

PER CAPITA SUBMISSION TO THE INQUIRY INTO HOMELESSNESS IN AUSTRALIA

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June 2020

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About Per Capita

Per Capita is an independent progressive think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice.

Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy

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He has worked in academia, community development in public housing estates, and in research and advocacy in civil society organisations. He has served on numerous boards and advisory committees for both government and civil society. He has presented hundreds of keynote speeches and papers to conferences, rallies and other fora on social exclusion, economic insecurity, inequality, housing and homelessness, health, education, workers' rights, employment and social security and is a frequent media commentator on these issues. In 2014 he was an *Australian Human Rights Medal Finalist* and in 2015 he received an *Order of Australia Medal* for service to the community through social welfare organisations.

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Introduction

In 2008, the Australian government issued *The Road Home – A National Approach to Reducing Homelessness*, a White Paper outlining an “urgent” and “sustained” strategy for tackling homelessness in Australia.¹ In *The Road Home*, the government committed to halving homelessness, and offering supported accommodation to all rough sleepers who need it, by the year 2020. Under the National Partnership Agreement on Homelessness, the Commonwealth and all state and territory governments signed on to these commitments.

It is now 2020. Homelessness has not been halved. On the contrary, homelessness in Australia has increased by 14% over the last five years.² In 2008, there were around 105,000 people homeless on any given night; on Census night 2016, the figure was 116,427. Rough sleepers have not been housed; an estimated 8,200 people were sleeping rough on Census night 2016, up 20% from 2011.³

There are a number of reasons, rooted in both politics and policy, why the commitments made in 2008 have not been realised. The goal of this submission is not to rehash that history, but to argue that this moment, in which the COVID-19 pandemic has made the reconstruction of our society not only possible but necessary, is the moment for a new national housing and homelessness strategy that is realistic about the investment that will be necessary to stop this problem spiralling even further.

Per Capita recommends that a permanent, dedicated national housing authority is set up to coordinate this national housing and homelessness strategy. The Commonwealth government’s policy leadership should be driven by a National Cabinet coordinating mechanism with delivery at the state, territory, and local levels. Australia has a complex housing system with policy levers at multiple levels, but the Commonwealth must take back responsibility for this national crisis.

The dominant cause of homelessness for people in Australia is not being able to afford housing. There are two sides to this coin. The first is poverty; homelessness, housing stress, rental arrears, and eviction all caused by financial stress and the lack of support available to those who find themselves unable to afford their housing. The second is unaffordable housing itself; the way in which Australia’s housing market is structured and organised to benefit relatively wealthy property owners and investors rather than to provide safe and secure housing for everyone who needs it.

This submission will address both sides of this coin: firstly, by looking at the relationship between poverty and homelessness in Australia and arguing that the Commonwealth government can address homelessness by addressing poverty and protecting people against rental arrears, housing crisis, and eviction; secondly, by unpacking the issue of unaffordable housing and recommending a two-pronged strategy of de-commodifying our housing market and rebuilding our public housing.

Finally, the submission makes a series of recommendations relevant to specific groups who are particularly vulnerable to homelessness and whose experiences have informed other Per Capita research: people sleeping rough, older people, and single parents.

¹ White Paper available at <https://www.abc.net.au/cm/lb/4895838/data/the-road-home---a-national-approach-to-reducing-homelessness-data.pdf>

² <https://chp.org.au/homelessness/>

³ <https://www.aihw.gov.au/getmedia/96b4d8ce-d82c-4149-92aa-2784698795ba/aihw-hou-297.pdf.aspx?inline=true>

Poverty

Addressing poverty to address homelessness

The relationship between poverty and homelessness

There are 3.24 million people (13.6%) in Australia living below the poverty line of 50% of median income – including 774,000 children (17.7%) and 424,800 young people (13.9%). More than one in eight adults and more than one in six children are living in poverty.⁴ This poverty line works out at \$914 a fortnight for a single adult living alone.

The single rate of the JobSeeker payment currently sits at \$565.70 a fortnight. The Coronavirus Supplement of \$550 a fortnight, taking effect from 27 April 2020 for up to six months, is applicable to people on the JobSeeker Payment, Partner Allowance, Widow Allowance, Sickness Allowance and Wife Pension, Youth Allowance for job seekers, Youth Allowance for students and apprentices, Austudy for students and apprentices, ABSTUDY for students getting Living Allowance, Parenting Payment partnered and single, Farm Household Allowance, and Special Benefit.

For as long as this Supplement is in place people experiencing unemployment, and other groups covered by these payments, will be lifted above the poverty line of 50% of median income. People who are eligible for the Disability Support Pension have not been included in the Coronavirus Supplement. The maximum rate of the DSP, including the maximum pension supplement and energy supplement, sits at \$944.30 a fortnight.

As Johnson and Jacobs observe, “the empirical evidence shows that most people who experience poverty do not become homeless.”⁵ Poverty is, however, seen as a ‘common denominator’ in understanding the causes of homelessness.⁶ Any plan, therefore, to prevent and reduce homelessness must include a strong focus on the prevention and reduction of poverty, given that income adequacy is a key determinant in ensuring access to appropriate housing.

The experience of homelessness is not only a symptom of multiple layers of exclusion, including income poverty; it also acts as a cause of deeper exclusion and the entrenchment of income poverty. The reasons for this are self-evident. If you do not have a place to call home, namely housing that is safe and appropriate, it is difficult to find or maintain employment. It is also difficult to sustain education and training. This applies to both adults and children. Similarly, the experience of homelessness is itself a serious barrier to healthcare, in terms of formal access to medical services, capacity for storage and safe-keeping of medications, and, in the broader preventative context, in terms of the social determinants of health.

⁴ Davidson, P., Saunders, P., Bradbury, B. and Wong, M. (2020), Poverty in Australia 2020: Part 1, Overview. ACOSS/UNSW Poverty and Inequality Partnership Report No. 3, Sydney: ACOSS. http://povertyandinequality.acoss.org.au/wp-content/uploads/2020/02/Poverty-in-Australia-2020_Part-1_Overview.pdf

⁵ Johnson, G. and Jacobs, K. (2014) ‘Theorising Cause’, in Chamberlain, C., Johnson, G. and Robinson, C. (eds) (2014) Homelessness in Australia: An Introduction, Sydney: UNSW Press. p.39.

⁶ Avramov, D. (ed) (1999) Coping with Homelessness: Issues to be tackled and best practices in Europe, Aldershot: Ashgate. p.4.

Each person's experience of homelessness is, in effect, an intersection between the personal and the political, "an interaction between structural or macro-level, and individual or micro-level factors as underpinning all forms of homelessness."⁷ The uniqueness of each person's experience of exclusion and homelessness, however, should never be constructed as an excuse for doing nothing to address each of the structural drivers contributing to homelessness.

The inadequacy of our current wage and social security settings

As Homelessness Australia reported late last year:

*"The number of people on Newstart seeking homelessness services has risen by 75 per cent over the past six years...from 30,761 in 2011-12 to 54,066 people in 2017-18."*⁸

Income and asset poverty are clearly significant drivers given the current features of housing supply in Australia, including the crisis-level shortfall in public housing and the extreme lack of rental accommodation within the financial reach of people on social security benefits or low-paid, insecure work.

The private rental market is notoriously inadequate as a means of preventing homelessness for people on low incomes. Four out of five renters in the private market on the lowest 20% of incomes pay more than 30% of their income in rent.⁹ This has been documented extensively in National Shelter's Rental Affordability Index which notes:

*"The situation for the single person on Newstart is untenable, with a person of this household type needing to pay over 77 per cent of his/her income on rent to live in any capital city area...The single person on Newstart faces the greatest financial challenge of all household types examined by this study when looking to rent in metropolitan and regional areas."*¹⁰

Similarly, the Anglicare Rental Affordability Snapshot finds the following:

*"Taking the national figures and aggregating them by income type, we find that on the Snapshot day, just four percent of all properties were affordable and appropriate for households on government income support payments...Once again, the situation is worst for people reliant on government income support...just one property out of more than 69,000 that was affordable and suitable on the Snapshot weekend for people receiving Youth Allowance and only two for a single person on Newstart."*¹¹

⁷ Adkins, B, Barnett, K, Jerome, K, Heffernan, M and Minnery, J (2003) Women, Housing and Transitions out of Homelessness: A report for the Commonwealth Office of the Status of Women, Brisbane: AHURI. p.5.

⁸ Michael, L. (2019) "It's just heartbreaking": Newstart recipients turned away from homelessness services', Pro Bono Australia, 2 September, 2019. <https://probonoaustralia.com.au/news/2019/09/its-just-heartbreaking-newstart-recipients-turned-away-from-homelessness-services/>

⁹ ACOSS (2019) Policy priorities for the next Australian government Housing and homelessness, <https://www.acoss.org.au/wp-content/uploads/2019/03/ACOSS-Pre-election-priorities-housing-homelessness.pdf>

¹⁰ SGS Economics and Planning (2019) Rental Affordability Index, November 2019, Canberra: SGS. p11. http://shelter.org.au/site/wp-content/uploads/SGS-Economics-and-Planning_RAI-November-2019.pdf

¹¹ Anglicare Australia (2019) Rental Affordability Snapshot, April 2019, Canberra: Anglicare Australia, <https://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshota302da309d6962baacc1ff0000899bca.pdf?sfvrsn=4>

Changing the settings

The right wage and social security settings can lift people out of poverty, thereby removing one of the key drivers of homelessness. This needs to be a national priority, framed and implemented within the context of a national plan, led by the Commonwealth government.

