



Housing Policy Platform June 2007

‘policy’

an overall plan or course of action adopted, as by a government or business organisation to influence and determine immediate and long-term decisions or actions.

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Executive summary

The changes in the housing environment in recent years have been extensive. Consequently Queensland Shelter has looked to review our policy platform that guides members on core beliefs– *housing is a human right*.

The key elements of Queensland Shelter’s priorities are outlined below in these major policy areas:

- Housing Peaks
- Home Ownership
- Private Rental
- Social Housing
- Rural and Regional Housing
- Homelessness
- Housing for Aboriginal and Torres Strait Islander People
- Housing for Ethnic Minorities and Refugees
- Housing for specific demographic groups
- Caravan parks and villages
- Planning
- Revenue Measures

The compilation of this document has been overseen by the Management Committee of Queensland Shelter. It has been the subject of extensive consultation with our branch members through our Branch Delegates. The platform is an outline of how Queensland Shelter will pursue its core values and beliefs and is a guide for Queensland Shelter members and other interested parties.

Queensland Shelter has identified a need for a co-ordinated government approach to affordable housing. Our membership is looking for a balanced set of programs that intervene at various points along the continuum of housing needs, particularly where the private market does not function effectively. Our ultimate aim is to see Queensland provided with an adequate supply of affordable and permanent accommodation designed to meet the needs of the community.

Queensland Shelter wants a system that allows sufficient flexibility to meet local needs and particular market circumstances. We encourage lateral connections across a range of portfolio responsibilities eg planning, health, education, immigration and transport. These proposed connections need Federal, State, and Local Government to take leadership of the problem and to commit to appropriate funding.

Safe, secure and affordable housing is intrinsically linked to and underpins all human activity and every aspect of life and as such it should be seen as a fundamental requirement for economic well being. As a priority Queensland Shelter believes an Aboriginal and Torres Strait Islander Housing Strategy should be developed (through extensive consultation) with this client group as a matter of urgency.

Queensland Shelter endorses the Department of Housing's One Social Housing System but we will continue to debate government directions and policies that move away from our policy platform.

Queensland Shelter Housing Policy Platform 2007

Housing Peak Review

This policy has been included to enable an ongoing relationship to be determined and sustained with other housing peaks to ensure that consumers are best served by the non-government sector during periods of review by the Department of Housing et al.

Policy:

- Queensland Shelter believes it meets the criteria in the discussion paper dated 14 March 2007 to be the housing consumer peak.
- Queensland Shelter believes there are many strong and credible arguments for continuing the current funding arrangements to the housing consumer peaks and the State-wide organisation, the TUQ.
- Queensland Shelter believes there is high value in the diversity reflected in the current arrangements, and that the housing consumer peaks and the TUQ already operate with high levels of co-operation, including a level of resource-sharing.

Home Ownership

Home ownership and the Australian 'dream' of the quarter acre block are two rapidly disappearing social phenomena. Rising housing prices coupled with rising interest rates and the insecurities posed by new industrial laws are proving very challenging to those people attempting to enter the home ownership market. However it still remains one of the largest housing sectors for individuals and families.

Policy:

- 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 believes that the First Home Owners' Grant should be targeted to house prices below a specific value and the individual's income below a specific level so that it assists those in most need.
- Queensland Shelter supports in principle the development of shared equity schemes which can assist those who have limited access to home ownership. Such schemes should apportion capital gains equitably between the resident and equity partner.

Private Rental

Policy:

- Queensland Shelter supports greater assistance to individuals with bonds, including bond loan pre-approval, rent package, and assistance of establishment costs.

- Queensland Shelter supports the development of incentives to encourage institutional investment in the provision of affordable private rental accommodation eg. HomeLink and NARIS.
- Queensland Shelter recommends an immediate boost to current headleasing 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.
- Queensland Shelter supports legislation that corrects unfair practices by protecting the rights of people living in private housing options as well as caravan parks and residential services such as hostels and boarding houses.
- Queensland Shelter recommends legislation to end no-cause evictions.
- Queensland Shelter recommends that private rentals should be fixed at the advertised cost and rental bidding should be barred.
- Queensland Shelter recommends the development of a Fair Rent Board.

Social Housing

Queensland Shelter believes governments should be considering the economic and social benefits of housing provision as early intervention and the real necessity to provide pro-active and sustainable, long term housing solutions for low and moderate income Queenslanders, not only those who have high and complex needs.

Public Housing

Policy:

- Queensland Shelter believes that governments should set targets for social housing as a % of all housing with a benchmark of 6%.
- Queensland Shelter supports the development of One Social Housing System and recommends a growth strategy be developed to bring social housing up to the recommended target.

Community Housing

Policy:

- Queensland Shelter believes that the Community Housing Sector is an integral part of housing as a whole and plays an important complimentary role to that of public housing and the private market.

Supported Accommodation

Policy:

- Queensland Shelter believes that SAAP funding should be consistent with the per capita level of homelessness in Queensland.
- Queensland Shelter believes that support should cross all social housing sectors to sustain tenancies.
- Queensland Shelter acknowledges that the current Responding to Homelessness funding program has been targeted to certain “hot spot” areas but needs to be extended across the State.

Transitional Housing Initiative

Policy:

- Queensland Shelter believes that the State government should review how effective the Transitional Housing Initiative has been in providing true housing exit points from crisis housing and moving people into long term housing appropriate to their needs.

Homelessness

Queensland Shelter supports the recent state government approach to homelessness which has provided a considered strategic approach across seven jurisdictions with a provision for funding. This has been the most considered government approach to homelessness in recent years and should be expanded across the State.

Policy:

- Queensland Shelter recommends a moratorium on the policing of public space and the development of a Statewide protocol on the treatment of homeless people by all government agencies eg. Brisbane, Sydney.
- Queensland Shelter recommends that SAAP services be resourced to assist them to service homeless people with mental health issues and/or drug and alcohol problems.

Rural and Regional Housing

Policy:

- Queensland Shelter believes that there is a need for a comprehensive housing strategy for rural and regional housing that takes into account issues such as natural disasters and economic boom and bust.
- Queensland Shelter recommends that comprehensive social impact studies be completed along with environmental impact studies prior to development of major economic projects.
- Queensland Shelter believes that special consideration needs to be given to the needs of students requiring accommodation in rural and regional areas of the State.

Housing for Aboriginal and Torres Strait Islander People

Queensland Shelter believes that Australian indigenous housing is an area that has been one of the most studied, theorised, regulated and consulted areas of housing yet these people continue to be the most marginalised in our society.

Policy:

- Queensland Shelter believes that the Queensland government needs a culturally appropriate housing policy that is responsive to the needs of Aboriginal and Torres Strait Islander people as a matter of urgency in both urban, rural and remote areas.
- Queensland Shelter recommends an increased provision of housing stock to meet the current demographic needs of the indigenous community.
- Queensland Shelter recommends increasing the value of existing housing stock by improving the maintenance programs and developing cost effective

processes whereby maintenance programs are tendered to local trades initiatives especially for Indigenous Shire Councils.

- Queensland Shelter recommends the provision of a dedicated Indigenous Policy Officer responsible for liaison and advocacy within the Dept of Housing and to assist with the development of innovative policy.

Housing for Ethnic Minorities and Refugees

Policy:

- Queensland Shelter believes that the Department of Housing should undertake specific consultation with CALD communities to gather better information about opportunities in the private rental markets and other appropriate housing opportunities.
- Queensland Shelter believes there is a need for a dedicated multicultural policy officer responsible for liaison and advocacy within the Department of Housing.
- Queensland Shelter believes there is a need for measures to increase the supply of larger and medium family homes at places with good urban services such as public transport, schools and work places for an affordable rent.

