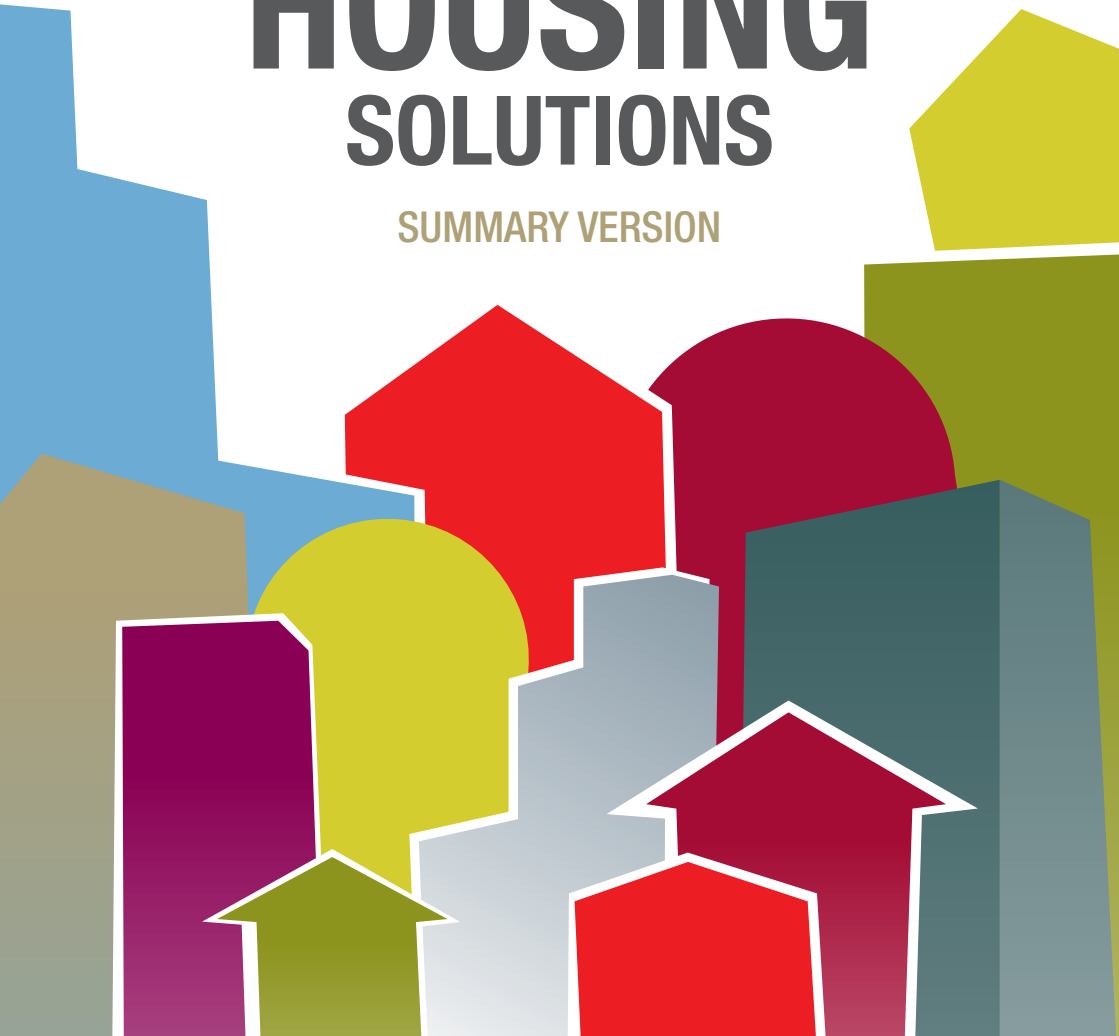




DIVERSE HOUSING SOLUTIONS

SUMMARY VERSION



Introduction

In the two years since the release of our previous policy platform the importance of housing has socially and politically progressed. There is a greater understanding of the housing challenges faced by Queenslanders and the measures needed to increase stock supply and alleviate pressures.

As a peak NGO for Housing, Queensland Shelter is committed to working towards a fairer and more just housing system. We provide an independent voice on housing rights and a link between government and the community through consultation, research, and policy advice. We seek to improve housing access for all Queenslanders, and as a member of National Shelter we support its policy platform and recommendations to the Federal Government.

