address these issues.

The Federal Government's recent funding of social housing will go some way to addressing pressure on the system, but because of Queensland's historically low base further investment is needed.

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<sup>27</sup> Note that the square brackets indicate a possible rather than a prescribed rate.

## Principles

- Queensland Shelter believes that government subsidised housing should be fair, efficient for applicants and providers, transparent, responsive to people's changing needs, easy to access from multiple entry points, and promote sustainable tenancies.

Queensland Shelter recommends that the Queensland Government:

- increase social housing stock to at least 6% of Queensland's dwellings, with at least 60% of new build social housing stock being universally designed;
- review CIAP including the application form and evidence process;
- ensure that the housing need of people with no security of tenure and people living temporarily with family or friends is recognised;
- streamline application and tenancy review processes;
- develop pathways for people with disabilities to move out of home;
- work in partnership with the community sector to develop the 'matching for success' policy; and
- identify ways to meet the original commitment of multiple entry points into the system.

## Band B

"Band B" dwellings are those for which, except in specified circumstances, rents must be kept at least [20%] below market rent for at least [10] years.

## Head-leasing

Community housing has been significantly augmented by stock head-leased from the private market and leased at subsidised rents. This form of housing needs to be maintained and increased as it is a cost effective way to provide subsidised rental properties from the private market and provides people with a viable conduit where they can transit to private rental or social housing dependent on their needs. It also maintains some share of available private rental for low income households and creates social mix.

While head lease property funding has increased, real available property numbers have reduced due to extraordinary rental increases. Due to low vacancy rates and more rental properties being sold to realise increased property values the level of rental stock available for community housing to head-lease has decreased as well.

Same House Different Landlord is a form of head leasing that is ideally suited to people who require higher levels of support initially. However, it uses Department of Communities owned stock. This program allows the flexibility and time required to establish and stabilise tenancies for those who require it.

## NRAS

The inherent shortage of affordable housing stock in Australia can be overcome through the success of schemes such as NRAS. NRAS is a cost effective and innovative way of inviting private investors to

provide affordable housing stock in Australia, and continue to assist individuals and families who previously would not have been eligible for assistance. The scheme is designed to deliver 50,000 properties by 2012 and another 50,000 if the scheme proves successful. Applications for this scheme are assessed by both the Federal and State governments on a number of factors including viability, location, and the ability for the organisation to deliver.

Additionally, NRAS may be linked with other housing schemes to provide affordable housing for longer than ten years or for lower income households, and this has been recognised and identified by a number of potential and existing investors. While this may be a new type of investment product, it has not attracted a new type of investor. Larger financial investors have not engaged for reasons including concern regarding the rate of return, and the reluctance to participate in a scheme which is relatively new with no guarantees of being extended after 10 years. There is mixed feedback regarding the financial outcomes of the scheme which seem to be based on a number of factors including size of organisation, access to equity, and perceived risk factors. Further, most Queensland community housing providers do not hold title to their properties and this is a constraint for many participating in NRAS as they find it difficult to participate without the equity or security to obtain finance. Under the current application process smaller organisations are at a disadvantage with lower capacity to complete the application as well as less access to equity and finance. They may lead to high need areas across Queensland without NRAS properties.

**Queensland Shelter recommends that the Queensland Government:**

- **immediately boost current head leasing programs to secure a share of available rental stock for those on low incomes and the development of incentives to encourage investment in rental stock;**
- **expand the Same House Different Landlord program;**
- **increase the State contribution to NRAS for high cost areas like in mining and inner city sites to help defray the costs and maintain stock within these areas;**
- **hold the Federal Government to its commitment to resource NRAS post 2012 with a further 50,000 properties;**
- **streamline assessment process across levels of government to mitigate further costs and time delays in NRAS delivery;**
- **provide brokerage funding for smaller organisations to encourage and facilitate NRAS participation;**
- **amend title process so that Queensland community housing providers can gain title to at least a proportion of properties they currently manage and build a capital base; and**
- **provide capital contributions to a range of providers across Queensland to ensure regional areas can apply for NRAS and other incentives.**

## **Band C**

"Band C" dwellings are those in approved types of home purchase programs for low- or moderate-income households.

Homeownership is the predominant housing tenure in Australia, however with escalating property prices, increased costs of living and decreasing household sizes there is a declining trend in homeownership. Queensland Shelter supports the aspirations of households wishing to own a home but acknowledges that for households on low to moderate incomes this may be a pipe dream without the support of the government and the introduction of initiatives that target this group.

Queensland Shelter acknowledges the State Government's introduction of caps for Stamp Duty concessions for properties under \$505,000 and supports the capping of First Home Owners Grant (FHOG). However the FHOG cap amount for properties under \$1 million<sup>28</sup>, far exceeds the average price for most first home buyers and is well above the means of people in the low to moderate income bracket. Further, other states have lower FHOG caps with the Northern Territory, New South Wales, and Victoria setting their caps at \$750,000, while Western Australia has set its cap between \$750,000 and \$1 million dependent upon location.