Housing for People with a Disability

Policy:

- Queensland Shelter believes that people with a disability have the right to choose the type of housing appropriate to their needs in a desired geographical area with access to adequate support provision.
- Queensland Shelter believes that the IPA, State Planning Policy and individual planning schemes should adopt universal housing design to ensure accessibility exists in general rather than as an adaptation.

Housing for Women

Policy:

- Queensland Shelter believes that women are entitled to safe and affordable accommodation that meets their particular needs.
- Queensland Shelter believes that both the State and Federal governments need to acknowledge the issues of poverty among women especially after housing costs are met.
- Queensland Shelter supports increased funding for housing support services that target the needs of low income women and priority groups.

Housing for Young People

Policy:

- Queensland Shelter recognises the right of young people to access secure, appropriate and affordable housing with support services, where necessary.
- Queensland Shelter believes the Queensland government should establish a Youth Housing Trust to begin to address youth housing supply options.

Housing for Seniors and Aged Accommodation

Policy:

- Queensland Shelter believes that older people are entitled to access to appropriate housing and support in recognition of their accrued value to the community in which they live.
- Queensland Shelter believes that an Older Persons' Housing Strategy needs to be developed as a priority by both State and Federal government departments.

Caravan parks and villages

Caravan parks and villages of relocatable homes have become an affordable housing option for some individuals and families. They can be particularly important as a source of temporary crisis accommodation as well as being the preferred lifestyle of some people.

Policy:

- Queensland Shelter believes that the State government should have the capacity to override decisions by local government to redevelopment of 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.

Planning

Policy:

- Queensland Shelter believes that affordable housing should be considered to be part of the infrastructure when developing or redeveloping communities.
- Queensland Shelter believes that affordable housing should be close to jobs, shops and services so that people are not further disadvantaged by additional travel costs and isolation.
- Queensland Shelter believes that the State government should encourage local government to develop incentives for land use that can contribute to affordable housing development.
- Queensland Shelter believes 15% of all new developments should be affordable housing, one third of which should be social housing.
- Queensland Shelter believes that all major economic developments should be required 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.

Revenue Measures

Queensland has been enjoying a housing boom in prices for stock for some years. This has been coupled with a higher demand for home purchase as well as rental properties. There has been a considerable increase in the revenue raised through State stamp duty on property sales and transfer fees that goes back into consolidated revenue.

Policy:

- Queensland Shelter believes that State stamp duty on property transactions should be translated into additional assistance across all tenures to improve low-income earners' access to a fair share of housing.

Queensland Shelter

Queensland Shelter was first formed in the 1970s as a lobby-group focusing on the housing needs of people on low incomes in Queensland. For well over a decade Queensland Shelter struggled without funding to be a voice on housing policy and to represent the rights of tenants in both public housing and the private rental market. With the election of a Labor Government in Queensland in 1989, Queensland Shelter secured government funding for the first time in its history.

Following this, Queensland Shelter grew into a state-wide organisation through its management structure and undertook considerable policy development over several years. These were hopeful times for housing, as the new Labor Government undertook a major overhaul of the social housing system in Queensland. For the first time, housing advocates and tenants were engaged with the State Government in setting policy and program directions. Queensland Shelter consolidated its position at this time as a peak, non-government housing organisation.

Over time the following broad aims of Queensland Shelter have been developed:

- To develop a broad membership base of housing workers, tenants and people interested in housing issues throughout Queensland.
- To act as a forum for members and interested parties, assisting them to contribute to discussions on housing policy and needs.
- To obtain, research and disseminate information about housing policy and related matters to Queensland Shelter members.
- To raise issues of housing policy with various levels of government as determined from time to time by the membership.
- To be involved in the development of training provision in relation to housing, by government agencies, community organizations and tertiary education institutions.
- To promote community awareness of, and involvement in, the formulation of State and Commonwealth housing policy, particularly by low-income people and associated services.
- To provide a link between the governments, especially the Queensland Government, and the Queensland Shelter membership, to ensure information flow between the two sectors.
- To represent the views of members on housing and related issues to government, (the housing industry), the media and the public.

Queensland Shelter operates from a values base which affirms that every person has the right to secure, adequate, appropriate and affordable housing and that this is central to the achievement of a just, participatory and sustainable society. Consistent with this, Queensland Shelter's overarching policy position is framed in the statement:

HOUSING IS A HUMAN RIGHT

Housing is a Human Right

Queensland Shelter is a community organisation 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.

Our members are both individuals and community organisations across the State. Queensland Shelter currently has a total of 16 active branches that are formed either around a geographical area or to represent specific needs. We currently have 13 geographical branches and 3 specific branches: the Women's Housing Network, Ashram (Asylum Seekers, Refugees and Migrants) and the Indigenous Branch.

Consistent with the direction provided by National Shelter, Queensland Shelter has adopted the following principles as a guide to inform development of housing policy that meets the real needs of individuals and families in all regions of Queensland.

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 and support networks and people should be able to access transport with ease.

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.

Housing incorporates universal design principles

All new and extensively modified housing should be built to universal design

Current Housing Situation

National:

The housing situation in Australia is changing. For many years, high rates of home ownership underpinned by high employment levels and an adequate income support system ensured that most Australians were well housed. Over the past twenty-five years there has been a fundamental shift in policy. Governments have supported market – driven housing provision with an increase in cash rental subsidies being paid to welfare recipients who were unable to access public housing. At the same time, funds to build new public housing were slashed. Between 1990-91 and 2000-01, real capital funding fell by 25 %. Funds provided by the federal government dropped by 22 % while state and territory governments cut their contributions by 32 %.¹

The total stock of public and community sector housing in Australia peaked at around 380,000 dwellings in 1996/97, declining to around 375,000 in 2000/01 (excluding headleasing² and transfers).

In recent years the CSHA has placed considerable priority on targeting public and community housing allocations to those in greatest need. Many State Housing Authorities responded by introducing segmented waiting lists where priority applicants received the first available allocation.

As a consequence of both these policies, the 1990s saw a rise in both the proportion of public housing tenants on rebated rents (78% to 88%) and the proportion of new tenancies allocated to priority tenants rise from 17% to 49%. These national trends are ongoing and reflected in Queensland. In the recent New Directions report: One Social Housing System¹ the housing policy focus has shifted away from catering for a larger number of working people or family accommodation to implementing welfare housing priority” or “urgent” tenancing policies where only the most disadvantaged are allocated vacant properties. In Queensland the public housing shortage means that only these priority applicants are housed.

The cutbacks in capital spending and the priority allocations policy has seen the number of people on public housing waiting lists dramatically increase. Today in Queensland (2006), 37 000 applications are held on the waiting list with an average of 2.5 people per application.

With public housing rents set at 25 percent of household income, the revenue from welfare tenants falls far short of the “market rents” that all governments, state and

¹ AHURI project 30154: Operating Deficits and Public Housing: Policy Options for Reversing the Thend, Jon Hall and Mike Berry, p.(iv)

² Headleasing takes place when a organisation leases property from the private rental market, and then sublets that property to a tenant. The sub tenant pays the head tenant the same amount of rent they normally would in a public dwelling (approximately 25% of income), the head tenant then uses this rent plus a subsidy to pay the market rent for the property to the private landlord. Bragg R & Roden W; 1997 Headleasing by the Department of Housing and Gearing as an Alternative Strategy; Shelter NSW.

federal, have instructed public housing agencies to collect. As a result, rental revenue has decreased markedly over time, leaving massive operating deficits in all states and territories.

State:

Rising property values and housing costs have placed an intolerable burden on those excluded from public housing. Private rents in all major cities have soared but in Queensland we have our own unique housing issues. Our housing problems stretch west from the traditional coastal problems of tourism and lifestyle properties to become problems generated by rural and remote factors; mining and industrial booms. The result of any of these problems can make it impossible for people to rent a house in all areas of Queensland.

