

# SUBMISSION

## House of Assembly Select Committee on Housing Affordability



Anglicare Tasmania's submission

July 2019

# Contents

<b>Introduction to Anglicare Tasmania .....</b>	<b>1</b>
<b>Introduction to submission.....</b>	<b>2</b>
<b>Terms of Reference .....</b>	<b>4</b>
a. The experiences of Tasmanians in housing stress or homelessness. ....	4
c. The impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community; and i. The relationship between housing, health and education. ....	10
d. The impact of a lack of affordable housing on the implementation and outcomes of other State Government programs.....	12
e. The effectiveness and limitations of current State and Federal Government strategies and services to alleviate the impact of poor housing affordability in the Tasmanian community. ....	14
f. The impact of historic housing debt on the management and delivery of social housing.....	18
h. The impact of population growth and market developments on housing supply. ....	19
j. Changes to Tasmania’s residential tenancy laws that could improve housing affordability, security and living standards in Tasmania. ....	21
k. Successful strategies in other jurisdictions that could be effective in improving affordability in Tasmania. ....	22
<b>Further comments and conclusion.....</b>	<b>23</b>
<b>References.....</b>	<b>25</b>
<b>Appendix One: Rental Affordability Snapshot 2019 data .....</b>	<b>28</b>
<b>Appendix Two: Housing Connect Front Door statistics.....</b>	<b>31</b>

# Introduction to Anglicare Tasmania

Anglicare is a large community service organisation in Tasmania with offices in Hobart, Glenorchy, Launceston, St Helens, Devonport, Burnie, Sorell and Zeehan and a range of programs in rural areas. Anglicare's services include crisis, short-term and long-term accommodation support; mental health services, acquired injury, disability and aged care services; alcohol and other drug services; financial and gambling counselling; and child, youth and family support. In addition, Anglicare's Social Action and Research Centre conducts research, policy and advocacy with a focus on issues affecting Tasmanians on low incomes.

Anglicare Tasmania is committed to achieving social justice for all Tasmanians. It is our mission to speak out against poverty and injustice and offer decision-makers alternative solutions to help build a more just society. Through our services, staff, research and advocacy we provide opportunities for people in need to reach their full potential.

Anglicare's work is guided by a set of values and the beliefs that:

- each person is valuable and deserves to be treated with respect and dignity;
- each person has the capacity to make and to bear the responsibility for choices and decisions about their life;
- support should be available to all who need it; and
- every person can live life abundantly.

## **For further information about this submission please contact:**

Rev. Dr Chris Jones  
CEO Anglicare Tasmania  
GPO Box 1620  
HOBART TAS 7001

Phone: (03) 6213 3562

Email: [c.jones@anglicare-tas.org.au](mailto:c.jones@anglicare-tas.org.au)

Website: [www.anglicare-tas.org.au](http://www.anglicare-tas.org.au)

# Introduction to submission

Anglicare welcomes the opportunity to bring together our research, policy and service experience to help the Tasmanian Parliament address housing affordability. Given the timing of this inquiry, our submission assumes attempts to resolve the immediate winter rough sleeping crisis are well under way. Anglicare supports the calls of our community services colleagues for the immediate crisis to be met with actions that ensure:

- addressing homelessness is responsive to changes over time;
- all existing stock and shelters are fully utilised;
- all levels of government are focused on building affordable housing;
- the immediate crisis is met with supported accommodation responses that ensure the complexities of people's situations are addressed and people are supported into longer-term solutions; and
- fast-tracked responses are safe, fit for purpose, affordable and recognise all people's rights.

For decades, Anglicare has delivered a range of housing services, which today include Housing Connect (assistance with crisis accommodation, bond and rent for private rentals and applications for public or community housing); long-term communal or independent housing for people on a low income including some options for age-specific cohorts; and crisis accommodation for males aged 13 to 20.

Every year Anglicare's Social Action and Research Centre (SARC) analyses the affordability of the private rental market across Tasmania for the Rental Affordability Snapshot (RAS). We have also conducted in-depth research into the particular accommodation challenges for people with mental ill health (Pryor 2011), youth homelessness (Pryor 2014), the need for stable housing and care for unaccompanied homeless children (Robinson 2017) and the need for stable housing and support to expedite family reunification within the Child Safety System (Fidler 2018).

Some 13 years ago, in 2006-2007, Anglicare worked with Shelter Tasmania and the Tasmanian Council of Social Service (TasCOSS) to call for change in housing policy in Tasmania (Anglicare Tasmania, Shelter Tasmania & TasCOSS 2007). Together, we said, 'If we don't act now, the situation will get worse' and called for:

- 'more houses on the ground: more social housing and more private rental';
- 'affordable housing to be quality housing'; and
- 'adequately resourced services to support homeless people'.

Based on in-depth research and wide-ranging service experience, we took our policy position and recommendations to Parliament. This was at a time following both a housing boom and a government response led by an Affordable Housing Strategy. Like today, the number of applicants on the Housing Register, number of people seeking support from crisis housing services and the number of households in housing stress remained unacceptable despite investments made under the government's Affordable Housing Strategy. The system was – and still is – full and blocked.

Tasmania's current Affordable Housing Strategy 2015-2025 provides an excellent strategic plan but relies too much on market forces that we know have failed disadvantaged Tasmanians. Existing housing and homelessness services have an excellent track record of providing safe and value-for-money help into crisis, short, medium and long-term accommodation. However, the effectiveness of these services is restricted by a lack of "exit points" at each level of the system. Housing stress and homelessness have been normalised in Tasmania by government failure to provide adequate services in a competitive market. We need more funding to provide solutions for the current crisis, but we also need to learn from the negative impacts that market forces have on members of our community who are unable to be competitive.

We urge this Committee to reflect on the advice that non-government organisations have provided to Parliament for decades and ensure the advice provided today is acted upon. We ask the Committee to also reflect on the advice provided at the 2018 Housing Summit and through the 2019 Greater Hobart Homelessness Alliance. The academic expertise of the University of Tasmania's Housing and Community Research Unit (HACRU) and the Institute for the Study of Social Change (ISSC) as well as the national Australian Housing and Urban Research Institute (AHURI) should guide analysis. Changes to legislation brought in by Parliament last year should be evaluated for their impact on housing affordability and improved upon.