In addition to the FHOG, the Federal Government introduced First Home Saver Accounts in October 2008 to provide an incentive to save a home deposit through a combination of Government contributions and low taxes.<sup>29</sup> While there is a limit on how much can be contributed to this account, it is not means tested and requires a four year commitment from the investors.

Recent initiatives like the Housing Affordability Fund (HAF), that aim to bring land to market cheaper, will translate into lower initial costs for these properties, however, this may not be enough to make it affordable. Linking programmes such as HAF, NRAS, and the First Home Saver Scheme with rent-to-buy or shared equity schemes may contribute to leveraging greater levels of affordable housing for people who would otherwise not be able to access it. Rent to buy and shared equity schemes also present ways for people to access home ownership without large upfront deposits or mortgages beyond people's means, but there are not many of these schemes available in the market at present.

By enabling people to access home-ownership within their means, it will free up accommodation at the lower end of the market, and reduce mortgage stress. This will also add supply and help reduce market pressure.

### **Principle**

- **Queensland Shelter believes the State and Federal Governments should assist low-income home purchasers to overcome market entry barriers to homeownership in focused and targeted ways.**

### **Queensland Shelter recommends that the Queensland Government:**

- **reduce the First Home Owners Grant house price cap to be in line with other states at \$750,000;**
- **develop shared equity schemes which can assist those who have limited access to home ownership, with capital gains equitably shared between the resident and equity partner;**

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<sup>28</sup> Office of State Revenue Queensland Government <<http://www.oesr.qld.gov.au>> 12 January 2010.

<sup>29</sup> Australian Government, The Treasury, <[http://homesaver.treasury.gov.au/content/fact\\_sheet](http://homesaver.treasury.gov.au/content/fact_sheet)> 5 February 2010.

- **develop pathways to home ownership through other affordable housing programs such as NRAS;**
- **lobby the Federal Government to provide additional incentives for low to moderate income people to participate in the First Home Saver Account Scheme; and**
- **consider ways to join up subsidies like NRAS, FHSAS, and the HAF to develop a rent to buy scheme for participants.**

## **Private rental**

### **Situation**

The private rental market has experienced rapid growth over the last three years. High demand for few properties has translated into low vacancy rates across the state which has only just started to level off over the last quarter. During this period Brisbane's average rent for a three bedroom house has increased by \$85 per week representing a 30% increase, while the mining city of Mount Isa's rents have soared by 50%.<sup>30</sup>

Seelig et al's research into risk assessment in the private rental market<sup>31</sup>, indicates that people on low incomes, sole parents, people with a disability, or older pensioners were less likely to be offered rental accommodation. This was due to their perceived inability to afford or care for properties with a 30% income to rent ratio used as a key indicator.

A number of strategies have to be considered to address this market pressure. The first is to increase supply of affordable rental housing and the second to reduce barriers to entering private rental. Queensland Shelter recognises there has been progress in these areas with the introduction of supply initiatives like NRAS and HAF.

New RTA Legislation introduced in July 2009 addressed many issues that had been previously campaigned for, including the barring of rental bidding; some areas of the Act were tightened; caravan parks and boarding houses are now covered under the new Act with some improvements in no cause eviction time periods. The Department of Communities (Housing and Homelessness Services) have started the Rent Connect program, which focuses on addressing the barriers to people entering the private rental market by providing information and advice, loans for establishing a tenancy along with a tenancy guarantee. Bond loans are now centrally processed to free up existing customer service staff time and streamline the process.

However, there are still areas that need improvement or could use additional resources. Rents continue to soar without regulation, while no cause evictions can still happen in the system and discrimination still occurs within the private rental market.

<sup>30</sup> Residential Tenancies Authority, 'Median Weekly Rents', <[http://www.rta.qld.gov.au/median\\_weekly\\_rents.cfm](http://www.rta.qld.gov.au/median_weekly_rents.cfm)> 5 February 2010.

<sup>31</sup> P Short, T Seelig, C Warren, C Susulawati, and A Thompson, 'Risk assessment practices in the private rental sector: implications for low-income renters' (2008).

**Queensland Shelter recommends that the Queensland Government:**

- **establish a fair rent board to develop, monitor and regulate rent policies with members who have expertise in these areas;**
- **develop and introduce mechanisms to prevent or minimise discrimination in private rental practices;**
- **roll out Rent Connect across Queensland; and**
- **amend legislation to limit evictions to cases where there is a “just cause” such as a serious breach of tenancy conditions, a need for the owner or their immediate family to use the dwelling as their principal place of residence, or the need for major repairs or renovations that require vacant possession.**

## **Caravan Parks and Boarding Houses**

Caravan parks and boarding houses represent an affordable form of accommodation for people who cannot access other forms of private rental. While there are some who may choose these tenures for lifestyle reasons there are many who have no other place to go. Many caravan parks have been redeveloped or are earmarked for development thus reducing the number of affordable housing options further. The majority of caravan parks in Queensland are designated as ‘emerging communities’ in the existing land use system which permits residential development and detrimentally impacts, both socially and economically, on caravan park residents who lose their homes and have limited housing options.<sup>32</sup>

Boarding houses have faced similar redevelopment issues with some operators deciding it was far more financially beneficial to redevelop than comply with recent fire and safety requirements. Additionally, there are many people with a disability or health issue in boarding houses as this is one form of accommodation that they can afford and access.