There has been a sharp increase in the proportion of low-income tenants suffering “housing stress,” that is, paying more than 30 percent of their income on rent. Queenslanders face the highest risk out of all Australia with 12% of Queensland families suffering housing stress.

NATSEM figures demonstrate that private renters are not only the largest group in housing stress with just over one in every five privately renting families being in housing stress but they also face the highest risk of being placed in housing stress. The research also shows that whilst one in five private renters is in stress the figure is less for home purchasers at one in ten; and is even better at one in twenty for public tenants.³

Too many low income Queenslanders are unable to meet rising household costs driven by demand and supply factors in the housing market. Queensland Shelter believes that affordable housing is about a coordinated approach to housing for all Queenslanders. There should be a balanced set of programs that intervene at various points along the continuum of housing need from homeownership through to homelessness.

Affordable housing is often described in terms of proportion of income spent on housing needs and the consequential housing stress that is often a product of the disproportionate amount spent. We believe that it is also about increasing access to affordable housing especially in rural and remote areas where the issues are about availability as well as affordability.

We recommend:

- Measures to increase low cost homeownership options for public housing tenants and low income earners through shared equity schemes and rent to buy schemes;
- Measures to boost home ownership for Aboriginal and Torres Strait Islanders;
- Measures to ensure that existing policies for sales of government housing are consistent through out Queensland;
- Provision of further stamp duty relief for low income earners;

³ NATSEM: Trends in Housing Stress June 2004, Ann Harding, Ben Phillips and Simon Kelly, p.8.

- The creation of targets for social housing as a proportion of total housing stock;
- Developing the capacity of community housing through additional funding;
- Supporting the regulatory framework and Standards and Accreditation of community housing to enhance service delivery;
- Developing options to encourage private sector involvement in the development and delivery of housing for low income earners.
- There should be a brokerage fund to encourage private investment in the development of affordable housing.
- Measures to ensure that all proceeds from the sale of government housing be allocated to the provision of social housing.
- Government policies should include ethical investment trusts which should include funds from stamp duty, RTA Bonds etc

National Policy Framework

Queensland Shelter is a member of National Shelter (comprised of all State and Territory Shelter organisations) which argues for a coherent national policy framework that can deliver housing outcomes for low income housing consumers. Their vision is that all Australians, including those on low incomes, will have access to housing which is affordable, adequate, secure, appropriate, well located and sustainable.

Responsibility for housing policy is currently divided amongst a number of different ministries and departments in all three levels of government. There is a real need for an overall housing policy that ensures that all governments work together to reduce homelessness and housing stress. National Shelter proposes:

- The appointment of a new senior **Commonwealth Minister for Housing, Urban and Regional Development** with Cabinet status;
- A new **Ministerial Council for Housing, Urban and Regional Development** under the COAG [Council of Australian Governments] **incorporating current Ministerial councils and local government; and**
- **A National Housing Strategy** addressing the overall direction of housing policy that reduces the level of homelessness and housing stress over a five year period.

National Shelter considers that the Australian **tax and finance** system plays a central role in the housing market. They propose:

- A full review of the impact of the tax system on housing affordability; and
- The development of financing and investment strategies at a national level which can attract institutional investment into affordable housing.

Housing assistance is crucial to improving the access of low income consumers to the housing market particularly some demographic groups. National Shelter proposes:

- That Commonwealth and State/Territory Governments implement a comprehensive **National Indigenous Housing Strategy** to increase indigenous home ownership, reduce overcrowding and provide increased rental housing in urban, regional and remote communities;
- That these strategies be designed to **maximise self-determination** for indigenous communities, and provide appropriate support for indigenous-led housing provision;
- That the **First Home Owners Grant be targeted** at low to moderate income households who need assistance to enter the home ownership market;
- That Commonwealth and State/Territory Governments work together to introduce **shared home ownership schemes**;
- That there be a **review of payment levels of CRA** [Commonwealth Rent Assistance] to ensure that housing costs remain below 30% for low income consumers;
- That **eligibility be expanded** to include students on Austudy;
- That **measures be developed to increase the supply of affordable rental housing**;

- That **capital investment in social housing be substantially increased** to 6% of the Australian housing market by 2025;
- A **review of the impact of current rationing processes** by State/Territory Housing Authorities to ascertain their impact on low income households and on the social housing system as a whole; and
- Governments should also **implement other financing strategies** to boost the supply of affordable housing.

National Shelter believes that **planning and land development** is crucial in ensuring that the supply of affordable housing to the community is sustained. Therefore they propose:

- That the Commonwealth and State/Territory Ministers for Planning and Local government develop a set of **uniform standards for planning and land development**;
- That these standards include **processes and levers to generate affordable housing** through the planning system with a target of 15% of all new housing to be affordable, one third of this to be social housing;
- That **universal design guidelines** be incorporated in planning and building regulations; and
- That planning for the development of economic “hot spots” includes **measures to ensure that there is adequate affordable housing** in those communities.

Housing regulation is the primary mechanism for protecting the rights of private renters and recognises that rental housing can be a legitimate long-term tenure for low income households. National Shelter proposes:

- That the Ministerial Council on Housing, Urban and Regional Development work towards the development of **national standards for tenant rights**; and
- That these include provisions for “just cause eviction”, for limits to the frequency and level of rent increases, and for tighter regulation of the operation of tenancy databases.

Extra support is needed by many disadvantaged households to enable them to access and sustain their housing. **Human service** provision and expansion is vital to the ongoing support needs. National Shelter proposes:

- That State/Territory and Commonwealth governments and NGOs work together to develop **new models of housing and support** which meet the needs of high need households; and
- That the homelessness and housing systems be better aligned to provide sustainable pathways out of homelessness for people accessing the homelessness support system.

It must be noted that this is just an overview of the current National Shelter Policy Platform 2007 called “Australian Housing – A Fair Share?” recently prepared for National Shelter Inc. Complete copies of the document can be accessed on the National Shelter website at www.shelter.org.au or by request to Queensland Shelter itself.

It is important to understand that while the State Shelter organisations are independent entities, they are part of a national network therefore many of the National Shelter policies will be reflected in those of Queensland Shelter.

Queensland Shelter Housing Policy Platform

Housing Peaks Review

This policy has been included to enable an ongoing relationship to be determined and sustained with other housing peaks to ensure that consumers are best served by the non-government sector during periods of review by the Department of Housing et al.

Issue:

From time to time there have been situations where the role Queensland Shelter plays within its own sector and in its relationship with government have the capacity to bring it into potential conflict with other members of the NGO housing sector. To eliminate any potential issues with these events, it has been decided to include the Queensland Shelter policy position on the current housing peaks' review in this document.

Policy:

- **Queensland Shelter believes it meets the criteria in the discussion paper dated 14 March 2007 to be the housing consumer peak.**
- **Queensland Shelter believes there are many strong and credible arguments for continuing the current funding arrangements to the housing consumer peaks and the State-wide organisation, the TUQ.**
- **Queensland Shelter believes there is high value in the diversity reflected in the current arrangements, and that the housing consumer peaks and the TUQ already operate with high levels of co-operation, including a level of resource-sharing.**

Home Ownership

Issue:

Home ownership is the largest sector of accommodation provision in Queensland as it is in the rest of Australia. However, rising housing purchase costs and land valuations is making it more difficult for anyone particularly those most disadvantaged to access it. Rising petrol costs and childcare charges are reducing the capacity of those who would not normally be deemed to be at risk of repossession in default loan repayments. According to a recent investment service study, more households are falling behind in mortgage payment as record indebtedness, rising interest rates and high petrol prices hit consumers. Increased equity due to rising housing valuations had encouraged people to extend their housing mortgages beyond what they could afford.⁴ The HIA and ABS have identified rising numbers of mortgage holders who are in housing stress already.