The goal of this Committee must be to result in real long-term improvements for Tasmanians on low incomes experiencing housing stress or homelessness.

# Terms of Reference

## a. The experiences of Tasmanians in housing stress or homelessness.

Despite consecutive governments making housing a priority, more than 3,000 Tasmanians are stuck on a lengthy waiting list for public and community housing (Tasmanian Government 2019), 1,600 Tasmanians are homeless (ABS 2016a) and 10% of households are in housing stress<sup>1</sup> (ABS 2016b). For individuals and families without affordable housing, the struggle to survive in inadequate short-term accommodation or in housing stress affects their family's employment, health and wellbeing and their children's education.

### Availability in the private rental market is shrinking

Anglicare's research and service experience shows that the private rental market has tightened over the past seven years, with a large drop in the number of properties listed for rent along with an increase in median rents, resulting in more people seeking help from homelessness and social housing services.

Each year, Anglicare analyses the availability and affordability of private properties that are advertised for long-term rent (for example, Law, Claxton & Thurstons 2019). Our Rental Affordability Snapshot (RAS) has found that over the past seven years the number of private rentals listed dropped 60%, from almost 3,000 properties in 2013 to 1,000 properties in 2019. The decrease in property listings has been most pronounced in the South, where properties listed have dropped from 1,304 in 2013 to just 434 in 2019, with drops from 809 listings in the North to 354 in 2019 and 563 listings in the Northwest down to 262 in 2019. These findings are similar to surveys and analysis conducted by National Shelter, CoreLogic, Tenants Union Tasmania and the Tasmanian Treasury. RAS 2019 data tables are included as Appendix One.

The dramatic decrease in private rental listings is also reflected in Anglicare's experience in delivering housing services through Housing Connect. Anglicare coordinates Housing Connect Front Door in the North West and North of the state and provides support workers for Housing Connect in the South. Over the past three years, we have found the number of applications for Private Rental Assistance (PRA) in the North and North West has decreased, from 1,790 applications in the year ending 30 June 2017 to just 1,295 applications in the most recent financial year. Of these applications, just half have proceeded to payout, meaning the applicant was successfully housed in a

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<sup>1</sup> Housing stress describes a household in the lowest 40% of Australia's household income that spends more than 30% of its income on rent or mortgage payments. "Extreme rental stress" is defined as spending at least 50% of a household's income on rent.

private rental property. There was a similar result for people seeking help in the South. These decreases reflect the reduced opportunities for people to find an affordable private rental, even if actively supported through Housing Connect. Over the same time period, the number of homelessness assessments conducted in the North and North West has increased from 1,841 households (year ending 30 June 2017) to 2,092 (year ending 30 June 2019), an increase of 14%. Housing Connect data for all three regions for the past three years is included as Appendix Two.

### **Fewer properties affordable and in more remote locations or require people to share facilities**

In March 2019, Anglicare found just one in five private rental listings across the state would be affordable for households reliant on income support, and less than half would be affordable for households on minimum wage.

RAS 2019 found no properties anywhere were affordable for a young person on Youth Allowance or for single person on Newstart. The only properties affordable for a single parent on Newstart were in remote towns on the West Coast, and for a single person reliant on the Disability Support Pension there were no affordable properties in the South of the state.

The location of affordable rentals is important as households need to link in with schools, employment and other services. Although 108 affordable properties were advertised for rent in the North West on the Snapshot weekend, options for people seeking a home were limited because just 60 of these were near the population centres of Burnie, Devonport and Smithton.

Preliminary analysis also points to an increase in the number of share houses in the private rental market. In 2019, a quarter of all Hobart listings were for share houses, while 70% of listings across the state that were affordable for Single Age Pension were share houses. Share houses are not appropriate for many people, especially families.

### **The experience of people in housing stress**

Ten per cent of households in Tasmania are in housing stress (ABS 2016b) and low income Tasmanians are at increasing risk of extreme housing stress, which will restrict their ability to heat their home, access health care and provide opportunities for their children as well as increase their risk of homelessness.

Gabriel (2004) identified specific “life cycle” groups as being at particular risk of housing stress – younger people living alone, sole parents, older people living alone, and couples with children aged under 14. In our Rental Affordability Snapshots, Anglicare has found all of these groups (if the single people were reliant on Newstart, Disability Support Pension or Youth Allowance and the couples with young children were on income support payments or minimum wage) have struggled to find anything to rent in Tasmania over the past seven years.

## The impacts of energy hardship

Difficulty paying electricity bills is a common experience for our clients, especially for those whose rent is high or house condition is poor. Electricity represents about eight per cent of household income for a low income household even with the help of the State Government's energy concession (AER 2018). This compares to a middle-income Tasmanian outlaying five per cent of their income for electricity. Many people go to bed early, go without food or use only one room of the house in winter in order to reduce their energy bills (TasCOSS 2017).

Between 10,000 and 12,000 Tasmanian households (about 5% of total households) are on a short- or medium-term debt repayment arrangement with Aurora. This includes 4,000 households who are in the Your Energy Support (YES) Hardship Program, most of whom are reliant on income support payments, and many of them are tenants<sup>2</sup>. Tenants are constrained by the decisions of their landlords, whether they be private, community or public, and the level of energy efficiency provided by the landlord has consequences for the household's economic and social wellbeing.

## The experience of Tasmanians facing disadvantage

Fifteen years ago our research *Thin Ice: Living with serious mental illness and poverty in Tasmania* described the transient, precarious and insecure nature of housing for many people with mental illness, with a cycle of homelessness being common (Cameron and Flanagan 2004). We recommended at the time increased support in public and private markets, especially to sustain tenancies. Around the same time, our research on the quality of life of people living with a disability found a strong correlation between disability and poverty, with particular comments about the additional barriers people with a disability face in housing in terms of physical accessibility and affordability (Hinton 2007). At that time, Tasmania was feeling the effects of the early 2000s housing boom with rising house sale and rental prices. Anglicare surveyed Tasmanians on low incomes and found one in ten renters unable to pay their rent in the past year due to shortage of money (Madden and Law 2005).

