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Q Shelter response to Federal Budget 2021-22

Missed opportunities to invest in social and affordable housing pipeline

The homelessness and housing sector has eagerly awaited the 2021-22 Federal Budget in a context of unprecedented demand pressure and reducing housing affordability. While the Federal Budget includes measures to assist people into home ownership it falls short of sector calls for significant investment in social and affordable housing supply.

The Federal Budget includes the following:

- The Family Home Guarantee intended to help some single parents to buy a home with as little as a 2% deposit. 2,500 offers each year will be available over four years.
- Extending the current new First Home Loan Guarantee scheme for another year. A further 10,000 guarantees will be available in 21/22 to first home buyers seeking to build a new home or buy a newly built home with a min 5% deposit.
- Increasing the maximum amount of voluntary super contributions that can be released under the First Home Super Saver Scheme from \$30,000 to \$50,000.
- The Homebuilder scheme providing \$25,000, then \$15,000 for eligible purchases and renovations will see spending of \$1.515b in 21/22 and \$459m in 22/23.

National Shelter is warning that measures to increase access to home ownership risk adding demand pressure to the housing market at a time when prices are rising and where rental vacancies are at a dangerous low.

Adrian Pisarski from National Shelter analyses that Homebuilder will cost \$2.655b over 3 years while there is no federal money for social and affordable housing. Q Shelter had joined National Shelter and CHIA National in calls to invest over \$7 Billion in social and affordable housing. This includes significant planned partnerships with community housing providers who are poised to add their capabilities and capacity to the task of addressing the housing needs of vulnerable Australians.

This is a disappointment in the context that services assisting people experiencing homelessness face increasing demand for assistance. Families and individuals who can't secure appropriate and affordable housing face a daily struggle impacting other critically important life goals including education, employment and mental health.

We need a steady pipeline of social and affordable housing to ensure the health of communities. The level of investment in this budget for aged care, mental health and responses to domestic and family violence are extremely important. Having access to a secure and affordable home however is vital to domestic and family violence responses and to addressing health issues. It is the best foundation for every imaginable aspect of wellbeing and lives depend on it.

Adrian Pisarski from National Shelter importantly states that 'social and affordable housing at scale creates the pipeline of investment required to bring institutional investment into social and affordable housing. Governments have been encouraged to provide the suite of incentives to allow social and affordable housing to grow. These include capital and subsidy investments by the Commonwealth including using tax credits and land, planning, capital and operational subsidies from states and local governments.'



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‘As a sector, we have promoted a more modest role for governments to create incentives to unlock massive institutional investment in social and affordable housing, governments are not expected to do it all.’

“We have called on the Commonwealth to show leadership and establish the incentives, provide their part, instead they spruik the market while interfering in it and refuse to lift their share of investment in social and affordable housing so desperately needed.”

“Governments have a responsibility to play a role where markets fail, and housing markets have failed to produce housing for those in greatest need; another opportunity has now been ignored.”

Q Shelter’s commitment

‘Q Shelter will continue to work with the Queensland State Government to address homelessness and housing need. Executive Director Fiona Caniglia said that [Q Shelter has proposed](#) to the Queensland State Government a response that includes capital funding for supply, increased support to sustain tenancies, planning system reform, investment in workforce development and an enhanced and embedded role in policy development and service system improvements by people with lived experience of homelessness and housing need. Q Shelter has also proposed targeted measures to address the needs of specific groups in the community including Aboriginal and Torres Strait Islander peoples, older women and young people’.

‘We won’t stop in our efforts to encourage the continued leadership of State Government working with all levels of Government, the private sector, community sector and broader community in advancing meaningful solutions and investment.’

‘We will also continue working with our counterparts in National Shelter and CHIA National to engage with the Federal Government towards a nationally coordinated approach in which all key stakeholders play their part. We will seek and find opportunities for dialogue and progress towards a National Housing Strategy.’

Putting people first

The most important people are of course those who present for assistance often facing impossible choices and threats to family unity, mental health and wellbeing. Front-line workers bear the impact as well as they are exposed to unmet demand every day. The leadership of governments is not only practical help but a reason for hope and a basis for resilience.

Front-line workers are shoulder to shoulder with those struggles in a context where people have to go without something as fundamental as housing. Q Shelter Executive Director Fiona Caniglia highlights that ‘we need front-line workers to see and feel our combined leadership so that the workforce is retained and people mature and advance in their roles bringing enthusiasm and experience to complex challenges.’

Turning point

The Federal Treasurer has highlighted better than expected economic forecasts making this time in history an important turning point. The focus on infrastructure is understandable as part of nation building and economic vitality. This was an opportunity to advance social and affordable housing as a critical form of infrastructure ensuring communities are diverse and resilient and that people can access housing and jobs. Without a pipeline of housing infrastructure targeted to vulnerable Australians this is likely to be a milestone in history where more people than ever are left



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behind in a state of persistent housing insecurity. 'Quite simply we will face growing demand and more entrenched homelessness without a coordinated plan and significant investment.

Read more about [Q Shelter policy statements](#)

Contact:

Q Shelter: Fiona Caniglia or Emma Greenhalgh

Fiona.caniglia@qshelter.asn.au or emma.greenhalgh@qshelter.asn.au

07 3831 5900 | 0400 1964 92 or 0402 927 243

National Shelter

Adrian Pisarski

Adrian.pisarski@shelter.org.au | 0417 975 270

Q Shelter acknowledges the Traditional Owners of the lands where we live and work. We pay our respects to Elders past, present and emerging.