Given the below-poverty-line levels of some payments, especially the JobSeeker Payment and Youth Allowance, it is clear that the current social security system has been drastically denuded in terms of its capacity to prevent poverty. Even prior to the current recession it was the case that people who had been locked out of the labour market or who are engaged in significant unpaid caring responsibilities had been abandoned to the fiction that the payments they were forced to survive on were deliberately low so as to act as an incentive to find paid work. This was coupled with the assertion that the payments did not need to be higher because their situation was short-term and temporary or that any increase would be an exercise in “unfunded empathy.”¹²

The severity of the current recession challenges all of these ideological assumptions and even from an economic perspective, given the twin tasks of short-term amelioration and long-term national reconstruction, the prevention and reduction of poverty, unemployment and socio-economic exclusion is central to these aims. The current level of poverty in prosperous Australia is already unconscionable. The fact that it, and the concomitant persistence of homelessness, have been allowed to become a permanent feature of society, has meant that the people affected by the combination of neoliberal labour market and social security settings have long lived in a state of precarity; in effect a personal condition of permanent recession.

Recommendations

The federal government should make a series of changes to our wage and social security settings to address the structural drivers of homelessness, including:

- Permanently increasing the rate of unemployment benefit (currently known as the JobSeeker Payment), the disability support pension, and related payments, by at least half of the amount of the current COVID-19 supplement
- Indexing social security benefits to wages and reviewing them annually
- Increasing Commonwealth Rent Assistance immediately by 30% and indexing it to housing costs in the private rental market
- Increasing the minimum wage by 4% in 2020
- Clearly and rigorously defining ‘casual’ work and allowing workers the right to convert to permanent work if they so wish

¹² Murphy, K. (2019) ‘“Unfunded empathy”: Scott Morrison pushes back on growing calls to lift Newstart rate’, The Guardian, 29 July 2019. <https://www.theguardian.com/australia-news/2019/jul/29/unfunded-empathy-scott-morrison-pushes-back-on-growing-calls-to-lift-newstart-rate>

Protecting against rental arrears, housing crisis, and eviction

Evictions causing homelessness

Housing crisis – which includes events like evictions and sudden rent increases causing rental arrears – is the fastest growing cause of homelessness in Australia, rising 32% between 2015 and 2017.¹³ Tens of thousands of eviction applications are made by landlords every year, and the vast majority of these are not for damage, nuisance, or use for illegal purpose, but for simple rental arrears. In 2017-18 in Victoria and New South Wales alone, landlords applied to evict 47,962 households.¹⁴ 37,772 – nearly 80% – of those eviction applications were lodged because the household had fallen behind on their rent.

Many of those evicted are people who will find it hardest to find homes again. Public housing authorities are two to four times more likely to try and evict their tenants than private landlords.¹⁵ Given that public housing tenants are likely to have high or complex needs and/or be permanently outside the workforce,¹⁶ evictions from social housing (whether public or community) are highly likely to be evictions into homelessness.¹⁷ As a result, the number of people being evicted directly into homelessness has more than doubled over the past five years.¹⁸ In Victoria, some of the most shocking cases have included the Department of Health and Human Services evicting a woman with an acquired brain injury because the sound of her partner abusing her represented a ‘nuisance’ breach.¹⁹

Security of tenure in Australia

In the 1940s and 1950s, when Australia operated a policy of rent control, tenants had strong protection against eviction.²⁰ Today, security of tenure in Australia is undermined by a weak and unaligned regime of tenants’ rights that puts renters at high risk of eviction and therefore of homelessness.

Renters commonly sign initial leases on a six-month or 12-month fixed-term basis. After that time is up, the tenancy can be extended for a second fixed-term length or can revert to a ‘rolling’ lease that is usually extended on a month-by-month basis. At this point, across most of Australia (Tasmania and Victoria are the exceptions), landlords are free to terminate their contracts and evict their tenants without providing any reason for doing so. The legality and widespread use of ‘no grounds evictions’ puts Australia at odds with many other OECD countries:²¹

¹³ https://www.launchhousing.org.au/site/wp-content/uploads/2018/05/LaunchHousing_AHM2018_Overview.pdf, page 9

¹⁴ https://www.ahuri.edu.au/_data/assets/pdf_file/0018/42147/AHURI-Final-Report-314-Social-housing-legal-responses-to-crime-and-anti-social-behaviour-impacts-on-vulnerable-families.pdf

¹⁵ Ibid.

¹⁶ Pawson et al (2020), page 104, see also

https://www.ahuri.edu.au/_data/assets/pdf_file/0008/2042/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf

¹⁷ https://www.ahuri.edu.au/_data/assets/pdf_file/0018/42147/AHURI-Final-Report-314-Social-housing-legal-responses-to-crime-and-anti-social-behaviour-impacts-on-vulnerable-families.pdf, page 56

¹⁸ <https://chp.org.au/evictions-homelessness-double-rents-soar/>

¹⁹ <https://www.theguardian.com/australia-news/2019/jun/13/social-housing-landlords-use-domestic-violence-as-reason-to-evict-victims-study>

²⁰ Pawson et al (2020), page 201

²¹ Table reproduced from Pawson et al (2020), page 202

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Country	Fixed term and periodic tenancies	Grounds for termination by landlord
Austria	Multi-dwelling tenancies open-ended Single dwellings minimum 3-year fixed term	Prescribed grounds only
Australia	Short (6-12 months) fixed term and periodic (rolling) tenancies	No-grounds termination allowed (except Tasmania and Victoria)
Belgium	3-year and 9-year fixed terms	Termination at the end of fixed term allowed
Canada	Mostly short (6-12 months) fixed term and periodic tenancies	Mostly prescribed grounds only; some allow termination at end of fixed term
Germany	Tenancies typically open-ended	Prescribed grounds only
Ireland	Short fixed-term and periodic tenancies	Prescribed 6-year cycle with lesser restrictions on termination in initial 6 months, then prescribed grounds only
New Zealand	Short (6-12 months) fixed term and periodic tenancies	Prescribed grounds only
Sweden	Tenancies typically open-ended	Prescribed grounds only
Spain	3-year fixed terms with some provision for early termination	Termination at end of and, in limited circumstances, during fixed term
The Netherlands	Tenancies typically open-ended	Prescribed grounds only
United Kingdom	Short (6-12 months) fixed term and periodic tenancies	No grounds termination allowed in England and Wales; prescribed grounds only in Scotland
United States	Short fixed term and periodic tenancies	Varies by state and municipality. Termination without grounds generally allowed. Prescribed grounds only in a few large cities

The combination of short, fixed term leases and the possibility of a no grounds eviction when the term is up creates conditions of considerable insecurity for renters in Australia. Research by the Australian Housing and Urban Research Institute (AHURI) indicates that “in practice ‘no grounds’ termination becomes a *de facto* power of landlords over tenants”.²² Knowing that they could be asked to leave for no reason within a matter of months and then have to re-enter the tight, competitive, expensive rental market once again, tenants are less likely to assert their rights for fear of being seen as a ‘problem’ tenant. For example, 77% of tenants surveyed by the Tenants’ Union of New South Wales said that they had “put up with a problem because they were worried about adverse consequences if they asked to get it fixed”.²³

Not all ‘prescribed grounds’ are equal. For example, in Victoria, where grounds must be prescribed, these grounds include rental arrears and allow landlords to evict their tenants if they fall behind on rental payments. A best-practice model for tenancy security would look more like Scotland, where landlords must satisfy a ‘reasonableness requirement’ for evicting a tenant and must also complete a ‘pre-eviction checklist’ that shows they have considered alternatives to eviction such as speaking to the tenant about the issue the planned eviction relates to, working with the tenant to consider alternatives to eviction, or

²²https://www.ahuri.edu.au/_data/assets/pdf_file/0020/2099/AHURI_Final_Report_No170_Secure_occupancy_in_rental_housing_conceptual_foundations_and_comparative_perspectives.pdf

²³<https://www.tenants.org.au/tu/research-survey-report-affordable-housing-and-nsw-rental-market-2014>

referring the tenant to support services. This checklist was reported to have reduced evictions by 33% in its first year.²⁴

Recent reforms

The housing and homelessness sector in Australia has long been campaigning for reforms to rental rights and legislative protections against the types of events that cause housing crisis, and some states and territories have initiated reforms. For example, in Victoria, the Residential Tenancies Amendment Act 2018 introduced the following tranche of reforms:

- allowing pets to be kept in rented premises
- allowing renters to make minor modifications to a rental property
- establishing new minimum standards for residential rental properties
- removing the 'no specified reason' notice to vacate
- restricting rental bidding
- mandating that rent increases can occur yearly, rather than six-monthly
- mandating that where tenants have paid for urgent repairs, reimbursement should occur within 7 days, rather than 14
- enabling automatic bond repayments within 14 days
- establishing a non-compliance register or 'blacklist' of residential rental providers who fail to meet their obligations²⁵

As welcome as these modest reforms have been in Victoria, safeguards against evictions into homelessness still need strengthening. While landlords now have to state grounds for eviction, there is no current requirement for them to show that eviction is 'reasonable' in the circumstances. Furthermore, there is no requirement for landlords to consider alternatives to eviction or engage their tenants in processes to avoid eviction. We need more robust tenancy rights, and we need them to be nationally aligned.

