

AMPLIFY INSIGHTS™

Housing Affordability and Homelessness



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- Everybody's Home Campaign
- WA Strategy to End Homelessness
- The Constellation Project

The content of the report reflects the authors' views only and any errors are their own.

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Amplify Social Impact®

This Amplify Insights report is part of Amplify Social Impact, an initiative of the Centre for Social Impact.

Australia spends \$510bn per annum on social issues, resources are increasingly scarce and contested, and many complex social problems are not improving. There is limited capability and capacity to measure and understand whether the funding invested is decreasing social inequalities and leading to social change. There is an urgent need to have a clear, singular vision of how, where, and for whom social impact is occurring. Amplify is an innovative solution that aims to address complex social issues via a three-pillared approach:

1. Development of a research agenda to produce rigorous evidence about key social issues (the **Insights Reports**),
2. Engaging industry partners across the business, social business, not-for-profit, academic, and government sectors to identify and pursue innovative solutions (**Connecting and Convening for Systems Change Events**), and
3. Developing an **online platform** for: understanding if, where, and for whom social problems exist via the Australia's Social Pulse tool; understanding how we are progressing overall as a country via the Australian Social Progress Index; accurately measuring social impact via the Indicator Engine tool; and reporting and benchmarking social outcomes via the Yardstick tool.

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Executive Summary

Homelessness in Australia is an urgent and growing problem. On any given night, 1 in 200 people are homeless. The total number of people experiencing homelessness grew by 14 per cent between the last two censuses (2011-2016), to over 116,000 people.

Homelessness is not just rooflessness. We have seen the greatest increases in homelessness among people living in severely overcrowded dwellings; thus making homelessness increasingly hidden. Certain groups are particularly at risk of homelessness, including Aboriginal and Torres Strait Islander peoples (3 in 100), young people (1 in 100), and people from culturally and linguistically diverse backgrounds (1 in 100). While older people have a lower prevalence of homelessness (1 in 300) than the rest of the general population, alarmingly, over a decade they experienced the fastest growing rate of homelessness: 54 per cent for 55-64-year-olds and 59 per cent for 65-74-year-olds (2006-2016).

Homelessness has also differed by place. NSW had the highest growth in homelessness, over 37 per cent between 2011 and 2016. The prevalence is highest in the Northern Territory where almost 1 in 20 people were experiencing homelessness. In metropolitan areas across all states and territories, except the ACT, homelessness has increased above national averages. This is largely a reflection of rising housing prices. Rural homelessness has also increased in NSW, Victoria, Queensland, and the ACT – well above national increases.

The key drivers of homelessness include domestic violence, the high costs of housing, the inadequacy and inappropriateness of existing housing stock, and the discharge of people from institutions who do not have safe, stable, affordable homes to go to.

We do not have a housing supply crisis in Australia; we have an *affordable* housing supply crisis. The unaffordability of housing is stark as follows:

- On any given night, 1 in 200 people in Australia (116,000) are homeless
- Three out of every five low-income households are currently in housing stress or crisis. This means that 60% of households that sit in the bottom 40% of income distribution are paying more than 30% of their income on housing
- Housing prices have increased significantly
- Almost 80% of new housing stock is priced at the upper end of the housing market
- The average weekly rent growth has resulted in previously lower cost properties being occupied by higher income households
- On average, private and public renters have borne more financial burden than mortgage holders over the last two decades:
 - Average weekly housing costs increased for private renters by 56%, public renters by 64%, and mortgage holders by 36%
- Housing CPI increases have consistently exceeded increases in overall CPI (with the exception of one quarter between 2006-2018).

These financial stresses fall on top of structural issues around underemployment (1.1m currently), the increase in precarious work, working poverty (1 in 3 in poverty are working), place-based disadvantage, and a social security safety net that falls below the minimum income for healthy living budget standards for the low-paid and unemployed. This gives us a cocktail of high financial vulnerability plus very insufficient social and affordable housing options. The result is increased homelessness through overcrowding, increases in housing that is in a poor state of

repair and falling below standards for structural defects and facility failure (1 in 5 public houses, 1 in 5 state owned and managed Indigenous houses, 3 in 10 Indigenous community houses, and 1 in 10 community houses).

In a climate of affordable housing scarcity, it is also not surprising that housing remains fairly insecure. While some security of tenure has improved (e.g. recent changed legislation in Victoria¹), private rental across Australia is generally insecure.

Housing is a human right. It is fundamental to people's current lives and their futures. Where housing is safe, secure, affordable, and appropriate, it gives people security and a sense of belonging and is a strong predictor for many other positive outcomes. Conversely, homelessness places people at risk of other poor outcomes, including poor physical health, poor mental health, low educational attainment, poor employment outcomes, financial vulnerability, and intergenerational and long-term homelessness.

In order to appropriately address homelessness, we need to think beyond an immediate, crisis response to homelessness and answer some fundamental questions about the housing we have and the housing we create:

- Is the housing safe?
- Is it affordable?
- Is it appropriate?
- Is it accessible?
- Is it secure?

These questions hold salience across the housing continuum. Currently, the system is struggling in regard to each of these housing types:

- There is increased need and stretched services in the *supported/crisis accommodation space*: between 2016-17 these services provided assistance to 288,000 people; a 22% increase on the previous 5 years; but there were still over 65,000 who asked for help and were left unassisted
- Almost 200,000 people remain on *social housing* waitlists across the country (it is estimated to be around a 10-year wait in some NSW areas) and the social housing sector is financially constrained through funding failing to increase with demand, low incomes of tenants, and funding gaps
- There is a low supply of *Affordable Housing* rental properties (that is, below market rent properties). This, coupled with the closing of the National Rental Affordability Scheme with no replacement, presents a significant problem in solving the affordable housing and growing homelessness problem moving forward
- *Home ownership* continues to decline.

It is not unreasonable in a country that has experienced 27 years of unprecedented GDP growth, that we collectively strive toward housing for all that is safe, affordable, appropriate, accessible, and secure.

This is a complex problem that requires complex (but possible) solutions across the housing affordability continuum and significant collective leadership to aspire for and work towards

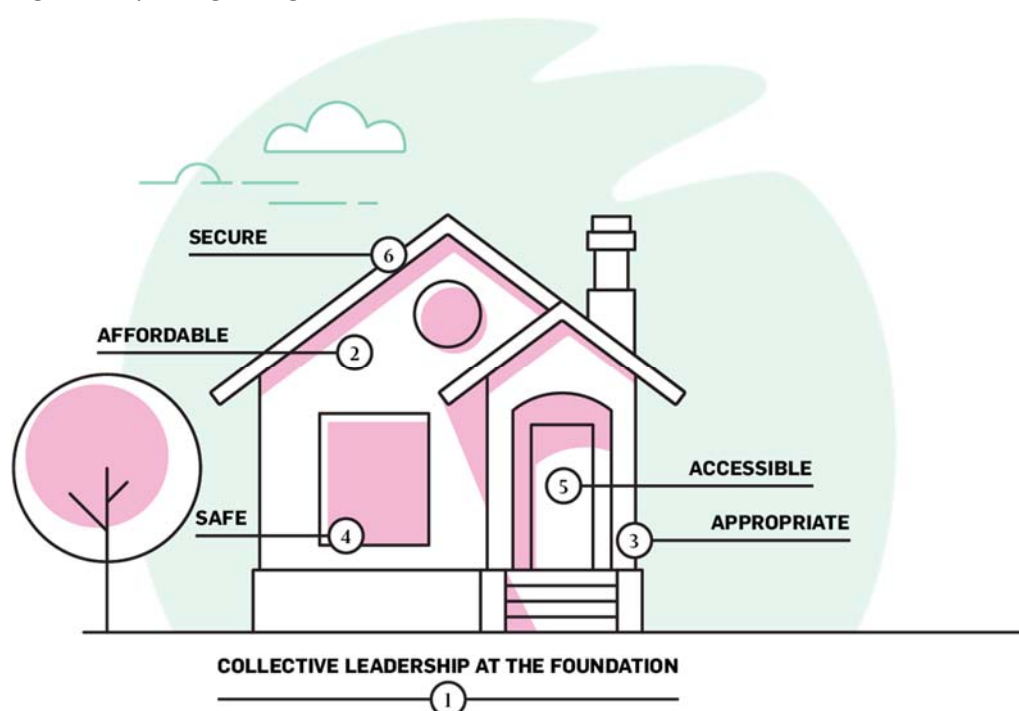
¹ The new laws in Victoria allow renters to have a pet or install picture hooks and furniture anchors without written consent of the landlord or property manager, and they establish the minimum standards that every rental home must meet and the rights of tenants escaping family violence (Consumer Affairs Victoria, 2018).

change. Key issues to be addressed and key questions that should be answered in the affirmative are in Table 1.

Table 1: Key questions, issues to be addressed and levers for change

Key issues to be addressed	Key questions
Domestic violence & homelessness	Is it safe?
Housing unaffordability and the disconnect between housing costs and low incomes	Is it affordable?
<ul style="list-style-type: none"> - Homelessness of key vulnerable groups - Discrimination in access to the private rental market - Disability accessible housing - Access to appropriate housing and other support for vulnerable groups 	Is it accessible?
<ul style="list-style-type: none"> - Overcrowding - Below standard dwellings & poor property maintenance - Infrastructure to support social and economic participation & appropriate support services when required - Disproportionate number of Indigenous and culturally and linguistically diverse people who are homeless 	Is it appropriate? <ul style="list-style-type: none"> - Habitable for good health, wellbeing, and relationships - In a location that allows social and economic participation - Culturally appropriate
<ul style="list-style-type: none"> - Insecurity of tenure and tenancy laws - Appropriate housing support for vulnerable groups to assist to maintain tenancies (where required) 	Is it secure?

While we continue to deal with siloed parts and sectors of the housing continuum without a national housing affordability strategy, it is likely we will fail to address the issue at scale and continue to face large numbers of people experiencing homelessness across Australia. Change will require leadership, courage, and a commitment from different actors with different roles from different sectors (government, business, not-for-profits, philanthropy, investors, community organisations) to identify, prioritise, fund, and implement levers/actions for change. As a society, it will be important that we hold ourselves to account to ensure we are measuring, adapting, and reporting change over time.



KEY QUESTIONS AND OUTCOMES	EXAMPLES OF CURRENT RESPONSES & WHAT WORKS			
	SOCIAL / COMMUNITY HOUSING	AFFORDABLE PRIVATE RENTAL	OWNERSHIP	LEVERS FOR CHANGE
IS IT AFFORDABLE?				
Increase income and decrease costs of housing for low and very low-income individuals and families.				
Social security: Housing	Commonwealth Rental Assistance ¹	National Rental Affordability Scheme (NRAS) ²	First home-owners grant and stamp duty exemptions ³	Fund a national housing affordability scheme for affordable private rental
Taxation	Tax-free thresholds	Low Income Tax Credits (US) ⁴	Land tax ⁵	Review and implement changes to tax system to disincentivise increased housing prices and incentivise investments in affordable housing
	Low-income tax offset		Tax breaks for landlords – negative gearing, CGT discount ⁶	
Planning & Regulation	Inclusionary Zoning ⁷			Revise regulations for inclusionary zoning, including increasing proportions.
	Social and affordable housing fund (NSW) ⁸		Community Land Trusts ⁹	Consider viability and potential for scale / rollout of these models in other locations.
Social security: Income	Pensions and allowances			Increase social security payments to bring people up to the healthy living minimum income standard.
	Unemployment benefits			
Education and employment	Social enterprises: STREAT (Aust.); The Big Issue (Aust.). Transitions to employment programs.			Increase education and employment supports (after housing first)
Increase the supply of affordable housing				
Social housing stock	Social Housing Finland ¹⁰	Increase the supply of social housing & build the capacity of the community housing sector.		
	Scottish Government's rapid rehousing and housing first ¹¹			
	Social Housing Aust. ¹²			
	Community Housing Aust. ¹³			
Capital to increase supply	Housing supply bonds: The Housing Finance Corp. Ltd (UK) ¹⁴		Property funds: Finite life private equity funds	Establish an environment for increased capital into affordable private housing. NB successful social impact models rely on government involvement and blended capital among other key criteria (Muir, et al., 2017).
	Homes for homes ¹⁵	National Housing Infrastructure Facility ¹⁶	Shared equity schemes ¹⁷	
		Social impact loan: Debt facilities and construction finance to CHPs—e.g. Westpac, Bank Australia	Property funds: Build-to-Rent Fund (UK) 4,500 new rental homes ¹⁸	
		NRAS ²	Social impact loans: WA Keystart; Indigenous Business Australia	
		Social Enterprise: HomeGround Real Estate (Aust.); Property Initiatives Real Estate (Aust.)	Social Enterprise: Nightingale Housing (Aust.); Habitat for Humanity (Aust.); Project4Change (Aust.)	
		Horizon Housing/HESTA (Aust.)		
IS IT SAFE?				
Stable housing that is safe from domestic and family violence	Domestic and family violence – Safe at Home ¹⁹			A number of conditions are required for SAH to result in a successful outcome ²⁰
	Short-term accommodation support (e.g. women's refuges, and transitional funding)			There is a need for long term stable housing for DV victims and transitional support in helping to establish this pathway
	Rentstart Bond Loan ²¹			
COLOUR KEY				
Evidence base for positive outcomes				
Evidence base for positive outcomes but requires refinement				
Not currently working to address homelessness				
Insufficient evidence is available / it is too early to determine				

KEY QUESTIONS AND OUTCOMES	EXAMPLES OF CURRENT RESPONSES & WHAT WORKS			
	SOCIAL / COMMUNITY HOUSING	AFFORDABLE PRIVATE RENTAL	OWNERSHIP	LEVERS FOR CHANGE
IS IT ACCESSIBLE?				
Discrimination in access to the private rental market	Anti-Discrimination Act makes it unlawful to discriminate against people for race, sex, gender identify, disability, marital status, or having children. ²²			Better understand when and where discrimination in the private rental market occurs and address it
Disability-accessible and affordable housing	NDIS and Specialist Disability ²³ Accommodation funding			Address the shortfall in SDA; Address the shortfall in accessible or adaptable social housing and private market rental properties; Identify mechanisms for improving access to affordable finance
	A range of programs exist that provide supported housing for people with disability. Wiesel et al., 2015 analysed the successes and challenges of these schemes and outlined numerous areas for continuation and improvement. ²⁴			
Access to affordable housing & appropriate housing support for vulnerable groups to assist to maintain tenancies (where required)	Specialist homelessness services assist in responding to people at risk or experiencing homelessness and move people out of homelessness ²⁵			Housing plus the appropriate support services have been found to work successfully for vulnerable groups
	Assertive outreach – Street to Home			
	London Homelessness SIBs (England); Fusion Fair Chance SIB (UK)			
	Aspire SIB (Aust)			
	500 Lives 500 Homes Queensland; 50 Lives 50 Homes, WA ²⁶ ; MISHA Project after 50 Homes, WA			
Young people	Young people: Foyer Model (UK, France, Aust.) ²⁷			
Older people	Policies that assume older people own their own home; older renters struggle within the renting system. ²⁸			Policy changes; appropriate and affordable housing supply; support services where required; specialised homelessness services for older people
	Home at Last ²⁹			
Mental & physical health	HASI; Property funds & health integration: The Healthy Futures Fund (US) ³⁰			Wrap-around, coordinated supports are available when required
No institutional exits – hospitals, OOH, veterans, prison – to homelessness	Royal Perth Homeless Team; a range of housing first plus tailored wrap-around support programs for highly vulnerable groups include people who come in and out of the justice system and have demonstrated decreases in recidivism. ³¹ This remains an area that requires additional resourcing. ³²			Policies and regulations regarding exits from institutional care (including a roll out across states/territories of extending OOH to 21 years) with appropriate housing and support
	Extending OOH to 21 years of age as per Victoria, South Australia, and Tasmania ³³			
IS IT APPROPRIATE?				
Habitable for good health, wellbeing, and relationships (not overcrowded)	See increasing the supply of affordable housing; Housing and Home Maintenance programs ³⁴ ; Health Habitat Housing for Health Projects ³⁵			Further understanding of overcrowded conditions; Addressing affordability; Maintenance of homes
In a location that allows social and economic participation	See “Is it affordable?” section (including education and employment and supply) and see accessibility.			Planning; Infrastructure; Support for social and economic participation where required; Support for those with complex needs
Culturally appropriate housing for Aboriginal and Torres Strait Islander people	Research has demonstrated the need to increase the cultural appropriateness of housing and the housing policy and service system for Aboriginal and Torres Strait Islander people for housing and broader outcomes. ³⁶			Increased Indigenous owned and managed housing; A better understanding of culturally appropriate housing
Culturally appropriate housing for culturally and linguistically diverse people	Homelessness service models are not always culturally appropriate; policies such as visa conditions and access to various social security supports; and housing affordability increase homelessness amongst this group. ³⁵			Increase understanding and delivery of culturally appropriate housing and access to housing and supports
IS IT SECURE?				
Security of tenure and tenancy laws	Residential Tenancy Acts vary in protection for tenants ³⁷			Implement consistent legislation changes across all states / territories for tenancy security
Support for vulnerable groups to assist to maintain tenancies (where required)	See accessibility			See accessibility

To view citations for these tables, go to www.csi.edu.au/insights

Introduction

This report is about homelessness, considered in the context of our wider housing, service, and social system.