### **Principles**

- **Queensland Shelter believes that the State Government should have the capacity to override decisions by local government to redevelop Council parks where it can be proved it will contribute to affordable housing loss in that area;**
- **Queensland Shelter believes that comprehensive environmental, social and economic impact studies should be undertaken before final approval is made on redevelopment of existing park sites.**

**Queensland Shelter recommends that the Queensland Government:**

- **develop and implement a Caravan Park Closure Protocol similar to the Boarding House Closure Protocol, including:**
  - **adequately funded closure responses;**

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<sup>32</sup> Feedback from the Onsite Caravan Park Network about the proposed State Planning Policy. 2005.

- **legislatively requiring developers to provide up-front relocation expenses for owners and renters of dwellings;**
  - **priority access to social housing to people on low incomes displaced by park closures; and**
  - **taking steps to ensure health and service standards are maintained in parks facing closure.**
- **establish a caravan park closure taskforce to ensure the protocol is followed and that the best outcomes are achieved for the residents being displaced;**
  - **ensure that the re-development of caravan parks and boarding houses includes replacement affordable housing to adequately compensate for loss of affordable housing; and**
  - **investigate alternative ownership options for residential parks.**

## **Indigenous Housing Programs**

Throughout 2009 a transitioning process has been taking place whereby a number of Queensland Indigenous community housing organisations (ICHOs) have been considering the option to bring their properties from the federal system to the state one social housing system (OSHS). Prior to this the ICHOs in Queensland have dealt with ATSIC and more recently with the Federal government regarding funding for and the implementation of housing programs.

Queensland Shelter has been closely involved in the past year with many of the ICHOs in Queensland. Forums have been held around the state with the organisations and the Queensland government to discuss the transitioning of properties into the OSHS and the maintenance and repairs funding which organisations will receive when they come into the OSHS. Queensland Shelter has fostered relationships with many of the ICHOs and has increasingly engaged with organisations, the community and a range of key stakeholders to enable us to deliver advice and communicate concerns to government.

Queensland Shelter identified key issues which came out of the forums and has remained engaged with many of the ICHOs throughout this consultation period. Barriers considered by many ICHOs as obstacles to transitioning into the OSHS include financial viability concerns for organisations electing to come into the system, retention of title of properties, split portfolio possibilities, the securing of properties by way of a mortgage rather than a caveat, issues surrounding the degree of control and autonomy an organisation would continue to have in respect of who is housed in their properties and for how long, and concerns surrounding OSHS rent policies.

Whilst maintenance and repairs funding is welcome, the conditions attached to it along with various other gaps and barriers, continue to hinder progress forward for some ICHOs. As the repairs and maintenance funding is only currently available to be distributed to ICHOs which elect to transition into the OSHS, it leaves a number of ICHOs receiving no funding assistance for much needed repairs on properties if they elect to not transition. Self-determination is critical to the success of Indigenous housing programs and government should ensure that this is reflected in policies. It is also important that in the provision of upgrades and repairs to housing that Indigenous peoples are given the opportunities in their local communities to utilise their skills and participate in further skilling and training through being involved in carrying out such repairs.

Queensland Shelter recommends that the:

- Queensland Government give the Business Development and Innovation Units a specific brief to work with all ICHOs to develop business and management plans to ensure their financial viability on entering OSHS;
- Department of Communities develop a document which clearly details what is involved for ICHOs when they sign up to the OSHS. This document should cover all aspects of the OSHS policy and how it will affect the ICHOs, including rent policies, eligibility criteria, repairs and maintenance, funding, caveats, and mortgages;
- Department of Communities negotiate with Q Build to establish and develop Indigenous employment strategies and involve registered Indigenous contractors;
- Department of Communities continue working with the ICHOs in Queensland to help close the gap on Indigenous disadvantage through the provision of safe, secure and affordable housing; and
- Department of Communities, Private Housing Programs, develop initiatives to assist ICHOs to participate in NRAS.