We know that when people are without affordable and secure housing, other aspects of their lives are harder and a person's circumstances can quickly change for the worse. For example, one Anglicare client came for help after her job was cut and she suddenly found herself in extreme rental stress, paying 75% of her income in rent. Although she prioritised paying her rent and cut back on other costs, she was still unable to pay her rent in full every fortnight and faced eviction. With fierce competition for private rental properties, a long waiting list for public and community housing and home ownership out of her reach, she is facing homelessness unless she is able to find a new job

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<sup>2</sup> Data presented to the OTTER Customer Consultative Committee.

soon. In today's tight housing situation, this client would be labelled low priority and yet faces imminent homelessness.

### **Case studies show the depth of the affordable housing crisis**

The trends found in Anglicare's RAS expose the limitations of private rentals. Private rental does not and cannot meet the demand in Tasmania. People on low incomes who are disadvantaged or vulnerable need government support to be housed, but even with support there are not sufficient housing options (private, public or community). The following case studies of Anglicare clients provide some examples of this policy failure. (Client names have been changed.)

Through these case studies, it will be seen that insecure housing has negative impacts on a household's capacity to study and work, maintain social connections and afford the basics. Likewise, when a person is in secure housing, members of a household can plan for their future, feel settled in their studies and community, look for work and look after their health.

#### **Case study: single person on Youth Allowance**

In March 2019, a young woman, whom we named Georgie in the RAS report, was seeking help from Anglicare's Housing Connect service. Georgie is single, in her early 20s and was couch-surfing in Launceston. Reliant on Youth Allowance, Georgie could afford to pay \$70 per week for rent. There were no private rentals anywhere in Tasmania she could afford. This has been the case for people reliant on Youth Allowance for the seven years of our RAS analysis. Georgie had been renting previous to couch-surfing, but it was a property that had no windows, heating or cooking facilities. Even if Georgie put herself into rental stress and spent 49% of her income on housing, this would only give her 67 properties to consider across the state, most of which are in share houses. If she needs to stay near family and friends in northern Tasmania, there were just 24 properties for her to look at.

Georgie asked, "How do I look for a home when I have so little money? How do I look for work when I don't have a home? I want to work but it is hard to have clean clothes and keep myself well."

#### **Case study: single parent on Newstart**

Josie and her 9-year old son Ryan had been living in a friend's shed for six months prior to seeking Anglicare's help in March 2019. Josie relies on Newstart and Family Tax Benefit A&B and can afford to pay \$150 per week for rent. The private rental market could only offer properties in Queenstown and Rosebery on the weekend of the RAS survey, with no properties affordable for them near family and friends in Launceston. There has been no improvement in availability of private rentals for single parents on Newstart over the past seven years.

If Josie was able to spend \$260 a week rent (49% of her income, which would put her into rental stress) only 125 properties would be affordable and appropriate across the state, with just 33 in the North. She finally found someone who agreed to rent a property to her at below the average weekly rent.

Josie told Anglicare, "I am so thankful to the lady who gave me a break because I'd still be homeless without her. My son can now have a stable home life and focus on his education."

### **Case study: single person on Age Pension**

In March 2019, there were 122 properties that were affordable and possibly appropriate for Terri, a single woman in her mid-60s who is reliant on the Age Pension. Terri had been living with her mother, but while she was there a family member assaulted her and a Family Violence Order was issued. Over the past few years while looking for private rental, Terri had lived in a backpackers' hostel in a shared dorm, couch-surfed and stayed in a shelter for homeless people. She was prepared to look anywhere in the state and to live alone or in a share property. In March she finally moved into a Housing Tasmania unit in rural Tasmania, which has given her security and stability.

Terri explained how hard it had been for her. "In the backpackers, I was living week to week juggling my bills. Sometimes my food was stolen. I'd get emergency relief when I couldn't manage."

### **Case study: couple looking for work, with two children**

In late 2018, Mel and Jack's rental lease ended and they have since been couch-surfing between family homes and staying in caravan parks across northern Tasmania. The travelling is affecting Jack's work and the children's attendance at school. They have a good credit check and rental history with supportive references. With their Newstart and Family Tax Benefits A&B along with Jack's part-time work in computer graphics, they can afford to pay \$250 a week in rent. In Anglicare's RAS survey, 44 properties were affordable and appropriate for them, only six of which were in northern Tasmania. The remaining 38 were in the North West. If they are willing to go into rental stress by increasing their rent payments to \$404 a week (49% of their income), they would have 86 properties in the North to look at.

Mel says, "We are looking outside Launceston now, which is fine for the kids but I'm not sure what work we will be able to find."

### **Case study: couple earning the minimum wage, with two children**

Working as a full-time cleaner in Burnie, Ashley and her truck-driving partner Michael can afford to pay \$438 a week in rent. RAS found 293 properties across the state were affordable and appropriate for this family, with almost half of these in North West Tasmania. Of the 129 affordable properties in the North West, 30 were in the greater Burnie area, which is where they both work. With limited

public transport and one car between them, Michael and Ashley would likely find it difficult to live in any of the 79 properties listed outside Burnie along the North West coastal and rural areas. Twenty of the properties would not be reasonable as they require almost two hours commute each way, being in Rosebery, Queenstown and nearby towns.

Even if they felt able to increase their rent to \$715 a week, representing 49% of their household weekly income, there would be just 10 additional properties for them to look at across the North West region.

Michael and Ashley's current lease is not being renewed as the house is to be renovated and sold. Housing availability more than affordability is limiting their opportunities. "We might not find something near to work even if we pay a lot more in rent," Ashley told Anglicare.

### Case study: single people on low incomes looking to share

Paul and Andrew are two young men who are looking for a home to share in Hobart. Paul receives Disability Support Pension, studies and works casually and Andrew is on Newstart and works casually as a cook.

Paul currently lives at home with his mother in Hobart. He can afford to pay \$160 a week rent. The 30 private rentals he could afford on his own are all in the North West. If Paul moved there to look for an affordable property he would have nowhere to live while he was looking nor support from family or friends; he would also have to give up his Hobart-based study and casual job.

Paul met Andrew, who was living in a shelter for homeless people, at a youth group and they decided to look for a house to share. At a recent viewing of a private rental property, which they applied for despite the \$350 weekly rent putting them both into rental stress, there was a queue to get in.

Paul told Anglicare, "We were told we were in the group of 40 shortlisted for the property out of 120 applications. But we haven't got an offer of a lease. Even if we cut back on other things so we can pay higher rent, it seems nothing is available for us."