Based on a specific set of principles, Q Shelter's policy platform "Diverse Housing Solutions" is intended to inform the development of housing policy that meets the real needs of individuals and households in all regions of Queensland. We welcome the significant developments in housing by the Queensland and Federal Governments over the last two years, and seek commitments to further improve the housing standards of Queenslanders in the future.

The housing context and supply

Following a decade of decline in public housing stock levels, the election of the Rudd government placed housing on the political agenda. The appointment of a Commonwealth Minister for Housing in addition to the development of a National Affordable Housing Agreement (NAHA) and the largest ever investment in social housing has meant that the states are working in alignment with a federal plan to achieve growth in supply and a reduction in homelessness.

The National Housing Supply Council, however, demonstrates a national shortfall of 251,000 affordable rental dwellings, approximately 62,750 of which are in Queensland. The Prime Minister, The Hon. Kevin Rudd recently noted that Australia's rapidly growing population will reach 36 million people by 2049. If Australia is to accommodate this level of population growth we need to address the shortfall and plan for future growth of affordable housing that is well located, accessible by all and environmentally sustainable.

Queensland has a relatively low base of social housing. Social housing accounts for 3% of all stock in Queensland compared with Australia's average of 5%. There are still over 22 000 households waiting for social housing in Queensland, further highlighting the need to increase supply.



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.

Federal, state and local governments, along with the private and community sectors all have responsibilities in meeting the affordable housing supply gap. The NAHA encourages the participation by each of these players.

PRINCIPLES

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

Queensland Shelter recommends to the Queensland Government a target of 45,000 new affordable housing dwellings by 2020.

Queensland Shelter’s recommendations to the Queensland Government include*:

- ▶ from its own budget, invest a further \$500 million from 2011 – 2015 to increase affordable rental stock levels and meet ongoing NRAS obligations;
- ▶ lobby the Federal Government for continued investment in affordable housing of all types; and
- ▶ further encourage private investment in affordable housing.

Urban and Regional Planning

Queensland Shelter believes that planning for affordable housing is as important as supplying affordable housing. With rapid population growth putting significant pressure on infrastructure, Queensland’s capacity to build housing which is affordable, well located, close to transport and services and close to employment has been limited.

Planning needs to be considered as an important process to increase affordable housing supply. Queensland Shelter argues that planning should be approached holistically and be community inclusive. Moreover, its principles should identify the social infrastructure required to support new housing, especially housing for people with high needs.

Local Government is a key player in the facilitation of housing both as a planner (regulations, codes and assessments) and as a potential supplier of land suitable for the development of affordable housing. Queensland Shelter applauds the many local government authorities who now have affordable housing strategies and policies including incentives for the development of affordable housing.

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's recommendations to the Queensland Government include*:

- ▶ include a provision in the Sustainable Planning Act for 15% of all new developments to be affordable housing, one third of which should be social housing or Affordable Housing band A;
- ▶ amend legislation to include universal design as part of the building code;
- ▶ 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;
- ▶ 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 affordable housing supply; and
- ▶ encourage the provision of diverse housing stock to meet the specific needs of demographic groups, including accommodation for large extended family households and small households.

Systems and programs

Queensland Shelter believes there should be an integrated continuum of housing assistance to address the housing needs of Queenslanders in various circumstances. This includes assistance in the form of income based rent, discounted market rent, and support to access the private rental and purchase markets for low and moderate income households.

Queensland Shelter's recommendations to the Queensland Government include*:

- ▶ develop a coordinated system or a 'multiple entry - one door' approach across DoCS, Community Health Services with referral pathways from Q Health and community housing providers;
- ▶ rename the One Social Housing System (OSHS) as the Queensland Affordable Housing System;
- ▶ immediately boost current head leasing programs to secure a share of available rental stock for those on low incomes;

- ▶ hold the Federal Government to its commitment to resource NRAS post 2012 with a further 50,000 properties;
- ▶ increase the State contribution to National Rental Affordability Scheme (NRAS) for high cost areas like in mining and inner city sites to help defray the costs and maintain stock within these areas;
- ▶ reduce the First Home Owners Grant house price cap to be in line with other states at \$750,000;
- ▶ amend legislation to limit evictions to cases where there is a "just cause"; and
- ▶ establish a fair rent board to develop, monitor and regulate rent policies.

Development of the community housing sector

The Rudd Government's housing agenda has put significant emphasis on growing the community housing sector, through programs such as NRAS. In Queensland, support functions for the operation and growth of community housing organisations are currently provided from within Government by the Business Development and Innovation Units (BDIUs). Queensland Shelter believes this role can most effectively be fulfilled by the community sector.