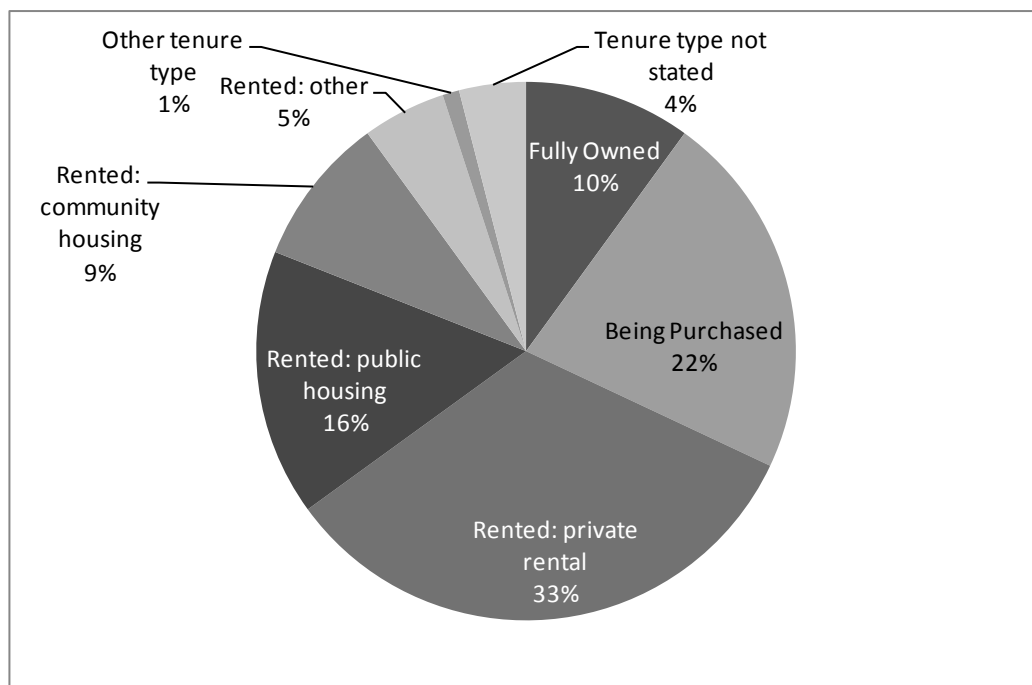
# Section 4: Demographic groups

## Aboriginal and Torres Strait Islander Peoples

### Situation

Aboriginal and Torres Strait Islander peoples continue to be amongst the most disadvantaged and marginalised in our society. They experience high rates of homelessness, overcrowding and poor access to home ownership and the private rental market. Over 63% of Indigenous households in Queensland rent, a stark contrast to 30% for Queensland as a whole (Figure 2 and Figure 5). There remains a significant gap between the number of Indigenous and non-Indigenous households in home ownership, as well as an overrepresentation of Indigenous people in public and community housing and homeless statistics.<sup>33</sup>

Figure 5: Tenure of Indigenous Households in Queensland



Aboriginal and Torres Strait Islander peoples continue to experience discrimination in the private rental market, and there continues to be a lack of cultural competency, understanding and training to assist in tenancy sustainability. Many have experiences of discrimination and dispossession which must be acknowledged and addressed in housing policies. Overcrowding continues to be a significant problem in households and contributes to difficulties with securing and maintaining tenancies.

A lack of culturally appropriate housing which meets the needs of large extended families of Indigenous peoples contributes to the problems of overcrowding and homelessness. An increase in diverse housing stock which can accommodate both large extended families and smaller ones to best suit their individual needs is required. Whilst a great deal of attention has focussed on remote

<sup>33</sup> Australian Bureau of Statistics, 'Indigenous Profile Queensland: 2006 Census Community Profile Series', cat.no. 2002.0.

housing, many issues are faced by Indigenous peoples in urban and regional centres where population growth is occurring and where the majority of Indigenous households reside.

Queensland Shelter recognises the United Nations Declaration on the Rights of Indigenous Peoples, in particular articles 21 and 23 which acknowledge Indigenous peoples rights to improvement of their economic and social conditions including in the area of housing,<sup>34</sup> their right to determine and develop strategies and priorities, and to be actively involved in developing housing programs affecting them and to administer such programs through their own institutions.<sup>35</sup>

#### **Queensland Shelter recommends that the Queensland Government:**

- **develop a comprehensive strategy to tackle the issue of overcrowding, to eliminate discrimination in the private rental market, and to reduce homelessness experienced by Aboriginal and Torres Strait Islander peoples;**
- **develop a comprehensive strategy to assist Indigenous peoples into home ownership or the private rental market;**
- **implement tenancy support and programs focussed on sustaining tenancies in urban, regional and remote communities for Indigenous peoples;**
- **invest in cultural competency training and education awareness programs for all staff involved in housing provision;**
- **support employment of Aboriginal and Torres Strait Islander peoples as frontline staff; and**
- **increase the supply of diverse housing stock to accommodate both large extended and small families.**

## **Migrants, Refugees and Asylum Seekers**

### **Situation**

Asylum seekers, refugees and migrants are amongst the most disadvantaged in the housing sector. The ASHRAM branch of Queensland Shelter has finalised an updated Call to Action identifying existing issues and barriers preventing access to housing for migrants, refugees, and asylum seekers, along with future goals to overcome these hindrances. A number of positive changes have occurred over the past years including access to translation and interpreting services for refugees, asylum seekers and migrants entering the private rental market, and the abolition of the temporary protection visas and a number of temporary humanitarian visas.<sup>36</sup> Abolition of these visas and their replacement with permanent protection visas has had a discernable benefit for many. Importantly, the permanent protection visa allows the holders access to income and housing support from which they were previously barred.