**c. The impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community; and**  
**i. The relationship between housing, health and education.**

Affordable and secure housing provides an essential foundation through better outcomes in health, education, employment and early childhood development (Productivity Commission 2016).

However, Tasmanians are facing increasing house sale prices and increasing private rental prices at the same time as a shortfall of availability of public and community housing. Too many Tasmanians are forced to suffer a series of inadequate, short-term situations while waiting for affordable and appropriate accommodation, resulting in lowered health, wellbeing, education and employment outcomes for thousands of families (Steen 2018).

Homelessness results in significant social and economic costs to individuals, their families and communities and 'is one of the most severe forms of disadvantage and social exclusion that a person can experience' (Steen 2018). From an economic viewpoint, rough sleeping is estimated to cost the community more than \$25,000 per person annually (Steen 2018). Studies have consistently shown there are economic savings for governments in reducing homelessness (Zaratzky et al. 2013).

While the Premier declared in December 2017 that 'the benefit of a stronger economy and a much stronger budget is that we are able to take real action to do more about [the cost of living]' (Hodgman 2017), the benefits of the stronger economy have not been felt evenly.

Through our services and research, Anglicare sees the impact the lack of affordable and secure housing has on an individual's or family's health, education, employment and wellbeing. The case studies in Part a provide some current examples. In addition, research in 2018 showed the impacts of the lack of a secure home on a child's ability to participate in education, with lack of sleep, hygiene, food, and uniform all presenting barriers (Robinson 2018).

Our service experience in providing supported accommodation provides evidence of the type of government support required to achieve positive outcomes. For example, in a review of Anglicare's eight residential housing services, it was found tenants, many of whom had previously experienced homelessness, reported improvements in all measures of their wellbeing, including:

- Feeling safe and satisfied that their accommodation is meeting their needs;
- Feeling fit and mentally well; and
- Improved interpersonal relationships with families and friends.

An important element of supported accommodation is to provide more than a roof. This model is suitable for a range of needs, including people who need to learn specific skills in order to live independently and people who require intensive support to cope with complex health and social issues. In particular, there is very little appropriate crisis or long-term accommodation for people who experience complex trauma. Anglicare is supportive of suggestions such as more men's shelters and 24/7 drop-in centres. We also need more lodges for people who may find it difficult to live independently long-term.

Research shows that sudden health shocks can tip people into homelessness if there are not immediate interventions at the moment of vulnerability (Morton 2016). Morton also identifies people with long-term health difficulties as needing long-term government assistance such as the Disability Support Pension in order to maintain housing. This shows the importance of collaboration between government housing and health sectors to identify and provide support.

Anglicare would appreciate the opportunity to provide further evidence in person to the Committee about the effectiveness of supported accommodation.

#### **Anglicare recommends**

- Increased funding for supported accommodation facilities and services across the state, including appropriate options for unaccompanied homeless children, singles, families and older people and for people with low needs and people with complex trauma.
- Increased funding for Housing Connect front door and support services whenever there is a shortfall in their ability to meet demand for housing and homelessness services.

## d. The impact of a lack of affordable housing on the implementation and outcomes of other State Government programs.

As explained in the introduction to this submission, the failure of consecutive governments to properly monitor, fund and act on affordable housing has resulted in a long-term housing affordability “crisis”. Part c of this submission points out the connections between housing and economic and social wellbeing, which is also relevant to this section of the submission.

The lack of affordable housing has negative impacts on other State Government programs because housing is fundamental to good outcomes in other areas. For example, Anglicare has clients who have been unable to exit hospital because they have nowhere to live. This comes at a time when the health system is under severe pressure and considerable public scrutiny.

Another example of the impact on other program areas concerns young people. The shift to independence for young people moving out of the family home or out-of-home care was identified by the Tasmanian Affordable Housing Strategy as a key risk pathway into homelessness.

Anglicare’s research into youth homelessness (Pryor 2014) and unaccompanied homeless children (Robinson 2017a&b) exposed the disadvantages many young people face such as complex trauma and neglect, homelessness, barriers to attending school and mental ill-health because of a lack of services specifically aimed at providing appropriate housing as well as care for vulnerable young people. Our research pointed to the need for specific specialist services, and in particular appropriate supported housing, to help young people successfully challenge disadvantage. Anglicare also found school re-engagement of vulnerable children in Tasmania was made more difficult by insecure housing and insufficient care provision, leading to negative impacts on education, employment and wellbeing outcomes (Robinson 2018).

Anglicare’s research into income and housing barriers for Tasmanians who are seeking family reunification through the Child Safety System found the costs of providing housing, power and food for access visits was particularly tough because their parenting payments had been reduced or removed as a result of child removal (Fidler 2018). This research found these costs, which increase as reunification progresses, served as barriers for successful reunification.

The lack of affordable housing options for young people and for families trying to reunify is a significant barrier that has long-lasting impacts. The Committee should seek advice from Housing Tasmania and Communities Tasmania as to how to best support specific cohorts in the current housing market.

### Anglicare recommends

- Investment in a suite of care and accommodation services for unaccompanied homeless children.
- Specialised housing support be provided for families whose children are removed by Child Safety Services to support them to maintain stable accommodation that is suitable for reunification.

## e. The effectiveness and limitations of current State and Federal Government strategies and services to alleviate the impact of poor housing affordability in the Tasmanian community.

From NRAS to Nation Building, Better Housing Futures to the Affordable Housing Strategies of both the Bacon/Lennon and Hodgman Governments, State and Federal Governments have attempted to achieve better housing outcomes for the Tasmanian community. However, despite years of strategies and initiatives, including last year's Housing Summit and this year's Greater Hobart Homelessness Alliance, there are thousands of Tasmanians homeless or in housing stress.

State and Federal Government strategies need to:

- address the capacities of homeless and housing services faced with increased demand;
- respond to current community housing needs;
- prioritise social housing as infrastructure; and
- ensure planning tools enable and prioritise the development of affordable housing.

### Capacity of homeless and housing services

The number of homeless Tasmanians is unacceptable and demand for homelessness services is unmet and unrelenting. In any one night, 1,600 Tasmanians are homeless, a fifth of whom are children, and a further 940 Tasmanians are living in other marginal settings such as caravan parks and improvised or crowded dwellings (ABS 2016a).