Recommendations

The federal government should lead the design of a joint government agreement to align tenants' rights, delivered through the National Cabinet process. These rights should include:

- More robust protections against eviction, eliminating 'no grounds' evictions altogether and placing more responsibility on landlords to work with their tenants to avoid eviction
- Legislating against evictions from public and community housing
- Stricter regulation of landlords and rental housing providers to ensure minimum standards for residential properties are met

²⁴ Chris Povey, Investigating Tenancy Sustainment Programs and Approaches in Relation to Clients at Risk of Homelessness (2011) available at https://justiceconnect.org.au/wp-content/uploads/2018/08/Winston-Churchill-Memorial-Trust-of-Australia-report-by-Chris-Povey-Pl..._0.pdf, pages 33-34

²⁵ Legislative Assembly Hansard (9 August 2018) page 2735 https://www.parliament.vic.gov.au/images/stories/daily-hansard/Assembly_2018/Assembly_Daily_Extract_Thursday_9_August_2018_from_Book_10.pdf

Unaffordable housing

De-commodifying the private housing market

The financialisation of housing in Australia

While it is a given that homelessness is connected to poverty, it is less acknowledged that the converse is also true. Homelessness is structurally caused by wealth, in particular the concentrated wealth that has been invested and accumulated in housing stock for speculative purposes. Governments have failed to ameliorate the knock-on effect of this financialisation of housing as a structural cause of homelessness. Worse than this, since they are “stuck in a political spiral of supporting both property investment and wealth concentration,”²⁶ they have actively aided and abetted this socially destructive trend.

Australia is by no means alone in embracing, and being overwhelmed by, the phenomenon of financialisation of housing, with dire consequences for the social objective of ensuring access to housing as a human right. Financialisation is best defined as ‘the phenomenon [which] occurs when housing is treated as a commodity – a vehicle for wealth and investment rather than a social good’.²⁷ At a global level this concentration of wealth in housing is of colossal proportions and has a commensurate impact on both housing markets and housing policy:

“Global real estate represents nearly 60 per cent of the value of all global assets or \$USD 217 trillion – with residential real estate comprising \$USD 163 trillion or 75 per cent. This represents more than twice the world’s total GDP.”²⁸

In Australia the financialisation of housing has been encouraged through such policy levers as capital gains tax discounts, negative gearing, tenancy policies that favour landlords, poorly regulated mortgage financing arrangements, and first homeowner grants. The resultant financial benefits of property investment for property investors and owner occupiers have led to a situation where “houses have shifted from being valued as a place to live and to raise a family towards being viewed also as a place to park and grow capital.”²⁹ Along with foreign investment settings these housing policies “can expose local housing markets to foreign investors and shifting global capital and financial markets...[changing] the investment dynamics of local property markets and rental stock.”³⁰

The clear losers from financialisation are the people who do not have access to the capital required to take advantage of this system, namely people on middle and lower incomes, including people on income support, older women, young people (especially if their parents are not home-owners), people currently experiencing homelessness, people at risk of homelessness (particularly in the private rental market) and people living in social housing.

²⁶ Toohey, S. (2014) ‘The Failure of the Housing System’, in Chamberlain, C., Johnson, G. and Robinson, C. (eds) (2014) *Homelessness in Australia: An Introduction*, Sydney: UNSW Press. p.269.

²⁷ United Nations OHCHR (2015) Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context <https://www.ohchr.org/en/issues/housing/pages/housingindex.aspx>

²⁸ Ibid.

²⁹ Rogers, D. and Power, E. (2017) ‘Explainer: the financialisation of housing and what can be done about it’, *The Conversation*, 23 March, 2017. <https://theconversation.com/explainer-the-financialisation-of-housing-and-what-can-be-done-about-it-73767>

³⁰ Ibid.

Negative gearing, capital gains tax, and homelessness

Current negative gearing and capital gains tax discount settings exacerbate housing inequality and therefore must be seen as structural barriers to reducing homelessness. AHURI has analysed the distributional effects of existing policy and has found that:

“Investors who use negative gearing (and therefore who can be described as benefiting from it) are more likely to be male (54.2% compared to 49.1% of positively-gearred investors), employed full-time (68.3% compared to 40.3%) and on higher annual incomes (\$91,105 before deductions compared to \$78,534). Rental investments that begin on a negatively geared basis appear to be terminated earlier than those that start as positively geared.

The primary beneficiaries of CGT discounts are owner-occupiers who also own at least one rental investment property. These households have an average taxable income of \$81,595 and a property portfolio worth \$726,438. Renters, who neither accrue property-related capital gain nor directly benefit from a CGT discount, have an average income of \$30,844 per year.

In the case of both negative gearing and discounted CGT, it is higher income earners who benefit the most. Hence, both policies potentially exacerbate economic inequality between high and low-income groups. Negatively geared investments appear more likely to be for the short-term, suggesting that the availability of negative gearing does not necessarily promote long-term secure rental housing supply.”³¹

At the sub-national level, stamp duties also pose a problem for housing affordability. AHURI notes in this regard that “in their present form, these taxes are poorly designed and inefficient, impede residential mobility and limit access to appropriate and affordable housing.”³²

Speculative investments (encouraged by current tax settings), high numbers of vacant dwellings, and the escalation of the short-term letting market (for example, through platforms like Airbnb) are related factors in declining access to affordable and appropriate housing, especially for lower-income households, potentially resulting in the risk of homelessness.

The short-term letting market

The short-term letting (STL) market is another factor contributing to the shortfall in affordable housing. AHURI analysis shows that: ‘In the year to January 2018, Australian Airbnb hosts turned over \$978 million in revenue, from over 6 million guest arrivals.’³³ The AHURI analysis notes:

³¹ Eccleston, R., Verdouw, J., Flanagan, K., Warren, N., Duncan, A., Ong, R., Whelan, S. and Atalay, K. (2018) Pathways to housing tax reform, AHURI Final Report No. 301, Melbourne: Australian Housing and Urban Research Institute Limited, <http://www.ahuri.edu.au/research/final-reports/301>, pp.25-26.

³² Ibid. p.40.

³³ AHURI (2018) The Airbnb effect in Sydney and Melbourne: Policy Evidence Summary, November 2018.

https://www.ahuri.edu.au/_data/assets/pdf_file/0027/28674/PES-305-Technological-disruptions-in-private-housing-markets-the-case-of-airbnb.pdf

“Short-term letting is offering existing homeowners more flexibility in how they monetise their housing wealth – to mitigate housing costs and insulate them from unexpected repairs or a downturn in the housing market. The success of Airbnb illustrates that there is excess capacity within existing housing stock, and that many people are willing to forego some privacy in return for compensation. For prospective homeowners, short-term letting earnings may be capitalised into higher purchase prices, which risks making entry into home ownership even more challenging by pushing up prices.”³⁴

As for current tenants: “the growing popularity of STL could mean an increased risk of having their lease terminated if the owner decides it is more profitable or convenient to list the property on Airbnb.”³⁵

The 2016 Census revealed that 11.2% of housing was unoccupied on Census night, a total of 1,089,165 dwellings.³⁶ But, as Pawson notes, “empty homes represent just a small element of our increasingly inefficient and wasteful use of housing and the increasingly unequal distribution of our national wealth.”³⁷ Under-utilisation of occupied housing is also a problem, with more than a million homes (mainly owner-occupied) having three or more spare bedrooms.³⁸

The responsibility of the Commonwealth government

It is not without significance that, for Australia, there has been a strong public consciousness of the fundamental role of the Commonwealth government in funding and framing the right to health and education, even though most of these services are delivered by the states and territories. In the main, however, the same does not go for housing. It is time housing was treated as a national priority and responsibility.

The interconnectedness of all segments of the housing system means that a national response to homelessness must go hand in hand with a national housing strategy, using the policy levers available to all levels of government, including local government, to ensure that housing is re-framed as a human right instead of a speculative sport.

This national approach must also be seen in the context of broader social protection mechanisms, the neoliberal retrenchment of which have been instrumental in the commodification of housing, the irrationality and inefficiency of its allocation and the concomitant decline in its availability as a basic right and social good. As the UN Special Rapporteur has alarmingly observed:

“Worldwide, there is evidence of a consistent pattern: governments have abandoned their critical role in ensuring social protection, including affordable housing, have cut or

³⁴ Ibid.

³⁵ Ibid.

³⁶ Cited in Pawson, H. (2017) ‘Taxing empty homes: a step towards affordable housing, but much more can be done’, The Conversation, 17 July, 2017. <https://theconversation.com/taxing-empty-homes-a-step-towards-affordable-housing-but-much-more-can-be-done-80742>

³⁷ Pawson, H. (2017) ‘Taxing empty homes: a step towards affordable housing, but much more can be done’, The Conversation, 17 July, 2017. <https://theconversation.com/taxing-empty-homes-a-step-towards-affordable-housing-but-much-more-can-be-done-80742>

³⁸ ABS (2014) 4130.0 - Housing Occupancy and Costs, 2013-14

<https://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4130.02013-14?OpenDocument>

privatised social benefits and have deferred to the private market, allowing private actors and elites with access to power and money to control key areas of decision-making. As a result, real estate and speculative capital have guided land use and urban development.”³⁹

Recommendations

It is recommended that, as part of a national housing and homelessness strategy:

- A rental deductions cap should be phased in over a period of ten years, beginning with a cap of \$20,000 and reducing it gradually to \$5000⁴⁰
- The Capital Gains Tax discount should be reduced, over a ten-year period, to 30% (without any grandfathering provisions)⁴¹
- Revenue raised from reforms to negative gearing and CGT should be hypothecated into the provision of public housing⁴²
- States and territories should be encouraged and provided with incentives to move from a system of stamp duties to a system of recurrent property taxes, phasing out and potentially abolishing transfer duties on immovable property⁴³
- States and territories should be encouraged and provided with incentives to include inclusionary zoning provisions in planning legislation, mandating 30% affordable housing requirements in all new developments⁴⁴
- The short-term letting market should be subject to a regulatory framework placing limits on how many nights a host can list their property⁴⁵
- A national vacant properties strategy should be developed in consultation with state and territory governments, including the introduction of a vacant dwellings tax⁴⁶

³⁹ United Nations (2015) Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. <https://documents-dds-ny.un.org/doc/UNDOC/GEN/G15/294/52/PDF/G1529452.pdf?OpenElement>

⁴⁰ Eccleston, R., Verdouw, J., Flanagan, K., Warren, N., Duncan, A., Ong, R., Whelan, S. and Atalay, K. (2018) Pathways to housing tax reform, AHURI Final Report No. 301, Melbourne: Australian Housing and Urban Research Institute Limited, <http://www.ahuri.edu.au/research/final-reports/301>, p.30.