Despite this, there remain many significant barriers which are preventing asylum seekers, refugees and migrants from easily accessing housing. Discrimination remains a key issue which needs addressing, particularly in the private rental market. Culturally, many families are used to sharing

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<sup>34</sup> United Nations, 'United Nations Declaration on the Rights of Indigenous Peoples' (A/RES/61/295), 2007, Article 21 <<http://www.un.org/esa/socdev/unpfii/en/declaration.html>> 5 February 2010.

<sup>35</sup> United Nations, 'United Nations Declaration on the Rights of Indigenous Peoples' (A/RES/61/295), 2007, Article 23 <<http://www.un.org/esa/socdev/unpfii/en/declaration.html>> 5 February 2010.

<sup>36</sup> Fact Sheet 68, Department of Immigration and Citizenship, <[http://www.immi.gov.au/media/fact-sheets/68tpv\\_further.htm](http://www.immi.gov.au/media/fact-sheets/68tpv_further.htm)> 5 February 2010.

one house with extended family members and much of the housing in Australia does not cater for this.

Issues of affordability remain key concerns for asylum seekers, migrants and refugees, particularly when people arrive with limited English language skills and are reliant on income support and rent assistance. Larger houses which can accommodate families are rare and are often too expensive, which leads to overcrowding in smaller rental properties. In addition, some families feel they must withhold the truth in regards to how many children they have in order to be able to secure a rental property and this can lead to tenancies being terminated when real estate agents find out.

Gaps also remain in respect of education and training on basic processes with finding and securing rental properties. Many refugees, asylum seekers and migrants are unaware of their basic rights and responsibilities as tenants, and are unaware of many services which are available to offer assistance. Gaps also remain in knowledge of processes such as bond retrieval or dispute pathways. Further, there are groups of people who face additional barriers to accessing housing and income support including secondary visa holders escaping domestic violence, 457 visa holders, New Zealand residents and refugees who enter Australia, and skilled entry visa holders.

**Queensland Shelter recommends that the Queensland Government:**

- **enhance services that can provide initial assistance to asylum seekers, refugees, and migrants in respect of finding and applying for properties, and assistance with disputes or issues such as bond retrieval and exit and inspection reports;**
- **invest in cultural awareness training for all staff who are involved in housing provision for the increasing number of arriving migrants, asylum seekers, and refugees from new and emerging communities and cultures;**
- **increase the supply of larger homes which cater for larger and extended households in areas where schools, transport, and essential services are easily accessible;**
- **implement initial education and training programs for refugees, asylum seekers and newly arrived migrants on the Australian culture and housing services which can be of assistance;**
- **develop and implement a comprehensive strategy to address issues of discrimination in the private rental market, and raise awareness of the interpreter services amongst real estate agents;**
- **broaden the delivery of advertising and information of the housing services and assistance available for refugees, migrants and asylum seekers; and**
- **provide greater access to housing and assistance for secondary visa holders escaping domestic violence, 457 visa holders, New Zealand residents and refugees who enter Australia, and skilled entry visa holders.**

## People with disabilities, chronic health conditions and/or mental health issues

### Situation

The Australian Bureau of Statistics states that one in five Australians have some form of disability<sup>37</sup>, and with an ageing population this percentage will increase. AHURI research<sup>38</sup> reported that people with disabilities have lower home ownership levels with the majority of people living in social housing. Those that do live in the private rental market face high levels of housing stress because of their lower incomes. Moreover, research indicates 'housing is a key social determinant of health<sup>39</sup> and significant engine of social inequality'<sup>40</sup> with unequal access to adequate affordable and secure housing being cited as a potential source of health inequality in Australia.

The prevalence of mental health issues being raised within many housing contexts from homelessness, to social isolation, young people and the acceptance of affordable housing and public perception have highlighted this issue. Further, the Federal Government's White Paper on Homelessness – The Road Home, contains many strategies focused on people with mental health issues, showing the increased awareness of this issue and its impact on people accessing and sustaining housing.

Additionally, the United Nations' Convention on the Human Rights of People with Disabilities 2008, Article 19(a) states that 'persons with disabilities have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement'.

In Queensland Shelter's recent Health, Housing and Disability consultations (2009) participants cited a lack of funding for all programmes as one of the main issues facing people with disabilities in accessing and sustaining housing. Many participants expressed the opinion that choice and a flexible approach were needed. Further, depending on the type of disability or health issue, different housing options were needed. Full details of the findings and analysis of this research can be found in Queensland Shelter's report 'Health, Housing and Disability – A Queensland Perspective'.

Queensland Shelter recognises and supports the Queensland Government's efforts in the creation of plans for integrating government services. However, there are areas that need to be aligned, criteria to be standardised, and processes streamlined to improve the provision of housing to people with disabilities or health issues. Moreover, Indigenous housing and related issues need to be prioritised because of high levels of disabilities and health issues within communities combined with poor housing conditions and Indigenous over-representation in homelessness statistics.