Number of Households with Mortgages who are in Housing Stress

	NSW	VIC	QLD	SA	WA	TAS	ACT	Australia
Number	124,256	51,700	55,735	10,261	13,015	3,227	2,169	261,000
% of Mortgage Holders	14.3%	8.0%	10.0%	4.9%	5.0%	5.1%	4.2%	10.0%

⁴ P125, The Gold Coast Bulletin March 9 2007. "Mortgagee sales on the increase", Business Friday.

Source⁵

Evidence:

Shelter NSW recently undertook a study as part of their policy development on home ownership with much of its outcome able to be transposed onto the Queensland housing scene. Queensland is currently caught up in rising house prices which are also being stimulated by the demand of a growing population, a concentration of this population on the coasts and in larger rural cities as well as general good economic growth.

Recent figures from the REIQ show that only 11 of Brisbane's 153 suburbs have a median house price of below \$300,000.⁶ It can safely be assumed that Queensland figures would closely match those of findings in *The Daily Telegraph* of Monday 30th April 2007 which showed the number of families losing their homes through repossession had risen by almost 10%.⁷

Policy:

- **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 believes that the First Home Owners' Grant should be targeted to house prices below a specific value and the individual's income below a specific level so that it assists those in most need.**
- **Queensland Shelter supports in principle the development of shared equity schemes which can assist those who have limited access to home ownership. Such schemes should apportion capital gains equitably between the resident and equity partner.**

Suggested Additional Strategies and Recommendations:

- Increase measures to boost home ownership amongst the Indigenous population;
- Consideration of other States' developments in home ownership options such as the VicUrban model of shared equity in partnership with Burbank Development
- Introduction of a low-interest or no-interest loan scheme for loans to borrow a portion of the deposit for first homebuyers meeting specific criteria.
- Development of a Queensland model of shared equity similar to those being used in Victoria, Western Australia and the Northern Territory.
- Improved regulation to protect consumers from predatory lenders.
- Negotiation of a National Affordable Housing Agreement, with all three tiers of government involved.
- Consideration of the proposed Industry Funds Management Pty Ltd. proposed development of six sites across Australia through residential investment trusts.

⁵ ABS; HIA 2007.

⁶ P13, The Sunday Mail March 4 2007. "Couples priced out of market", Daryl Passmore.

⁷ Press Release, Tanya Plibersek MP, Shadow Minister for Human Services, Housing, Women and Youth, 30 April 2007.

Private Rental

Issue:

Historically private rental costs in Queensland have been driven by demand. Current rising household rental costs [February 2007] are increasing the number of households in housing stress. The Federal government's latest comment on rent rises by the Treasurer in March 2007 indicates that they have "ruled out specific measures such as additional rent assistance, saying the solution lay in letting the market correct itself." It is further suggested in the Treasurer's media release that lower vacancy rates will increase demand for new construction which will ease pressure on the market.

Number of Renters in Housing Stress*

Year	NSW	VIC	QLD	SA	WA	TAS	ACT	Australia
Current	100,000	61,000	85,000	15,000	16,000	3,000	3,884	286,000
2007-08	115,275	72,200	92,808	19,627	19,267	3,620	4,248	329,359
% of renters	14.3%	12.0%	17.9%	10.3%	7.9%	6.0%	10.25	13.5%
2008-09	122,085	77,889	102,363	22,157	23,441	5,095	4,221	359,550
% of renters	15.0%	12.8%	19.5%	11.5%	9.6%	8.4%	11.1%	14.6%
2009-10	134,271	84,924	112,071	24,274	27,025	6,001	4,432	394,471
% of renters	16.2%	13.8%	21.1%	12.4%	10.9%	8.5%	10.9%	15.8%

*Based on rents increasing by 6% per annum over 2007-08 to 2009-10⁸.

Evidence:

Queensland Shelter believes that the increased reliance on the private sector without adequate strategic plans to enhance its viability is a huge concern to the social housing sector. Extremely low vacancy rates in many areas [2% > 0% when 4% vacancy rate is believed to indicate rental market stress] is coupled with rising rents in those areas with rental 'auctions' being held to determine the tenancy.

Queensland Shelter is concerned that the private sector rental market does not meet the needs of low income house holds, people with special needs and the homeless. Further more, we are not confident that the private market has the capacity to provide the volume of affordable housing needed to bridge the gap between homeownership and social housing.

REIQ President Peter McGrath predicts the proportion of renters will rise from 28% in Brisbane and 33% on the Gold Coast to between 40 and 50% within a generation.⁹

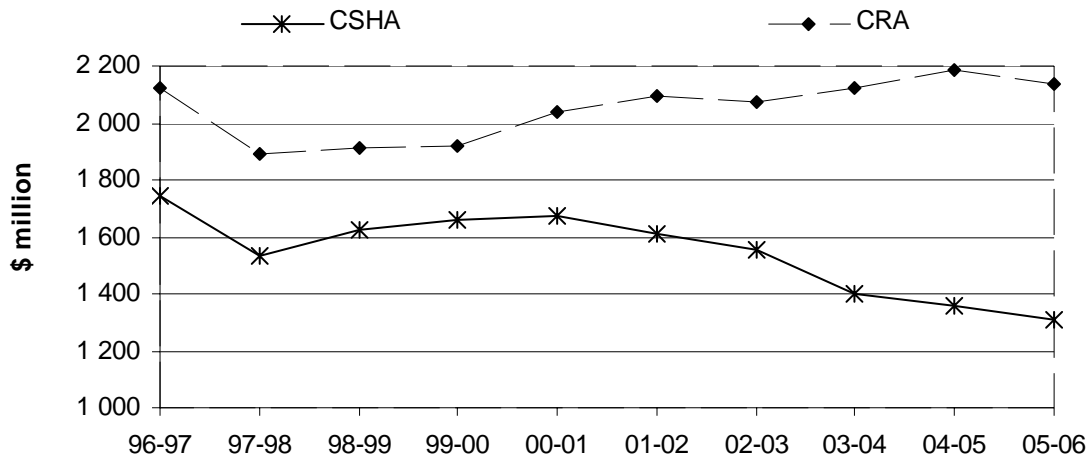
Queensland Shelter supports the establishment of the Private Housing Support Unit in the Department of Housing and encourages it to examine ways private financing can be brought to the provision of affordable housing and to develop partnerships with community housing organisations.

Queensland Shelter is concerned at the reliance on small investors in private rental housing and recommends that governments examine ways and means to develop institutional investment in private rental housing.

⁸ National Centre for Social and Economic Modelling: HIA 2007.

⁹ P13, The Sunday Mail March 4 2007. "Couples priced out of market", Daryl Passmore

There are very real concerns about the increasing gap to be paid market rent costs and the Commonwealth Rental Assistance with the number of people receiving it increasing without a corresponding increase in the amount allocated to this program by the Federal government.



Source: ¹⁰

Policy:

- Queensland Shelter supports greater assistance to individuals with bonds, including bond loan pre-approval, rent package, and assistance of establishment costs.
- Queensland Shelter supports the development of incentives to encourage institutional investment in the provision of affordable private rental accommodation eg. HomeLink and NARIS.
- Queensland Shelter recommends an immediate boost to current headleasing 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.
- Queensland Shelter supports legislation that corrects unfair practices by protecting the rights of people living in private housing options as well as caravan parks and residential services such as hostels and boarding houses.
- Queensland Shelter recommends legislation to end no-cause evictions.
- Queensland Shelter recommends that private rentals should be fixed at the advertised cost and rental bidding should be barred.
- Queensland Shelter recommends the development of a Fair Rent Board.

¹⁰ CSHA (1999); FaCS (1999); FaCS (various years); FaCSIA (2006); FaCSIA (unpublished); table 16A.73.

