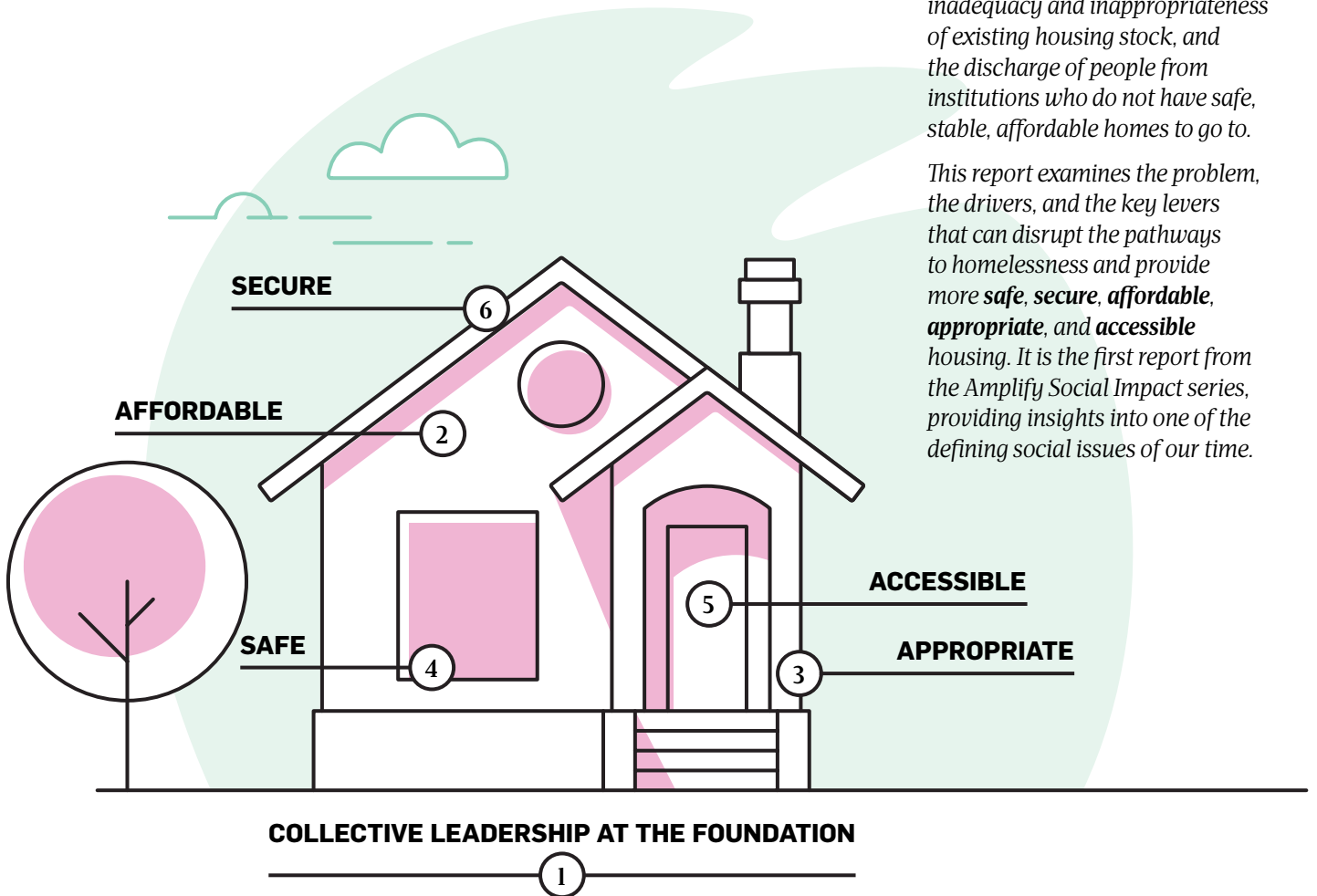


LEVERS FOR CHANGE



On any given night, 1 in 200 people in Australia (116,000) are homeless. This number is growing.

The unaffordability of housing is a critical problem and key driver of homelessness in Australia, along with domestic violence, 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.

*This report examines the problem, the drivers, and the key levers that can disrupt the pathways to homelessness and provide more **safe, secure, affordable, appropriate, and accessible** housing. It is the first report from the Amplify Social Impact series, providing insights into one of the defining social issues of our time.*

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Australia needs a national housing vision and strategy that has a shared cross-sectoral commitment to create change. It will require many agents working together on levers for change.

KEY QUESTIONS AND OUTCOMES	EXAMPLES OF CURRENT RESPONSES & WHAT WORKS			
	SOCIAL / COMMUNITY HOUSING	AFFORDABLE PRIVATE RENTAL	OWNERSHIP	LEVERS FOR CHANGE
IS IT AFFORDABLE?				
<i>Increase income and decrease costs of housing for low and very low-income individuals and families.</i>				
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 offset	Low Income Tax Credits (US) ⁴	Land tax ⁵ Tax breaks for landlords – negative gearing; CGT discount ⁶	Review and implement changes to tax system to disincentivise increased housing prices and incentivise investments in affordable housing
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 Unemployment benefits			Increase social security payments to bring people up to the healthy living minimum income standard.
Education and employment	Social enterprises: STREAT (Aust.); The Big Issue (Aust.). Transitions to employment programs.			Increase education and employment supports (after housing first)
<i>Increase the supply of affordable housing</i>				
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			

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 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			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
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)			
Young people	500 Lives 500 Homes Queensland; 50 Lives 50 Homes, WA ²⁶ ; MISHA Project after 50 Homes, WA			
Older people	Young people: Foyer Model (UK, France, Aust.) ²⁷			
Mental & physical health	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			
No institutional exits – hospitals, OOHc, veterans, prison – to homelessness	HASI, Property funds & health integration: The Healthy Futures Fund (US) ³⁰			Wrap-around, coordinated supports are available when required
	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			
	Extending OOHc 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

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 expenses have consistently exceeded increases in overall CPI (with the exception of one quarter between 2006–2018)

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

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

*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); housing that is **appropriate** culturally and enables decent health, wellbeing and relationships and in a location that allows for social and economic participation; and housing that offers **security** of tenure and a sense of belonging.*

Complex problems need solutions at different levels and from different people working within and outside of housing and homelessness. To solve homelessness, we need to engage across the public, private, and community sectors and we need to carefully listen to people experiencing homelessness.

There is significant, important activity ongoing across the not-for-profit, business, and social enterprise communities to address homelessness. What we do not have, however, is a national housing strategy that can set the foundations for galvanising 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.

This will require leadership that embraces ending homelessness as everyone's responsibility and action at multiple levels and across multiple roles and all sectors. Attitudes and perceptions will need to shift. Significant change will require comprehensive policy operating effectively across federal, state, and local levels, and across government departments and portfolios. We need to access capital and resources from business through a range of finance mechanisms and be savvy about what and whose resources are committed

to the right responses. This will also require tapping into new sources of capital and a solution to the financial gap between what low-income people can affordably pay for housing, the cost of delivering housing, and any offsets from social impact investors.

Homelessness is everyone's responsibility.

In all sectors, people are the key to change. Across this country, we have the knowledge, resources, expertise, and strength to address this fundamental social issue and, in turn, to achieve a better Australia, to give people a fair go at attaining the most basic of human needs – safe, secure and affordable housing. We need 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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