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<sup>37</sup> Australian Bureau of Statistics, 'Disability, Ageing and Carers' (2003) Cat No. 4430.0. In the context of health experience, disability may refer to impairments, activity limitations and participation restrictions. It denotes the negative aspects of the interaction between an individual (with a health condition) and that individual's contextual factors (environmental and personal factors).

<sup>38</sup> Professor Andrew Beers, and Dr Debbie Faulkner, 'The Housing Careers of people with disabilities and their carers' AHURI 2009.

<sup>39</sup> Kreiger and Higgins 2002: 758; Shaw 2002: 202 cited in Baker, E and Tually, E 'Women, Health and Housing Assistance: Implications in an Emerging Era of Housing Provision' (2008), 3(1) *Australian Journal of Social Issues* 124.

<sup>40</sup> Dunn 2002: 681 cited in Baker, E and Tually, E 'Women, Health and Housing Assistance: Implications in an Emerging Era of Housing Provision' (2008), 3(1) *Australian Journal of Social Issues* 124.

## Principles

Based on the research, international United Nations conventions, and evidence from consultations Queensland Shelter believes that:

- people with disabilities and health issues should be able to choose their place of residence, where and with whom they live on an equal basis;
- support and housing should be provided by separate organisations where possible, with the support to be portable and independent of housing tenure;
- support should be provided for the duration of need and support recovery where applicable; and
- early intervention approaches should be developed to provide support and housing to people with disabilities and health issues to avoid crisis and trauma.

Queensland Shelter recommends that the Queensland Government:

- increase the number of disability support packages available to allow people with disabilities or health issues to access and sustain housing;
- develop a coordinated system or a 'one door' approach across Housing and Homelessness, Disability, and Community Health Services with referral pathways from Q Health;
- develop stronger working relationships between the Department of Communities – Disability Services, Mental Health Services and Q Health with common assessment tools to prevent people with disabilities or mental health issues being further disadvantaged;
- address the gaps currently within systems for young people with disabilities transiting to the adult system to ensure a seamless handover and provision of service;
- exempt trusts, set up to provide for housing or care for people with disabilities and health issues, from the assets test eligibility criteria for people who access social housing and financial assistance;
- lobby the Federal Government to increase the maximum rate of Commonwealth Rent Assistance (CRA) by 30%;
- facilitate greater dissemination of information and multiple access points for people with a disability and health issues, to gain assistance and access to housing and support;
- provide additional temporary accommodation or access to increased financial assistance for people with disabilities or health issues, who need to travel to access essential Q Health services not provided within their regions;
- develop an 'Indigenisation' strategy using appropriate languages, personnel, programs, and policies to ensure the issue of 'social inclusion' is a central factor in service delivery;

- **increase the supply of and upgrade crisis accommodation to cater for people with disabilities and/or health issues;**
- **resource additional training and staffing for services to cater for people with mental health issues;**
- **develop and strengthen regional crisis accommodation services to deliver intensive support, with access to specialised support, similar to Roma House, to cater for people with complex and high needs;**
- **support the development of a Queensland Universal Design Alliance comprised of design specialists, housing, and disability peaks to develop and lobby for compulsory universal design codes under urban and regional planning and building guidelines;**
- **investigate and develop community education and public awareness campaigns to break down barriers and promote social inclusion for people with disabilities and/ or health issues; and**
- **further develop the ‘matching for success’ policy to achieve the best outcome for people with disabilities and/or health issues and minimise social isolation and community fatigue.**

## **Young people**

### **Situation**

Queensland Shelter defines young people as people aged 12 to 25 years old. This definition is recognised by community organisations and government departments and corresponds with the stages of physical, psychological and social development requiring different levels of support and access to housing options. Queensland Shelter acknowledges previous research and policy work on young people’s stages of development and housing needs by the Queensland Youth Housing Coalition (QYHC) and Shelter UK.

Young people comprise 19 percent of Queensland’s population<sup>41</sup> but are over-represented in homelessness statistics and face additional barriers in accessing the rental market. Young people’s wages are lower and benefit rates are less – their income is constrained by their age, therefore limiting young people’s economic participation and access to society. For single young people, affordability issues are reinforced by the fact that they only have one income to cover all costs.

Queensland Shelter’s state-wide consultation into young people’s housing brought forward many concerns and issues facing young people when accessing housing. Full details of the findings and analysis of these issues can be found in Queensland Shelter’s Young People’s Housing Report.

While there was regional differentiation with some issues, most shared similar experiences along the lines of access, affordability and support. Mining boom areas discussed frustration at unrealistic prices charged to cater for a well paid adult working economy with extremely low levels of available properties to rent. Rural areas shared issues of lack of services or proximity to services that young people can readily access with seasonal labour affecting tenancy in these areas. While tourist areas

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<sup>41</sup> Australian Bureau of Statistics, ‘2006 Census’.

cater to the tourist market in peak season leaving low paid young people struggling to find a place to go. Further, small communities reported young people's family history preventing them from accessing housing along with a lack of confidentiality in areas that had few real estate agencies.