⁴¹ Ibid, p.30.

⁴² Ibid., p.30.

⁴³ Ibid. p.50.

⁴⁴ National Shelter (2018) National Shelter Housing & Infrastructure in Australia, <http://shelter.org.au/site/wp-content/uploads/National-Shelter-Policy-Platform-amended-and-approved-220318.pdf>, p.7.

⁴⁵ AHURI (2018) The Airbnb effect in Sydney and Melbourne: Policy Evidence Summary, November 2018.

https://www.ahuri.edu.au/_data/assets/pdf_file/0027/28674/PES-305-Technological-disruptions-in-private-housing-markets-the-case-of-airbnb.pdf

⁴⁶ Pawson, H. (2017) 'Taxing empty homes: a step towards affordable housing, but much more can be done', The Conversation, 17 July, 2017. <https://theconversation.com/taxing-empty-homes-a-step-towards-affordable-housing-but-much-more-can-be-done-80742>.

Rebuilding our public housing

Investment in public housing has declined

As at 30 June 2018, social housing – i.e. subsidised rental housing provided at below the market rent to eligible, usually low-income tenants – made up 4.6% of Australia’s housing stock.⁴⁷ This is manifestly inadequate to meet social housing need. To meet that need it has been estimated that Australia needs a social housing sector constituting between 6.6% and 8% of overall housing stock.⁴⁸

It wasn’t always this way. Between 1945 and 1970, new social housing properties averaged 16% of total national residential construction. But from 1996, base funding for social housing construction was cut by 24% and the rate of new social housing builds fell to 3%. Although the Australian population grew by 30% from 1996 to 2016, social housing stock grew by just 4%.⁴⁹

It also isn’t this way elsewhere. Compared to other OECD countries, Australia’s proportion of social housing dwellings is ranked as middling. Our proportion of 4.6% pales in comparison to the Netherlands’ proportion of 37.7%, Denmark’s proportion of 21.2%, Austria’s proportion of 20%, and even the United Kingdom’s proportion of 16.9%. It is more comparable to the United States’ proportion of 3.3%.⁵⁰

In Australia, social housing comprises public housing and community housing. Public housing is provided and managed by governments, while community housing is provided and managed by community-based organisations, usually in the not-for-profit sector. 72% of Australia’s social housing is public housing, meaning public housing accounts for 3.3% of overall housing stock.⁵¹ Over the last decade, Australia has actually lost 6% of its public housing – some 20,000 dwellings – as the sector has steadily shifted its focus away from public housing and towards growing the community housing sector by transferring ownership and/or management of public housing stock to community housing providers (CHPs).⁵²

The current state of Commonwealth investment in public housing has been described as a “starvation ration.”⁵³ Various investment pathways have been tried and tested but have not generated sufficient housing construction, failing even to keep up with the rates of sales and demolitions.⁵⁴ States and territories lament the lack of Commonwealth investment, while the federal government points to the opaque and ineffective way states and territories spend their funding.⁵⁵

⁴⁷ <https://www.aihw.gov.au/reports/hou/housing-assistance-in-australia-2019/housing-assistance-in-australia-2019/contents/social-housing-dwellings>

⁴⁸ The Swinburne Institute for Social Research, Swinburne University, Submission to Senate Economics References Committee Inquiry into Affordable Housing, (2014). Available at https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Submissions (submission 86, section 2.3).

⁴⁹ Pawson et al, Housing policy in Australia: A Case for System Reform, Palgrave Macmillan (2020), page 94-95

⁵⁰ <http://www.oecd.org/social/affordable-housing-database/housing-policies/>

⁵¹ <https://www.aihw.gov.au/reports/hou/housing-assistance-in-australia-2019/housing-assistance-in-australia-2019/contents/social-housing-dwellings>

⁵² Pawson et al (2020) page 113

⁵³ <https://theconversation.com/australia-needs-to-reboot-affordable-housing-funding-not-scrap-it-72861>

⁵⁴ https://www.ahuri.edu.au/_data/assets/pdf_file/0018/29061/Social-housing-as-infrastructure-an-investment-pathway-Executive-Summary.pdf, Pawson et al (2020), page 95

⁵⁵ <https://theconversation.com/australia-needs-to-reboot-affordable-housing-funding-not-scrap-it-72861>

It is essential that states and territories do their part and Per Capita has advocated as such in our submission to Victoria's own state government Inquiry into Homelessness in Victoria. However, it is equally important that the Commonwealth government recognises that national funding levels have fallen short of what is required to maintain Australia's existing public housing stock for some time now, let alone to expand it to the extent it needs to be to reduce homelessness in Australia.

The consequences of this decline

As both state and federal governments have withdrawn from their responsibility to fund public housing, the sector has shifted away from the post-war 'safety net model' wherein the government provided affordable housing to an 'ambulance service model' focused on providing emergency housing in response to the homelessness crisis.⁵⁶ Today, public housing eligibility criteria have narrowed to target only those most in need, many of whom are permanently outside the workforce and have high or complex needs.⁵⁷ This means many people at risk of homelessness in Australia are ineligible for public housing.⁵⁸ Nationally, at 30 June 2018, there were 140,600 applicants on a waiting list for public housing.⁵⁹

Data from AHURI estimates a current shortfall of 433,000 social housing properties, projecting that, after taking population growth into account, Australia will need 727,000 new properties by 2036 to meet the existing backlog and account for newly emerging need. This is 36,000 new dwellings per year every year for the next 20 years; 15,000 just to maintain the status quo and prevent the existing problem getting any worse.⁶⁰ AHURI's research is backed up by the University of New South Wales' City Futures Research Centre, which estimates that Australia will need 728,600 new social housing properties by 2036.⁶¹

Furthermore, the decline in investment means public housing tenants are often living in housing that is in an advanced state of disrepair. State governments subsidise their public housing operations by postponing renewal programs and the physical condition of public housing stock across Australia is declining. In Victoria, for example, 42% of public housing stock is more than 30 years old.⁶² In New South Wales, the Auditor-General acknowledges that 30-40% of its public housing stock has fallen below the "benchmark acceptable physical standard".⁶³ Across all states and territories, the Productivity Commission estimates 20% of public housing stock is "physically unsatisfactory".⁶⁴

We note that the \$688 million HomeBuilder Scheme, which has, at the time of writing, just been announced by the federal government, is an appalling example of misallocation and gross

⁵⁶ Fitzpatrick & Stephens, *The Future of Social Housing*, London: Shelter (2009) pages 27-38. See also <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-residualisation-of-social-housing>

⁵⁷ Pawson et al (2020), page 104, see also https://www.ahuri.edu.au/_data/assets/pdf_file/0008/2042/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf

⁵⁸ <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-residualisation-of-social-housing>

⁵⁹ <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2019/contents/priority-groups-and-wait-lists#pg4>

⁶⁰ https://www.ahuri.edu.au/_data/assets/pdf_file/0018/29061/Social-housing-as-infrastructure-an-investment-pathway-Executive-Summary.pdf

⁶¹ <https://cityfutures.be.unsw.edu.au/research/projects/filling-the-gap/>

⁶² https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Report/c14

⁶³ https://www.audit.nsw.gov.au/sites/default/files/pdf_downloads/2013_Jul_Report_Making_the_Best_Use_of_Public_Housing.pdf

⁶⁴ <https://www.pc.gov.au/research/ongoing/report-on-government-services/2019/housing-and-homelessness#attachtables>, Table 18A.36

mismangement of housing funding. The priority should be the provision of public housing. This scheme, which will not even produce the outcome of stimulating the economy, is a deliberate dereliction of the government's duty to ensure that no one is denied the right to a place to call home.

Why public housing rather than community housing?

In response to the widely understood need for change in the social housing sector, governments have taken steps to diversify and encourage competition in the sector by moving a substantial proportion of social housing provision from government to not-for-profit community housing providers (CHPs). In 2009, Commonwealth and state and territory governments signed on to an agreement to expand community housing provision from 11% to “up to 35%” by 2014.⁶⁵

The argument was that encouraging this competition within social service provision would lead to better governance of social housing by non-government providers, which theoretically would be better placed to initiate long-term investment and renewal projects than public sector departments, who were subject to the changing political priorities of successive governments.⁶⁶ Furthermore, transfer of provision to CHPs hypothetically widens eligibility and allows a higher rent to be collected from tenants who are eligible for Commonwealth Rent Assistance.

As a result, the vast majority of social housing units constructed under the 2009-2011 Social Housing Initiative – the only recent substantial injection of funds into social housing construction – were procured by state or territory governments and then transferred to CHPs.⁶⁷ Under the 2008-2013 National Rental Affordability Scheme, over half of total subsidies went to CHPs.⁶⁸ From 2009 to 2017, the CHP portfolio in Australia doubled, mostly thanks to stock transfer from state or territory governments.⁶⁹

Growth in the community housing sector is a good thing. Community housing is an important component of a robust housing sector, and all growth in affordable housing is to be welcomed. However, the growth of the community housing sector *at the expense of the public housing* sector is problematic. Investing in public housing should be the priority for tackling the issue of homelessness in Australia.

Evidence both internationally and locally shows that providing good quality public housing in appropriate locations is the most effective way to keep people out of homelessness. Data from the University of Melbourne’s *Journeys Home* study - the only longitudinal study in the world that tracks currently homeless populations alongside at-risk and vulnerable populations – shows that public housing is by far the strongest preventative factor against homelessness, finding that “...the magnitude of its effect was many times greater than anything else.”⁷⁰

⁶⁵ Housing Ministers’ Conference, *Implementing the National Housing Reforms: A Progress Report to the Council of Australian Governments from Commonwealth, State and Territory Housing Ministers*, Canberra: Commonwealth of Australia (May 2009). See also Pawson et al (2020), page 114.