Homelessness is an urgent and growing problem. Currently, homelessness as an end point gets significant attention from governments and the specialist services working in the sector. To properly address homelessness, however, problems throughout our communities that push people into housing insecurity need to be identified and addressed. Non-profits, government, businesses, and residents of Australia all have influence over the housing system that affects the accessibility, affordability, safety, and appropriateness of housing. Therefore, we all have a role to play to address homelessness.

This report assembles the evidence, from official statistics, academic research, and other publicly available information about the lived experience of homelessness and housing affordability in Australia. It aims to build on previous work by bringing together the evidence, amplifying the insights into housing affordability and homelessness challenges in Australia and the range of possibilities available to us to reduce homelessness. The vignettes throughout this report are hypothetical, unless otherwise cited. This report is one part of the Centre for Social Impact's response to homelessness, via its Amplify Social Impact project. It is meant to establish a foundation for broader engagement with stakeholders so that we can all contribute to the reduction of homelessness.

The report is structured in five chapters:

1. Homelessness: What is the problem?
2. Beyond the numbers: Why does having a home matter?
3. Responding to homelessness by addressing problems across the housing continuum
4. Addressing wicked problems: Homelessness and housing affordability strategies
5. Conclusion & Call to Action

1. Homelessness: What is the problem?

The homelessness numbers

Homelessness in Australia is increasing. On any given night, 1 in 200 people across Australia are homeless. At the 2016 Census, this was an estimated 116,000 people (49.8 people per 10,000), up 14 per cent from the previous 2011 Census. This increase is outpacing population growth (8.8 per cent).

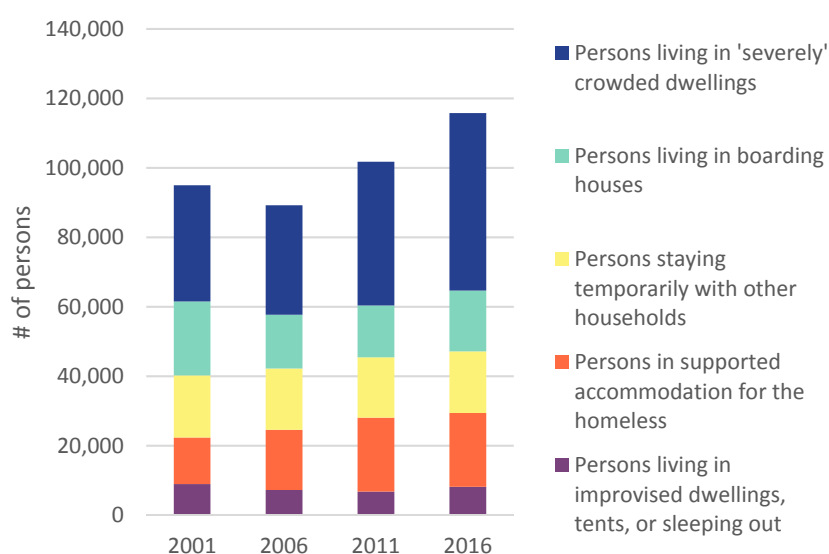
Homelessness is not just rough sleeping. Homelessness is a lack of safe, stable, and appropriate accommodation. There are three key categories of homelessness, separated into five specific areas by the Australian Bureau of Statistics (ABS):

1. Rough sleeping: People living in improvised dwellings, tents, or sleeping out
2. Temporary, unstable accommodation:
 - a. People in supported accommodation like shelters,
 - b. People staying with or couch-surfing with friends or family members when they do not have another permanent home
 - c. People living in boarding houses (a house where five or more rooms can be let to five or more people),
3. Inappropriate, overcrowded accommodation: People living in dwellings with more than two adults per room (which represents 'severe' crowding).

This definition of homelessness means that many people facing homelessness are not necessarily visible to the broader population.

Recent trends across these different categories of homelessness (Figure 1) show that while the visibly homeless (rough sleepers) have increased nationally in the last decade, the rising tide of homelessness is largely less visible. Homelessness has grown most significantly in the number of people living in severely crowded dwellings and in unstable accommodation (Figure 1).

Figure 1. Homelessness, Australia, 2001-2016.

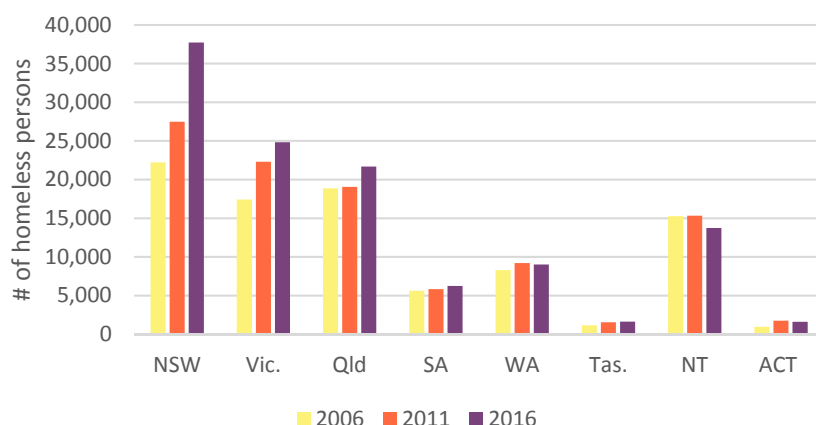


Source: ABS (2017a)

Location

While homelessness has grown overall, there is significant variation across states and territories (Figure 2).

Figure 2. Homelessness, Australian states and territories, 2006-16.

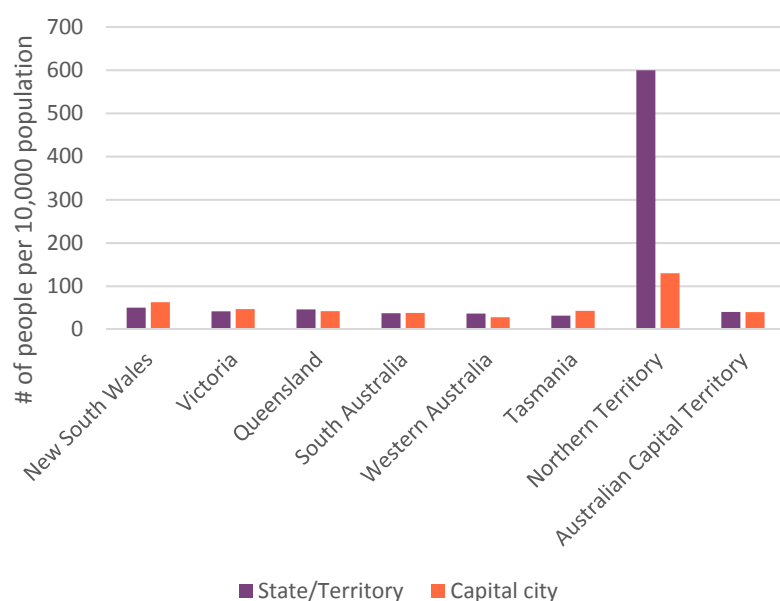


Source: ABS (2017a)

As Figure 2 shows, New South Wales (NSW) saw the greatest increase in homelessness between 2006 and 2016, followed by Victoria and Queensland. While the Northern Territory has experienced a slight decrease in the number of people who are homeless, it continues to be the state with the largest number per population size (see Figure 3).

Almost 1 in 20 people (599.4 per 10,000 people) were homeless on any given night in the Northern Territory, compared to 1 in 200 in NSW (50.4 per 10,000), which had the second highest prevalence of homelessness per population. The homelessness rate is lowest in Tasmania (31.8 per 10,000), though the total number of people experiencing homelessness there (1,622) was slightly higher than the number experiencing homelessness in the ACT (1,596) in 2016.

Figure 3. Homelessness rates across states/territories, Australia, 2016



Source: ABS (2017a); Pawson et al. (2018).

Homeless rough sleepers are typically overrepresented in metropolitan areas, particularly the inner-city, because of the availability of support services (Pawson et al., 2018). However, the significant increases in homelessness in metropolitan areas across the country relates largely to the rising costs of housing. This is especially evident in Sydney where homelessness has increased by 53 and 39 per cent respectively in large inner and outer metropolitan areas (Table 2).

Across all states and territories, with the exception of the ACT, homelessness in metropolitan areas increased well above the national 14 per cent change between 2011 and 2016. Increases were also above the national average in rural NSW, Victoria, Queensland, and the ACT (Table 2).

Table 2. Percentage change in prevalence of homelessness, by settlement type and jurisdiction, Australia, 2011-16.

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT
Large metro (inner)	53	8	37	16	16	N/A	N/A	N/A
Large metro (outer)	39	22	25	10	7	N/A	N/A	N/A
Small metro	16	20	20	N/A	N/A	21	36	-8
Large regional	10	5	-32	32	-7	12	-33	N/A
Small Regional	10	0	1	3	-9	-4	-13	N/A
Rural	32	28	22	-34	-31	-32	-15	33
Overall, for state or territory	37	12	14	6	-2	8	-11	-8

Source: Pawson et al. (2018), from ABS (2018).

Note: Shading indicates the percentage increase was above the nationally observed 14 per cent increase in homelessness. N/A means the geography type is not applicable for the state or territory.

Demographic groups most at risk of homelessness

Rates of homelessness also differ between demographic groups. Aboriginal and Torres Strait Islander people (1 in 30), culturally and linguistically diverse populations (1 in 100), and young adults (1 in 100) are particularly at risk of homelessness and older people are the fastest growing group (up 59 per cent in the last decade).

Aboriginal & Torres Strait Islander Peoples

Over 1 in 30 Aboriginal and Torres Strait Islander peoples experienced homelessness on any given night in 2016 (361 persons per 10,000). This demographic group is significantly overrepresented in homelessness statistics. They experienced homelessness at ten times the rate of non-Indigenous Australians; and account for 20 per cent of all people who are homeless (23,437 persons; 2016 Census), while only making up 2.8 per cent of the Australian population.

Ten years previously, however, the rate of homelessness among Aboriginal and Torres Strait Islander peoples was even higher (570 per 10,000). While homelessness has generally reduced among this group, the prevalence of Aboriginal and Torres Strait Islander peoples sleeping rough increased between 2011 and 2016.

The nature of Indigenous homelessness is complex but often takes the form of severe over-crowding, with multiple families sharing a dwelling in metropolitan, regional, and rural areas alike. Though overcrowding as an indicator of homelessness may not be culturally appropriate for this population, because the idea itself is culturally bound, any preferences among Indigenous and other cultures for sharing home with extended family within Australia points to the need for appropriate housing that can accommodate multi-generational households. There is considerable and growing evidence that shows historic dispossession and entrenched deprivation (Memmott and Nash, 2014), as well as inadequate policy responses to culturally-specific aspects of Indigenous households and community life have contributed to this high level of homelessness among Indigenous Australians (Godwin-Thompson, 2014).

Culturally & Linguistically Diverse people

Just over 1 in 100 people born overseas, who arrived in Australia between 2011 and 2016 experienced homelessness in 2016, on census night. While this demographic group made up 6 per cent of the population in 2016, they were over-represented among those experiencing homelessness, accounting for 15 per cent of people who were homeless (17,749 persons; ABS, 2018).

Homelessness among this population group is mainly driven by experiences of over-crowding. The majority (74 per cent) of people born overseas, who arrived in Australia between 2011 and 2016, and who were homeless in 2016, were in over-crowded dwellings (ABS, 2018). Asylum seekers are also a group of people who experience homelessness, but limited data are available regarding the overall rate of homelessness among this population (Liddy et al., 2010).

Young people

Dave's* Story

Dave grew up living at different times between his separated parents, who each moved around between several regional towns while they searched for stable employment and entered new living arrangements with new partners. His mother also moved to escape several short-term abusive relationships with boyfriends.

Now 17-years-old, Dave has lived in 11 different towns and 13 different homes. When his mother decides to move away from their latest town, Dave does not want to go with her – he has friends in the town and has a place on the school's rugby team, which he enjoys. When his mother leaves, he starts staying on friend's couches instead. For five months he stays with different friends, often with one friend for a few weeks at a time, before moving on to another. As time goes on however, his school attendance begins to drop and he often appears depressed. His friends become more reluctant for him to stay with them, and Dave often disappears for days at a time between couch stays, not even attending rugby training, which had been his main passion.

Some of his friends' parents and his school counsellor try to connect him to local services in the town, including mental health services and a youth refuge, but – having spent his childhood trying to avoid child protection services – Dave does not trust any of them, and ducks and weaves between services, trying to avoid sustained engagement. When he cannot find a couch to stay on, he usually opts to sleep rough instead.

*Name has been changed to protect his privacy

Almost 1 in 100 young adults (19-24-years-old; 18,000) were homeless on census night. Young adults have the highest rate of homelessness (95.3 persons per 10,000) of all age groups, experiencing a 46 per cent increase over the previous decade.

An unacceptable number of our children and teenagers also face homelessness. Almost 10,000 12-18-year-olds, and almost 16,000 young people under 12, were homeless at the 2016 Census. The rate of homelessness for these age groups, however, is less than that of the population generally, and while the numbers have held steady when we compare the 2006 and 2016 Census, they declined between 2001-06.

In Mission Australia's *Youth Survey 2017* nearly one in six young people (15.6 per cent) who responded to the questions about homelessness reported experiencing a time with no fixed address, living in a refuge or transitional accommodation, or time spent couch surfing. Among those who reported couch surfing, four in five had experienced this more than once and almost one in five (19.5 per cent) reported that they had first couch surfed when they were younger than 12-years-old (Fildes et al., 2018).

The causes of homelessness among young adults and children are wide and varied, including family dysfunction, domestic and family violence, sexual abuse, mental health, intergenerational homelessness, poverty, and housing affordability issues (Rosenthal et al., 2006; Flatau et al., 2015; Pawson et al., 2018). Almost half of people experiencing homelessness surveyed by Flatau et al. (2013) had a parent who had been homeless. Finally, where children are placed in out-of-home care, their chances of experiencing homelessness after exiting care are much higher than for other young Australians (Flatau et al., 2015).

Older people

People aged 55 and over have a relatively low rate of homelessness – one in 300 (29 people per 10,000). Alarming, however, this age group has experienced the fastest growth in homelessness. Over a decade, homelessness increased by 54 per cent for 55-64-year-olds and 59 per cent for 65-74-year-olds (2006-2016).

Women are at higher risk of homelessness in older age, partly the outcome of having experienced prolonged unequal pay and partially paid (or, until recently, unpaid) career breaks for maternity and child-rearing, leaving them with less wealth (including superannuation) and putting them at particularly vulnerable economic situations to sustain homeownership and tenancies, especially on their own or as single-parents. This trend is not new. It has been growing across Australia for a number of years (Darab and Hartman, 2013; Lipmann, 2009; McFerran, 2010; Parker and Fopp, 2004). This is a significant and growing problem for older women in regard to accessing safe, affordable, secure independent housing, residential aged care, and specialist support services.

People with disability

People with disability are underreported in the homelessness census data – 5 per cent of people experiencing homelessness indicated “needing help or assistance in one or more of the three core activity areas of self-care, mobility and communication, because of a disability, long-term health condition (lasting six months or more) or old age”. However, research has demonstrated the significant importance of affordable, accessible and supported housing for large numbers of people with disability (Wiesel et al., 2015).