Suggested Additional Strategies and Recommendations:

- Immediate response to meet the rental demand by increasing head leasing programs;
- Genuine measures such as enforcement of discrimination legislation to counteract the very real problem of discrimination, especially against Aboriginal and Torres Strait Islander people and people from different cultures;
- The setting of targets for affordable housing supply;
- Continue to encourage or provide incentive for the private sector involvement in the design and provision of affordable accommodation;
- Strengthening of tenant laws and regulation to protect tenants and to prevent hardship or homelessness specifically an end to no cause evictions and introducing fixed price rentals;
- Consideration of Homelink and other models to add to supply by attracting institutional investors/investment.

Social Housing

The social housing sector is comprised of a number of elements primarily supported through the Department of Housing in a number of programs. As we consider each of these programs have their own set of unique challenges and issues, we feel it necessary for clarity that each is dealt with individually.

Public Rental

Queensland Shelter believes governments should be considering the economic and social benefits of housing provision as early intervention and the real necessity to provide proactive and sustainable, long term housing solutions for low and moderate income Queenslanders not only those who do not have high and complex needs.

Issue:

The amount of public rental accommodation has not risen to meet the demand of an increasing population. Renters are often on wait lists for a number of years when the need for accommodation is immediate.

Evidence:

Queensland Shelter reaffirms the views of our members that the provision of public housing goes beyond providing bricks and mortar but is intrinsically linked to all other aspects of life. A recent economic impact study of public housing in the United States found:

- that public housing is a critical resource for low income and fixed income workers,
- public housing expenditures contribute significantly to local economies;
- public housing plays an essential role in the whole nation's efforts to preserve affordable housing; and
- that public housing has been significantly under-funded.

The study examined public housing costs in 10 major cities across the States.¹¹ We understand the need for rationalization of housing stock but question the recent government approach to public housing on the grounds of social justice, economic viability, and recognition of the need for regional and cultural variation.

Policy:

- **Queensland Shelter believes that governments should set targets for social housing as a % of all housing with a benchmark of 6%.**
- **Queensland Shelter supports the development of One Social Housing System and recommends a growth strategy be developed to bring social housing up to the recommended target.**

Suggested Additional Strategies and Recommendations:

- A growth strategy that provides continued investment in public housing for people with complex needs but also for low income households and key workers;
- A whole of government approach to the allocation and assessment for public housing applicants;
- That the Department of Housing needs to develop an early intervention strategy to sustain tenancies;
- That the Department of Housing take a more proactive role in the encouragement of alternative social housing solutions through the planning system;

Community Housing

Issue:

Community housing has proved to be viable alternative in many areas to traditional housing provision. This area needs increased funding consideration as well as improved title arrangements with the Department of Housing.

Evidence:

Community housing has evolved as a response to those disadvantaged and minority groups whose housing needs fall outside mainstream housing and whose needs are best met by a specific housing provider. In Europe, many countries have social housing associations which deliver affordable housing options to the communities in which they are raised particularly during times of rapid real estate value change. When values rise, they use their increased value of stock to expand provision to those who need the most assistance. They have also become providers of extended human support services which cuts across existing philosophies in Australia where we encourage the separation of support and housing provision. Should we be considering a change in our philosophy given the changes in government housing assistance which is failing many?¹²

¹¹ “US: Public Housing Economic Impact Study shows significant benefits to residents, employers, communities” – [National News 3606 – 2007, 19 February]

¹² www.cedodhas.org “Dutch Housing Associations work not just about Bricks and Mortar April 2007.

Policy:

- **Queensland Shelter believes that the Community Housing Sector is an integral part of housing as a whole and plays an important complimentary role to that of public housing and the private market.**

Suggested Additional Strategies and Recommendations:

- A growth strategy that provides continued investment in community housing providers and reflects the regional diversity of the multi-provider system;
- A client focused system that builds on the existing strengths of established service providers;
- Supporting the Standards and Accreditation Council to enhance service delivery.
- A clear long term plan for financial trusts and affordable housing companies, so that trusts can build partnerships with the community housing sector to build and manage community housing as a viable alternative to public housing;
- Further exploration of schemes such as the Affordable Housing Clearinghouse in the United States which has lender members consisting of many major institutions such as the Bank of America, California Bank & Trust as well as international partners such as the State Bank of India and the Cathay Bank.
- Encourage QCHC or its major members to participate in the PowerHousing Australia coalition further to address affordable housing needs locally;
- Review of the legality of original funding agreements and the constitutions of community housing organisations. *[There has been some questions raised whether the constitutions of some funded organisations cover the provision of housing that they actually do.]*

Supported Accommodation

Issue:

General under funding of the supported accommodation sector leads to chronic lack of exit points from crisis accommodation as well as contributing to the loss of tenancies through the sector's lack of capacity to provide necessary support to tenants to sustain their tenancies.

Evidence:

SAAP agencies and housing providers have a long history of being underfunded with the result of diminished exit points from crisis housing to transitional housing. Historically too it is usually those groups who are most socially disadvantaged that have the most recall on supported accommodation services. These include young people, families, women as well as the indigenous and CALD communities. Refuges and shelters attempting to stem the flow of homeless or at risk women are full to capacity and obliges to house women in hotels where possible.

Policy:

- **Queensland Shelter believes that SAAP funding should be consistent with the per capita level of homelessness in Queensland.**
- **Queensland Shelter believes that support should cross all social housing sectors to sustain tenancies.**
- **Queensland Shelter acknowledges that the current Responding to Homelessness funding program has been targeted to certain “hot spot” areas but needs to be extended across the State.**

Suggested Additional Strategies and Recommendations:

- Public evaluation and reform of the SAAP system to better meet the complex needs of those at risk of becoming homeless.
- Development of a cross department and cross government response to provide supported accommodation that enables people to move into more independent living where appropriate;
- Development or identification of appropriate representation and policy development processes;
- Development or identification of appropriate representation in sector development.

Transitional Housing Initiative

Issue:

Transitional housing was developed as an option for exit points from crisis housing with support but again has not been able to move people from that option into the wider social or private housing sector because of the unavailability of affordable, supported housing.

Evidence:

During ongoing community dialogue through a number of local processes, workers have indicated that exit points from transitional housing are becoming less accessible for their clients and there are actually waiting lists for this housing in the first place.

Policy:

- **Queensland Shelter believes that the State government should review how effective the Transitional Housing Initiative has been in providing true housing exit points from crisis housing and moving people into long term housing appropriate to their needs.**

Suggested Additional Strategies and Recommendations:

- More affordable housing is needed to tackle current shortages and help reduce numbers of people living in temporary accommodation.
- The lack of exit points means that crisis and temporary accommodation often becomes an unsatisfactory permanent solution;

- Expansion of community housing options with brokered support to create more exit points.

Homelessness

Queensland Shelter supports the recent state government approach to homelessness which provided a considered strategic approach across seven jurisdictions with a provision for funding. This has been the most considered government approach to homelessness in recent years

Issue:

Homelessness is still as big an issue for society as it was ten years ago regardless of the various strategies implemented to address it. Queensland Shelter has taken on board some carriage of the issues through its support of the Homelessness Taskforce which although based on Brisbane issues and solutions may be able to be used elsewhere.

At special risk are women as their homelessness is largely hidden through their choice to utilize support networks, rely on family or take advantage of other opportunities rather than sleep out and risk violence. The increasing number of visible homeless women is only an indication of the number of women without security of tenure.

Evidence:

Queensland Shelter has auspiced the HTF for about three years. During that time a number of forums have been held and research undertaken to identify some direction for both the sector and the government to follow. It has also moved towards the realization that conventional housing does not suit everyone.