⁶⁶ Pawson et al (2020), page 114-116

⁶⁷ Ibid, page 121

⁶⁸ https://www.dss.gov.au/sites/default/files/documents/07_2018/nras_quarterly_report_june_2018_0.pdf

⁶⁹ Pawson et al (2020), Fig. 4.4

⁷⁰ https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/1_FINAL-HOMELESSNESS-Guy_Johnson.pdf and see also https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/Johnson_Parl_Inquiry_Nov_2019.pdf

This is because the financial model underpinning community housing creates perverse incentives, in which CHPs are discouraged from housing the poorest tenants or those most at risk of homelessness. CHPs are private, not-for-profit entities and, as such, are required to remain solvent. As rent is usually calculated as a proportion of household income, the requirement to maintain an adequate revenue stream limits the proportion of people reliant on government income support - those most at risk of homelessness - that CHPs are able to accommodate without risking their financial viability.⁷¹

Public housing tenants' associations and advocacy groups have also submitted evidence of CHPs "cherry-picking" tenants who are more "desirable", or easier to manage.⁷² The profit motive, combined with looser allocation rules for CHPs, has ensured "...an inevitable drift to tenancies that ensure housing associations can remain financially viable."⁷³

For the same reason, security of tenure is weaker in community housing than in public housing. CHPs are dependent on rental revenue for financial viability, and are therefore "...less tolerant of rental arrears".⁷⁴ Absent the legislated responsibility for their tenants that applies to public housing authorities as the 'social landlord', this makes for easier evictions, and an eviction from social housing, whether public or community, is often an eviction into homelessness.

Any national housebuilding program needs to first focus on public housing: increasing the numbers of available public tenancies through negotiation with vacant property owners; bringing forward works and upgrades on existing estates; and building new public housing stock to universal design standards, ensuring it is age and ability appropriate.

Why public housing rather than the private rental market?

Another approach that governments have preferred to substantial investment in public housing is to encourage or incentivise tenants to transition 'out' of public housing into the private rental market, to 'free up' space for the 'highest-need' tenants. Under this approach, public housing is no longer viewed as a 'home for life' and is instead viewed as a 'transition point' on a pathway to private rental or home ownership. One mechanism used to effect this shift has been to introduce fixed-term tenancies for new public housing tenants, replacing the open-ended and secure leases that are traditionally associated with public housing.⁷⁵ Since 2006, fixed-term tenancies have been introduced in New South Wales, Queensland, South Australia, and Tasmania.⁷⁶

⁷¹https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S168_-_Vic_Public_Tenants_Association.pdf, page 10

⁷² Ibid, see also

https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S244_-_Friends_of_Public_Housing_Victoria.pdf and

https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/1_FINAL-HOMELESSNESS-Guy_Johnson.pdf

⁷³https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/1_FINAL-HOMELESSNESS-Guy_Johnson.pdf

⁷⁴ Johnson et al, 'How do housing and labour markets affect individual homelessness?', Housing Studies (2018), page 18

⁷⁵ https://www.ahuri.edu.au/_data/assets/pdf_file/0015/2247/AHURI_Final_Report_No229_Social-housing-exits-incidence-motivations-and-consequences.pdf, page 5

⁷⁶ Pawson et al (2020), page 102

Tenants in public housing are also subject to periodic eligibility reviews as well as a range of rules and regulations regarding the use of their housing by members of their household or by visitors, including the obligation to report any change in the makeup of the household, such as people joining or leaving the household due to relationship changes or familial care responsibilities.⁷⁷ These eligibility reviews or any breach of these obligations can result in tenants losing their entitlement to a particular type of housing and being encouraged instead to access programs that provide private rental subsidies, brokerage funding, or advice on obtaining or sustaining a private rental tenancy.⁷⁸ Or, as discussed above, public housing tenants can simply be evicted, which usually leads to an experience of homelessness.

One area of housing policy where all of these issues come together is the housing response to family violence. To use Victoria as an example, the state government responded to the specific housing recommendations of the Royal Commission into Family Violence in Victoria with a \$152 million investment in the Family Violence Housing Blitz Package.⁷⁹ This initial package included a number of options for housing assistance and support that were targeted to getting survivors of family violence into the private rental market.

The investment was welcomed across the sector, but three years on from the Royal Commission, the number of women and children escaping family violence but going without accommodation is still increasing every year, with nearly 7000 women and children going without accommodation in the 2017-18 financial year, up by 1000 from the previous 12 months.⁸⁰ While crisis response and accommodation for families in family violence situations is improving, it is not getting easier for families to move from short-term or transitional accommodation into long-term, stable, secure housing.⁸¹

Subsidies, brokerage funding, and support to access the private rental market are welcome, but inadequate. In tight, expensive housing markets, limited support to enter the private rental market can alleviate some pressure but cannot solve the broader problem.⁸² Families in receipt of subsidies may still find them insufficient to access the larger properties they need in the locations they need (for example, near schools, or far from the perpetrator). In Victoria's extremely competitive rental markets, they may face discrimination from landlords who have a number of other prospective tenants to choose from or be stigmatised for receiving government rental subsidies. Living in a family violence situation may also have marred their rental record and compromised their ability to compete with other prospective tenants.

The particular issue of family violence housing responses in Victoria illustrates a number of the sector-wide issues associated with relying on the private rental market. Fundamentally, support to access the private rental market can only be one of a range of options for families seeking accommodation after experiencing family violence and other groups at risk of or experiencing homelessness in Victoria. Without a significant investment in direct public housing provision, pathways from homelessness, short-term crisis

⁷⁷ https://www.ahuri.edu.au/_data/assets/pdf_file/0022/43681/The-construction-of-social-housing-pathways-across-Australia-Executive-Summary.pdf

⁷⁸ https://www.ahuri.edu.au/_data/assets/pdf_file/0015/2247/AHURI_Final_Report_No229_Social-housing-exits-incidence,-motivations-and-consequences.pdf, page 5

⁷⁹ <https://www.vic.gov.au/family-violence-housing-assistance-implementation-taskforce>

⁸⁰ AIHW figures referenced in <https://www.domain.com.au/news/family-violence-groups-frustrated-by-lack-of-action-on-critical-issue-3-years-on-from-royal-commission-895209/>

⁸¹ AHURI, Housing outcomes after domestic and family violence (2019) available at https://www.ahuri.edu.au/_data/assets/pdf_file/0026/37619/AHURI-Final-Report-311-Housing-outcomes-after-domestic-and-family-violence.pdf

⁸² Ibid.

accommodation, or supported transitional accommodation to long-term, secure housing will remain obstructed.

Finally, the assumption that tenants are 'better off' in the private rental market or that a private rental tenancy represents an 'improvement of circumstances' from public housing is fundamentally flawed. Tenants that transition out of public housing into the private rental market tend to experience tenures that are significantly more difficult to afford and substantially less secure than the public housing tenancies they exited.⁸³

Recommendations

Through a dedicated, national housing and homelessness body and as part of a national housing and homelessness strategy, the Commonwealth government should commit to a significant nationwide public housebuilding program, comprising:

- Funding for a large-scale build of new public housing, in the amount of no less than \$10 billion annually over the next five years, to meet housing needs and provide economic stimulus following the COVID-19 pandemic
- A strategy to free up Commonwealth land to be used by state and territory governments for public housing
- Legislation of a duty to involve social housing tenants in decisions made about their housing and their tenures

⁸³ See, for example,

https://www.ahuri.edu.au/_data/assets/pdf_file/0020/2099/AHURI_Final_Report_No170_Secure_occupancy_in_rental_housing_conceptual_foundations_and_comparative_perspectives.pdf and https://www.ahuri.edu.au/_data/assets/pdf_file/0013/2227/AHURI_Final_Report_No209_Long-term-private-rental-in-a-changing-Australian-private-rental-sector.pdf

Vulnerable populations

Supporting people sleeping rough

Approximately 7% of the people experiencing homelessness in Australia are characterised as ‘rough sleepers’, which means they are not accommodated in any kind of established dwelling but instead live in improvised dwellings, tents, or on the street.⁸⁴ These 8,200 people are at the ‘pointy end’ of homelessness and are likely to face dangerous and/or traumatising circumstances on a regular basis, putting them at high risk for mental health and substance misuse issues.

People who sleep rough are supported by different services depending on their state, usually by one of a network of not-for-profit organisations that provide crisis homelessness services on the state government’s behalf. Many of these organisations have long been arguing that the scale of rough sleeping in Australia is both “preventable and solvable” and that all 8,200 individuals could be housed relatively quickly if there were political will and funding.⁸⁵

In fact, the COVID-19 crisis is exposing just how feasible it might be to put a stop to rough sleeping in Australia altogether. In response to the risk that COVID-19 might spread quickly through communities of people experiencing homelessness, and particularly those sleeping rough, many jurisdictions put measures in place to house all rough sleepers immediately.

Internationally, one of the earliest examples was in the United Kingdom, where the government issued a directive to all local councils on a Thursday afternoon to house all people sleeping rough, in homeless hostels, or in night shelters by the weekend. The government supported councils to enact this with £3.2 million (approximately \$6.2 million) of initial emergency funding and also commandeered unused hotels to act as COVID-CARE and COVID-PROTECT facilities, for people sleeping rough who had tested positive for COVID-19, and those that hadn’t but had other medical vulnerabilities that required them to self-isolate, respectively.⁸⁶ Individuals in these facilities also have access to “holistic, person-centred support” including mental health and addiction services.⁸⁷ As the facilities are rolled out across the UK, day centres and overnight hostels for homeless people are able to scale down their operations and re-deploy their staff into COVID-PROTECT centres to provide some of these services. The UK has 30-40,000 rough sleepers to our 8,200.