Queensland Shelter's recommendations to the Queensland Government include*:

- ▶ relocate the BDIUs in the community sector as a priority;
- ▶ develop a common set of goals for the Non Government Organisation 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, either as cash or through the transfer of properties;
- ▶ streamline assessment processes across levels of government to mitigate further costs and time delays in NRAS delivery; and
- ▶ provide brokerage funding for smaller organisations to encourage and facilitate NRAS participation.

Indigenous Community Housing Organisations

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. 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 move their properties from the federal system to the OSHS.

Major concerns for ICHOs include financial viability 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 tenancing their properties, and concerns surrounding OSHS rent policies. Additionally, there are a number of practical concerns surrounding the roll out of \$60 million for maintenance and repairs of properties owned by ICHOs.

Queensland Shelter's recommendations to the Queensland Government include*:

- ▶ 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;
- ▶ Department of Communities provide the BDIUs a specific brief to work with all ICHOs to develop business and management plans to consider their financial viability and future operations;
- ▶ Department of Communities produce a document which clearly details what is involved for ICHOs when they sign up to the OSHS;
- ▶ Department of Communities negotiate with Q Build to establish and develop Indigenous employment strategies and involve registered Indigenous contractors; and
- ▶ Department of Communities, Private Housing Programs, develop initiatives to assist ICHOs to participate in NRAS.

Vulnerable households

Fair access to housing is essential to ensure the social inclusion of all Queenslanders. Queensland Shelter's research indicates that some demographic groups face greater barriers to accessing and sustaining housing including:

- ▶ Aboriginal and Torres Strait Islander people;
- ▶ migrants, refugees and asylum seekers;
- ▶ young people;
- ▶ people who have been in state care during their childhood;
- ▶ seniors, particularly renters;
- ▶ people with a disability and people with health issues;
- ▶ sole parents;
- ▶ people who have experienced family violence and/or family breakdown;
- ▶ people exiting corrections;
- ▶ people on low incomes, particularly people receiving Centrelink benefits and/or in casual employment;
- ▶ low income households in rural and regional areas; and
- ▶ people living in marginal forms of housing such as caravan parks or boarding houses.

Discrimination

Queensland Shelter is aware that with demand outstripping supply in the private rental market, real estate agents are pressured to make allocation decisions based on the perceived least risk to the lessor. We believe that conscious and unconscious prejudices contribute to these decisions and make it less likely that people from certain groups will be able to secure private rental accommodation. We believe the populations facing the greatest discrimination are Indigenous people and CALD communities. Other groups facing considerable discrimination include young people, people with mental health issues, sole parents, seniors and people exiting corrections.

Queensland Shelter's recommendations to the Queensland Government include*:

- ▶ develop and implement a comprehensive strategy to close the gap between Indigenous and non-Indigenous people in public and community housing, and to provide greater assistance for Indigenous peoples to enter the private rental market, or go into home ownership;
- ▶ develop and implement a comprehensive strategy to address issues of discrimination targeted at real estate agents and housing providers;
- ▶ invest in the provision of cross cultural awareness training for all staff who are involved in housing provision; and
- ▶ increase services which can provide basic 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.

Support

Support services assist people to address life issues which impact on their capacity to access and maintain housing. The form support should take will depend on an individual's needs at that time.

Queensland Shelter's recommendations to the Queensland Government include*:

- ▶ implement tenancy support programs focussed on sustaining tenancies in urban, regional and remote communities for Indigenous peoples;

- ▶ develop a support agency with brokerage funding to be the point of contact for real estate agencies on tenancy issues concerning young people;
- ▶ expand the Same House Different Landlord program to support young people to develop the skills and capacity to house themselves independently;
- ▶ fund research into better outcomes for women and children in crisis accommodation and refuges;
- ▶ explore and develop innovative brokerage programs aimed at the establishment and maintenance of tenancies in addition to providing emergency relief; and
- ▶ increase the number of disability support packages available to people with a disability or health issue to access and sustain housing.

Affordability

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.

Queensland Shelter's recommendations to the Queensland Government include*:

- ▶ lobby the Federal Government to increase the maximum rate of Commonwealth Rent Assistance (CRA) by 30%; and
- ▶ increase funding for support and more flexible delivery arrangements to encourage providers (social and private) to house young people.



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