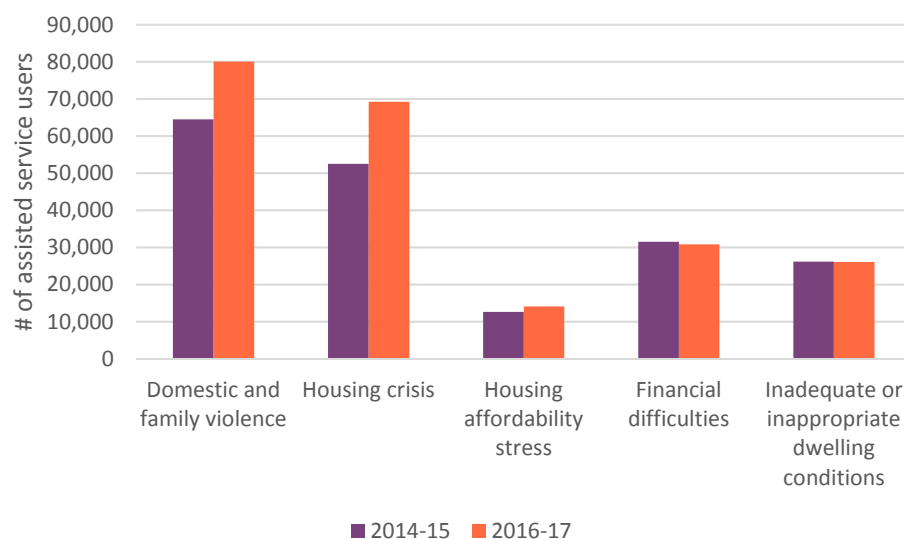
There are currently 17,500 people with disability living in supported accommodation. The National Disability Insurance Scheme (NDIS) has estimated that 6 per cent of people (28,000) who qualify for the NDIS will also qualify for funding for Specialist Disability Accommodation (SDA). This leaves a housing supply gap of 10,500 homes, which will require a 60 per cent increase to meet the NDIS estimates. Further, SGS Economics and Planning (2018) have predicted a total of 50,700 people with very high support needs who may need the SDA (the existing 17,500 who are already supported and another 33,200).

The drivers of homelessness – examining the data

Homelessness is a complex problem. However, there are clear and consistent reasons why people end up homeless or at risk of homelessness and seeking specialist support services. The top reasons are: domestic and family violence, housing crisis, housing unaffordability, and inadequate or inappropriate dwellings (Figure 4).

Each of these drivers points to barriers to accessing safe, affordable, secure, and appropriate housing.

Figure 4. Top five main reasons for seeking homelessness assistance, Australia, 2014-15 and 2016-17.



Source: AIHW (2018a); Pawson et al. (2018).

Domestic and family violence

Samara's* Story:

After having experienced domestic violence for many years, Samara finally manages to leave her husband, with her two sons, aged 11 and 15, and daughter, aged 12, in tow. She initially seeks support and accommodation at a women's refuge. Although the staff at the refuge are very willing to help her, there is also concern among the staff and other women there about her 15-year-old son staying with her, given the heightened vulnerability and wariness towards men of many other women at the refuge, due to histories of abusive relationships – and so Samara feels pressure not to stay at the refuge.

The staff try to assist her to apply for social housing, but Samara is told that the waiting list is long and also that there is a high likelihood that any social housing placement will not be in her local area. With three children at school who are already experiencing significant stress from leaving their home, Samara is not happy about the possibility of making them change schools as well. However, she feels stuck; if she cannot go home, stay at the refuge, or find a suitable social housing placement soon, what other option does she have? She is seriously concerned that soon they will have no stable place to stay at all.

* Name changed to protect her privacy.

Domestic and family violence looms large as a cause of homelessness. It is the main reason over one in four people (27 per cent) seek assistance from a specialised homelessness service and 40 per cent report that it is an associated issue (Pawson et al., 2018). Reporting of domestic and family violence as an associated issue has increased 24 per cent over the last two years (AIHW, 2018a).

Women are more likely the victims of domestic violence and emotional abuse. Estimates by the ABS show that, in both 2012 and 2016, women were almost twice as likely to experience violence or emotional abuse from their current partner than men (ABS, 2013; 2017b). The gap is

even more stark if previous partners are taken into account, with women three times more likely to have experienced violence from a previous partner than men (Table 3). Domestic and family violence is also a leading cause of child and youth homelessness (MacKenzie et al., 2016).

Table 3. Estimated victims per 100,000 of violence or emotional abuse by a partner, Australia, 2012 & 2016.

	2012		2016	
	Women	Men	Women	Men
Violence by a current partner	237.2	119.6	275.0	150.3
Violence by a previous partner	1,267.2	336.2	1,372.9	397.3
Emotional abuse by a current partner	392.1	248.0	575.4	473.6
Emotional abuse by a previous partner	1,840.6	1,024.5	1,690.3	1,048.0

Source: ABS (2013; 2017c)

Note: See Productivity Commission reports for data limitations.

Housing affordability: affordability stress, and financial difficulties

Housing affordability and financial stress are at the root of homelessness. When financial stress is coupled with housing costs that people cannot afford, it is unsurprising when the end result is homelessness.

Defining housing affordability, housing stress and housing crisis

Housing affordability is often discussed in terms of a threshold of housing costs – either mortgage or rental payments – relative to income. Beyond the threshold, housing is unaffordable so the household is considered to be in ‘housing stress’.

In contemporary Australian housing policy, the most commonly used threshold is the ‘30/40 rule’ (Yates and Milligan, 2007). A household is in unaffordable housing or housing stress if its housing costs are more than 30 per cent of their gross household income *and* the household’s income is low: that is, in the bottom 40 per cent of the income distribution. The 30 per cent part of the ‘30/40’ rule is often used in international research, media reports and by real estate agents and lenders in assessing applications (Nepal et al., 2010).²

When low-income households (in the bottom 40 per cent of the income distribution) are paying more than 50 per cent of their income on housing, they are considered to be in ‘housing crisis’³.

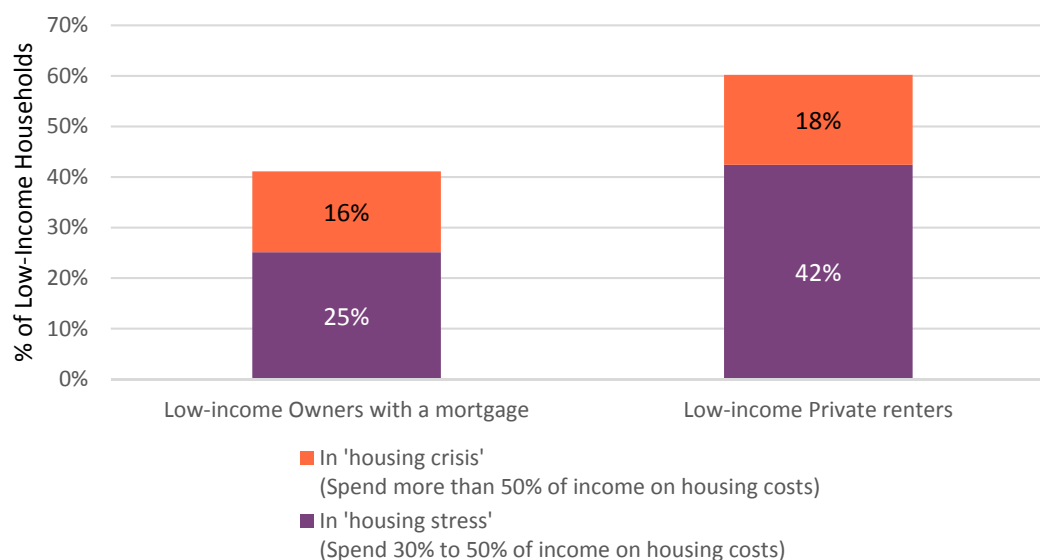
² This ratio is somewhat arbitrary and has changed over time: in the mid-20th century, ratios of 20 or 25 per cent were more common; and before that one-sixth (representing one day’s work in a six-day working week) was a common rule of thumb.

³ Note, this is a more specific definition than the ‘housing crisis’ category used in the specialised homelessness services dataset.

Housing stress and housing crisis in Australia

Across Australia, six in ten low-income households who were renting in the private market in 2015-16 were in housing stress or housing crisis. Four in ten low-income households paying a mortgage were in a similar position (ABS's Housing Occupancy and Costs series 2015-16, Figure 5).

Figure 5. Low-income households, housing costs as a proportion of gross household income, Australia, 2015-16.



Source: ABS (2017d).

Housing prices

Data about house prices and rents are voluminous. Indeed, there exists an entire industry devoted to collecting, publishing, and commenting on them. CoreLogic, Domain, and Residex are the best-known property data companies, producing various indices of housing prices throughout Australia, updated monthly (and in some cases daily). The Reserve Bank of Australia also produces a monthly chart pack that shows the major housing price indices. This shows housing prices over the last decade marked by high and volatile increases (Figure 6).

It demonstrates that housing prices have experienced almost continuous growth over the last five years.

Figure 6. House price indices, Australia.



Source: RBA (2018); Original chart available at: <https://www.rba.gov.au/chart-pack/>

Housing supply

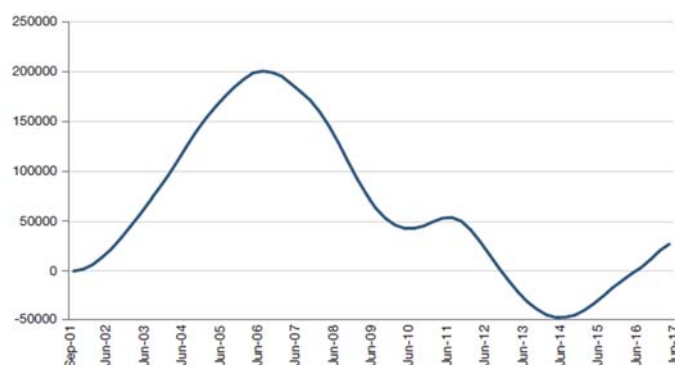
The conventional wisdom is that Australia's housing affordability problems are caused primarily by insufficient supply: 'we are simply not building enough houses' (Turnbull, quoted in Karp, 2017). With a growing population, insufficient supply means greater competition amongst households, rising prices and rents, and less affordable housing. In this view, insufficient supply is usually characterised as the result of restrictions operating on the development industry that prevent it from building more housing, with the planning system most often blamed (e.g. Kendall and Tulip, 2018). Another variation of the argument focuses on population growth, particularly through immigration, and argues that the rate of growth is greater than the ability of the (planning system-constrained) development industry to house them.

While population growth and constraints on development are important factors, the evidence indicates that the affordability problem is not the result of a simple undersupply of housing. At 2017 there was a modest surplus of 27,000 dwellings relative to the 2001 level (Phillips and Joseph, 2017). The trend was a surplus of housing produced between 2001-2006 followed by a deficit between 2007-14, and a moderate surplus again after 2014 (Figure 7).⁴

The small surplus does not include the growth in unoccupied dwellings.

⁴ Calculated by "comparing the balance of person growth with dwelling growth and accumulating any surplus or deficit on the basis of the [average] number of persons per household" (Phillips and Joseph, 2017: 4).

Figure 7. Accumulated housing surplus (simple model), Australia, 2001-2017.



Source: Phillips and Joseph (2017); Original chart available at: csrcm.cass.anu.edu.au/sites/default/files/docs/CSRM_1-2017_HOUSING_SUPPLY.pdf

The 2016 Census found 830,000 unoccupied dwellings across Australia. The rate of unoccupied dwellings has risen over time and is relatively high in areas where the housing market is strong, such as the inner and eastern suburbs of Sydney (Troy and Randolph, 2016). If we combine the oversupply of housing with unoccupied dwellings⁵, take into account population, dwelling, and household composition trends and examine surplus or deficit by state and territory, Phillips and Joseph (2017) demonstrate that between 2001 and 2017 there were housing surpluses across all states and territories with the exception of Tasmania (Table 4). Although there was volatility over the time, the overall picture suggests that housing unaffordability and homelessness are not simply about insufficient housing supply.

Table 4. Accumulated housing surplus (multi-factor model), states and territories between 2001 and 2017.

States	Housing surplus
New South Wales	16,200
Queensland	59,800
South Australia	13,000
Tasmania	-300
Victoria	40,400
Western Australia	25,100
Australian Capital Territory	6,700
Northern Territory	3,500

Source: Phillips and Joseph (2017)

Housing price and supply

Further evidence for the idea that Australian housing unaffordability and homelessness is not simply due to insufficient housing supply is found in the fact that we have seen increases in both housing supply and housing prices in recent years. Largely, this is because growth in housing stock has been concentrated in the middle and upper end of the market: almost 80 per cent of new stock was in the 6th to 9th price deciles (Ong et al., 2017).

⁵ Unoccupied dwellings can include second dwellings, holiday homes, buildings under construction, dwellings for sale, or other types of vacant properties. The inclusion of these types of unoccupied dwellings in the calculation means they are assumed to be part of the “usable supply of housing” (Phillips and Joseph, 2017: 12).

Numerous sources show changes in housing prices relative to income, indicating that house prices are growing faster than incomes. The RBA shows housing prices relative to households' annual disposable income as well as rising household debt (which is mostly housing-related) relative to annual income. As Figure 8 shows, both ratios have increased over the past two decades.

Figure 8. Housing prices and debt, Australia.

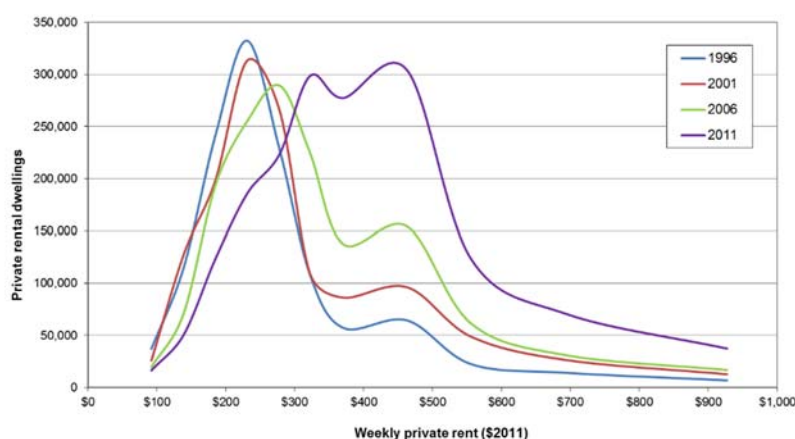


Source: RBA (2018); Original chart available at: <https://www.rba.gov.au/chart-pack/>

Theoretically, new, relatively expensive stock may help affordability if higher-income households move into new housing and free up older housing for lower-income households. This is known as 'filtering'. However, low-cost rental housing has become scarcer over the period. Housing supply has not filtered down to the households that need it most (Ong et al., 2017: 29).

Over the past two decades we have seen low-cost private rental dwellings become increasingly scarce and a shift in the average cost of rental properties (Figure 9 Hulse et al., 2014). The latest 2016 Census data shows that this shift has continued.

Figure 9. Distribution of rents, Australia, 1996-2011.

