



*Submission to*

**Legislative Council Select Committee**

**Inquiry into Housing Affordability**

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**August 2007**

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## 1. Introduction

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It's like being a slug rather than a snail. If you're a snail and you've got your house on your back, you feel a lot safer. If you're a slug, you don't know where to go for cover.

Genevieve, 49, Anglicare research participant

Anglicare Tasmania welcomes the opportunity, as a housing service provider and as a long-time advocate for Tasmanians in need of affordable housing, to respond to this inquiry and would like to congratulate the Legislative Council for recognising the central place of affordable housing in the social fabric of our community. Housing intersects with every other part of our lives. It is the foundation from which a person becomes part of a community, finds paid and volunteer work, raises a family and builds an abundant and meaningful life for themselves. A lack of adequate housing can worsen the consequences of or even cause poverty, family breakdown, alcohol, drug and gambling addictions, disengagement by young people from their school and their community, disability, mental illness and unemployment. If we as a community do not ensure everyone has access to affordable housing, our health system, our rehabilitation services, our criminal justice system, our welfare system and our community services will all pay a heavy price.

Anglicare Tasmania is currently working in collaboration with the Tasmanian Council of Social Service (TasCOSS) and Shelter Tasmania on behalf of the Tasmanian community sector on the development of a sector wide policy position on the Tasmanian housing system. That policy position will be released on 16 October 2007 and will contain detailed recommendations for change. Much of the information included in this submission is drawn from the research process behind that policy position and from the final document itself.

As stated, Anglicare congratulates the Legislative Council for establishing this inquiry. However, as housing researcher Terry Burke (2007) has pointed out, Australia has a history of booms in house prices, such as the one that occurred recently, being followed by comprehensive reports outlining the problem in detail, which are followed in turn by little in the way of concrete action.

Anglicare urges the Tasmanian Parliament to ensure that this report, unlike those that have gone before it, is followed by a genuine, funded, ongoing commitment to make a real difference for Tasmanians in housing crisis.

## 2. About Anglicare Tasmania

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Anglicare Tasmania is the largest statewide community service organisation in Tasmania, with offices in Hobart, Glenorchy, Moonah, Launceston, St Helens, Devonport and Burnie and a range of outreach programs in rural areas. We provide services throughout Tasmania including emergency relief, accommodation, counselling, employment, mental health, acquired injury support and alcohol and other drug services and parenting support programs. We have been in

operation since 1983, employ over 630 staff, and have developed strong networks and relationships with peak bodies, ministerial advisory committees, local inter-agency networks, other community service agencies, Commonwealth and State governments and the broader community.

A critical element of our work is advocacy on behalf of our clients in order to achieve structural changes that benefit them. In 1995 Anglicare established a Social Action and Research Centre (SARC). SARC's role is to engage in social action, policy development, advocacy and public debate based on appropriate research. This submission not only draws upon the extensive body of research available on housing policy in Australia and the experiences of our own workers, but also on consultations conducted by SARC with low income earners, qualitative research into housing issues and the findings of the Tasmanian Community Survey – a survey of 3,800 Tasmanians randomly selected from the electoral roll. Post stratification weighting of that survey was conducted to allow statements to be made about the whole Tasmanian community and findings from the research were published in 2005 and 2006 (Madden and Law 2005, Madden 2006).

Many of Anglicare's research reports have focussed, directly and indirectly, on housing issues. We were involved in the working groups that supported the development of the State Government's ground-breaking Affordable Housing Strategy and chaired the committee which oversaw the development of the new affordable housing organisation, Tasmanian Affordable Housing Ltd (TAHL). Anglicare was also a driving force in the establishment of the Affordable Housing Crisis Coalition, an unprecedented gathering of housing service providers, community and industry peak bodies and unions which worked throughout the 2006 election campaign and pre-Budget period to advocate for a range of detailed policy and funding measures in response to the housing crisis. Our record of contribution to state housing policy is a strong one.

Anglicare operates a number of accommodation support services to help Tasmanians experiencing difficulty in finding affordable housing.

- ACCESS is a statewide service providing crisis accommodation and ongoing support for people who are homeless or at risk of homelessness. Colony 47 provides a similar service, the Colony Outreach Support Service (COSS) in Hobart and on the Eastern Shore.
- Burnie Lodge and Indigo Lodge are supported residential facilities in Burnie and Launceston respectively which provide long-term communal accommodation for low income earners.
- The Emergency Accommodation Service is an after-hours service that operates statewide in partnership with Colony 47. People who are homeless can call a 1800 number and workers will assist them to find emergency accommodation.
- Family Matters is an early intervention service that supports families in Launceston who are at risk of losing their housing.
- My Place is a pilot demonstration project in the north and north-west offering intensive support for people with a mental illness who are at risk of homelessness.
- The Placement and Support Service (PASS) and the King Island Temporary Care and Support Service (KITCASS) provide young people who are homeless or need a safe place to stay with accommodation in the homes of trained volunteers.
- The Private Rental Support Service provides financial assistance for low income earners in the north and north-west to access housing in the private rental market. Colony 47 operates a similar service, CA\$H, in the south.
- Staying Put is based in Glenorchy, and supports young people to build independent living skills and maintain their tenancies.