At the time of writing, Australia did not have a national strategy regarding homelessness and COVID-19. However, two state governments had issued a strategy and support package for getting rough sleepers into accommodation. In Victoria, the state government provided \$6 million to homelessness organisations to fund temporary housing for homeless people most at risk.⁸⁸ A few weeks later, it mirrored the UK government’s move by providing a further \$8.8 million to repurpose four former aged-care sites to be used as pop-up accommodation for those who required self-isolation or quarantine, staffed by

⁸⁴ <https://www.homelessnessaustralia.org.au/about/homelessness-statistics>

⁸⁵ <https://aaeh.org.au/atoz>

⁸⁶ <https://www.thelancet.com/action/showPdf?pii=S2213-2600%2820%2930160-0>

⁸⁷ Caroline Shulman, GP in homelessness and inclusion health at Kings Health Partners, quoted in:

<https://www.thelancet.com/action/showPdf?pii=S2213-2600%2820%2930160-0>

⁸⁸ <https://www.premier.vic.gov.au/more-homelessness-and-public-housing-support-in-covid-19-fight/>

homelessness services staff alongside healthcare staff who will work with people as they recover to look at their options after exiting the facilities.⁸⁹

In Queensland, the state government established an Immediate Response Fund of \$24.7 million to deliver enhanced housing and homelessness services, including \$5 million for crisis accommodation, \$1.2 million for enhanced outreach services to people sleeping rough, and \$5 million for access to accommodation for self-isolation.⁹⁰

In all these states and jurisdictions, these strategies are in various stages of implementation at the time of writing and their success is yet to be evaluated. However, they do indicate that a concerted effort to house all of Australia's rough sleepers is entirely feasible. In Victoria, sector organisations report that the immediate increase in brokerage funding, and the flexibility of those funds, has allowed the sector to place 4,500 people into hotel and motel rooms and has prevented a COVID-19 cluster within the homeless population, and that the funding must be maintained to keep those individuals housed.⁹¹

If the accommodation offered to rough sleepers under these strategies was permanent, they could all be defined as 'Housing First' responses. This is because there are no conditions attached to the accommodation provided to them; rather, accommodation is provided to them as a first step to deal with their immediate crisis (risk of infection or spread of COVID-19) and they are then provided with support to deal with other issues (mental health, addiction, and so on).

Housing First is a model developed in response to chronic homelessness that prioritises permanent, supportive and unconditional housing for people experiencing homelessness.⁹² Originating in the 1990s in the United States, the initial Housing First tenancies were managed by not-for-profit organisations that maintained individual units or small groups of units scattered across a residential area and supported people experiencing chronic homelessness into tenancies in those units. Housing First represented a departure from the prevalent 'continuum of care' model, under which people experiencing chronic homelessness are required to show a commitment to addressing problems like poor physical and mental health, drug or alcohol misuse, or unemployment to prove that they are able to meet the obligations of a tenancy before they are offered it.⁹³

By contrast, Housing First models quickly provide a permanent, self-contained home as the first step in a program of support, with no treatment or behavioural eligibility conditions. Under the Housing First model, tenants also receive flexible support to maintain their housing for as long as needed, and housing and support are separated so that tenants retain access to support if they lose their housing and are able to keep their housing when they no longer need support. Strengths-based and harm reduction approaches are taken to offer tenants choice and control over their journey out of chronic homelessness. This has a range of benefits for the individual and the community, increasing social inclusion and providing a safe, secure and stable foundation for people in crisis.

⁸⁹ <https://www.premier.vic.gov.au/safe-places-for-the-homeless-to-recover-and-isolate/>

⁹⁰ <https://www.qshelter.asn.au/wp-content/uploads/2020/03/Communique-Housing-and-Homelessness-Response-24-March.pdf?fbclid=IwAR1wZXRq19rsXzNYmVTBOPZwMR1XUjaGcls5AfO6J1yi5bHXfnoaiRB3PAs>

⁹¹ https://parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Transcripts_and_QONs/FINAL-Homelessness-20May2020.pdf

⁹² <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>, <http://chp.org.au/wp-content/uploads/2018/06/FINAL-180606-Housing-First-2018-6-June.pdf>

⁹³ <https://www.ahuri.edu.au/research/final-reports/184>, page 4

The Housing First model is now well established internationally, and a number of programs in the USA, the UK, and several European countries have been formally evaluated as demonstrating strong success in assisting people experiencing homelessness to access and maintain housing despite high support needs.⁹⁴ A two-year longitudinal study in the USA found Housing First clients were able to retain their tenancies at a rate of 88%, compared to 47% among 'continuum of care' clients⁹⁵. Similar success rates have been observed across the world: an international evidence review reported that approximately 80% of Housing First service users across a number of programs managed to retain their housing for at least one year, compared to 40-60% of 'continuum of care' service users.⁹⁶

Initial trials of Housing First models like the MISHA Project in Paramatta have shown that Housing First can have similar success in Australia.⁹⁷ 97% of clients retained secure housing after 12 months of MISHA, and 89% were still in secure housing after two years. There was also a dramatic drop in substance use disorders among MISHA clients over the two years, from 37% to 7%. Mental health disorders were halved. The Project was also shown to be cost effective, saving the Government \$8,002 per person per year in health, justice, and welfare costs. These results match other findings that moving a rough sleeper into permanent supportive housing costs the government less than keeping them chronically homeless.⁹⁸

Following the COVID-19 crisis, we need Commonwealth leadership and funding to keep rough sleepers housed under the Housing First model that has proven so successful. A new national housing authority could direct the states and territories to house all their rough sleepers and provide and coordinate support and funding to do so. In the short term this will require re-purposing unused accommodation including commercial and care facilities as well as other appropriate vacant properties. In the long term, however, this will require a significant public housebuilding program of the kind outlined above.

Recommendations

Following the COVID-19 crisis, and under the direction and coordination of a new national housing authority, the federal government should

- Direct all states and territories to keep their rough sleepers housed, or to house their rough sleepers if they did not do so under COVID-19 conditions
- Provide support and funding to states and territories to do so, including by re-purposing unused accommodation
- Commit to a significant public housebuilding program to facilitate a nationwide Housing First response to house rough sleepers and end rough sleeping in Australia by 2030

⁹⁴ <https://housingfirsteurope.eu/guide/what-is-housing-first/the-evidence-for-housing-first/>

⁹⁵ <https://www.missionaustralia.com.au/documents/279-from-homelessness-to-sustained-housing-2010-2013-misha-research-report-2014/file>, page 6

⁹⁶ <https://housingfirsteurope.eu/guide/what-is-housing-first/the-evidence-for-housing-first/>

⁹⁷ <https://www.missionaustralia.com.au/documents/279-from-homelessness-to-sustained-housing-2010-2013-misha-research-report-2014/file>

⁹⁸ <https://theconversation.com/supportive-housing-is-cheaper-than-chronic-homelessness-67539>

Supporting older Australians

As noted above, homelessness has many causes. These range from structural issues (lack of affordable housing), to systems' failure (e.g. lack of support for care leavers, for refugees), and individual factors (such as family breakdown, poor health and traumatic events such as job loss.) Most often, it's a combination of factors but "poverty is almost always a major contributor."⁹⁹

Older Australians are one of the fastest-growing groups of people experiencing homelessness. Poverty and unaffordability in the housing market has pushed increasing numbers into the residential rental market, leaving many insecurely housed and vulnerable to homelessness.

Aged homelessness presents a marked shift from the not-so-distant past, when almost all retirees in Australia were outright homeowners. Although an assumption of zero housing costs in retirement continues to underpin our retirement income system, only 73.4% of older Australians own their own homes fully.¹⁰⁰ With average mortgage debt staggering 600 per cent higher than 30 years ago, this trend is likely to continue.¹⁰¹

The private rental market is particularly problematic in the context of ageing. With people over 50 more likely to experience barriers to workforce participation, unaffordability in the market is a key issue.¹⁰² Indeed, ABS statistics show a 42% increase in people over 65 paying unaffordable rents in Australia since 2011.¹⁰³

For single older women (from 2011, the fastest growing cohort at risk of homelessness), financial and housing disadvantage is shaped by gender inequity across the life course and the subsequent barriers to wealth creation. Factors such as the gender pay gap, unpaid care and workforce participation patterns mean women on average retire with half the retirement savings of men in Australia.

Older women experiencing homelessness in Australia are often experiencing homelessness for the first time and because of this, may be less visible.¹⁰⁴ Additionally, older people may not identify as 'homeless': a term they are likely to associate with the stereotypical rough sleeper. Older women are more likely to experience homelessness as couch surfing, living in their car, or taking up temporary accommodation such as house sitting. They are more likely to believe housing support services are for people with complex needs, who are experiencing long-term or repeated homelessness.¹⁰⁵ Further complicating this is the suggestion that older people's "strong sense of pride...makes it difficult to ask for help."¹⁰⁶

The drivers of homelessness for older people often differ from those of younger people. Relationship or family breakdown is a key driver of homelessness in older age: particularly for women. Older renters

⁹⁹ <https://www.homelesshub.ca/blog/do-single-parents-contribute-homelessness>

¹⁰⁰ <https://www.pc.gov.au/research/completed/housing-decisions-older-australians/housing-decisions-older-australians.pdf> p.86

¹⁰¹ https://www.ahuri.edu.au/_data/assets/pdf_file/0025/44953/AHURI-Final-Report-319-Mortgage-stress-and-precarious-home-ownership-implications-for-older-Australians.pdf p.1

¹⁰² These can include caring responsibilities, chronic health conditions and disability, and age discrimination in the workforce.