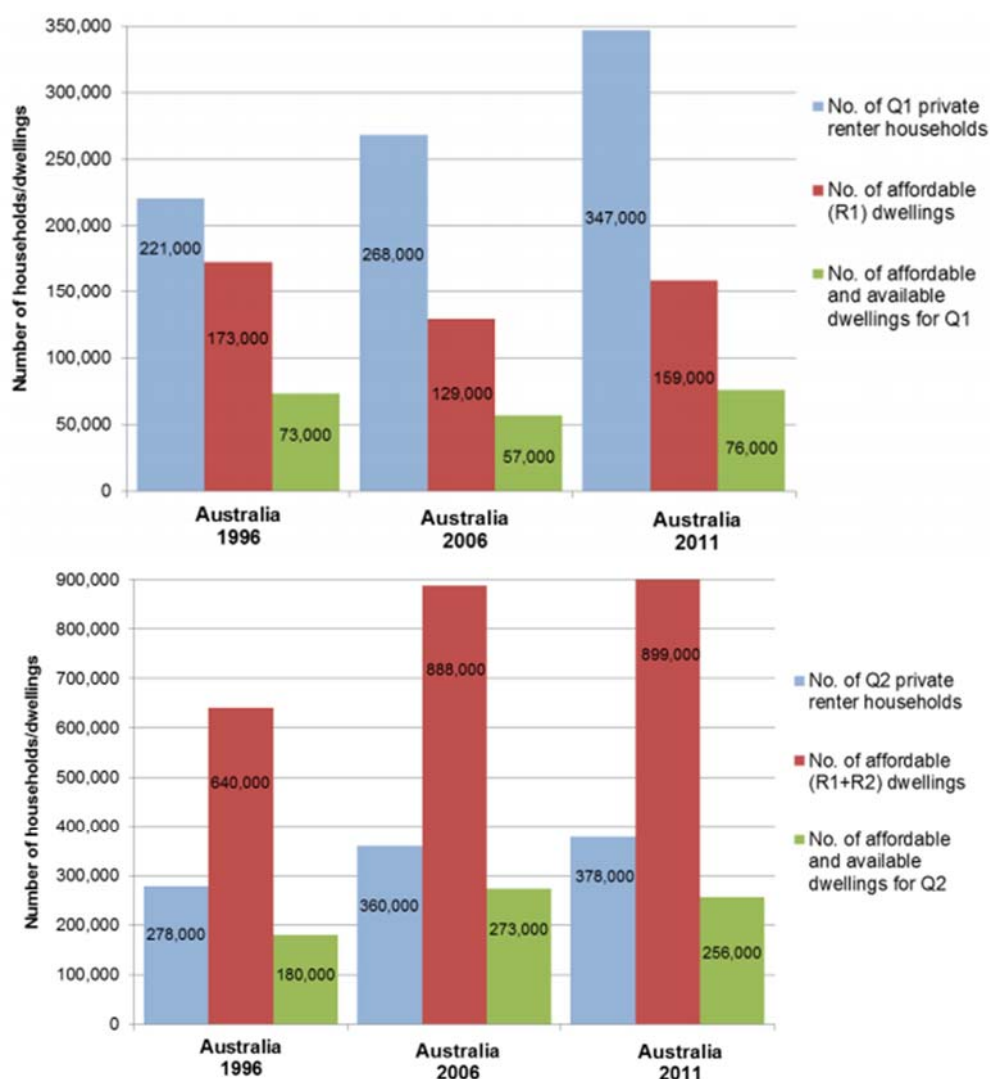


Source: Hulse et al. (2014); Original chart available at:

https://www.ahuri.edu.au/_data/assets/pdf_file/0010/2035/AHURI_Final_Report_No235_Changes-in-the-supply-of-affordable-housing-in-the-private-rental-sector-for-lower-income-households,-2006-11.pdf

As a result, the number of the lowest income private renter households (i.e., the first quintile (Q1) by income) is far greater than the number of private rental properties that are affordable to them (i.e., fall in the first quintile of rents – R1, Figure 10). The research shows a further problem: much of the relatively low-cost rental housing is not available to low-income households, which means it is being allocated by landlords and agents to higher-income households.

Figure 10. Contributors to the lack of affordable housing for very low-income households, Australia, 1996, 2006, 2011. (Income Quintiles 1 and 2 – Q1, Q2, Rental Quintiles 1 and 2 – R1, R2)



Source: Hulse et al. (2015); Chart available at:

https://www.ahuri.edu.au/_data/assets/pdf_file/0011/2081/AHURI_Final_Report_No241_Supply-shortages-and-affordability-outcomes-in-the-private-rental-sector-short-and-longer-term-trends.pdf

In fact, for the second quintile of low-income private renters (Q2), of whom 122,000 are in unaffordable rental housing, all of the apparent 'shortage' is caused by allocations of relatively affordable rental housing to higher income households.

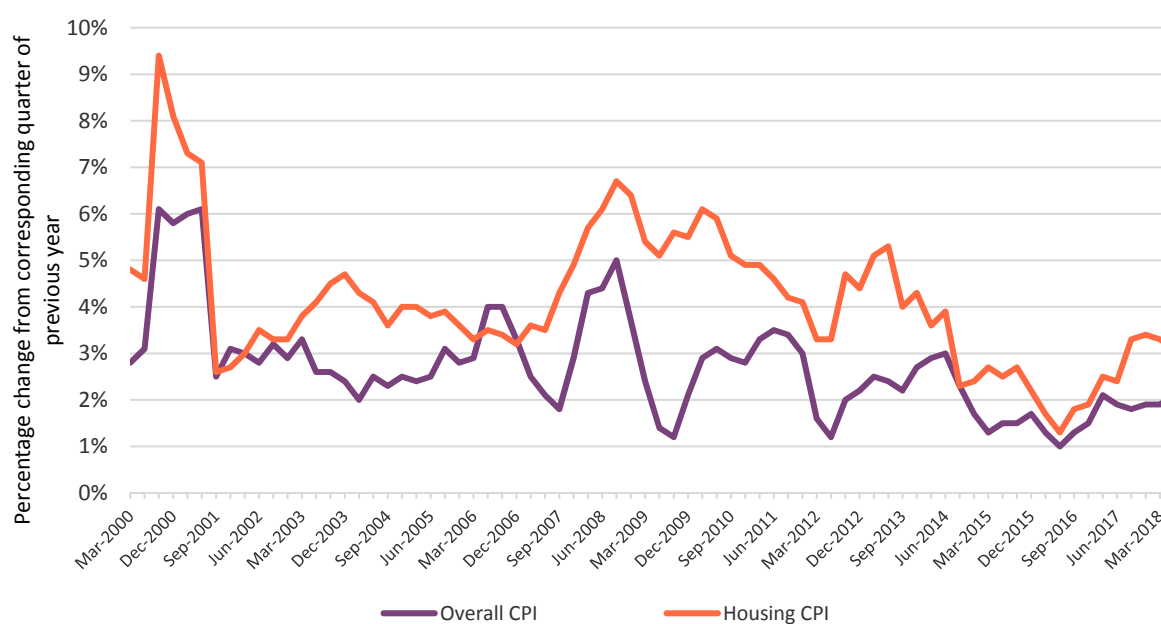
Income, financial stress, the labour market and housing

All of this goes to show that the problem is not one of a simple 'shortage' or 'under-supply'. It is far more complicated: the housing system has grown increasingly out of alignment with the housing needs of low to moderate income households. This has been made more complex by a combination of increased housing costs, a stagnation in social security safety nets, increased

precariousness of employment, and entrenched place-based disadvantage where housing stress is high and employment prospects low.

Housing Consumer Price Index (CPI) increases have consistently exceeded increases in the overall CPI (inflation) overall from year to year since 2006, with the exception of September 2014 where the increase from September 2013 in housing prices was equal to the increase in overall prices (Figure 11).

Figure 11. Prior Year Corresponding Quarter Percentage Change in overall CPI and housing CPI, Australia 2000-2018



Source: 6401.0 - Consumer Price Index, Australia, Jun 2018.

On average, the cost of housing has risen significantly for public and private renters relative to owners with a mortgage over the last two decades (1995–96 to 2015–16). While owners with a mortgage experienced a 36 per cent (\$119; inflation adjusted) increase in average weekly housing costs, private renters experienced a 56 per cent (or \$137) increase, and public renters a 64 per cent (or \$65) increase (ABS, 2017d).

For a large number of people working on low incomes, financial stress is significant. Almost one in three people living in poverty are employed and report their main source of income to be wages (Marjolin et al., 2017). Financial resilience is lower among people working part-time rather than full time, the underemployed are at significant risk of experiencing severe or high financial stress and vulnerability, and those with only casual work face the poorest outcomes relative to other employment types (Marjolin et al., 2017).

Sonia's* Story:

Sonia works casually, comes from a low socio-economic background, and has always struggled to make ends meet. She has tried to live in private rental for some time, but even with Commonwealth Rental Assistance, she is often not able to pay the rent and defaults on the required payments. Her credit history has reached the point where she is now struggling to gain entry to another private rental property, and she has had conflicts with a range of house-mates when she has tried to sub-let rooms in rental properties held by others. She cannot find any affordable properties to rent. A friend suggests that she should apply for social housing. When she fills in the forms to apply, she is told that the waiting list is around ten years.

* Name changed to protect her privacy.

Employment has become increasingly precarious with casualisation, contract-based work, and the gig economy. This has affected men and women increasingly since the global financial crisis (Cassells et al., 2018). At the same time, underemployment has trended up. By November 2016, over 1.1 million people were underemployed – that is, they were working but wanted to work more hours. This is particularly the case for young people and people over 45 years of age who make up two in three of the underemployed (ABS, 2016).

People living in low socio-economic areas face compounding challenges. They are not only more likely to be facing higher levels of housing stress than people living in higher socio-economic areas, but also higher poverty and poorer employment outcomes (Reeve et al., 2016).

At the same time, current safety nets have fallen below the minimum income for healthy living budget standards for the low-paid and unemployed (Saunders and Bedford, 2017). Unemployed families receiving social security payments have a disposable income that falls between \$47 and \$126 per week short of what they need to meet the minimum healthy living budget standard.

Further changes to eligibility for particular social security payments (e.g. the reduced eligibility to the Single Parent Payment and moving people from the Disability Support Pension to Newstart), along with sanctions has further lowered incomes of some households. According to the majority of specialised homelessness service workers surveyed by Pawson et al., (2018), these changes have exacerbated homelessness⁶.

Inadequate or inappropriate dwelling conditions

Inadequacy or inappropriateness of housing conditions is one of the top five reasons people seek assistance from specialised homelessness services. This includes living in crowded and severely crowded dwellings, dwellings that are in a poor state of repair, and insecure tenure.

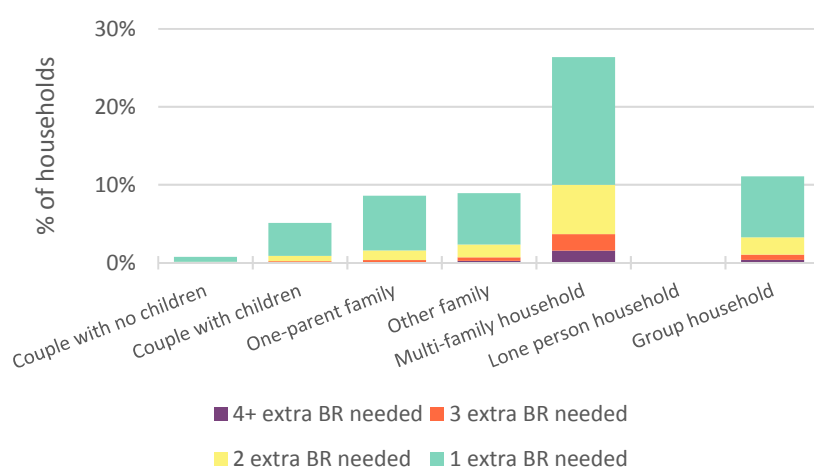
⁶ This includes 21 per cent who said the changes had a mixed effect.

Housing utilisation and crowding

Overcrowded households were responsible for much of the increase in homelessness between 2011-2016. Severe overcrowding diminishes a person's control of the space, has been linked to the spread of infections, is associated with poorer mental health and stress, and may affect individuals' ability to create and maintain positive social relationships within the household (Bailie and Wayte, 2006).

Based on the Canadian National Occupancy Standard (CNOS) to determine crowding in dwellings, analysis of the 2016 Census data showed that multi-family households were most in need of additional bedrooms (Figure 12).

Figure 12. Crowded households by type with additional bedroom (BR) needs, Australia, 2016



Source: ABS (2017a)

Overcrowding is occurring not just in private housing, but also social housing. The Productivity Commission's Report on Government Services found that the levels of overcrowding vary across provider types and jurisdiction. In 2017, 4 per cent of public housing, 4.3 per cent of community housing, and 24.4 per cent of state owned and managed indigenous housing were overcrowded (Table 5). While some of the overcrowding for Indigenous households may reflect cultural preferences, overcrowding more than doubled from approximately 10 per cent between 2013-2016 to 24.4 per cent in 2017 (Table 5).

Table 5. Percentage of public housing, state owned and managed Indigenous housing, and community housing that are overcrowded, Australian States and Territories, 2013-2017

	Public housing	Community housing	State owned and managed indigenous housing
2013	5.0	2.9	10.7
2014	4.6	4.1	10.2
2015	4.4	3.9	9.6
2016	4.2	5.3	8.9
2017	4.0	4.3	24.4

Source: Productivity Commission (2018: Tables 18A.25-28).

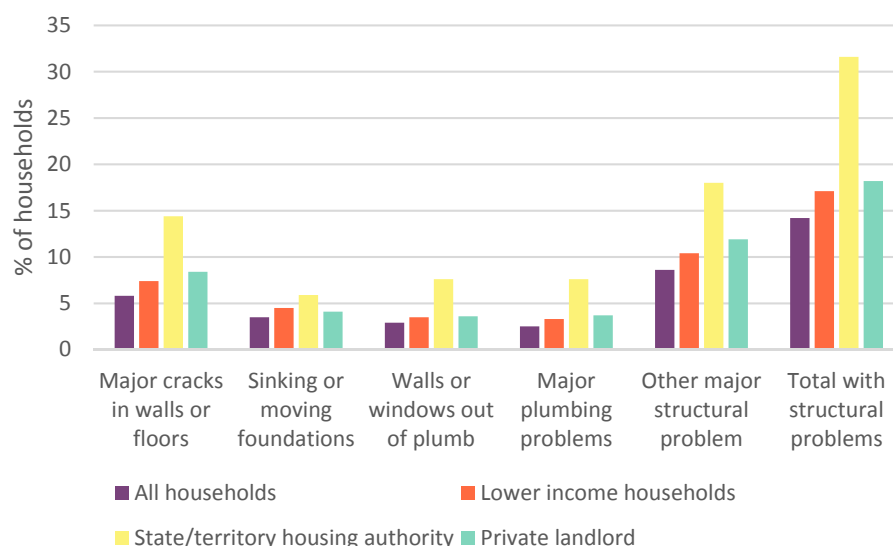
Note: Please check Productivity Commission reports for data limitations.

Housing in poor state of repair

Compared with the large amount of evidence regarding housing prices, costs, and affordability, there is relatively little evidence regarding the state of repair of Australia's housing stock, particularly private market housing. There is somewhat more evidence regarding social housing, from the Australian Institute of Health and Welfare (AIHW) and the Report on Government Services.

The ABS's Housing Conditions and Mobility series reports⁷ the proportion of households who identify that their dwelling is defective (Figure 13). Public housing (i.e. provided by a state/territory housing authority) stands out for its relatively high incidence of structural defects (31.6 per cent), but this data also demonstrates that those with private landlords (18.2 per cent) and lower income households (17.1 per cent) are more likely to be living with structural defects than the population overall (14.2 per cent; Figure 13).

Figure 13. Structural defects, selected household types and tenures, Australia 2013-14.



Source: ABS (2015)

More frequent reports from the AIHW and the Report on Government Services about the state of repair of social housing dwellings find around one in five public housing dwellings, one in five state owned and managed Indigenous houses, one in 10 community houses, and three in 10 Indigenous community houses are below standard. That is, they have more than two major structural problems and do not have at least four working facilities (Table 6).

⁷ The data is only reported every six years.

Table 6. Proportion of households at or above standard (with at least four working facilities and not more than two major structural problems), Australia, 2014 and 2016

	2014	2016
Public Housing	81.0	80.7
State-owned and managed Indigenous housing	70.1	75.1
Community Housing	89.3	88.8
Indigenous community housing*	69.2	71.4

Source: Productivity Commission (2018: Tables 18A:36-39)

*Note: 2012-13 and 2014-15 data for ICH. Please check Productivity Commission reports for data limitations.

Housing insecurity

Security of tenure, or the security of the arrangements to continue living in a dwelling, varies across different types of housing in Australia.

Homeownership is, generally speaking, secure so long as the household stays intact.⁸ In limited circumstances properties can be compulsorily acquired, with compensation on just terms, by government agencies. Under recent strata law reforms implemented or in progress in several jurisdictions, homes in strata schemes can also be compulsorily acquired (with compensation) where a special majority of the scheme votes for renewal or sale of the scheme, but there is no evidence yet of this occurring at a significant scale (Crommelin et al., 2018). Homeowners with a mortgage may lose their homes if they default on their payments. However, there is limited data on mortgage arrears and defaults in Australia. The annual reports of the Supreme Courts of each state and territory report on the number of proceedings for possession of property each year, but do not distinguish residential and other property, and do not specify the number of proceedings that resulted in eviction. In addition, an exception to the perceived and real security of tenure via homeownership exists in the dissolution of a household for any reason, especially in the cases of domestic or family violence.

