

AFFORDABLE HOUSING

Background

WEL believes that the availability of affordable, suitable and secure housing for all Australians is critical for achieving social justice and cohesion. It is of particular concern for women who are disproportionately represented amongst lower income earners and as the victims of domestic and family violence, and who are more likely to be responsible for the upbringing of children. Yet a significant number of Australians, mainly low to moderate income earners, are suffering from housing stress or homelessness.

Some key concerns are:

- Over one million families in Australia are estimated to be in housing stress ie paying more than 30% of their income in housing costs. NSW has the highest rate of rental stress of all states/territories, particularly in Sydney.
- There is a significant shortage of affordable private rental housing stock throughout Australia. In NSW in September 2010, only 44% of available rental stock was affordable for low to very low-income families.
- In June 2009, the waitlist for public, community and state owned/managed Indigenous housing in NSW was 69,624 households.
- While there has in the past been a bias towards home ownership (just below 70% of households), house prices have risen more rapidly than incomes for the last 50 years and especially in the last decade, creating high barriers to home ownership for low income households.

- About 105,000 Australians are estimated to be homeless – 27,374 homeless people were counted in NSW in the 2006 census. There is some evidence that rising rents, family breakdown and the current economic downturn are pushing more women, especially older women, into homelessness. Since 2007/8, women over the age of 45 outnumber older men in government funded shelters.
- Barriers to accessing affordable housing mean that women escaping from domestic violence will continue to rely heavily on emergency accommodation, and for longer periods of time. For victims of domestic violence and their children, this situation increases the risk of long term homelessness or return to a violent situation.
 - One study has indicated that the housing situation for women and children experiencing domestic violence has deteriorated significantly, with women facing lengthy and fragmented processes when attempting to obtain safe, secure and affordable housing.
 - There is significant concern about the lack of exit points from crisis accommodation into longer term housing. Another recent study confirms the urgent need for more safe, secure, affordable and stable housing options to allow women to re-establish their and their children's lives post violence.



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Recent developments

While the provision of social housing is the primary responsibility of State and Territory Governments, the Commonwealth Government provides significant funding: principally through the National Affordable Housing Agreement (NAHA) (replacing the Commonwealth State Housing Agreement (CSHA)) and Commonwealth Rental Assistance (CRA) as well as indirectly through the taxation system.

WEL welcomes a number of significant initiatives taken by the Australian Government since 2007 such as appointing a Minister for Housing; increased funding through the NAHA; initiatives to increase supply of affordable housing such as the National Rental Affordability Scheme which encourages private investment, and allocation of additional funds under the Social Housing Initiative of the Nation Building Economic Stimulus Plan.

We also recognise that the Australian Government has committed to halving the number of homeless people by 2020. In addition, a number of policies have been announced in the last 2 years by both the Commonwealth and NSW Governments which have the potential to improve housing outcomes for women and children experiencing homelessness due to domestic violence, such as a 20% increase in the number of such families securing safe & sustainable housing by 2013.

Many of these initiatives rely on State/Commonwealth co-operation for their effective implementation. One key initiative, the National Rental Affordability Scheme (NRAS) – described as *the* growth fund for Australia's social housing - requires both a tax credit from the Commonwealth and a subsidy from the State Government. Shelter has pointed out that the NSW Government is only promising a limited number of base rate NRAS subsidies and needs to allocate additional subsidies in order to establish a fair share of NRAS dwellings in NSW (around 15,000 rather than around 5,000 as currently projected).

WEL Recommendations

WEL supports Shelter's recommendation that the NSW Government commit to sufficient matching subsidies so that NSW receives at least 30% of all future NRAS incentives and that it commit to combining in-kind state contributions (such as free or discounted land and planning) with NRAS subsidies.

WEL also endorses the call by the NSW Women's Refuge Movement that a percentage of social and affordable housing stock be specifically allocated to women and children who are homeless because of domestic and family violence.

WEL further joins Shelter & other advocacy groups in urging the NSW State Government to work with the Australian Government to:

- Develop a National Housing Strategy as a policy framework for the NAHA, covering a range of affordable housing options such as affordable rental, transitional/supported housing, home ownership programs and housing controlled by Aboriginal and Torres Strait Islander people.
- Review income support and tax systems to improve equity and efficiency in the housing system.
- Review the planning and regulatory framework such as land use planning and development approval system, residential tenancies regulations and regulations covering mortgage lending. The State Government has a particularly critical role to play in urban and regional planning and transport strategies that can assist in achieving a fairer housing system. The NSW Department of Planning's current review of its one year old State Environment Planning Policy (Affordable rental housing) (AHSEPP) aimed at encouraging and fast tracking approval for affordable rental homes may point the way to further initiatives in this area.
- Tackle the growing problem of homelessness by increasing the access of highly disadvantaged households to social housing properties and closely integrating housing strategies with other strategies aimed at dealing with homelessness, family violence and child protection.