¹⁰³ Cited in <https://www.pc.gov.au/research/completed/housing-decisions-older-australians/housing-decisions-older-australians.pdf> p.95

¹⁰⁴ https://www.researchgate.net/publication/281760097_Preventing_first_time_homelessness_amongst_older_Australians

¹⁰⁵ <https://www.aag.asn.au/documents/item/2235> p.9

¹⁰⁶ <https://probonoaustralia.com.au/news/2019/01/many-older-australian-women-becoming-homelessness/>

accessing homeless services have been shown to cite inaccessible housing design making rental housing unsafe, in addition to eviction and high rental costs.¹⁰⁷ Inability to continue living with family is another driver of aged homelessness, with carer stress, overcrowding, family breakdown and even elder abuse a factor.¹⁰⁸

Despite increasing vulnerability to homelessness, appropriate housing options for people over 50 are limited. Australia's mainstream 'aged housing' market is fragmented, with the main model of retirement villages expensive to both enter and to exit.¹⁰⁹ Affordable options such as independent living units have strict eligibility criteria: unless you are over 60 and receiving the full age pension you are unlikely to be housed.

Australia's limited social housing stock is targeted at those in greatest need across all age groups: prioritising particular groups or characteristics such as rough sleepers. Although Australians over 75 are considered a priority group, the lack of appropriate social housing stock means that, in reality, only older people experiencing, or at high risk of homelessness, are a priority.¹¹⁰ Even where older people are able to secure social housing, it may not be suitable for the changing needs that often accompany ageing. Despite some dedicated 'over-50s' blocks, the built environment of social housing – often older stock of low-quality standards – usually lacks the universal design standards of age-friendly housing, as defined by the World Health Organisation (WHO).¹¹¹

In Per Capita's research with older women experiencing disadvantage, we heard of the 'triple threat' of housing insecurity, increasing care needs, and social isolation facing women as they age.¹¹² The *Mutual Appreciation* project found that older women are particularly interested in accessing 'largescale' (defined as between 25-30 units) cooperative housing as a solution to this 'triple threat'.

Cooperative or cohousing refers to an innovative model of shared accommodation and care, in which older women live in independent accommodation on the same property but have access to shared communal areas. They also share responsibility for the day-to-day running of the community, facilitating mutual support in older age. This is important because it shows that what older people really want from housing is not only affordability and secure tenure; older women have a preference to belong to a small and socially connected community in their final years of adulthood.¹¹³ Our research showed that even older women who own their homes outright would consider moving into cohousing, but cohousing models have received very limited attention or support in Australia.

This evidence suggests that older people experience home as a social relationship; a notion that is reflected in the Aged Care Act 1997. Here, we see homelessness described as a "distinctive form of social exclusion", with far-reaching health and wellbeing impacts. Aiming to respond to this, legislative changes to the Act as part of the 2013 Living longer Living Better reforms identified older people experiencing, or

¹⁰⁷ <https://www.older tenants.org.au/publications/older-persons-housing-fact-sheet>

¹⁰⁸ https://www.ahuri.edu.au/_data/assets/pdf_file/0016/2941/AHURI_RAP_Issue_191_Preventing-first-time-homelessness-among-older-Australians.pdf

¹⁰⁹ <https://theconversation.com/older-and-poorer-retirement-income-review-cant-ignore-the-changing-role-of-home-131151>

¹¹⁰ <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2018/contents/priority-groups-and-wait-lists>

¹¹¹ https://www.who.int/ageing/publications/age_friendly_cities_guide/en/

¹¹² https://percapita.org.au/wp-content/uploads/2019/09/Mutual-Appreciation_formFINAL.pdf

¹¹³ <http://calbooming.sdsu.edu/documents/TheFourthAge.pdf>

at risk of homelessness, as a special needs group granted priority access to residential aged care.¹¹⁴ This has resulted in increased funding for specialised facilities for formerly homeless people with complex health needs, as well as outreach services to older people in housing crisis in rural areas.

The Aged Care and Housing (ACH) sub-program has also been expanded, with a homelessness supplement provided to residential aged care providers to help them meet the costs incurred in providing specialised services.¹¹⁵ A focus on housing circumstances now forms part of the aged care assessment process, whereas in the recent past, housing and ageing portfolios have operated separately.

However many older people, particularly women, may be missed through this approach. Many people vulnerable to homelessness do not need aged care and may therefore slip through the net. As the Australian Association of Gerontology highlights in a position paper on aged homeless, we need much better integration of aged care with other sectors if this is to function effectively; “housing and homelessness, health and community services and disability systems are all relevant here.”¹¹⁶

Early detection of risk and early intervention are key to supporting older people at risk of or experiencing homeless. Services that are appropriate for age, gender and broader needs are critical here, but there also needs to be much greater attention paid to *prevention* of homelessness, particularly for older women.

Recommendations

The Commonwealth government should ensure that its policies address the unique risk of homelessness faced by older Australians, including by:

- Ensuring that the aged care system can meet its legislated responsibility for meeting the needs of older people at risk of or experiencing homelessness, by extending the ACH sub-program
- Improving the integration of the aged care, homelessness, health, social service, and disability systems to support the prioritisation of early detection and intervention
- Providing Commonwealth grants and funding for state governments and CHPs to pilot models of social co-housing for older women
- Ensuring that Commonwealth funding committed through the NHHA is linked with performance outcomes relating to community engagement and co-design; for example, engaging older people in the design and development of social housing
- Mandating universal design standards in the Commonwealth Building Code as it pertains to the construction of social housing
- Starting a federal funding pool to support community-led housing initiatives and community-based participatory planning activities at the local authority tier

¹¹⁴ Aged Care Act 1997, (Part 2.2, Section 11–3).

¹¹⁵ Formerly ACHA, (Aged Care and Housing Assistance)

¹¹⁶ <https://www.aag.asn.au/documents/item/2235%20p.9>

Supporting single parents

For women, structural inequities experienced across the life course are known to impact significantly on vulnerability to homelessness. Experiences of economic hardship, of family breakdown, and of family violence, can all increase vulnerability to homelessness.

In recent decades, the increased risk of female-headed families becoming homeless due to domestic violence (through fleeing violent partners), or through economic hardship (the inability to afford stable accommodation) have been recognised.¹¹⁷ Even in Victoria, where recommendations from a Royal Commission into Family Violence resulted in the Family Violence Housing Blitz mentioned above, data shows homelessness caused by family violence continues to increase, with Aboriginal and Torres Strait Islander women and women with disabilities much more at risk. Women from culturally and linguistically diverse (CALD) backgrounds, often financially dependent on their spouses or unable to work due to visa restrictions, are also particularly vulnerable.¹¹⁸ Social isolation plus language and cultural barriers can restrict women from CALD communities from accessing housing support and legal services.¹¹⁹ Many women who experience family violence are known to stay in an abusive relationship due to a lack of affordable housing.¹²⁰

While family violence is a primary factor driving family homelessness, poverty is equally key. Single parent families (83% of whom are led by single mothers) are known to be the family type with the greatest experience of poverty. Changes to social security legislation over the past ten years are said to have “pushed many over the poverty line.”¹²¹ Single parent families spend the most on housing as a percentage of their weekly gross income.¹²²

Divorce is another life event that can put women with children at risk of poverty and homelessness. Capacity to recover from divorce for men is likely to be dependent on employment, educational attainment and health issues. Importantly, these issues do not impact men as a *result* of divorce, but as critical life events compounded by divorce or separation. For women, however, *divorce itself* often leads to further difficulties, such as taking on primary care responsibilities, which is likely to affect employment and income. The result is that a greater proportion of women who have separated from their spouse are in housing stress than men, as shown by the Per Capita analysis of HILDA data in the graph below.

As a result of these risk factors, families with children are the fastest growing group experiencing homelessness in Australia. More than 16% of Australia’s 105,000 homeless people are in a family group; an experience of homelessness that is not always visible or recognised.¹²³ Family homelessness in Australia is most prevalent and pervasive amongst low-income families. This follows US trends, where research has shown that family homelessness, rather than being episodic and situational as once thought, is now chronic.¹²⁴

¹¹⁷ Warburton & Whittaker, (2019) *ibid*.

¹¹⁸ http://researchonline.nd.edu.au/cgi/viewcontent.cgi?article=1071&context=arts_conference

¹¹⁹ <https://inqld.com.au/news/2020/02/21/poverty-violence-and-homelessness-how-can-our-society-better-protect-its-women/>

¹²⁰ <https://www.csmc.org.au/2020/03/women-forced-back-into-violent-relationships-to-escape-homelessness/>

¹²¹ <https://inqld.com.au/news/2020/02/21/poverty-violence-and-homelessness-how-can-our-society-better-protect-its-women/>