By contrast, private rental housing in Australia is generally insecure, even for longer-term tenancies. This is the effect both of tenancy laws and structural features of the rental market. However, data about the number of tenancy terminations and evictions are elusive. No jurisdiction collects data about termination notices, which landlords issue as the first step in the termination process – and it is often the only step, because many tenants move out without further legal proceedings. Some states publish in the annual reports of their Civil and Administrative Tribunals, numbers of tenancy termination applications received, but do not regularly publish the number of termination outcomes, nor the number of evictions.

There is evidence that shows strongly that Australian tenants are highly mobile – but care should be taken not to confuse mobility with insecurity and vice-versa. The ABS 2013-14 survey

⁸ A notable exception is household dissolution to escape from domestic or family violence, which disproportionately affects women and children.

of Housing Mobility and Conditions reported 81 per cent of private renter households had lived in their current premises for less than five years, and 70 per cent of private renters who had moved in this time had come from another private rental dwelling (ABS, 2015). Significantly, most of these moves were instigated by tenants themselves: about half did so mainly for 'personal reasons', including 'family reasons' (25 per cent), 'employment reasons' (15 per cent) and 'lifestyle change' (7 per cent); another 20 per cent moved to get a bigger or better home (18 per cent) or to downsize (2 per cent). This implies that in the 2013-14 period about 15 per cent moved because they had been given a notice of termination by the landlord – evidence of the insecurity of rental housing.

Surveys of tenants by Pawson et al. (2017), and the Tenants' Union of NSW (2014) found similar evidence of mobility and insecurity: 14 and 25 per cent of respondents respectively indicated that their most recent move was at the instigation of their landlord.

Further, in the Tenants' Union's survey, 92 per cent of tenants said they worried that, if they had to move, they would not find suitable, affordable housing, and 77 per cent said they had put up with a problem in a tenancy, or declined to assert their tenancy rights, because they were worried about adverse consequences. These statistics point to weak Australian tenancy laws in regard to security of tenure. This is reinforced when our security of tenancy laws are compared internationally (Easthope, 2014; Martin et al., 2018). Unlike most comparator countries, all Australian states and territories allow landlords to terminate tenancies without grounds at the end of a fixed term, and all but Tasmania (and, under amendments shortly to commence, Victoria) allow 'without grounds' terminations of periodic tenancies.

Real and perceived insecurity is also generated by structural features of the private rental sector. There is evidence that rental properties are frequently taken off the market - presumably to be used as owner-occupied housing or for redevelopment. From a sample taken between 2001 and 2006, 25 per cent of landlords had exited the market within their first year and only 41 per cent remained in the market continuously for five or more years (Wood and Ong, 2010).

The most precarious form of housing falls into the marginal rental category. This includes student accommodation, boarding houses, caravan parks, and residential land lease communities. Between 2001 and 2016, the number of Australians marginally housed – living in caravan parks or in other crowded or improvised dwellings – increased by over 40 per cent (ABS, 2018). Goodman et al. (2013) find that marginal housing providers in Australia are often poorly regulated, and as such there are huge variations in the quality of dwelling, level of service, security, and value-for-money that these homes offer. They further find that the prevalence of marginal rental is related to various factors, including the unaffordability of private rentals in an area.

Leaving institutions / care of the state

A significant minority of specialist homelessness service users come from other institutional 'accommodation': prisons, health facilities, mental health facilities, drug and alcohol facilities, and young people leaving out of home care. The volume of people passing through these institutions has increased significantly in recent years. The annual number of discharges from out of home care doubled over the decade to 2015-16 (AIHW, 2018b) and the number of prison discharges increased by an estimated 25 per cent over the three years to 2014 (AIHW, 2015c). Almost one in three (31 per cent) people exiting prison expect to be homeless on release (AIHW, 2015c).

Veterans are also likely to be over-represented among people who are homeless. Mental illness (especially post-traumatic stress disorder) and substance abuse are known to be particularly prevalent among veterans and, when adequate supports are not available, both contribute to homelessness. While neither the Australian Census nor specialised homelessness services collect any information on veteran status, Registry Week data reported in Flatau et al. (2018) shows that just over five per cent of respondents were known to be veterans, with another two per cent whose veteran status is unknown.

2. Beyond the numbers: Why does having a home matter?

Housing is human right. It is fundamental to people's current lives and future outcomes. A house, as a place to call home, is a basis for a person's individual identity, family life, participation in education, work, and community, and health and wellbeing.

Housing as a human right

Housing is a human right affirmed in international law (Article 25 of the 1948 United Nations Universal Declaration of Human Rights, and Article 11 of the 1966 International Covenant on Economic, Social and Cultural Rights). Housing "should not be interpreted ... [as] merely having a roof over one's head. ... Rather it should be seen as the right to live somewhere in security, peace and dignity." (UN Committee on Economic, Social and Cultural Rights, 1992).

Accordingly, housing should be accessible, affordable, secure, and appropriate. Where required, there should also be accessible and appropriate support services available to ensure housing can be maintained and infrastructure can be accessible (such as community and health services, decent food, work, education, and transportation; see Table 1).

Homelessness is a denial of the right to accessible, affordable, secure, and appropriate housing. As the Australian Human Rights Commission observes, homelessness impacts on other human rights too: rights to health, personal safety, privacy, an education, work, non-discrimination, social security, vote, freedom of movement and association, freedom of expression, and freedom from cruel, inhumane or degrading treatment or punishment (HREOC, 2008).

Beyond human rights

Housing is critical to many aspects of people's lives, including their security, sense of belonging, health, educational and employment outcomes, and long-term housing stability.

Security and a sense of belonging

A home provides people with ontological security – a sense of order, trust, continuity, and security (Giddens, 1990; Dupuis and Thorns, 1998). Ontological security is a deep psychological need. Closely related is people's need for a sense of belonging – an emotional connection to a place or a situation. A place where people can have a sense of independence, autonomy, and control and where they can perform personal affairs (de Jonge et al., 2011).

The lack of security within Australia's private rental sector has been found to contribute to poorer ontological security among private renters than owner-occupiers and social housing renters who have more housing security (Easthope, 2014). The inability of some older people to afford continued homeownership and, as a result, security of tenure, has been found to significantly affect their ontological security (Colic-Peisker et al., 2015). Older people who cannot age at home and end up in residential aged care settings where there are set rules, menus, and meal times, have been found to lose their sense of autonomy (de Jonge et al., 2011).

Where space has been contested because of overcrowding, such as in multigenerational households (Easthope et al., 2015), tensions can arise, family functioning may be affected and a loss of a sense of control can be felt. Having sufficient bedrooms or a private space, for example, are typically considered private domains and under the full control of their occupants irrespective of home ownership.

People have an inherent desire to make a home. We see this even with rough sleepers, where the ability to control the spaces occupied by cardboard boxes, tarpaulins, or tents is an important sense of 'home' (Parsell, 2012).

Insecurity of housing tenure or housing precarity affects not just ontological security and a sense of belonging, but also a range of other outcomes (Colic-Peisker et al., 2015; Dwyer and Phillips Lassus, 2015; Greenop, 2017; Smith, 2014; Vasudevan, 2015). National and international research shows that housing precarity and insecurity can affect health, crime, employment, and education (Phibbs, 2002; Woodhall-Melnik et al., 2015; Huang and King 2018; AIHW, 2018a; Pawson et al., 2018; Flatau et al., 2018). Being homeless can also expose people to unsafe situations (including assaults) that can result in physical injuries, and disabilities (Flatau et al., 2018).

Jim's* Story

Jim is a 45-year-old Indigenous man, living in a large regional centre. It has been many years since he has had a stable home.

After experiencing childhood family trauma, he spent many years living in out-of-home care and, as an adult, has been in prison on two occasions, for drug and alcohol-related offences. In between, he has sometimes lived in a combination of boarding houses, transitional accommodation, and has stayed with friends and extended family, but has also spent large periods of time rough sleeping and is very socially isolated. His physical and mental health has suffered during this time, and, as a result, it is now difficult for him to find and maintain employment, which further compounds his housing problems.

He has a range of service providers involved in his care, including for community re-integration and physical and mental health. Finding stable housing has however been an ongoing service challenge. He has had contact with Specialist Homelessness Services in the past and is on a waiting list for Indigenous social housing in an area where he feels a connection to country, but the list is long, and in the meantime the time he has spent living in boarding houses and transitional accommodation has not been conducive to his mental health or staying away from drugs and alcohol.

Upon recently reaching out to Aboriginal medical services, he spent a period of time in hospital, to treat some of his ongoing health problems. He is due to be released from hospital soon, but the medical staff are acutely aware that he does not have stable accommodation to go to and are reluctant to discharge him to a rough sleeping or other transitional arrangement that is likely to damage his health yet again.

*Name changed to protect his privacy

Physical and mental health

There is a strong relationship between homelessness and poor physical and mental health. Recent evidence from Canada demonstrates that people in unstable housing situations are more likely to experience obesity and food insecurity (Woodhall-Melnik et al., 2015). Woodhall-Melnik et al., (2015) found positive impacts on the body mass index and waist circumferences of a Housing First intervention program over a 24-month trial.

In Australia, people experiencing homelessness report experiencing higher rates of chronic conditions and mortality, including asthma (32.9 per cent), heart stroke (23.2 per cent) and liver disease (15.8 per cent). They also report higher incidences of conditions which are preventable with hygiene practices typically available to people with appropriate housing, including dehydration (22.9 per cent), skin infections (16.2 per cent), and convulsions (12.1 per cent) (Flatau et al., 2018).

People who are homeless have a higher probability of experiencing mental illness than the general population. Mental ill health is both a cause and a consequence of homelessness. The extensive international and Australian evidence base on the prevalence of mental health conditions among those experiencing homelessness reveals elevated levels of psychosis, anxiety, depression and PTSD as well as substance use and dependence disorders (see Fazel et al. 2008, Fazel et al. 2014, O'Donnell et al. 2014, Spicer et al. 2015, Teesson et al. 2003, and Teesson et al. 2004).

While very few seek homelessness services primarily because of mental ill-health (1 per cent), many have an associated mental health issue. Over one in four (27 per cent; 77,569) people seeking assistance from a specialised homelessness service in 2016-17 were identified as experiencing mental ill health – a 23 per cent increase over the previous two years (AIHW, 2018a; Pawson et al., 2018).

Australian Registry Week data over the period 2010-2017 examined by Flatau et al. (2018) suggests the incidence may be higher. Recent surveys record 28 per cent of people who are homeless have signs of mental illness or severely compromised cognitive functioning and almost one in two (48.4 per cent) respondents had spoken with a psychiatrist, psychologist, or mental health professional in the previous six months (Flatau et al., 2018). The prevalence of mental ill health is known to impact the drug and alcohol dependency of some people who are homeless, which in turn can negatively affect their physical health (Flatau et al., 2018).

There is limited data on the types of mental illness people experiencing homelessness experience, with some suggesting stress and depression, neurosis, and phobias as the main conditions (Flatau et al., 2018).

The prevalence of mental ill health is known to impact the drug and alcohol dependency of some people who are homeless, which in turn can negatively affect their physical health (Flatau et al., 2018).

Educational outcomes

Educational outcomes of people who are homeless are unsurprisingly also affected. Flatau et al. (2018) show people experiencing homelessness often report having lower levels of educational attainment. In addition, 28.2 per cent report have a learning or developmental disability. The Cost of Youth Homelessness study found only 31 per cent of young people over 18 years of age had completed Year 12 (Mackenzie et al., 2016).

Employment outcomes

Homelessness is associated with very low rates of employment, high levels of government income support, and entrenched poverty. 85 per cent of people experiencing homelessness surveyed by Flatau et al. (2013) had no work – 43 per cent were not in the labour force and 42 per cent were unemployed. The Cost of Youth Homelessness in Australia report (Mackenzie et al., 2016) found that 52 per cent of young people who were homeless were unemployed at the time of interview; that is, they were without work yet reported that they were looking for work and available to start work.

A lack of permanent accommodation, experiences of poor health, and having a disability significantly affect the ability of people experiencing homelessness to find work (Flatau et al., 2015). Mental illness can also impede them from obtaining and maintaining a job (Poremski et al., 2016). It is also reported that many people who are homeless also experience discrimination when applying for work (Golabek-Goldman, 2016).

Income challenges

Given the high levels of unemployment or lack of participation in the labour market, it is unsurprising that many people who are homeless struggle with very low incomes.

While 92 per cent of Registry Week respondents reported receipt of regular income (AIHW, 2018; Flatau et al., 2018), only 48.1 per cent reported that they had enough income on a fortnightly basis to meet all of their expenses and debts. The vast majority of respondents (90.3 per cent overall) reported that they had control over their finances, but around one third (30.1 per cent overall) reported that there was at least one person who believed the respondent owed them money. Almost one in five (18.2 per cent) of Registry Week respondents overall had a Centrelink breach in the previous six months. Rough sleepers across Australia were less likely to have enough money, according to these data.

Intergenerational homelessness and other implications for young people

Youth homelessness has substantial costs to individuals and society. Homelessness negatively affects young people's health (including mental health issues), education (participation and attainment), employment, social inclusion (including contact, or lack thereof, with family and support services), and overall quality of life, leading to heightened incidences of self-harm, including suicide (Flatau et al., 2015). There is documented evidence of young people's lack of access to health (including mental and sexual health) and social care services while homeless, as well as access to safe and nutritious diets (Booth, 2006; Darbyshire et al., 2006; Hillier et al., 1997).

The implications of homelessness for young people not only substantially add to government spending on providing current and future additional services and support, they are significantly negative for the longer-term prospects of young people. This includes a strong correlation between experiencing homelessness as a child and ongoing chronic or episodic experiences of homelessness across the life course (Australian Government, 2008; Flatau et al., 2013; 2015; Thielking et al., 2015).

Summary of drivers of and associated outcomes from homelessness

Any system level response to address homelessness must be built around an understanding of its causes and its associated conditions. A summary of some of the major causes of homelessness, variations in the lived experiences of homelessness, the populations most vulnerable to risks for homelessness, and needs to address are outlined in Table 7 (see Kaleveld et al., 2018).

Table 7: The drivers of homelessness, vulnerable population groups, lived experiences, and needs requiring redressing

Drivers	Vulnerable populations	Experiences of homelessness	Needs to address
<u>Structural causes</u>	Indigenous people	Rough sleeping	Increase in <i>affordable</i> housing
Housing scarcity	Young people	Episodic, short term, or chronic long-term homelessness	Increase in <i>security</i> of tenure for private renters
Housing unaffordability	Older people	Short term transitional homelessness	Improvements in <i>appropriate</i> housing – re upkeep of structural deficits in dwellings
Poverty and inequality	People in certain locations	Couch surfing	Pathway to safe, stable, affordable housing on exit from institutions
Unemployment and labour market disadvantage	People who have experienced: <ul style="list-style-type: none"> Domestic and family violence 	Living in overcrowded dwellings	Pathways to <i>safe</i> , stable, affordable accommodation out of domestic violence
Systemic discrimination	<ul style="list-style-type: none"> Trauma and PTSD Mental health issues Drug and alcohol issues Interactions with the justice system 	Living in insecure accommodation including boarding houses and transitional accommodation	Access to direct and indirect tenancy <i>supports</i> if and when needed <ul style="list-style-type: none"> - Tenancy / living - Employment and training - Legal - Trauma informed physical and mental healthcare - Drug and alcohol - Social relationships: reunion with family and/or opportunities to connect to others
Failure to serve vulnerable populations	People with a disability	Living in insecure tenancies and/or at-risk of homelessness	
	Culturally and linguistically diverse populations, refugees or newly arrived migrants	Living in inadequate dwellings	
	Veterans	Living in situations of domestic abuse	
	People living in overcrowded housing		

Adapted from Kaleveld et al. (2018)

3. Responding to homelessness by addressing problems across the housing continuum

In order to appropriately address homelessness, we need to think beyond an immediate response to ‘homelessness’ – emergency, supported, and temporary accommodation – and address the wider problems of safety, accessibility, affordability, security, and appropriateness. This means taking a co-ordinated and holistic approach across the range of forms of housing. The ‘housing continuum’ can be used to consider the range of points where action may be taken. Typically, these points are:

- Homelessness and responding to the immediate (non-housing) needs of people
- Supported, temporary, and/or emergency accommodation
- Social housing
- Affordable housing
- Private rental housing
- Homeownership

Figure 14. The housing continuum.