Policy:

- **Queensland Shelter recommends a moratorium on the policing of public space and the development of a Statewide protocol on the treatment of homeless people by all government agencies eg. Brisbane, Sydney.**
- **Queensland Shelter recommends that SAAP services be resourced to assist them to service homeless people with mental health issues and/or drug and alcohol problems.**

Suggested Additional Strategies and Recommendations:

- The expansion of the current homelessness strategy developed by the HTF to all regions of Queensland;
- Support efforts to increase the supply of low cost, appropriate and secure housing for those in housing risk or homelessness;
- The government works towards extending the Homeless Strategy Program and extension of other homeless initiatives such as the Homeless Task force;
- More intensive and structured support programs to enable sustaining of tenancies and encourage early intervention rather than responding to crisis;
- Development of options such as 24 hour safe places providing additional beds that work with a harm reduction framework especially for women and children.

- Responses should target the whole family not contribute to further fragmentation when drug and alcohol abuse is an issue.

Rural and Regional housing

Issue:

Queensland Shelter believes that the lack of an affordable housing supply is often considered to be a metropolitan issue. Local government is increasingly encouraging of rebuilding their communities through additional social housing and special land allocations as they recognise an incoming population or one that can remain in their areas is an economic asset.

Evidence:

Notwithstanding that these areas have a very real lack of supply, the needs of rural and regional housing are currently running at acute levels. In some regional areas, this has been driven by mining and development booms where high demand has not been matched by more construction of housing.

Policy:

- **Queensland Shelter believes that there is a need for a comprehensive housing strategy for rural and regional housing that takes into account issues such as drought, mining and tourism.**
- **Queensland Shelter recommends that comprehensive social impact studies be completed along with environmental impact studies prior to development of major economic projects.**

Suggested Additional Strategies and Recommendations:

- The creation of a Regional Housing Strategy to plan for the impact of tourism, growth and the development of urban corridors;
- That strategies and partnerships are put in place to encourage the development of affordable housing in areas of tourism;
- That joint initiatives are instigated by the government to address the long term housing issues of existing and developing mining towns.
- Improved management and maintenance of social housing properties in rural and remote communities to reduce maintenance costs and reduce vacancy rates.
- Development of Regional Housing Trusts to provide local solutions.

Housing for Aboriginal and Torres Strait Islander People.

Issue:

Queensland Shelter considers that Australian Indigenous housing is an area that has been one of the most studied, theorised, regulated and consulted areas of housing yet these people continue to be the most marginalised in our society.

Queensland Shelter acknowledges that Native Title and the communal ownership of land needs to be a strong consideration in developing housing policy with and for aboriginal and Torres Strait Islander people and therefore will endeavour to form partnerships with key experts in this area to ensure that Native Title considerations are at the forefront of Queensland Shelter housing strategies and policies.

Evidence:

In home ownership, indigenous people are quite under represented while they are over represented in private rental and social housing of all kinds. They are over represented in crisis situations involving housing need and lack of support. There is very little housing that could be considered culturally appropriate to accommodate the large extended families of indigenous people in the community.

Policy:

- **Queensland Shelter believes that the Queensland government needs a culturally appropriate housing policy that is responsive to the needs of Aboriginal and Torres Strait Islander people as a matter of urgency in urban, rural and remote areas.**
- **Queensland Shelter recommends an increased provision of housing stock to meet the current demographic needs of the indigenous community.**
- **Queensland Shelter recommends increasing the value of existing housing stock by improving the maintenance programs and developing cost effective processes whereby maintenance programs are tendered to local trades' initiatives especially for Indigenous Shire Councils.**
- **Queensland Shelter recommends the provision of a dedicated Indigenous Policy Officer responsible for liaison and advocacy within the Dept of Housing and to assist with the development of innovative policy.**
- **Queensland Shelter recommends that more ATSI tenant advice workers be trained and employed to work with TAASQ as there is currently only one Indigenous person working with them in the whole of Queensland.**

Suggested Additional Strategies and Recommendations:

- Provision of an Indigenous Housing policy worker with Queensland Shelter;
- A specific housing strategy to be developed with Aboriginal and Torres Strait Islander communities;
- The provision of more short term and emergency accommodation to address the overcrowding of family dwellings;
- Increase the provision of larger, culturally appropriate family homes;
- Security of housing in order to provide educational opportunities for the next generation and for improving the retention rates of school attendance;
- Provision of housing that respects cultural protocols and the connections of people to their country.
- Implementation of a 'shared equity' scheme in public housing and indigenous housing drawing on the experiences in other housing sectors such as home ownership.

- Housing programs need to be developed for ATSI people and communities who have been removed under past government policies and have no Native Title or land tenure rights.
- Development of strategies to breakdown barriers of discrimination within the private market and the real estate industry.
- Provision of consistent cross-cultural awareness training for all staff involved in housing provision.
- Further consultation with the Indigenous community regarding the ongoing implementation of the One Social Housing System and appropriate housing provision.

Housing for Asylum Seekers, Refugees and Migrants on low income.

Issue:

Under the existing restraints in both the private and public accommodation sectors, these people can be considered some of the most disadvantaged. There are particular problems with larger family units requiring accommodation in the rental sector. Studies in the United States among some specific ethnic groups have also indicated that most are almost always large households, more likely to include three or more workers in the family, generally prefer to live in detached, single-family houses but also are more likely to include extended family members or boarders who are not relatives.¹³

Evidence:

Queensland Shelter believes that asylum seekers, refugees and migrants experience additional barriers which severely constrain their access to appropriate and affordable housing. In particular they experience language and cultural barriers and discrimination. Many of them have been forced to flee countries that have left them fearful of authority which leaves them vulnerable and exposed.

People should be able to access appropriate accommodation without fear or discrimination. Most migrants arriving under skills schemes have a significantly higher level of home ownership within 18 months of arrival than those arriving under humanitarian schemes. However, they were often in housing stress, paying over 40% of their gross income on mortgage payments.¹⁴

Policy:

- **Queensland Shelter believes that the Department of Housing should undertake specific consultation with CALD communities to gather better information about opportunities in the private rental markets and other appropriate housing opportunities.**
- **Queensland Shelter believes there is a need for a dedicated multicultural policy officer responsible for liaison and advocacy within the Department of Housing.**

¹³ Hispanic Housing in the United States 2006. p.17.

¹⁴ Longitudinal Survey of Immigrants to Australia [LSIA].

- **Queensland Shelter believes there is a need for measures to increase the supply of larger and medium family homes at places with good urban services such as public transport, schools and work places for an affordable rent.**

Suggested Additional Strategies and Recommendations:

- Increase short term accommodation for the people who have temporary visa status;
- Increasing information and support services to assist culturally and linguistically diverse people access the housing market;
- Increased professional assessment and support for marginalised and socially isolated women and children;
- We recommend sufficient resources are allocated to interpreting and language issues;
- We recommend the provision of consistent cross cultural training for all staff involved in housing provision; and
- The development of culturally sensitive assessment tools and interview procedures to accommodate culture demands.
- Allocation of funds for a position at Queensland Shelter to facilitate collaboration amongst organisations and communication on housing needs of people from diverse backgrounds to DoH and the RTA.
- Provision of housing for asylum seekers who have no income or benefits and no work rights or funds for community organisations to house them.

Housing for People with a Disability

Issue:

People with a disability can live in almost all types of housing tenures and types although in many cases they are reliant on appropriate support. Queensland Disability Housing Coalition has been the advocate for this special group for a long time and is still faced with as big a need as when it was formed in the early 1990s to advocate for better options for their consumers. Contrary to belief, about 84% of people with a disability live with others in a private dwelling with another 15% living alone. A very small percentage live in non-private dwelling which include public/social housing.¹⁵

Evidence:

Many people with a disability live in what is termed a “normal” community doing “normal” activities. Better health support and medical as well as technological advances have enabled more people with a disability to live in the wider community than ever before. In addition, they are also tending to live longer as part of the ageing community causing an increase in particular housing solutions to meet their needs. Of particular concern are those people with a disability who have ageing parents who need care themselves with almost no facilities available to cover this family setup.