In 2017-18, Specialist Homelessness Services assisted almost 6,500 people in Tasmania (AIHW 2019). These services have consistently assisted 6,000 or more people annually for the past eight years. Despite government initiatives such as the Affordable Housing Strategy, homelessness services requests have increased each year from 2012-13 to 2016-17, with people returning to the services leading this growth (AIHW 2019). Today, the median length of SHS support provided to a homeless Tasmanian is well above the national average, standing at 69 days as opposed to the national average of 39 days (AIHW 2019). Twenty-eight requests for assistance go unmet every day in Tasmania, which has risen steadily each year from 14 requests being unmet daily eight years ago (AIHW 2019). Despite Tasmania having just 2% of Australia's population, 12% of all Australians turned away from homelessness services per day in 2017-18 lived in Tasmania (AIHW 2019, supplementary table TAS UNMET.4).

In the private rental market, Anglicare clients tell us they are competing against more than 40 other prospective tenants each time they apply for a private rental property, which leaves more vulnerable households at a competitive disadvantage (for examples, see case studies in Part a). The expansion

of short-stay accommodation has had a negative impact on the availability and affordability of long-term rentals in Tasmania (Institute for the Study of Social Change 2018a). Anglicare is pleased the State Government has acknowledged this impact and is incorporating some measures relating to short-stay accommodation into the planning scheme; however, we noted in our submission on the matter that more can and must be done (see Part h). Tasmanians need all tools available to the government to be directed towards ensuring all Tasmanians have an affordable and secure home.

### Responding to current housing need

Anglicare was supportive of both the Bacon/Lennon Government's and then the Hodgman Government's Affordable Housing Strategies. However, the cost of housing remains out of reach of many Tasmanians and we are concerned that the current strategy will fail to meet the need in the community.

For example, the current strategy does not recognise the amount of the need. While Tasmania's Affordable Housing Strategy 2015-2025 identifies the need for 2,392 new dwellings a year with 27% of these (656 per annum) needing to be "low priced affordable homes" (DHHS 2015, p. 12), the advice provided to government by HACRU in their Affordable Housing Strategy Tasmania 2015-2025 Discussion Paper identified that 61% of new dwellings (1,455 of the projected annual 2,392 new dwellings) need to be low cost completions (defined as \$180,000 or less at 2012 prices) (Verdouw et al. 2015, p. 8).

More recent research estimates there is a shortfall of 1,400 dwellings just in Greater Hobart (Institute for the Study of Social Change 2018a), which leaves the Strategy's current goals and timeline falling well short of need in Hobart and across the State. It also ties in with calls led by TasCOSS and Shelter Tasmania to recognise the importance of meeting the needs of the community rather than sticking to goals in a strategy. The disparity between research-based analysis and government policy, as well as the speed of government response to changing circumstances, needs to be resolved.

### Social housing is infrastructure

Anglicare argues that this is not a budget issue but an issue of the rights of Tasmania's citizens to be housed and the responsibilities of governments to provide adequate services. There must be a recognition that the private housing market has failed to serve a broad range of households and cannot be relied upon to fill the gap between the government's targets for assistance and the actual need identified by UTAS or the Affordable Housing Strategy.

For example, Tasmanian economist Saul Eslake noted the government has benefited from both an increase in property transactions and higher property prices, and recommended that the government utilise its conveyance duty (stamp duty) windfalls to invest in infrastructure projects

(Humphries 2017). In 2016-17, the State Government received \$246 million in property conveyance duty receipts (previously known as stamp duty), up from \$191 received the previous year, an increase of \$60 million (Tasmanian Government 2017, p. 90). Anglicare's submission to the state budget the following year asked the government to allocate the additional \$60 million to the urgent housing needs in Tasmania across social, public and private rentals and house purchasing (Anglicare Tasmania 2017).

This is not unusual policy. In 2017, the State Government utilised windfall gains when government electricity businesses earned higher than expected profits to allocate \$125 to all Aurora Energy account holders with a Pensioner Concession Card or Commonwealth Seniors Health Card. The Minister for Energy said, 'In line with our Tasmania-first approach, we believe that higher than expected returns from our energy businesses should be returned to the pockets of Tasmanians, rather than retained by the Government' (Barnett 2017). Anglicare argues that the windfall in stamp duty should similarly be returned to the pockets of Tasmanians by being used to provide more affordable housing.

### Planning tools

Affordable housing should also be a more specific priority of the current reforms to the Tasmanian Planning Scheme. This should include setting a target for the percentage of affordable housing in all new developments and redevelopments and establishing policies that encourage short-term accommodation properties to be freed up for long-term rental, particularly in areas of high rental need.

Land use planning tools that mandate or incentivise the construction of affordable housing as a percentage of properties in all new developments should also be considered. Anglicare raised these issues when responding to the *Draft Residential Housing Supply Bill 2018* (Anglicare Tasmania 2018). In our submission, we gave support to the Bill's intention to accelerate the provision of affordable housing but outlined concerns that there was a lack of details and planning beyond the immediate crisis response.

We are concerned that the Bill now enacted, along with the *Land Use Planning and Approvals Act 1993* (last amended in September 2017), the *Homes Act 1935* (last amended in May 2016) and *Affordable Housing Strategy 2015-2025* fail to provide definitions of "affordable housing". Anglicare views affordable housing as housing (public, social or private rental or private home ownership) that does not place the householder in housing stress, which means the lowest 40 per cent of income earners are required to pay less than 30 per cent of their gross income on housing costs (rent or mortgage payments). HACRU provides guidance about building costs for affordable housing, suggesting completion should cost \$180,000 or less at 2012 prices (Verdouw et al. 2015). The failure

of government to use a clear definition of affordable housing means there is no certainty that affordable housing policies will serve Tasmanians on low incomes.

The government also failed to specify the length of time that land released under the new *Housing Land Supply Act 2018* would be retained for affordable housing or how much of the land released should be used for affordable housing; statements such as “all or part of the area of land” (section 5 (2) (b)) and “at least some” (section 19 (5) (b)) fail to ensure the intent of the legislation, which is to provide rapid and effective affordable housing for people experiencing homelessness. Based on HACRU’s research, Anglicare argued a minimum of 60 per cent of land released under the Act be required to provide low cost builds for the provision of affordable housing.