## **Principles**

- **Queensland Shelter recognises the right of young people to access secure, appropriate and affordable housing with transitioned support services where necessary.**
- **Queensland Shelter believes that the Queensland Government should increase the supply of suitable and affordable housing for young people.**
- **Queensland Shelter believes that a co-ordinated whole of government approach between Department of Communities, Education, and Youth Justice should be used in developing models of delivery for housing young people in Queensland.**

**Queensland Shelter recommends that the Queensland Government:**

- **increase funding and additional supplements for young people to support them as prospective tenants to community housing organisations and landlords;**
- **fund a project to quantify and the cost to successfully house (including transitioning from homelessness) a young person<sup>42</sup>;**
- **develop a support project/agency with brokerage funding to be the point of contact for real estate agencies on tenancy issues concerning young people<sup>43</sup>;**
- **expand the Same House Different Landlord program to support young people to develop the skills and capacity to house themselves independently;**
- **encourage the expansion of the Reconnect program in more areas across the state;**
- **resource Government departments to develop new technologically advanced systems of communication with clients that would be time and cost efficient and more effective;**
- **encourage educational institutions to ensure a sufficient stock of secure, appropriate, and affordable housing for its students;**
- **encourage a strong early intervention basis in all government departments whereby minimal support is required for the majority of young people freeing up resources to assist young people with complex support needs; and**
- **encourage and fund homelessness services and schools to conduct formalised tenancy readiness education courses, like the IFYS and QYHC course "Out on Your Own".**

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<sup>42</sup> This project would be able to differentiate between the housing costs and the support costs. The project could make recommendations on how to involve new housing initiatives such as NRAS to house young people

<sup>43</sup> This could be a specialist Tenancy advice and advocacy service (TAAS)

**Successful completion of the course in conjunction with strong service provider and real estate agency relationships, would count towards establishing rental credentials.**

## **Seniors**

### **Situation**

Seniors face many barriers in the housing market including affordability, security, location, social inclusion, lack of universal design, and discrimination. Queensland Shelter believes that older people continue to be one of the most vulnerable groups. The most significant housing issue affecting seniors is affordability, particularly for pensioners and other seniors living on fixed incomes. More than three quarters of people aged 65 plus are owner occupiers<sup>44</sup>, but renters in this age range are mostly on fixed incomes. Rapid rent increases and dwindling supplies of affordable rental housing are pressing concerns. Most at risk in this age range are single people, with 19% of lone person households in this age range renting, compared to 6% of couple only households<sup>45</sup>. Pension rates for singles put them at a disadvantage compared to pensioner couples, although recent increases for singles have provided a slight off-set of this pressure.

The lack of affordable housing available for older people in turn hinders their ability to find well located, safe, and secure housing which suits their lifestyles, physical needs, and encourages social inclusion and access to support. Increasing costs in the private rental market are also forcing more seniors into homelessness.

Discrimination against seniors in the private rental market is also a concern. With more demanding physical needs and limited mobility, many older people require universally designed housing which many landlords are unwilling to provide. There have been reports of seniors being afraid to approach their landlords about property maintenance for fear of a rent rise or being evicted. In addition to this, older Indigenous Australians have reported of feeling discriminated in the private rental market for cultural reasons.

Queensland Shelter has taken particular interest in the area of Seniors housing, recognising the need for innovative ways to improve the standard of living for older people in Australia. In 2009, Queensland Shelter conducted a research project into producing a model for seniors share housing and also played a key role in the National Shelter Seniors Project. In the context of an ageing population in Australia, these concerns and barriers will become more pressing in the future.

### **Queensland Shelter recommends that the Queensland Government:**

- **continue to increase the supply of affordable housing stock available for seniors;**
- **develop and implement strategies including public awareness and education campaigns, to break down barriers of discrimination against seniors in the private rental market;**
- **fund increased training and awareness programs for key housing support and service officers so that they can better understand, identify, and respond to the early signs of**

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<sup>44</sup> Australian Bureau of Statistics, '2005-06 Survey of Income and Housing'.

<sup>45</sup> Australian Bureau of Statistics, 'Australian Social Trends 2008', cat No. 4102.0.

dementia, Alzheimer's and other health issues which can lead to rental arrears and homelessness;

- investigate integrated programs which offer support and services in terms of finance, meals, transport, health and medical, and also a venue in which seniors can meet;
- ensure seniors housing is located close to transport and other essential services to minimise social isolation;
- require that all new housing meet universal design standards to ensure that all housing is accessible and appropriate for seniors, particularly those with mobility issues;
- provide more housing and support services in rural and remote areas so that seniors are able to age in place in their local communities;
- broaden eligibility criteria for home maintenance and modification to enable more seniors to access this support;
- increase the availability of the Home and Community Care (HACC) and Housing and Support Program (HASP) which can assist seniors to age in place with the support they need, whilst acknowledging the interconnection between housing, health and community care; and
- develop culturally appropriate housing policies for Indigenous seniors in consultation with Indigenous Community Housing Organisations.