¹⁵ Housing Needs Assessment for Gold Coast City 2007. page 77.

Policy:

- **Queensland Shelter believes that people with a disability have the right to choose the type of housing appropriate to their needs in a desired geographical area with access to adequate support provision.**
- **Queensland Shelter believes that the IPA, State Planning Policy and individual planning schemes should adopt universal housing design to ensure accessibility exists in general rather than as an adaptation.**

Suggested Additional Strategies and Recommendations:

- Housing needs to be designed appropriately yet reflect the community norms and standards;
- Acknowledgement that people with disability have limited access to safe and affordable housing options;
- Expansion of housing assistance/accommodation to enable more people with a disability the option of living independently or in their own home;
- The management of housing should be kept separate from the provision of support.

Housing for Women

“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.”¹⁶

Issue:

Women are faced with some quite unique accommodation issues which are often out of their control. Women are more likely to be caught up on a domestic violence situation requiring crisis accommodation; single mothers who become homeless have to also find ways to care for their children. Women are required to be adequately housed to regain custody of their children from government departmental care. Difficulty in accessing housing further limits the opportunities for these families to create stability.¹⁷ Domestic violence is a serious social issue affecting thousands of women and children in Queensland every year. In recognition of this, Queensland Shelter has a demographic branch, the Women’s Housing Network, to ensure their issues are recognised.

Evidence:

Affordability is an issue for most women, but more so for single women as well as those with children, particularly those with male children over the age of twelve years as many crisis housing programs demand that these young boys go to a male refuge. Young women in particular become homeless due to domestic and family violence in their family of origin or home situation with a partner or because of sexual assault ...51% of young homeless in Australia are young women.

¹⁶ Coalition of NGO workers in a report to the UN Special Rapporteur on Housing Women and Adequate Housing in Australia.

¹⁷ “Home is where the Hurt is”, Women’s Housing Network, Qld Shelter. 2006.

Housing instability exposes children to a number of high risk conditions that can negatively impact on the wellbeing and development of children. There is a large body of research that reports three main areas of impact: behavioural problems, health problems and adverse educational effects. Single mothers may have poor access to private rental and services and often no links to the communities they find accommodation in.

They also are considered to be one of the groups most affected by discriminatory practices within the private rental sector. Young women who are indigenous or from diverse cultural and linguistic backgrounds face discrimination from housing providers that make securing safe accommodation more difficult. Often violence contributes to unsafe housing. Many women find themselves in after-housing poverty given the rising costs of both home ownership and rental.

Policy:

- **Queensland Shelter believes that women are entitled to safe and affordable accommodation that meets their particular needs.**
- **Queensland Shelter believes that both the State and Federal governments need to acknowledge the issues of poverty among women especially after housing costs are met.**
- **Queensland Shelter supports increased funding for housing support services that target the needs of low income women and priority groups.**

Suggested Additional Strategies and Recommendations:

- Development of a method to connect women into their communities;
- Address issues of affordability in south east Queensland;
- Government and community organisations to prioritise the collection of gender specific data;
- The Anti-discrimination Commission to be adequately resourced to prosecute discrimination by Real Estate agents against women;
- The development of innovative brokerage programs aimed at the establishment and maintenance of tenancies in addition to providing emergency relief;
- Collaborative systems developed to support the enactment of Domestic Violence orders aimed at removing the perpetrator, not the victims, from the family home;
- Innovative research into better outcomes for women and children in crisis accommodation and refuges.

Housing for Young People

Many of the housing sector's responses for housing young people are directed at crisis and homelessness. While this does address the most vulnerable of our young people, there are also many young people who face considerable stress in gaining accommodation. Affordability and appropriateness are just two challenges with them often facing discrimination in the private rental sector, which is often the only housing option. Lack of secure housing undermines young people's health, including their mental

health, their relationships and their prospects in education and employment. Safe, secure, affordable and accessible housing options for young people are essential.¹⁸

Issue:

Young people can be considered one of the most marginalised demographic groups with affordability and suitability of accommodation being only two of many challenges they face. Policies are required that enable a local response to accommodating young people to allow them to compete in the housing sector for limited housing options within their own community.

Evidence:

Queensland Shelter recognises the work of the Queensland Youth Housing Coalition and the Young People's Housing Statement developed by the Coalition and the Department of Housing. Studies in the United Kingdom reflect similar issues to many raised by young people in Queensland – the availability of housing; the costs, affordability and sustainability of housing; housing conditions; access to housing, including local priority, and access to information about housing.¹⁹ While these issues were raised in a rural and tourist study, they are very like those raised regularly in Queensland with providers, services and young people themselves.

Policy:

- **Queensland Shelter recognises the right of young people to access secure, appropriate and affordable housing with support services where necessary.**
- **Queensland Shelter believes the Queensland government should establish a Youth Housing Trust to begin to address youth housing supply options.**

Suggested Additional Strategies and Recommendations:

- Increased housing for young people who have complex needs but who do not qualify for housing under the One Social Housing System;
- That the government support a Youth Housing Trust to make real provision for young people to have stability through housing and provide a key preventative measure around child protection;
- That targets for after-housing costs with social housing ie Brisbane Housing Co. and community housing providers be established;
- That consideration be given to the lowering of the age requirement for young people to become eligible for public housing.

Housing for Seniors and Aged Accommodation

Accommodating an ageing society appropriately is one of the major issues facing Australian society especially in Queensland which remains a growth area for older people. Over three quarters of the population of over 60s own or are paying off their own

¹⁸ Policy Platform - Youth Affairs Council of Western Australia, p.12.

¹⁹ Young People and Housing – housing and households in rural areas of the United Kingdom by Janet Ford, Deborah Quilgars and Roger Burrows with Nicholas Pleace.

home. Long-term residence in their own home provides a sense of security and continuity and a base for daily activities and social interaction. It also provides an asset base for their entry into appropriate aged care facilities if they are required.²⁰

Issue:

Rising lack of affordable and appropriate accommodation is emerging as a serious issue with the growing ageing population. This especially apparent in south east Queensland which remains one of the fastest growing and most desirable locations for retirees in Australia. Access to the private rental system and private home ownership is limited due to the high demand for both currently in this region. People have to have access to considerable home equity to enable them to change their home unless they have income outside the aged pension. Access to the rental sector places them in severe economic hardship due to the current high rentals and lack of availability generally.

Evidence:

It is widely assumed that most older people own their home and can afford it. In many cases this is becoming a myth. While most do enjoy successful home ownership, there are a growing number who are housed inappropriately for their needs as they age and are unable to access alternative accommodation more appropriate to their needs. At most risk are both single older men and women. Pension rates for singles put them at a disadvantage to couples in providing accommodation for themselves.

Policy:

- **Queensland Shelter believes that older people are entitled to access to appropriate housing and support in recognition of their accrued value to the community in which they live.**
- **Queensland Shelter believes that an Older Persons' Housing Strategy needs to be developed as a priority by both State and Federal government departments.**

Suggested Additional Strategies and Recommendations:

- Urgent review of Commonwealth Rental Assistance to pensioners in areas of inflated rental costs.
- Development of an Accommodation Assistance Package to enable older people to move with dignity into appropriate accommodation.
- Ongoing monitoring of aged care accommodation to ensure provision of adequate services and accommodation for the money outlaid.

Caravan Parks and Villages

The caravan has long been seen in Queensland as both a holiday option and a permanent home. While some consumers are very mobile, others are content to remain in locations that allow them some permanency. This has been supported by the growth in mobile home parks during previous years as an affordable housing option. While in some cases,

²⁰ AIHW report – OAG22 Housing of Older Australians.

this is just that, an option, but in others it is a matter of necessity as the only form of accommodation that consumers can afford.