The housing continuum is useful for organising thinking about where different types of responses are required. Care should be taken to ensure it is not confused with the notion of the ‘housing career’ of individual households, which emphasises the transitions households may make between different tenures, or with the notion of the ‘housing ladder’, which assumes a hierarchy of tenures (with homeownership on top and homelessness at the bottom). The housing career and ladder ideas follow traditional conceptualisations of housing needs and access, where young adults are expected to enter the market via lower-value housing before gradually trading up as their economic and household circumstances change (Clapham, 2002; Morrow-Jones and Wenning, 2005). It should not be assumed that people will be able or indeed want to ‘transition’ between each stage of housing.

Below, each part of the continuum is reviewed and some of the current issues are considered.

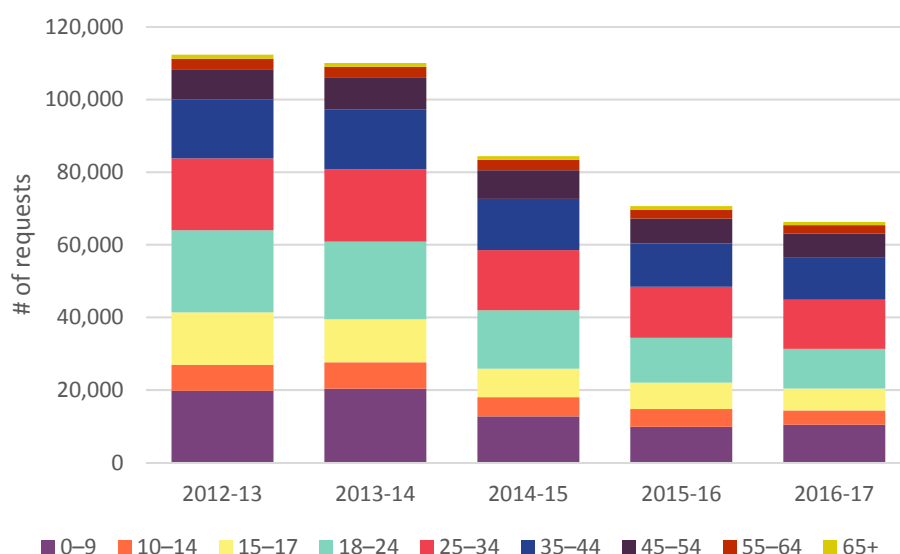
Temporary supported accommodation

Supported accommodation is temporary accommodation provided mostly by non-government organisations funded by governments, other organisational income, and charitable donations. About 1,500 organisations across Australia operate as Specialist Homelessness Services (SHSs) to provide these temporary accommodation and related services. In 2016-17, these services provided assistance to 288,000 persons – up 22 per cent from the previous five years. SHSs may have different target groups and services on offer, including advice and support, temporary accommodation, and programs to access permanent housing. Just over half of people (56 per cent) seeking assistance from SHSs are ‘at risk’ of homelessness, while the remaining 44 per cent

are homeless. Of those initially at risk, more than 90 per cent are housed after support has concluded (so less than 10 per cent lose their housing). Of those initially homeless, 39 per cent are housed (mostly in temporary accommodation) after support – meaning 61 per cent are unable to become housed (AIHW, 2018a). In addition to being unable to support some people at risk of or experiencing homelessness, another challenge for this sector is the number of people who get housing but who cycle back into homelessness because of the short-term nature of temporary supported accommodation.

Further, organisations providing temporary supported accommodation also struggle to provide the range of services needed by the populations who turn to them in crisis. The numbers of people requiring support and who are supported have increased, but many are still turned away. In 2016-17 there were over 65,000 unassisted requests for support (down from 110,000 unassisted in 2012-13; Figure 15). An unassisted request can mean there is no accommodation available for that person; the individual is seeking a non-housing specialist service (e.g. counselling or food assistance) not offered by the agency where the person submitted that request; or the person falls outside of the agency's target group (e.g. a homeless man presenting at a women's shelter; or a woman escaping domestic violence with a teenage male child). Between 2012 and 2017 across Australia, two in three unassisted requests came from women and one in three from men. Children under 17-years made up one in three of all unassisted requests across age groups (AIHW, 2014-2018).

Figure 15. Unassisted requests for specialist homelessness services by age group, Australia, 2012-13 to 2016-17



Source: AIHW (2014b; 2015b; 2016b; 2017b; 2018)

Social housing

Social housing is comprised of state-owned and managed public housing, non-government community housing, and Indigenous housing. Social housing makes up about 433,000 dwellings across the sub-sectors nationally, and accommodates about four per cent of all households. All social housing providers provide rental housing to eligible households at affordable rent, which

is generally based on a proportion of that household's income, rather than a proportion of the market rental rate.

In 2016-17, approximately 35,000 households were newly assisted in this way, with more than 77 per cent of new social housing allocations going to households 'in greatest need' (that is, homeless or at risk of homelessness). Many more households (128,000 in 2016-17) were provided with temporary supports from social housing providers, including financial assistance for temporary accommodation or for private rental housing (e.g. bond loans or rental subsidies).

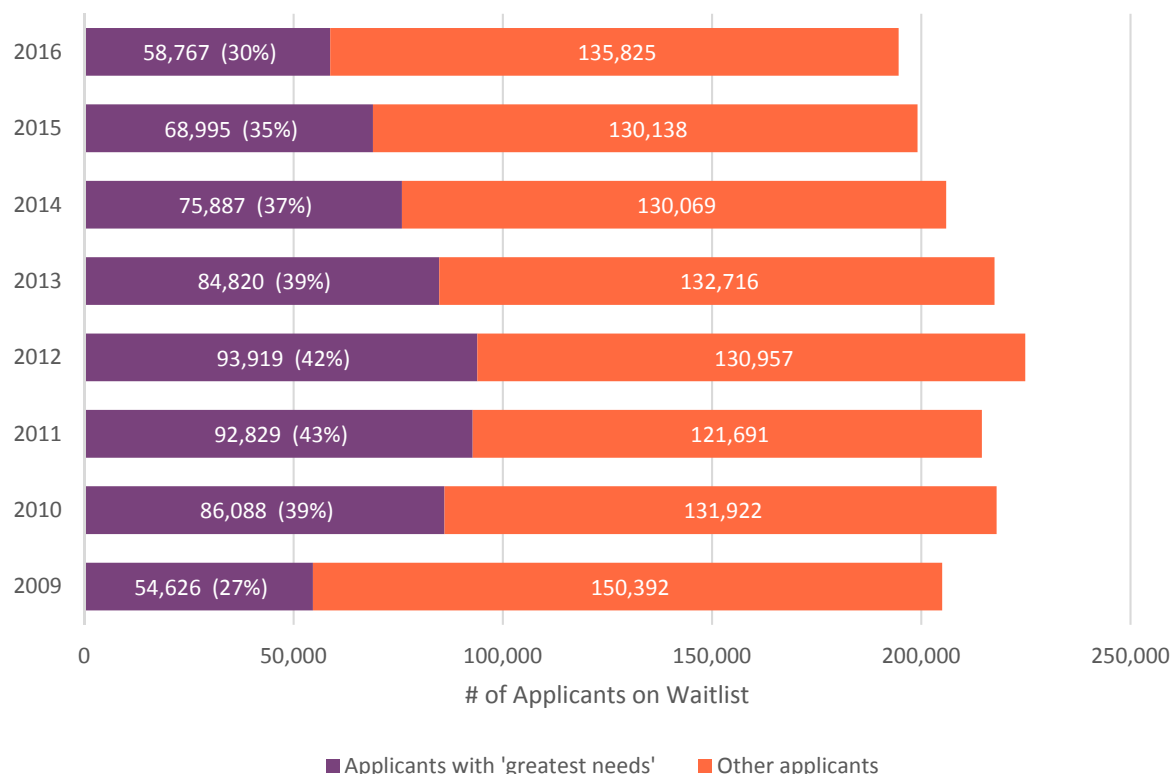
The social housing sector is financially constrained. Tenants' rents are the largest single source of revenue in public and community housing. In both situations, because of low incomes of tenants, this revenue is insufficient to cover the operating costs of providers. State and territory governments fund the gap in social housing. In community housing, rental revenues are enhanced by Commonwealth Rent Assistance, but margins are still tight.

Meanwhile, government expenditure in the sector has declined (by seven per cent from 2012/13-2016/17; Pawson and Parsell, 2018). Social housing overall has not kept up with population growth or the growing number experiencing housing affordability problems.

In 2016 there were 194,592 people on the waiting lists for social housing across Australia (Figure 16). 2016 was only the second year in recent history that the waiting list was below 200,000 people (AIHW, 2014a-2017a). In 2016, almost one in three applications had been assessed as having 'greatest needs', which will mean these individuals will be the most likely to receive social or community housing (AIHW, 2017a). While the proportion of waitlisted applicants with the greatest needs has reduced recently – after a peak of 43 per cent in 2011 – and waitlist numbers overall have fallen, declines in the waitlist may be due to multiple factors, and not just reduced real demand. Changes to state or territory housing authorities' social housing policies, enumeration procedures, and eligibility criteria can all affect the size of the waitlist (AIHW, 2017a). In addition, according to the AIHW (2017a), the waitlist size may reduce when frustrated people in need of housing assistance remove themselves after long wait times, a lack of housing available in their desired locations, or after falling off wait lists without realising it as a result of policy or procedural changes. Some state and territory housing authorities publish detailed data about waitlists for different locations and in Sydney, for example, typical waiting times exceed ten years⁹.

⁹ NSW Family & Community Services, Expected Wait Times calculator: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

Figure 16. Number of applications on the 'greatest need' and general social housing waitlists, Australia, 2009-2016.



Source: AIHW (2014a, 2015a, 2016a, 2017a)

Note: Please check AIHW reports for data limitations.

In 2016, over two in three applicants on the waitlist – over 135,000 people – were not assessed as having complex needs (having 'greatest needs')(Figure 16). Therefore, low income levels and available affordable housing are the barriers that need to be addressed. Simply providing secure, affordable housing for this group should remove the risk of homelessness for this sizable population.

Margaret's* Story

Margaret is an Aboriginal woman living in a regional town, in which she has strong ties to country and community. She has been told that she, her children, mother, and aunt are eligible for social housing, however available housing stock is limited in her town, especially for families. She has been told that the waiting list is particularly long as building costs are higher outside major urban centres, and that she may need to wait for some time. In the meantime, she and her family stay with extended relatives, but she always worries about being pressured to move away from her town or forced to live separately from her mother and aunt. She is not sure if and when the building of new social housing stock will take place in her town, how long she should wait or who she can ask for help.

*Name changed to protect her privacy

Affordable Housing

Affordable Housing as a housing type along the housing continuum refers to rental housing provided by community housing providers, often in partnership with private financiers and developers, on different terms to the conventional social housing offer. For example, below market rents for moderate-income households or key workers. In some states, programs for affordable homeownership, through deposit finance or shared ownership, are also part of the Affordable Housing offer.

A number of initiatives – notably the former National Rental Affordability Scheme (NRAS) – encouraged investment and capacity building in the sector, but government support has been patchy. NRAS committed to delivering 37,583 affordable rental properties (27,603 had been delivered by June 2015) for 10 years, with low to medium income households paying 20 per cent less market rent¹⁰ and a set annual tax incentive paid to the investor¹¹. However, NRAS funding was closed to new entrants from 2014 and hopes for another scheme have been frustrated (Milligan et al., 2017). NRAS successfully delivered tens of thousands of properties - apartments (39 per cent), separate houses (22 per cent), studios (17 per cent), and town houses (22 per cent) – in a range of socio-economic areas with decent infrastructure in a short time. It was cut short in 2014 at a time when momentum and confidence was building in the scheme. Rowley et al. (2016) concluded that although there were implementation challenges, NRAS was an “effective supply stimulus” that “not only increases the number of suburbs accessible to income-eligible households but, if such a discount were available to all eligible households, would lift a third of them out of housing stress.” Australia lacks a current widespread affordable housing scheme and faces potential increases in the number of people who are in housing stress or end up homeless as NRAS properties begin to lose their incentive payments for affordable housing from the end of 2018 (Aliento, 2018).

Private rental

Private rental housing is the second largest tenure in Australia. About 25 per cent of households live in private rental housing, and this share is growing, with more couples and households with children privately renting (Hulse et al., 2018).

Most private rental housing is in the form of houses and apartments that are not distinct from owner-occupied housing. This ‘mainstream’ of private rental housing is regulated by state-level residential tenancies legislation, but outcomes are probably influenced as much by structural factors, such as ownership patterns, which are shaped by tax policy settings at federal and state levels. Ownership of private rental housing is dominated by individual persons with small holdings (so-called ‘mum and dad’ investors). Most private landlords (65 per cent) declare a rental loss (i.e. they are negatively geared), implying speculation on future capital gains is the dominant investment strategy. Most use real estate agents as managers (Hulse et al., 2018).

¹⁰ Household income limits based on family type 2018/19- \$63,112 sole adult to - \$150,060 couple with three children in 2018/19, <https://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/national-rental-affordability-scheme-nras-household-income-indexation>

¹¹ \$11,192 in 2018/19, see <https://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/national-rental-affordability-scheme-nras-incentive-indexation>.

Australia has only a very small number of non-profit real estate agents, including HomeGround Real Estate¹² and new to the market, Welcome Residential in Queensland¹³.

Aside from the 'mainstream', there are also some distinctive niche sectors and diverse forms of marginal rental housing. These include student accommodation, boarding houses, caravan parks, and residential land lease communities. Policy settings vary between states and between sectors. In some cases, relations between residents and proprietors are governed by sector-specific regulatory regimes, while in others only the common law of lodging applies. State and local planning regimes may also often make special provisions to encourage, or restrict, these marginal rental options.

As we saw in Chapter 2, private rental housing has the worst incidence of affordability problems in the housing system: 60 per cent of low-income households privately renting pay more than 30 per cent of their income in rent, including 18 per cent who pay more than 50 per cent (Figure 5). Rahman and Harding (2014) further highlight that there are also different levels of housing stress across tenure, with private renters more likely to experience housing stress than households in other tenures.

As noted above, private rental housing is also insecure, as a result of Australia's relatively weak tenancy laws (Martin et al., 2018), many landlords staying in the sector for only a short time (Wood and Ong, 2010), and properties readily transferring between renters and owner-occupiers (Yates and Wood, 2005). Each of these factors increases the likelihood of forced relocation of tenants.

Homeownership

Homeownership has long been the main type of housing tenure in Australia. Home owners accounted for 67 per cent of households in 2015-16, according to Survey of Income and Housing data (ABS, 2017d), and 62 per cent of occupied dwellings in 2016 were owned, at the Census. Homeownership is widely assumed to be the preferred tenure of most households, and policy settings assume that households will achieve it. For example, the Age Pension is relatively low because it assumes that most recipients are homeowners with low housing costs. Historically, Australia has had a high rate of homeownership relative to most other Western countries, but current rates are not especially high because, while other countries have increased their homeownership, Australia's rate has gradually declined. This is especially the case for outright owners (Hall, 2017).

For decades, state and federal governments have promoted homeownership (Troy, 2012) through preferential policies. These include the Federal Government's exemption of owner-occupied housing from the asset test for the Age Pension, and from capital gains tax, and the exemption of imputed rent (i.e. the value of the housing service produced by owner-occupied housing) from income tax. State governments exempt owner-occupied housing from land tax, and both levels of government have at times offered grants for first home buyers. Exemptions from capital gains and land tax have favoured existing home owners, who have used their untaxed housing wealth to out-leverage and outbid would-be owners as they trade between homes and buy additional investment properties.

¹² See <https://www.homegroundrealestate.com.au>

¹³ See <https://www.welcomeresidential.com.au/about-us>

Some state-specific government programs promote assisted homeownership for low-moderate income households who have difficulty accessing private sector finance. Typical examples include low-deposit loans and 'shared equity' schemes under which the purchaser borrows to buy a share of a property, with a state government agency owning the other part. These programs are significant in some states (e.g. Western Australia) but not others (e.g. New South Wales).

Homeownership, with all of its benefits and incentives, is becoming less accessible across Australia. According to ABS data, since 1995-96 homeownership across the country has declined from 71 per cent of households to 67 per cent in 2015-16 (ABS, 2017d). Census data of housing tenure by dwellings also shows decline. In 2001, 66 per cent of dwellings were owned and by 2016 that had fallen to 62 per cent (ABS, Time Series Profile 2001; Tablebuilder, 2006, 2011, 2016).

Alex's* Story

Alex is a woman in her late-30s with a physical disability, living in social housing. She holds a stable job and has done so for some time. She would like to move out of social housing and thinks that she would be able to afford rent in the private market, if she was able to find the right property. A couple of times she has saved up enough for the bond payment for a private rental property, but has found that no one is willing to rent her an apartment, given her history of living in social housing and due to her having previously been on the Disability Support Pension, before entering employment.