## Housing for Women

### Situation

"Women experience violations of housing rights alongside others in their family and community. However, women also face violations of rights because of situations which predominantly affect them."<sup>46</sup>

As of 2007, almost half of all single female Queensland households and over one third of sole parents receiving rent assistance were living in rental stress. Over 54 % of Queensland SAAP clients are women and almost 10 % of all Qld SAAP clients are women aged between 15 and 19. Women are more likely to seek emergency accommodation than males with 18.3% of Qld SAAP clients aged 15-24 being female compared to 12.3% male in 2007.<sup>47</sup> Over one in four women seeking SAAP accommodation were Indigenous in 2006-2007.

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<sup>46</sup> Coalition of NGO workers in a report to the UN Special Rapporteur on Housing Women and Adequate Housing in Australia.

<sup>47</sup> Women and Housing Statistical Snapshot, <<http://www.women.qld.gov.au/resources/statistical-snapshot/documents/profile-qld-women-2009-chapter06-housing.pdf>> 5 February 2010.

Women experience homelessness for a variety of reasons. Affordability, lack of references, poor rental histories, and low incomes are significant barriers for women seeking to establish or re-establish independence. Sole income support recipient parents and singles find it increasingly difficult to obtain rentals in an unaffordable rental market.

Domestic violence continues to be a significant contributory factor in women's homelessness with 41% of emergency support accessed by single women with children and 32.9% for single women less than 25 years of age. Lessors may also be reluctant to rent to women escaping domestic violence fearing continued contact with and additional damage by the perpetrator.

Many women face the prospect of losing social supports and networks when moving to another area to escape domestic violence and the risk of losing their children if adequate accommodation cannot be obtained. Homelessness or lack of stable housing may lead to behavioural, health, and educational problems for children. Further, women escaping domestic violence who own a house face additional barriers when applying for social housing because of asset ownership criteria.

In 2008, Queensland Shelter's Women's Housing Network produced a report that explored the many issues facing women escaping domestic violence and the associated housing impact, along with recommending actions and strategies.<sup>48</sup> Queensland Shelter acknowledges the positive steps towards addressing the effects of domestic violence articulated in the Queensland Government's "For Our Sons and Daughters" Strategy to Reduce Domestic Violence Program of Action 2009-2010. The strategies detailed in this report including providing support to applicants to the OSHS; introducing a safety upgrades program; reviewing existing models of crisis accommodation; improving system planning and coordination between government and non-profit sectors and developing a data collection strategy.

## **Principles**

- **Queensland Shelter believes that women are entitled to safe and affordable accommodation that meets their particular needs.**
- **Queensland Shelter believes that women's poverty, especially after housing costs are met, deserves greater recognition and attention.**
- **Queensland Shelter supports increased funding for housing support services that target the needs of low income women and priority groups.**

## **Queensland Shelter recommends that the Queensland Government:**

- **develop a strategy to address the cascading social impacts of poverty and homelessness, and support sustainable tenancies for female headed households;**
- **fund research into better outcomes for women and children in crisis accommodation and refuges;**
- **develop collaborative systems across the Department of Communities, Queensland Police Service and Department of Justice and the Attorney-General to support the enactment of**

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<sup>48</sup> Housing Issues for Women Escaping Domestic Violence, Queensland Shelter Women's Housing Network and S&S Consultants December 2008.

**Domestic Violence Orders aimed at removing the perpetrator, not the victims, from the family home;**

- **explore and develop innovative brokerage programs aimed at the establishment and maintenance of tenancies in addition to providing emergency relief;**
- **prioritise the collection of gender specific data; and**
- **resource the Anti-discrimination Commission to be address discrimination by real estate agents against women.**

## **Rural and Regional Communities**

### **Situation**

Queensland is a vast state with most of its population concentrated in the major coastal metropolitan centres. People who live in rural and regional areas face higher levels of isolation and a lack services and housing appropriate to their needs. There are additional constraints for demographic groups such as people with a disability and/or health issues, singles, and young people because of the lack of specialised services and appropriate housing.

Western Queensland regions also contend with trying to attract key workers such as nurses, teachers and police to rural situation areas without the ability to offer an attractive salary package. Furthermore, trainee workers do not accept placements within remote regions because of the lack of affordable accommodation and facilities.

Housing stress is endemic in rural and regional mining areas. Existing residents cannot compete with high mining salaries and low paid workers (and people who survive on limited incomes) face displacement from housing and risk losing their homes. There is an urgent need to address this issue by providing housing that is suitable and affordable especially for people on lower incomes or with additional needs in rural and regional communities.

### **Principles**

- **Queensland Shelter believes rural communities have the right to a range of housing options to protect their social and economic fabric.**

**Queensland Shelter recommends that the Queensland Government:**

- **provide additional resourcing and incentives for affordable housing to be developed by organisations in areas rural and regional areas of high need;**
- **develop a comprehensive rural and regional housing strategy that takes into account issues such as drought, mining, and tourism; and**
- **require the completion of comprehensive social and environmental impact studies prior to the development of the major economic projects.**