### Successful government initiatives

As well as the suggested change in focus outlined above, Anglicare points to some successful government initiatives that should be continued or expanded.

For the first five months of this year, Anglicare was funded through Housing Connect for short-term intervention work with people who were relatively capable (for example with no significant health issues) but still required support to stay housed or to secure housing in the private rental market. This Private Rental Support Worker Program (PRSW) also worked closely with real estate agents to identify at-risk tenancies before crisis point was reached. Of the 183 referrals received, PRSW assisted 88 households to be housed (most of which were assisted into the private rental market), 39 households remained on caseload and 29 households were referred to Housing Connect Support Services when their needs increased. Anglicare believes this program significantly reduced the pressure on the Support Services; however it was a short-term intervention strategy and the program has now come to an end.

Further, Anglicare suggests the Committee reviews the evaluations of the effectiveness of the Rapid Rehousing Program and the Private Rental Incentives Program.

### Anglicare recommends

- Future windfalls in conveyance duty that are above expected budget should be utilised to increase the supply of affordable housing.
- All policy initiatives and Acts guiding affordable housing should have “affordable housing” clearly defined as well as set a timeframe for how long land released or housing built under the initiative is guaranteed as being affordable.
- A minimum percentage should be set for affordable housing to be included in all new housing developments.

## f. The impact of historic housing debt on the management and delivery of social housing.

About half of the \$30m annual grant provided to Tasmania by the Federal Government is paid back each year as housing debt. This means \$15m less each year to house and support Tasmanians in critical need. Unless the government changes how this debt is managed, Housing Tasmania services will remain constrained for a further ten years at least. TasCOSS estimates the debt repayments equate to 50 additional new builds annually (Ducker & Kitto 2019).

Along with other community sector agencies, Anglicare has long called for the impacts of Tasmania's historic housing debt to be removed from Housing Tasmania's ability to deliver services. The Tasmanian Government could ask the Federal Government to forgive the debt or the Tasmanian Government could choose to remove the repayments from Housing Tasmania's budget in order to allow the full amount of the Federal Government housing funds to be invested in addressing the needs today for public and community housing.

### Anglicare recommends

- Remove the historic housing debt from Housing Tasmania's budget and ensure the money that is freed up each year is directed into new supply of affordable housing.

## h. The impact of population growth and market developments on housing supply.

Tasmania is experiencing a growth in population, improved regional employment and growth in house prices, especially in greater Hobart, along with increased numbers of international students and a boom in tourism, all of which have put market pressures on the private rental market, particularly in southern Tasmania (Department of Treasury and Finance 2018). There are no signs of these trends abating. Hobart's airport is the fastest growing in Australia and is expecting four million passengers by 2030 due in part to an increase in direct flights to interstate capitals (Kitto 2019).

Despite the increase in the number of dwellings over the past decade, which has outpaced the growth in population, and with the number of persons per household remaining steady, demand for rentals has been growing quicker than supply (Department of Treasury and Finance 2018). As a result, the private rental vacancy rate for Hobart has been declining since 2013 and is at an all-time low, while Hobart rents increased in price by 21% from March 2013 to March 2018 (Department of Treasury and Finance 2018, p. i). Anglicare clients tell us they are competing against 40 or more other prospective tenants each time they apply for a private rental property, leaving more vulnerable families at a competitive disadvantage.

The rapid expansion of short-stay accommodation is having a negative impact on the availability and affordability of long-term rentals in Tasmania (Institute for the Study of Social Change 2018a). According to Inside Airbnb, Airbnb property listings have increased in Tasmania from 2,874 in February 2017 to 4,459 a year later, with three-quarters of listings being for the entire property (Inside Airbnb undated). Many of these properties would have previously been homes for people in the rental market.

This data helps explain the findings in Anglicare's Rental Affordability Snapshot, which shows a 60 per cent reduction in private rental stock over the past seven years. This has particular implications for the government's Affordable Housing Strategy, which relies on the private rental market to provide significant supply of affordable homes.

Anglicare welcomed the Tasmanian Government's recent focus on the impacts the short-stay accommodation industry is having on the broader housing market and made some recommendations to strengthen the Bill, which we repeat here. We believe owners of properties in the short-stay accommodation market should identify whether their property (whole property, room or ancillary dwelling) has previously been used for long-term rental. We noted that ancillary dwellings had not been included in the legislation, and should be. Further, we recommended that data collected through compliance and penalties should be published, with regional and local government analysis, and used to inform public policy, including current and future Affordable Housing Strategies.

### Anglicare recommends

- Tighter regulations should be introduced to reduce the effects of the short-stay accommodation market on long-term rentals. This could include potential and existing hosts being required to declare whether the dwelling or room was previously used for rental accommodation; including ancillary dwellings under the legislation; compliance and penalties data being published and used to inform public policy; and the State Government working with local governments to identify policy levers that can be used to free up short-stay rentals for long-term rentals, particularly for times and locations where affordable housing is in short supply.

## j. Changes to Tasmania's residential tenancy laws that could improve housing affordability, security and living standards in Tasmania.

Tasmania's housing crisis is one of affordability, availability, location and condition, which impact security and living standards.

Anglicare assists many people who are living in sub-standard housing. In some cases this is in breach of the minimum standards required under the *Residential Tenancy Act 1997* (RTA), but some people decide to remain in these circumstances because of poverty and lack of alternatives. Examples were provided in Part a.

We also assist clients in housing that meet the RTA requirements but provide an unhealthy home. For example, many houses have no or insufficient insulation so that rooms are mouldy and wet in the colder months, which affects the household's health. Winter heat loss through uninsulated walls, ceilings and floors represent between 50% and 80% of all heat loss from a home (Mosher & McGee 2013). The RTA does not require Housing Tasmania or Community Housing properties to be fitted with curtains in bedrooms and living areas and has no mention of the insulative properties of window coverings in privately rented properties. Between 10% and 20% of winter heat loss escapes through unprotected windows (Mosher & McGee 2013). The current Act also does not require fixed heating to be energy efficient. These factors combined often leave households struggling to pay power costs or choosing not to heat their homes.