Her search for rental properties is also hampered by the need to find an accessible apartment, which limits her choices, especially at the cheaper end of the market. She often feels that the only way out of social housing would be for her to purchase a property, but thinks that the deposit on a mortgage is out of her reach. She is not sure what her next steps should be or where she might be able to seek assistance.

*Name changed to protect her privacy

4. Addressing wicked problems: Homelessness and housing affordability strategies

Solving homelessness is in part simple – all people simply need homes and some also need support to stay housed. But the web of current policies, systems, structures, and history mean that achieving this is complicated and complex.

Where are we now?

Currently, the service system for people facing homelessness in Australia includes a range of responses. Traditionally, many homelessness services have been designed to meet immediate needs (such as food, crisis accommodation, showers, warmth, hygiene). These services play an important role in meeting fundamental needs, in human connection and for dignity and respect. Yet many are not adequately resourced to address the causes of a person's homelessness or facilitate their permanent exit out of homelessness (Belcher and Deforge, 2012).

Until relatively recently, the homelessness service system in Australia has been characterised by a focus on responding to crises and emergencies, including through short-stay refuges and shelters. A longer-term response requires capacity to provide access to safe, affordable, and secure housing, plus access to support services for those who need them. This involves specialist skills and commitment on the part of service providers, to build trusting, goal-focused relationships with service users, backed up with assured access to long-term housing (Phillips and Parsell, 2012). Without a focus on prevention and long-term housing transitions, we have a revolving door of people never quite exiting homelessness, or exiting homelessness followed by re-entry into homelessness. In fact, a system heavily weighted toward traditional 'crisis' service delivery approaches has been critiqued by many as not only being ineffective, but also as not being cost effective (Culhane and Metraux, 2008).

'Housing First' is an effective evidence-based model that has been successful internationally and nationally. The model focuses first on attainment of permanent housing, then the provision of wrap around support for surrounding issues to prevent re-entry into homelessness (Conroy et al., 2014; Culhane et al., 2002). The Housing First approach is now generally accepted as the optimal strategy to end homelessness in Australia. Providing a house first is the priority, as housing is the key ingredient for stabilising underlying issues – such as drug addiction and mental health issues (Padgett, Gulcur and Tsemberis, 2006). While this is a successful model, it is limited in scale if there is insufficient supply of longer-term affordable housing.

A major challenge is to shift the current systems and structures (including funding and organisational structures) from being based substantially on 'crisis' responses towards a greater emphasis on Housing First responses.

Throughout Australia's history, the consequences of a lack of decent, safe, secure, and affordable housing and the opportunities associated with homeownership have long been recognised (Dufty-Jones, 2017). This was particularly the case in the post-second world war years. This, coupled with Australia's commitment to the United Nations Declaration of Human Rights, which included the right to housing, followed a significant investment in social housing. The commitment of Australian governments to policies for appropriate, affordable housing has varied over the years. Over the last decade, for example, the Federal Government, saw

significant innovation under the first Rudd Government, a withdrawal from housing policy under the Abbott Government, and signs of re-engagement in the Turnbull Government's 2017 budget.

More sophisticated solutions to housing affordability and homelessness have begun to emerge in Australia, partnerships have been formed, and old and new agreements forged. Much work needs to occur to end homelessness in the future.

Ending homelessness in the future

While market-based solutions have newly emerged, lessons from our history and effective solutions in Australia and around world demonstrate the important role of government in making housing available and affordable to all. Significant political will, moral courage, and social and economic commitment will be required to address Australia's housing affordability and homelessness problem at scale.

Irrespective of where we are addressing housing issues across the continuum – from supported accommodation through to home ownership – we must focus primarily on people's lives. With this in mind, the key questions we need to be able to answer in the affirmative if we are going to address homelessness are:

- Is housing safe?
- Is it affordable?
- Is it accessible?
- Is it appropriate?
- Is it secure?

This will require significant leadership and a range of issues to be addressed.

To overcome homelessness, people need housing that is **safe** from violence and abuse; housing that is **affordable**; housing that is **accessible** (especially for vulnerable groups, which includes access to properties in social and affordable schemes and freedom from discrimination in the private rental market); **appropriate** culturally and enables decent health, wellbeing and relationships and in locations that allow social and economic participation; and that offers **security** of tenure and a sense of belonging.

For most people facing homelessness or who are at risk of homelessness, housing affordability is critical. Many do not have other complex needs; there is simply a mismatch between their income level (due to reliance on welfare payments or low-paid employment) and the cost and availability of the housing they need. This group's needs are relatively straightforward and housing affordability strategies can, most likely, stand alone as an adequate solution.

For those who experience needs in addition to housing needs, the Housing First approach has been shown to be most effective. This relies on the provision of affordable housing (whether social housing or in the private market) plus support services that can be delivered to the person in their home.

For the minority of people who face complex vulnerabilities (such as long histories of rough sleeping and/or challenges such as disability, mental illness or addictions), different housing and support models may be most appropriate. These include supportive accommodation or

specialist residential facilities, where on-site services can support the residents in their recovery journeys.

For all situations, the affordability of the housing and support models is critical.

Increasing the affordability of housing

Without addressing the shortages in social housing, private rental housing, and supportive accommodation that is affordable to people on low and moderate incomes, it will be impossible to turn the homelessness figures around. Collectively, this means that the two biggest levers for change are income levels and the supply of housing that is affordable to all Australians (Table 8).

Changing affordability (income and expense) levers will involve measures to increase the supply of affordable housing through taxation, planning, and regulation, as well as measures to increase incomes and rental subsidies/ assistance. We have much of the evidence of what works and what does not nationally and internationally (Table 8) and other ideas that can be refined and evaluated to determine their efficacy.

Increasing affordability of housing will require ensuring the viability of social and community housing. It will require tapping into new sources of capital, different finance mechanisms (including different types of social impact investments) and a government-based solution to the financial gap between what low-income people can reasonably pay for housing, the cost of delivering housing, and any offsets from social impact investors (Table 8; Muir et al., 2018). It will require the development and implementation of evidence based and innovative approaches that maximise the use of capital, including the \$1bn held by the National Housing Infrastructure Facility and administered by the National Housing Finance and Investment Corporation.¹⁴

We must learn from national and international evidence on when and where social impact investing is effective and under what circumstances to establish an environment for increased capital into affordable private housing (Muir et al., 2018). Among a number of conditions, effective international and national examples demonstrate the requirement for blended capital, including government support (e.g. build-to-rent property funds; shared equity schemes; and supply bonds to build community housing supply; see Table 8). For example, in the community housing sector there is potential to scale with greater commitment from government to housing subsidies, sufficient income support for low-income tenants, equity to borrow against, and better tailored finance from financial institutions (Milligan et al., 2017; Sharam et al., 2018).

Leadership, a strategy, plans, partnerships, and capital are needed to execute measures to increase the availability of affordable housing across the country.

¹⁴ <https://www.directory.gov.au/portfolios/treasury/national-housing-finance-and-investment-corporation>

Table 8. Homeless and housing strategies and impacts on housing affordability

Colour key

Evidence base for positive outcomes

Evidence base for positive outcomes but requires refinement

Not currently working to address homelessness

Insufficient evidence is available / it is too early to determine

Key questions and outcomes	Examples of current responses & what works			Levers for change
	Social / community housing	Affordable private rental	Ownership	
Is it affordable?				
Increase income and decrease housing costs for low and very low-income individuals and families				
Social security: Housing	Common-wealth Rental Assistance ¹⁵	National Rental Affordability Scheme ¹⁶	First home-owners grant and stamp duty exemptions ¹⁷	Fund a national housing affordability scheme for affordable private rental
Taxation	Tax-free thresholds		Land tax ¹⁸	Review and implement changes to tax system to disincentivise increased housing prices and incentivise investments in affordable housing
	Low-income tax offset	Low Income Tax Credits (US) ¹⁹	Tax breaks for landlords – negative gearing; CGT discount ²⁰	
Planning & Regulation	Inclusionary Zoning ²¹			Revise regulations for inclusionary zoning, including increasing proportions.

¹⁵ Commonwealth Rent Assistance is payable to low income people or families who qualify for an eligible social security payment and pay or be liable to pay more than a minimum amount of rent, called the rent threshold, for their principal home (<https://www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance#1>). The number of households eligible to receive Commonwealth Rent Assistance (CRA) is estimated to rise from 952,000 in 2011 to 1.5 million in 2031. CRA subsidies are expected to increase from \$2.8 billion to \$4.5 billion in 2031 in real terms, an average increase of 3.1 per cent per annum (Wood et al., 2017).

¹⁶ Mixed results. In the current system, for 41% of recipients, affordability is improved but many are still in rental stress, demonstrating the need for sufficient social housing. Others (32% of recipients) have been found to be renting affordably without the payment. More broadly, rent subsidies do not increase supply of housing for people on low incomes (AIHW 2018b). NRAS has been important in quickly increasing the supply of affordable properties across a range of geographic areas with good infrastructure. The scheme was cancelled at a time when momentum was building. (Rowley et al., 2016)

¹⁷ These incentives place more money at the disposal of purchasers, bidding up prices and increasing debt. (Davidoff and Leigh 2013)

¹⁸ Land tax adds a cost to the holding of land, so discourages speculative holding and brings land to the market, which tends to make housing more affordable. However, current systems of land tax are too narrow (in particular, owner-occupied housing is exempt), which undermines their potential at present (Australian Treasury, 2010; Murray, 2016).

¹⁹ Government support through Low Income Housing Tax Credits (LIHTCs) that since 1986 have created access to more than 2 million housing units in the US. It is not without its challenges, but it has been an effective mechanism to deliver significant numbers of affordable housing (Muir et al., 2017).

²⁰ Combined tax subsidies to home owners were \$15.3 billion in 2011 and these are projected to increase to \$18.8 billion in 2031 (in \$2011), a 23 per cent increase and around four-times higher than funding committed to CRA (Wood et al., 2017). Negative gearing and Capital Gains Tax (CGT) concessions are not tied to investment in additional new housing supply, are largely used by higher-income individuals to purchase existing homes and encourage housing speculation and hence higher home prices (Australian Treasury, 2010; Wood et al., 2008; Montani, 2017; Eccleston et al., 2018). The extent to which reforming negative gearing and CGT concession would improve the affordability of homeownership, is debated, however, and still in need of more analysis (Wood et al., 2011; Montani, 2017). It is important to note, however, that when negative gearing was suspended between 1985 and 1987 the CGT concession remained; the mixed results of that suspension on rents in capital cities suggests that reforming both simultaneously along with other factors may produce more significant and consistent results (Montani, 2017). Further work is needed on reviewing the tax system to disincentivise increased housing prices and incentivise affordable housing in a fiscally responsible way.

²¹ Where a planning system change results in the right to develop additional housing on a site, inclusionary zoning requires a portion of the housing gained to be allocated to affordable rental. This grows the supply of affordable housing without cost to the developer or other purchasers, because the cost is factored into the price realised by the original landowner (Williams, 1997). It has worked

	Social and affordable housing fund (NSW) ²²	Community Land Trusts ²³	Consider viability and potential for scale / rollout of these models in other locations.
Social security: income	Pensions and allowances		Increase social security payments to bring people up to the healthy living minimum income standard.
	Unemployment benefits		
Education and employment	Social enterprises: STREAT (Aust.); The Big Issue (Aust.). Transitions to employment programs.		Increase education and employment supports (after housing first)
Increase the supply of affordable housing			
Social housing stock	Social Housing Finland ²⁴		Increase the supply of social housing & build the capacity of the community housing sector.
	Scottish Govern-ment's rapid rehousing and housing first ²⁵		
	Social Housing Aust. ²⁶		
	Community Housing Aust. ²⁷		
Capital to increase supply	Housing supply bonds: The Housing Finance Corp. Ltd (UK) ²⁸	Property funds: Finite life private equity funds	Establish an environment for increased capital into affordable private housing.

well overseas, but is limited in Australia in regard to the percentages required and the relationship between state and local governments.

²² NSW's Social and Affordable Housing \$1.1bn Fund (Phase 1 and Phase 2) aims to deliver 2,200 additional homes for vulnerable families with social infrastructure and support services within four years (NSW Family & Community Services, 2017).

²³ Community land trusts provide publicly-owned or collectively-owned land to individuals for housing. By removing the land component from a housing asset, the potential for speculation, and hence housing prices, are reduced. (Crabtree et al., 2015)

²⁴ Finland decreased homelessness by 35%. They built or purchased 3,500 new apartments for people experiencing homelessness (Kaakinen, 2018).

²⁵ 21m pound investment (Scottish Government, 2018).

²⁶ Social housing successfully provides affordable housing to low- and very-low-income earners. The gap between social and community housing (25-30% of income) to affordable private renting (70-80% of market rent) is too big economically for some households to move from one to the other.

²⁷ Community housing income-related rents are affordable, and tenancies are relatively secure. Community housing providers also have a community development and customer service ethos. However, there are long waiting lists, and insufficient growth due to current policy settings and financial challenges.

²⁸ Lends long-term debt to 170 housing associations who in turn contribute to developing and managing the affordable rental housing sector. There are circumstances under which this was successful, and the Australian context must be taken into account (Muir et al., 2018).

	Homes for homes ²⁹	National Housing Infrastructure Facility ³⁰	Shared equity schemes ³¹	NB successful social impact models rely on government involvement and blended capital among other key criteria (Muir et al., 2018).
		Social impact loan: Debt facilities and construction finance to CHPs—e.g. Westpac, Bank Australia	Property funds: Build-to-Rent Fund (UK) 4,500 new rental homes ³²	
			Social impact loans: WA Keystart; Indigenous Business Australia	
		Social Enterprise: HomeGround Real Estate (Aust.); Property Initiatives Real Estate (Aust.)	Social Enterprise: Nightingale Housing (Aust.); Habitat for Humanity (Aust.); Project4Change (Aust.)	
		Horizon Housing/HESTA (Aust.)		

Housing safety, accessibility, appropriateness and security

Given domestic and family violence is one of the leading drivers of homelessness, this area requires significant attention: preventative campaigns; programs to change perpetrators' behaviour; an increased commitment to approaches like 'Safe at Home' programs, where people can remain safely at home; and longer-term housing options for those who cannot stay safely at home. Housing options need to go beyond transitional supports to long-term secure housing.

For many people experiencing homelessness, their journeys into homelessness are characterised by exposure to violence and trauma, for many stemming back to childhood, a lack

²⁹ Homes for Homes estimates it can raise over \$1.8bn of new funding to invest in increasing the supply of social and affordable housing through home owners voluntarily making a tax deductible donation of 0.1% of the sale price of their property at time of sale (paid as a settlement disbursement); <http://www.homesforhomes.com.au/how-homes-for-homes-works/>.

³⁰ The National Housing Finance and Investment Corporation's "mission is to improve housing outcomes for all Australian by: strengthening efforts to increase the supply of housing; encouraging investment in housing (particularly in the affordable housing sector); providing loans, grants and investments that complement, leverage or support Commonwealth, state or territory activities relating to housing, and contributing to the development of the scale, efficiency and effectiveness of the community housing sector." Using the \$1bn National Housing Infrastructure Facility, the NHFIC makes "loans, investments and grants for enabling infrastructure for housing that supports new housing, particularly affordable housing through the \$1 billion National Housing Infrastructure Facility; and - providing cheaper and longer-term financing to registered community housing providers through Australia's first national Affordable Housing Bond Aggregator." <https://www.directory.gov.au/portfolios/treasury/national-housing-finance-and-investment-corporation>

³¹ These (usually government, but also NFP backed) schemes can help potential home owners overcome the deposit gap. They are a niche solution for a select group of lower income households – the income needs to be high enough to cover the mortgage, but low enough to qualify for the scheme. They can also face commercial viability challenges without sufficient backing. If taken up widely, these schemes may push up house prices. The maximum house prices therefore need to be kept low for both repayment feasibility and so as not to adversely stimulate demand in the housing market and push up house prices. Equity schemes can be individually based or community based (e.g. Community Land Trust model); Pinnegar et al., 2009; Wiesel et al., 2017).