Issue:

The amount of accommodation provided on both a permanent and temporary level by caravan parks and mobile home villages has decreased with the redevelopment of them in prime locations. This has significantly affected the amount of available affordable accommodation in some regions. 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 often have limited other housing options.²¹

Evidence:

Caravan parks and mobile home villages have been seen by the community as a sensible option for both permanent and temporary affordable accommodation. It has also been the chosen lifestyle for many people living in these parks and villages for a number of social reasons. Unfortunately many have been developed or existed on sites that once were on the edge of urban areas which have now become absorbed into the major CBD in some cases. The value of the land on which they are located has led to many local governments approving the redevelopment of the sites for alternative activities such as shopping centres, tourist locations etc.

Policy:

- **Queensland Shelter believes that the State government should have the capacity to override decisions by local government to redevelopment of 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.**

Suggested Additional Strategies and Recommendations:

Short Term:

- Adequately funded closure responses;
- Developers to be required through legislation 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 closure;
- A taskforce to be established by relevant government departments to coordinate responses to park closures;
- Steps are taken to ensure health and service standards are maintained in parks facing closure; and
- Protection of residents’ rights during park closures.

²¹ Feedback from the Onsite Caravan Park Network about the proposed State Planning Policy. 2005

Long Term:

- Development of alternative ownership options for residential parks;
- Housing stock lost through closure is replaced by social housing;
- Recognition of the role of local government parks in providing affordable housing in development plans.²²

Planning

The land use planning system has a fundamental impact on the supply of affordable housing through the housing market. Planning decisions impact on:

- The availability of residential land
- The preservation of existing sources of low cost accommodation
- The design and configuration of new housing, and
- Timing and costs associated with the development process.

Issue:

Queensland Shelter believes that there is not enough attention paid to the relationship between affordable housing and other aspects of planning. Incentives could be used to include financing new social housing supply through the planning schemes while protecting existing supplies of affordable housing.

Evidence:

Most of the influence in planning rests in the hands of local government. There is anecdotal evidence that in some cases, local government's particular stand on the use of land suitable for providing affordable accommodation leads to the holding up of projects to address housing shortfalls. State planning legislation in Queensland offers little support for local governments willing to adopt a proactive stance in relation to affordable housing.

While some Councils are very creative in the translation of the existing legislative processes, there is a need for State support similar to New South Wales to encourage more proactive development and allowance for affordable and social housing in new developments as well as redeveloped areas.

In the United States, the planning system is used in three key approaches to sustaining affordable housing. It removes restrictive local development controls that make residential areas inaccessible to low/moderate income groups; it preserves sources of existing low cost accommodation through planning regulation and rent controls; and stimulates new supply through planning and related mechanisms.

Policy:

- **Queensland Shelter believes that affordable housing should be considered to be part of the infrastructure when developing or redeveloping communities.**
- **Queensland Shelter believes that affordable housing should be close to jobs, shops and services so that people are not further disadvantaged by additional travel costs and isolation.**

²² "The Loss of Permanent Accommodation in Caravan Parks" – a Statement from Delegates of the 9th National Conference for Caravan Park Workers, August 2002.

- **Queensland Shelter believes that the State government should have the ability to override local government decisions on planning and land use where they are affecting affordable accommodation development. Queensland Shelter believes 15% of all new developments should be affordable housing, one third of which should be social housing.**
- **Queensland Shelter believes that all major economic developments should be required 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.**

Suggested Additional Strategies and Recommendations:

- There should be a program of earmarking state owned land for the provision of affordable housing;
- There should be acquisition of land in specific locations that is suitable for affordable housing;
- There should be a brokerage fund to encourage private investment;
- That the planning process should be developing housing guidelines that are mandatory;
- That there should be a comprehensive housing strategy that works with in the planning system and includes developing mechanisms for building affordable housing through changes to the IPA;
- The creation of targets and strategies to leverage private investment for affordable housing stock;
- Consideration of specific planning gain or subsidy levels for private developers working in the top end of the market.
- Development of strategies to address discrimination in the private rental market for CALD consumers.

Revenue Measures

Substantial government revenue is used both to stimulate the private housing sector as well as providing social housing. One way has been through the provision of funding to the States under a number of agreements known as “Commonwealth and State Housing Agreements”. The issue of loss or insufficient funds to the Queensland government can be seen in the lack of growth in funds to match the needs of our population increase during the past five years with no indication of future plans to expand this.

CSHA Funding.

	2002-03 [\$m]	2003-04 [\$m]	2004-05 [\$m]	2005-06 [\$m]	2006-07 [\$m]	2007-08 [\$m]	Total [\$m]
Federal Funds							
Base	824.2	725.2	733.7	740.9	748.2	757.8	3706.0
Community housing	64.0	64.0	64.7	65.4	66.0	66.9	327.0
Indigenous housing	100.0	100.7	102.1	93.0	93.8	95.0	485
Crisis accommodation	39.7	39.7	40.1	40.5	40.9	41.4	202.6

Total Federal funds	1027.9	929.6	940.7	939.8	949.0	961.1	4720.6
State funds	359.5	355.0	355.879	359.388	362.909	367.544	1797.5
Total	1387.4	1284.5	1296.6	1299.2	1311.9	1328.7	6518.1

Sources: *Budget Paper No.3, 2004-05; PC, ROGS 2006.*

Issue:

From the above graph, it is easy to assume that the Federal and State government in Queensland has no immediate plans to expand the level of social housing development in the immediate future to accommodate the growing demand for social housing as an affordable housing option. There is a need for a more focused way for both governments to direct funding towards where it is most likely to produce the outcomes required to meet the demand as the private sector is not responding as intended to the demand-supply continuum in sufficient quantities to address these needs. There is a need for regulation of the investment sector in affordable housing to ensure that a growth in demand does not mean a rise in rents; rather an increase in housing stock.

Evidence:

In the United States tax credits rather than capital funding tends to be used to stimulate affordable housing development and sustainability. Another mechanism currently used by the Federal government to stimulate growth in the private rental supply sector is the Commonwealth Rent Assistance. This is also made available to most community housing providers as well as the serviced apartment level of aged accommodation.

In 1991, the government expended \$841,000 on CRA which grew to \$1,638,000 in 2001. During that time CRA did rise to a level in 1997 of \$1,705,000 which is more than the 2001 figure.²³ In the period to the current time, there has been a rapid growth in population accessing the private rental sector. The introduction of an increased First Home Owners' grant has seen only a moderate growth in home ownership.

Numerous policies in the U.S. and abroad have been designed to address the problem of inadequate supplies of affordable housing. Sophisticated secondary market mechanisms, inclusionary [zoning](#), and [land banking](#) are three prominent tools, as well as tax and fiscal policies that result in reducing the cost of mortgages and the cost of borrowing. Other more recently promoted policy tools include relaxation of prohibitions against [accessory dwelling units](#), and reduction of the amount of [parking](#) that must be built for a new structure.²⁴

Policy:

- **Queensland Shelter believes that State stamp duty on property transactions should be translated into additional assistance across all tenures to enable low-income earners access to a fair share of housing.**

Suggested Additional Strategies and Recommendations:

²³ AIHW 2004

²⁴ [Millennial Housing Commission](#) in 2000, under the leadership of [Conrad Egan](#).

- As suggested previously, further criteria need to be added to the First Home Owners' grant scheme to ensure that it is directed to those who would be using it to improve their individual circumstance and access to a particular level of housing value;
- A review of the CRA needs to be undertaken to assess whether it is actually achieving the outcomes that are required to house people in affordable and appropriate accommodation at below 30% for low income households.

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