Requirements for insulation (in walls, floors and ceilings; retrofitting window double-glazing or provision of thermal curtains) and for efficient heating could be made through amendments to the RTA or through the government providing targeted incentives to property owners that provide affordable housing. The effects of different interventions on households in Tasmania was analysed in 2016 (Sustainable Living Tasmania & University of Tasmania 2016) and we ask the Committee to consider proposing interventions that will improve living standards.

### Anglicare recommends

- While prioritising provision of affordable housing is our first priority, the condition of housing and energy efficiency required under the *Residential Tenancy Act* has direct consequences on a household's health and wellbeing and living standards and therefore Anglicare calls for funding to be provided for energy efficiency improvements for households who have entered an energy hardship program, with an expansion of this approach over time.

## k. Successful strategies in other jurisdictions that could be effective in improving affordability in Tasmania.

In considering strategies used in other jurisdictions, Anglicare turns to research done by the University of Tasmania's Housing and Community Research Unit (HACRU) and Institute for the Study of Social Change and the Australian Housing and Urban Research Institute (AHURI). Recent research includes:

- *Supporting affordable housing supply: inclusionary planning in new and renewing communities.* This AHURI research looks at approaches in the UK, USA, South Australia (mandatory inclusionary housing requirements) and New South Wales (voluntary and incentive-based planning mechanisms). (See Gurran 2018).
- *The construction of social housing pathways across Australia.* This AHURI research looked at the influence of operational policies on social housing pathways and outcomes. It finds that several policies affecting social housing are based on managing the social housing wait list rather than ensuring positive outcomes for households. (See Powell et al. 2019).
- *Social housing as infrastructure: rationale, prioritisation and investment pathway.* This AHURI research quantified the benefits of social housing, tackled the perceptions of government budget constraints and provides a strategic vision for social housing. (See Lawson et al. 2019).

These research institutions also contribute directly to the Tasmanian housing environment and we recommend their analyses to the Committee, such as:

- Tasmanian Housing Summit Directions Paper (Eccleston et al. 2018a);
- Housing in Hobart: an overview of the data (Eccleston et al. 2018b); and
- *Tasmanian Housing Update August 2018* (Institute for the Study of Social Change 2018b).

The *Tasmanian Housing Summit Directions Paper*, in particular, provides valuable analysis for a crisis response and medium and long-term responses for longer term solutions, and Anglicare recommends their analysis to the Committee.

# Further comments and conclusion

Tasmania finds itself experiencing a severe lack of affordable housing options to meet the needs of our community. Anglicare argues that rather than a “crisis”, which is generally considered to represent a short-term situation, there are long-term housing trends that have created a “perfect storm” that is disadvantaging thousands of vulnerable Tasmanians: those who are homeless as well as people waiting for social housing and/or experiencing housing stress.

Over the past seven years:

- public and social housing has not been able to meet demands;
- private rental listings have declined significantly, with short-stay accommodation likely to be playing a lead role;
- private rental prices have increased; and
- house purchase prices have increased.

These conditions have resulted in:

- increased competition for private rentals;
- increased number of applicants waiting for public housing; and
- unrelenting demand for homelessness services.

This perfect storm has created more than a short-term “crisis” for low-income Tasmanians. The thousands of vulnerable Tasmanians who are struggling to find or maintain an affordable home need significant action by all levels of government immediately to ensure sufficient homes are available now and in the longer term.

Anglicare’s research and service experience points to particular groups of Tasmanians as being vulnerable in the current market conditions:

- Young people on Youth Allowance – according to Anglicare’s Rental Affordability Snapshot there have been no properties anywhere in Tasmania, including share houses, affordable for the past 7 years, which means this entire cohort is at risk of homelessness or housing stress
- Single parents reliant on Newstart – only a few properties were affordable each year of the Snapshot, mostly in remote towns on the West Coast
- Single people on Disability Support Pension – no properties affordable in the South for the past 7 years and only a few properties affordable in the other regions
- Single person on Age Pension – the number of properties affordable for this cohort has halved in the past 7 years, with just 122 properties identified as affordable statewide in 2019

- Couples looking for work, with two children – just 44 properties statewide were identified in 2019 (down from 222 in 2013, a reduction of 80%), none of which were in the South, which severely limits the ability of this cohort to find short-term or long-term housing that is in the best interests of all family members
- Couple receiving the minimum wage, with two children – while RAS 2019 found 293 properties statewide were affordable, almost half of these were in the North West. Close location to existing paid work is essential for the adults while continuity with school is important for the children. Trends over the past seven years have seen a 70% reduction in properties listed as affordable for this cohort.

In responding to the current housing context, where the private rental market is unaffordable and there are insufficient social housing properties to accommodate all who need it, Anglicare urges the Committee to consider the recommendations we made in this submission, which would result in:

- more options for supported accommodation, including support and care for particular vulnerable cohorts such as single people on income support payments, unaccompanied homeless children and families in the Child Safety System who are working towards reunification;
- affordable housing being defined, mandated for inclusion in developments and protected as affordable for a specified time; and
- landlords being supported to provide an increased number of long-term and energy efficient rentals.

Anglicare argues that the Government must remove the historic housing debt from Housing Tasmania's budget and ensure the profits made from future housing booms are used to support affordable housing.

We need permanent exit points from homelessness into both private and social housing. This requires a range of responses to provide crisis, short-term, medium-term and long-term affordable housing options. Anglicare supports the Affordable Housing Strategy and its Action Plans but argues they need to be responsive to changes in the housing market.