³² *Build-to-Rent Fund (2012–16)* UK Government initiative to increase the supply of high-quality affordable homes in the private sector. It covered up to 50 per cent of development costs for projects comprising at least 100 private rental units. The fund closed in 2016 but was superseded by the Home Building Fund which has a broader mandate that includes build-to-rent. Initially GBP 200 million was committed to build 5,000 homes for rent. In 2013, the total fund pool was increased to GBP 1 billion to build 10,000 new homes for rent.

of any safe relationships or attachments in their lives, and often multiple health and mental health issues, including dependence on drugs or alcohol (Buhrich et al., 2000; Flatau et al., 2018; Mackelprang et al., 2014; O'Donnell et al., 2014; Robinson, 2014; Taylor and Sharpe, 2008). This requires wrap-around supports in addition to housing.

For people who are homeless and need additional support to access housing, ensure security of tenure, and to help facilitate social and economic participation, the Housing First model with wrap-around support has demonstrated efficacy. This model should be further scaled in the future, including for people from groups who are particularly at risk of homelessness who require both housing and wrap-around support: people experiencing domestic and family violence, people with mental health issues, young people, older people, Aboriginal and Torres Strait Islander peoples, people in remote locations, and people exiting institutional settings – such as out of home care, health and mental health facilities and custodial facilities (Table 9).

Many specialist homelessness services are shifting more of their effort into the provision of support, advice, and problem-solving services as well as prevention, and other organisations do related work (e.g. tenant advice and advocacy services, community legal centres, and Legal Aid). This work, particularly from a prevention perspective, however, needs resourcing. Other prevention activities are beyond the remit of specialist homelessness, housing and related services, and involve other institutions and sectors – particularly “first-to-know” sectors such as the police, and also the justice and health systems, the out-of-home care and child protection sector, and the armed forces. Planning for transitions may involve multiple services and must start early.

Any system-wide response to homelessness must consider a broad diversity of pathways into homelessness and the fact that multiple causes and risks for homelessness often intersect and compound (Kaleveld et al., 2018). This includes recognising that people find themselves at risk of homelessness where they are excluded from the labour market, due to lack of education and skills, discrimination, or the circumstances of poverty that reinforce social exclusion (Flatau et al., 2015). These issues all need to be addressed.

Table 9. Homeless and housing strategies and impacts on housing safety and accessibility

Colour key

Evidence based for positive outcomes

Evidence based for positive outcomes but requires refinement

Not currently working to address homelessness

Insufficient evidence is available / it is too early to determine

Key questions and outcomes	Some examples of current responses & what works	Levers
Is it safe?		
Stable housing that is safe from domestic and family violence	Domestic and family violence – Safe at Home ³³	A number of conditions are required for SAH to result in a successful outcome ³⁴
	Short-term accommodation support (e.g. women’s refuges, and transitional funding)	There is a need for long term stable housing for DV victims and transitional support in helping to establish this pathway
	Rentstart Bond Loan ³⁵	
Is it accessible?		
Discrimination in access to the private rental market	Anti-Discrimination Act makes it unlawful to discriminate against people for race, sex, gender identify, disability, marital status, or having children. ³⁶	Better understand when and where discrimination in the private rental market occurs and address it
Disability-accessible and affordable housing	NDIS and Specialist Disability ³⁷ Accommodation funding	Address the shortfall in SDA
	A range of programs exist that provide supported housing for people with disability. Wiesel et al., 2015 analysed the successes and challenges of these schemes and outlined numerous areas for continuation and improvement. ³⁸	Address the shortfall in accessible or adaptable social housing and private market rental properties Identify mechanisms for improving access to affordable finance
Access to affordable housing & appropriate housing support for vulnerable groups to assist to maintain tenancies (where required)	Specialist homelessness services assist in responding to people at risk or experiencing homelessness and move people out of homelessness ³⁹	Housing plus the appropriate support services have been found to work successfully for vulnerable groups
	Assertive outreach – Street to Home	
	London Homelessness SIBs (England); Fusion Fair Chance SIB (UK)	

³³ See for example Spinney (2012) and ANROWS 'Safe at Home: Lessons for Practitioners and Policy Makers' (<https://www.anrows.org.au/resources/news/safe-home-lessons-for-practitioners-and-policy-makers>).

³⁴ See ANROWS 'Safe at Home: Lessons for Practitioners and Policy Makers' (<https://www.anrows.org.au/resources/news/safe-home-lessons-for-practitioners-and-policy-makers>).

³⁵ See NSW Family & Community Services Rentstart Bond Loan: <https://www.facs.nsw.gov.au/housing/factsheets/rentstart-bond-loan>

³⁶ Macdonald et al., 2016's study in Sydney found significant discrepancies in treatment of rent seekers from different ethnic backgrounds. Over a two-year period, the Victorian Equal Opportunities and Human Rights Commission received 49 complaints, but discrimination is known to be an underreported and hidden reported problem in the private rental market (Worrall, 2017).

³⁷ Only 6% of people (28,000) who qualify for the NDIS will also qualify for funding for Specialist Disability Accommodation (SDA; c. 28,000 p). There is a shortfall of 10,500 homes currently to cover this group and estimates have predicted a 22,700 shortfall in SDA places (Taleporos, 2018; SGS Economics and Planning, 2018).

³⁸ Wiesel et al. (2015)

³⁹ Brackertz et al. (2016)

	Aspire SIB (Aust)	
	500 Lives 500 Homes Queensland; 50 Lives 50 Homes, WA; MISHA Project ⁴⁰	
Young people	Young people: Foyer Model (UK, France, Aust.) ⁴¹	
Older people	Policies that assume older people own their own home; older renters struggle within the renting system. ⁴²	Policy changes; appropriate and affordable housing supply; support services where required; specialised homelessness services for older people
	Home at Last ⁴³	
Mental & physical health	HASI; Property funds & health integration: The Healthy Futures Fund (US) ⁴⁴	Wrap-around, coordinated supports are available when required
No institutional exits – hospitals, OOHC, veterans, prison – to homelessness	Royal Perth Homeless Team; a range of housing first plus tailored wrap-around support programs for highly vulnerable groups include people who come in and out of the justice system and have demonstrated decreases in recidivism. ⁴⁵ This remains an area that requires additional resourcing. ⁴⁶	Policies and regulations regarding exits from institutional care (including a roll out across states/ territories of extending OOHC to 21 years) with appropriate housing and support
	Extending OOHC to 21 years of age as per Victoria, South Australia, and Tasmania ⁴⁷	Extend OOHC to 21-years across the country and improve transitional support

The diversity of antecedents to and experiences of homelessness indicate the ‘wickedness’ of the homelessness problem and ‘its resistance to single-agency solutions’ (Brown et al., 2009). There is growing recognition in Australia, including within government, that the issue of homelessness has strained the service system and that we cannot rely on traditional single agency or lone organisational responses. This points to the importance of service integration, coordination, and whole of government responses. Since the 1990s there has been a focus on the importance of systems integration, joined up services (Konrad, 1996), and innovation at the

⁴⁰ 580 people housed, a 24% reduction in family homelessness and a 35% reduction in rough sleeping; http://www.500lives500homes.org.au/resource_files/500lives/2017-500-Lives-Campaign-Overview.pdf; 50 Lives 50 Homes, WA – by June 2018, 147 people had been housed in 109 properties with an 88% retention rate (Vallessi, 2018); MISHA Evaluation found 90% retention of tenancies over two-years; see [From Homelessness to Sustained Housing: MISHA Research Report 2010-2013](#).

⁴¹ There is some evidence that Foyers effectively integrate transitional accommodation with education and employment support for young people. (Levin et al., 2015). There are approximately 15 Foyers operating across Australia (Foyer Foundation website, www.foyer.org.au). Further research is needed to demonstrate their efficacy in Australia but current research indicates they are financially constrained. The income generated from current benefits and subsidies is not sufficient to cover the cost of support of youth foyers, which threatens the financial sustainability of the model. This is particularly also challenged by the low levels of Youth Allowance and youth unemployment benefits in Australia (Muir et al., 2018).

⁴² Housing for the Aged Action Group, 2018: <https://www.olderrenters.org.au/publications/recommendations-for-the-terms-reference-the-aged-care-royal-commission-haags-national>

⁴³ Over its first two years, Home at Last housed 312 older people in longer-term affordable housing and provided assistance to large numbers of women and people from culturally and linguistically diverse backgrounds in Victoria (Home at Last, 2016). An independent evaluation of the program would be beneficial to assist in scaling up and rolling out this model.

⁴⁴ A US collaboration between affordable housing developers and healthcare providers. Impact targets are to support 100,000 in patient capacity at Federally Qualified Health Centres and 450 units of affordable housing (Muir et al., 2018).

⁴⁵ See also Westwood Spice (2013)

⁴⁶ Russell (2018)

⁴⁷ See <http://thehomestretch.org.au/>

service and client levels (Brown et al., 2009). Further work on mapping this system and ensuring collaboration between government departments is critical if negative feedback loops are going to be closed.

The appropriateness and the security of housing also needs to be addressed. Housing that is not habitable for good health, wellbeing, and relationships (such as overcrowded conditions, houses that do not have sufficient working facilities or are not structurally sound) can affect physical health, mental health, education, and employment outcomes. The connection between overcrowding and affordability should not be underestimated, but further research into overcrowding should be undertaken.

Finally, security of tenure is important. Progress has been made recently in changing legislation relating to the security of private rental tenancy in Victoria and to enable renters to 'make a home' through minor modifications and allowing pets. Further work needs to occur to increase security of tenancies across all jurisdictions.

Table 10. Homeless and housing strategies and impacts on housing appropriateness and security

Colour key

Evidence based for positive outcomes

Evidence based for positive outcomes but requires refinement

Not currently working to address homelessness

Insufficient evidence is available / it is too early to determine

Key questions and outcomes	Some examples of current responses & what works	Levers
Is it appropriate?		
Habitable for good health, wellbeing, and relationships (not overcrowded)	See increasing the supply of affordable housing; Housing and Home Maintenance programs ⁴⁸ ; Health Habitat Housing for Health Projects ⁴⁹	Further understanding of overcrowded conditions; Addressing affordability Maintenance of homes
In a location that allows social and economic participation	See “Is it affordable?” section (including education and employment and supply) and see accessibility.	Planning Infrastructure; Support for social and economic participation where required; Support for those with complex needs
Culturally appropriate housing for Aboriginal and Torres Strait Islander people	Research has demonstrated the need to increase the cultural appropriateness of housing and the housing policy and service system for Aboriginal and Torres Strait Islander people for housing and broader outcomes. ⁵⁰	Increased Indigenous owned and managed housing; A better understanding of culturally appropriate housing
Culturally appropriate housing for culturally and linguistically diverse people	Homelessness service models are not always culturally appropriate; policies such as visa conditions and access to various social security supports; and housing affordability increase homelessness amongst this group. ⁵¹	Increase understanding and delivery of culturally appropriate housing; and access to housing and supports
Is it secure?		
Security of tenure and tenancy laws	Residential Tenancy Acts vary in protection for tenants ⁵²	Implement consistent legislation changes across all states / territories for tenancy security
Support for vulnerable groups to assist to maintain tenancies (where required)	See accessibility	See accessibility

⁴⁸ Jones et al. (2008)⁴⁹ <http://www.healthhabitat.com/projects>.⁵⁰ See for example, AHURI (2013) and Milligan et al. (2011)⁵¹ As outlined in: <https://www.homelessnessnsw.org.au/resources/cultural-diversity-homelessness>⁵² Current legislation provides for notices and orderly processes for rent increases and termination, but security is weak (e.g. ‘no grounds’ termination) in most states and territories. Prescribed rights regarding repairs, access and charges are important, but undermined by weak security. (Hulse et al., 2011; Hulse et al., 2018). Victorian Laws were changed in September 2018 to increase the security and rights of renters to be able to ‘make a home’ through minor modifications and having pets (Consumer Affairs Victoria, 2018).

Leadership and agents of change

Complex problems need solutions at different levels and from different agents. To solve homelessness, we need to engage various actors across the public, private, and community sectors. A concerted, cross-sector effort towards the prevention and reduction of homelessness could result in much better outcomes for those most in need (Kaleveld et al., 2018).

From a government perspective, whole-of-government commitment to end homelessness was galvanised at a federal level with the 2008 White Paper, *The Road Home* (FaHCSIA, 2008). The current 2018 National Housing and Homelessness Agreement (NHHA) requires state and territory governments to develop a formal housing strategy and makes welcome priorities of improvements in security of tenure and support for community housing and affordable housing, and inclusionary zoning. While the NHHA aims to “contribute to improving access to affordable, safe and sustainable housing across the housing spectrum, including to prevent and address homelessness, and to support social and economic participation”, it does not address the federal government’s other policy settings regarding housing (NHHA, 2018: 2).⁵³

Further, the NHHA’s funding of social housing remains a starvation ration (Milligan, 2018). Most state/territory governments are already working toward a more integrated ‘whole-of-government’ response, but councils vary in their responses to homelessness and housing affordability (Findlay, 2017; Kaleveld et al., 2018) through direct service provision and support services to development contributions, inclusionary zoning, and planning for affordable housing.

There is significant, effective activity ongoing across government, not-for-profit, business, social enterprise, and community sectors aiming to prevent and reduce homelessness. What we do not have, however, is a national housing strategy that can set the foundations for galvanising scalable change and where actions can be committed to and tracked over time to determine whether and where we are all making a difference and, in time, turn the tide on homelessness.

To determine if changes are occurring or are on track, targets will need to be set and an outcomes measurement framework developed with benchmarks, indicators, and progress tracked at macro and micro levels (Kaleveld et al., 2018). The outcomes framework should benchmark population outcomes across safety, accessibility, appropriateness, and security against what is occurring to shift the dial on these outcomes. In addition, longitudinal evaluations should also be conducted to determine whether and where we see change and why. In particular, measuring against a counterfactual (what would have happened had the intervention not occurred), is critical to determine where we should invest our time, effort, and energy (Kaleveld et al., 2018).

⁵³ “The Parties acknowledge that there is a range of factors outside of the scope of this Agreement that impact the housing market, including Commonwealth and State tax settings, financial sector regulation, immigration, income support and rental subsidies” (NHHA, 2018: 2).

5. Conclusion & Call to Action

Homelessness in Australia is a growing, complex problem. The unaffordability of housing is a critical challenge and key driver of homelessness in Australia, along with domestic violence, the inadequacy and inappropriateness of existing social housing stock, and the discharge of people from institutions who do not have safe, stable, affordable homes to go to.

There are challenges ahead if Australia is to successfully work towards ending homelessness in the future. The prevention and reduction of homelessness will require:

- A shared national commitment to a major social change
- Innovative and existing evidence-based multi-faceted responses
- A concerted, coordinated engagement and effort from various actors across the public, private, and community sectors
- Resources to deliver change
- Savviness about which and whose resources are committed to which responses
- A shared outcomes framework mechanism to measure against set targets

Australia needs a national housing vision and strategy that has a cross-sectoral commitment to a shared purpose to create change. This will require leadership that embraces ending homelessness as everyone's responsibility and action at multiple levels, across multiple roles, and all sectors.

Significant change will require comprehensive policy operating effectively across federal, state, and local levels, and across government departments and portfolios. Affordable housing providers need to be assured of their ongoing viability. We will need to access capital and resources from business, including tapping into new sources of capital, different finance mechanisms, and learning from international and national evidence on when and where social impact investing is effective in increasing affordable private housing. We will need to address the finance gap between what low-income people can reasonably pay for housing and the cost of delivering housing.

Change will require action from housing-specific community organisations and businesses (such as community housing providers, specialist homelessness services, and property developers), the business community more broadly (e.g. actions around homelessness drivers like domestic violence, including human resource policies and financial inclusion), financial institutions, social enterprises (e.g. education and employment), not-for-profits, and community organisations.

In all sectors, people are the key to change. There are roles for everyone to play in considering attitudes, investment, advocacy, and civil society solutions to improve housing affordability and to end homelessness.

If we are serious about significant change, it is worth learning from the conditions that have made other major social changes successful. History has shown that these include: the mobilisation of a group of allies who fight for change, garnering public support, influencing people in positions of authority, activating other actors, and galvanizing human and financial resources (Edwards and McCarthy, 2004; Kriesi, 2004; Morris and Staggenborg, 2004; Rucht, 2004; Snow, 2004; Taylor and Van Dyke, 2004; Williams, 2004).

Across the country, we have the knowledge, resources, expertise, and strength to address this fundamental social issue and, in turn, to achieve a better Australia. What we need is the will to pull the most important levers and to collectively commit to a future that has a vision and a successfully delivered plan to make housing affordable and end homelessness.

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