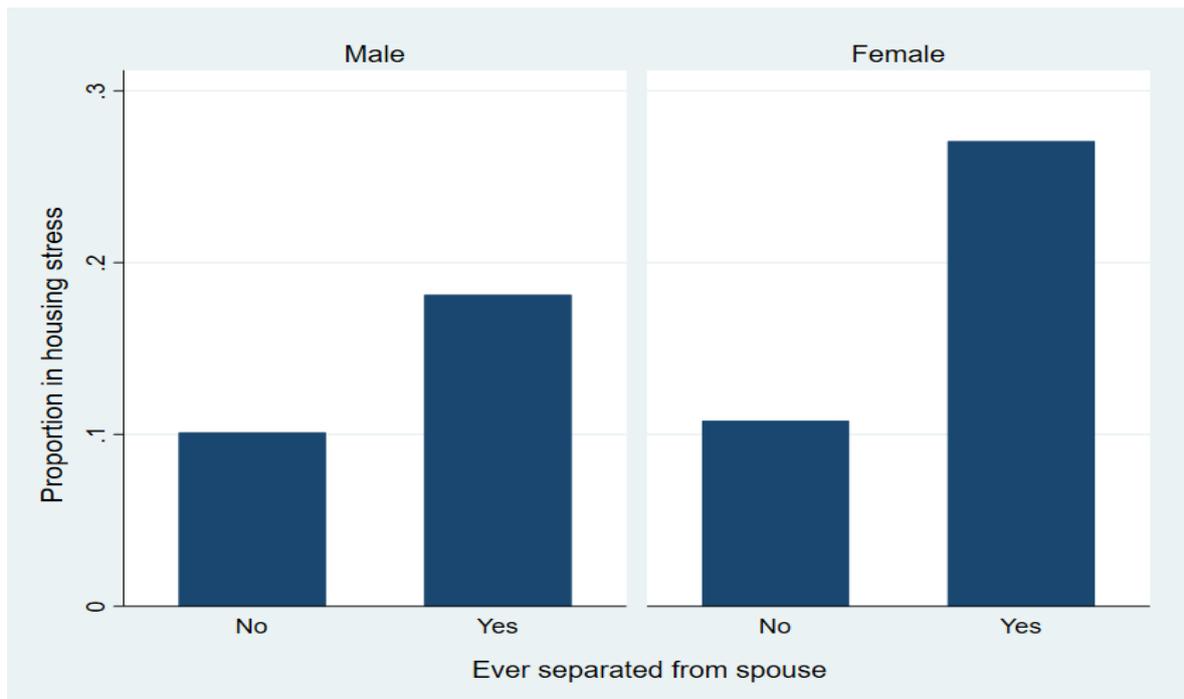
¹²² <https://www.missionaustralia.com.au/what-we-do/homelessness-social-housing>

¹²³ <https://www.homelessnessnsw.org.au/resources/families-and-homelessness>

¹²⁴ <https://www.doorwaysva.org/our-work/education-advocacy/the-facts-about-family-homelessness/>

<https://files.hudexchange.info/resources/documents/2016-AHAR-Part-1.pdf>

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Per Capita analysis of HILDA Data: Housing stress for parents in 2016 by whether the person has ever separated from a spouse during the 16 years of HILDA surveys

Homeless families can face substantial and complex problems. Evidence shows that homeless mothers with dependent children are particularly vulnerable in having to care for children while dealing with unstable housing. They are more likely to experience physical and mental health issues, including alcohol or drug dependency.¹²⁵ The longer a period of homelessness lasts, the greater the impacts. Homeless children are more likely to experience hunger, developmental issues, and poor physical and mental health outcomes. Experiences of homelessness early in life have been shown to increase their vulnerability to homelessness as an adult, including as an older adult.¹²⁶

Research has identified that “immediate engagement with welfare agencies seemed to protect best against future homelessness” for families experiencing homelessness.¹²⁷ Young mothers have been shown to benefit most from personalised support that addresses their parenting and life skills, as well as housing needs; support that is hampered by program restrictions, eligibility and by limited housing options.¹²⁸

This is confirmed by longitudinal analysis of service use patterns at a high-volume homelessness service undertaken by community housing provider Unison Housing, in partnership with RMIT university.¹²⁹ “Quite unexpectedly,” researchers found that one parent families returned at a disproportionately high rate compared to households with other living arrangements. One-parent households made up 20% of occasional users and 29% of regular users. Researchers identified that “...women were more likely to

¹²⁵ <https://researchers.mq.edu.au/en/publications/homelessness-pathways-for-australian-single-mothers-and-their-children> Warburton, W., Whittaker, E., & Papic, M. M. (2018). Homelessness pathways for Australian single mothers and their children: an exploratory study. *Societies*, 8(1), 1-22.

¹²⁶ <https://www.cyp.wa.gov.au/media/1323/policy-brief-wmf-housing-and-homelessness-march-2015.pdf>

¹²⁷ <http://www.mdpi.com/2075-4698/8/1/16/htm> Warburton & Whittaker, (2018) Homelessness Pathways for Australian Single Mothers and their Children

¹²⁸ Ibid.

¹²⁹ https://unison.org.au/cms_uploads/docs/unison-housing-research-report-no-4_service-use-patterns-at-a-high-volume-homelessness-service_screen.pdf

return, particularly single-parent families headed by women,” and that single parents who were regularly using the service “typically have low support needs that could best be met through a specific service stream.” Given that single mothers with children are repeatedly needing to access housing support, but are not automatically a priority group for housing unless fleeing family violence, researchers recommend a “rapid rehousing style intervention”, with “priority access to financial assistance, transitional housing, PRAP [private rental assistance program] and transitional support.”

Recommendations

For the new national housing authority to:

- develop a rapid rehousing style intervention specifically for single-parent households
- include single-parent families within any Housing First program initiative

Conclusion

Too many governments – of all political leanings and at all levels – have put the problem of homelessness in the ‘too hard basket’. This is a great shame, not only because tackling homelessness seriously and with commitment would have significant downstream advantages to both individuals and to society, but also because homelessness is an issue that Australia is uniquely equipped to solve. With an abundance of space and resources, a construction and planning industry brimming with talent, and a political history that has proven the benefits of investing in building public and affordable housing, we have all the tools at our disposal to achieve the goals we committed to under the last national housing and homelessness strategy in 2008.

The response to the COVID-19 pandemic has shown that there is a public appetite for public spending and that investing in measures that keep people safe in their homes is not only smart policy but politically popular. In the aftermath of a summer of crises, we have perhaps a unique opportunity to commit to a public reconstruction effort that matches our post-war achievement.

With that context and goal in mind, Per Capita has made a series of recommendations in this submission for a dedicated national housing authority to include in a new national housing and homelessness strategy. These recommendations are listed in full below.

Full list of recommendations

A new national housing authority and homelessness strategy

Our primary recommendation is for the Commonwealth government to:

- install a permanent, dedicated, national housing authority to lead a national housing and homelessness strategy
- such an authority would oversee nationally coordinated policy development and delivery driven by a National Cabinet coordinating mechanism

Poverty and homelessness

The federal government should make a series of changes to our wage and social security settings to address the structural drivers of homelessness, including:

- Permanently increasing the rate of unemployment benefit (currently known as the JobSeeker Payment), the disability support pension, and related payments, by at least half of the amount of the current COVID-19 supplement
- Indexing social security benefits to wages and reviewing them annually
- Increasing Commonwealth Rent Assistance immediately by 30% and indexing it to housing costs in the private rental market
- Increasing the minimum wage by 4% in 2020
- Clearly and rigorously defining ‘casual’ work and allowing workers the right to convert to permanent work if they so wish

Tenants' rights and protections against eviction

The federal government should lead the design of a joint government agreement to align tenants' rights, delivered through the National Cabinet process. These rights should include:

- More robust protections against eviction, eliminating 'no grounds' evictions altogether and placing more responsibility on landlords to work with their tenants to avoid eviction
- Legislating against evictions from public and community housing
- Stricter regulation of landlords and rental housing providers to ensure minimum standards for residential properties are met

De-commodifying the Australian housing market

It is recommended that, as part of a national housing and homelessness strategy:

- A rental deductions cap should be phased in over a period of ten years, beginning with a cap of \$20,000 and reducing it gradually to \$5000
- The Capital Gains Tax discount should be reduced, over a ten year period, to 30% (without any grandfathering provisions)
- Revenue raised from reforms to negative gearing and CGT should be hypothecated into the provision of public housing
- States and territories should be encouraged and provided with incentives to move from a system of stamp duties to a system of recurrent property taxes, phasing out and potentially abolishing transfer duties on immovable property
- States and territories should be encouraged and provided with incentives to include inclusionary zoning provisions in planning legislation, mandating 30% affordable housing requirements in all new developments
- The short-term letting market should be subject to a regulatory framework placing limits on how many nights a host can list their property
- A national vacant properties strategy should be developed in consultation with state and territory governments, including the introduction of a vacant dwellings tax.

A significant nationwide public housebuilding program

Through a dedicated, national housing and homelessness body and as part of a national housing and homelessness strategy, the Commonwealth government should commit to a significant nationwide public housebuilding program, comprising:

- Funding for a large-scale build of new public housing, in the amount of no less than \$10 billion annually over the next five years, to meet housing needs and provide economic stimulus following the COVID-19 pandemic
- A strategy to free up Commonwealth land to be used by state and territory governments for public housing
- Legislation of a duty to involve social housing tenants in decisions made about their housing and their tenures

Ending rough sleeping in Australia

Following the COVID-19 crisis, and under the direction and coordination of a new national housing authority, the federal government should

- Direct all states and territories to keep their rough sleepers housed, or to house their rough sleepers if they did not do so under COVID-19 conditions
- Provide support and funding to states and territories to do so, including by re-purposing unused accommodation
- Commit to a significant public housebuilding program to facilitate a nationwide Housing First response to house rough sleepers and end rough sleeping in Australia by 2030

Supporting older Australians and single parents

The Commonwealth government should ensure that its policies address the unique risk of homelessness faced by older Australians, including by:

- Ensuring that the aged care system can meet its legislated responsibility for meeting the needs of older people at risk of or experiencing homelessness, by extending the ACH sub-program
- Improving the integration of the aged care, homelessness, health, social service, and disability systems to support the prioritisation of early detection and intervention
- Providing Commonwealth grants and funding for state governments and CHPs to pilot models of social co-housing for older women
- Ensuring that Commonwealth funding committed through the NHHA is linked with performance outcomes relating to community engagement and co-design; for example, engaging older people in the design and development of social housing
- Mandating universal design standards in the Commonwealth Building Code as it pertains to the construction of social housing
- Start a federal funding pool to support community-led housing initiatives and community-based participatory planning activities at the local authority tier

For the new national housing authority to:

- develop a rapid rehousing style intervention specifically for single-parent households
- include single-parent families within any Housing First program initiative