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# Appendix One: Rental Affordability Snapshot 2019 data

Detailed table by population cohort, household type and income type – state and region

Cohort	Household type	Income type	Up to 30 per cent of household income spent on rent			Up to 49 per cent of household income spent on rent		
			Percentage affordable and appropriate	Number affordable and appropriate	Number by region	Percentage of properties	Number of properties	Number by region
 Young people	Single (aged over 18)	Youth Allowance	0	0	South: 0 North: 0 North West: 0	2	16	South: 0 North: 1 North West: 15
	Single (in a share house)	Youth Allowance	0	0	South: 0 North: 0 North West: 0	5	51	South: 10 North: 23 North West: 18
 Single adults	Single	Newstart Allowance	0	0	South: 0 North: 0 North West: 0	13	141	South: 30 North: 48 North West: 63
	Single (aged over 21)	Disability Support Pension	3	30	South: 0 North: 3 North West: 27	17	176	South: 9 North: 55 North West: 112
	Single	Minimum wage	18	190	South: 48 North: 62 North West: 80	49	513	South: 147 North: 156 North West: 210

Cohort	Household type	Income type	Up to 30 per cent of household income spent on rent			Up to 49 per cent of household income spent on rent		
			Percentage affordable and appropriate	Number affordable and appropriate	Number by region	Percentage of properties	Number of properties	Number by region
 <b>Single parents</b>	Single, one child (aged over 8)	Newstart Allowance	1	8	South: 0 North: 0 North West: 8	12	125	South:4 North:33 North West:88
	Single, one child (aged less than 5)	Parenting Payment Single	3	36	South: 0 North: 6 North West: 30	24	249	South:22 North:77 North West:150
	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	31	South: 0 North: 2 North West: 29	19	200	South:26 North:61 North West:113
	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A and B	11	112	South: 3 North: 26 North West: 83	33	350	South:103 North:110 North West:137
 <b>Couples with children</b>	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	4	44	South: 0 North: 6 North West: 38	25	258	South:48 North:86 North West:124
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting Payment (partnered) + FTB A and B	16	170	South: 18 North: 48 North West: 104	36	380	South:115 North:128 North West:137
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Family Tax Benefit A	28	293	South: 69 North: 95 North West: 129	43	447	South:158 North:150 North West:139
 <b>Older people</b>	Single	Age Pension	12	122	South: 28 North: 42 North West: 52	35	363	South:112 North:105 North West:146
	Couple (no children)	Age Pension	11	111	South: 3 North: 31 North West: 76	43	455	South:89 North:163 North West:203

Trend data for past 7 years by population cohort, household type and income type  
– statewide

Cohort	Household type	Income type	Number of affordable properties by year if spend up to 30% household income on rent							
			2013	2014	2015	2016	2017	2018	2019	% decrease since 2013
 Young people	Single (aged over 18)	Youth Allowance	10	3	4	0	0	0	0	100%
	Single (in a share house)	Youth Allowance	10	3	4	0	0	0	0	100%
 Single adults	Single	Newstart Allowance	16	8	5	0	6	1	0	100%
	Single (aged over 21)	Disability Support Pension	56	79	40	2	64	30	30	46%
	Single	Minimum wage	384	311	243	305	279	214	190	50%
 Single parents	Single, one child (aged over 8)	Newstart Allowance	23	37	12	160	29	13	8	65%
	Single, one child (aged less than 5)	Parenting Payment Single	132	128	73	37	103	60	36	73%
	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	116	113	27	7	73	42	31	73%
	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + FTB A and B	459	338	236	285	243	168	112	76%
 Couples with children	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	222	160	85	125	103	72	44	80%
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting Payment (partnered) + FTB A and B	N/A	N/A	367	419	352	228	170	54%
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Family Tax Benefit A	899	727	672	637	533	398	293	67%
 Older people	Single	Age Pension	218	185	128	69	195	108	122	44%
	Couple (no children)	Age Pension	392	398	270	119	238	169	111	72%
<b>Total number of properties</b>			2,677	2,010	1,842	1,588	1,363	1,245	1,050	61%

## Appendix Two: Housing Connect Front Door statistics

1 <sup>st</sup> July 2016 to 30 <sup>th</sup> June 2017							
	# Social housing applications (all)	# PRA applications (all)	# PRA applications proceeding to payout	% PRA applications proceeding to payout	# Homelessness assessments (presenting unit head)	# Total assessments (social housing, all PRA & homelessness)	# Referrals to HC Support Services
North	1,102	1,921	894	46%	1,431	4,454	1,429
North West	862	1,313	896	68%	410	2,585	493
<b>North + NW TOTAL</b>	<b>1,964</b>	<b>3,234</b>	<b>1,790</b>	<b>55%</b>	<b>1,841</b>	<b>7,039</b>	<b>1,922</b>
South	1,501	2,970	1,238	41%	<b>1,716</b>	6,187	1,763
<b>N+NW+S TOTAL</b>	<b>3,465</b>	<b>6,204</b>	<b>3,028</b>	<b>48%</b>	<b>3,557</b>	<b>13,226</b>	<b>3,685</b>

**1<sup>st</sup> July 2017 to 30<sup>th</sup> June 2018**

	# Social housing applications (all)	# PRA applications (all)	# PRA applications proceeding to payout	% PRA applications proceeding to payout	# Homelessness assessments (presenting unit head)	# Total assessments (social housing, all PRA & homelessness)	# Referrals to HC Support Services
North	1,211	1,678	785	47%	1,430	4,319	1,690
North West	1,031	1,098	748	68%	477	2,606	505
<b>North + NW TOTAL</b>	<b>2,242</b>	<b>2,776</b>	<b>1,533</b>	<b>55%</b>	<b>1,907</b>	<b>6,925</b>	<b>2,195</b>
South	1,442	2,789	1,168	41%	<b>1,852</b>	6,083	1,888
<b>N+NW+S TOTAL</b>	<b>3,684</b>	<b>5,565</b>	<b>2,701</b>	<b>48%</b>	<b>3,759</b>	<b>13,008</b>	<b>4,083</b>

**1<sup>st</sup> July 2018 to 30<sup>th</sup> June 2019**

	# Social housing applications (all)	# PRA applications (all)	# PRA applications proceeding to payout	% PRA applications proceeding to payout	# Homelessness assessments (presenting unit head)	# Total assessments (social housing, all PRA & homelessness)	# Referrals to HC Support Services
North	1,314	1,601	680	42%	1,452	4,367	1,386
North West	1,188	927	615	66%	640	2,755	593
<b>North + NW TOTAL</b>	<b>2,502</b>	<b>2,528</b>	<b>1,295</b>	<b>51%</b>	<b>2,092</b>	<b>7,122</b>	<b>1,979</b>
South	1,865	2,433	910	37%	<b>2,018</b>	6,316	1,992
<b>N+NW+S TOTAL</b>	<b>4,367</b>	<b>4,961</b>	<b>2,205</b>	<b>44%</b>	<b>4,110</b>	<b>13,438</b>	<b>3,971</b>