- The Tenancy Support Service assists people in the northern suburbs of Hobart to maintain stable accommodation and look for work.
- Youthcare is a crisis shelter in Glenorchy for young men aged 13-19.

Because housing is central to a person's ability to stabilise their life, housing issues also come up for clients across Anglicare's service spectrum, including in counselling and family support services, alcohol and other drugs services, employment support services, mental health services and disability support services.

### 3. Tasmania's housing crisis

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What has been Tasmania's downfall is the boom in real estate and I don't think wages, social security or anything has come up to meet that. Up here is where your rent is and down here is where your wage is.

Megan, 39, Anglicare research participant

Tasmania's affordable housing crisis has been well-documented and the Committee will no doubt have access to comprehensive statistical information about the increase in house prices, the concomitant increase in rents, the declining vacancy rate in the private rental market, and the rising demand for crisis services and shelters. As a result, this submission provides only a brief snapshot of the scale of the problem.

Tasmania's housing system is structured mainly around home ownership. Seventy-two per cent of Tasmanians either own their own home or are purchasing a home. But over a quarter of all households rent their home, either in the private rental market or from Housing Tasmania (ABS 2006a). Nationally, low income earners, defined as those in the lowest two income quintiles, tend to be either renters or outright home owners. This is because there is a high level of home ownership among older people, although this is tipped to decline (Morris 2007). According to the recent Census, for 754 Tasmanian households, 'home' is a caravan, cabin or houseboat, and for 172, 'home' is 'improvised', a tent or the streets (ABS 2007). Other Tasmanians live in crisis and transitional housing, boarding houses, residential care facilities and group homes.

The ABS has put in place a considered strategy for counting homeless people in the Census (ABS 2006b), but, as Chamberlain and MacKenzie (2003) point out in their report on the 2001 Census' count of the homeless, there are still challenges: for example, the accuracy of the count depends on whether the individual Census collectors know whether there are people squatting, living in cars or sleeping rough in their collection area, and where to find them. For this reason, the 2006 Census figures above, particularly on people sleeping rough, may be an underestimate.

When a household is in the lowest 40% of income distribution and spending more than 30% of income on housing costs, the housing is considered to be unaffordable and the household is said to be in 'housing stress'. In 2004, NATSEM estimated that some 26,000 Tasmanian income units, or 10.6% of the population, were in housing stress, the second highest rate in the country (Harding et

al 2004). Data from the 2006 Census shows that 38.2% of Tasmanian renters – 11,113 households – are in housing stress, also the second highest rate in Australia (Swan and Plibersek 2007).

One of the reasons so many Tasmanian households are struggling is the recent housing boom, which drove massive house price increases across the state. There has been a flow on effect for renters across the state, as shown in Table 1 (below), and the vacancy rate, which was nearly 4% in Hobart, over 5% in Launceston and over 6% in the north west in 2000, has fallen to below 3% across the state. Launceston now has the tightest rental market with a vacancy rate of 1.8% (REIT 2000, 2007).

Table 1: Median rents on selected property types (\$), Hobart, Launceston, North West Coast, May 2000 and May 2007

	<i>Hobart</i>			<i>Launceston</i>			<i>North West Coast</i>		
	<i>1 b unit</i>	<i>2 b unit</i>	<i>3 b house</i>	<i>1 b unit</i>	<i>2 b unit</i>	<i>3 b house</i>	<i>1 b unit</i>	<i>2 b unit</i>	<i>3 b house</i>
<i>May 2000</i>	90	125	150	80	110	140	70	110	130
<i>May 2007</i>	165	225	265	125	170	230	108	145	190
<i>Increase</i>	83%	80%	77%	56%	55%	64%	54%	32%	46%

Source: REIT 2000, 2007

Tasmania's housing services system has had to provide a widened safety-net for Tasmanians who have fallen through the gaps in the Tasmanian housing market. As shown in Table 2, applications for public housing have increased, and the number of adults and accompanying children approaching Supported Accommodation Assistance Program (SAAP) services for support have also risen significantly. Anglicare's SAAP services include ACCESS, the Emergency Accommodation Service, PASS and Youthcare.

Table 2: Numbers of public housing applicants, SAAP clients and accompanying children, 2001 to 2006

	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>Increase</i>
<i>Public housing applicants</i>	2,089	2,772	2,740	3,229	3,116	3,387	62%
<i>SAAP clients (adults)</i>	3,550	3,750	4,250	4,550	4,550	4,450*	28%
<i>Children accompanying SAAP clients</i>	no data	1,900	2,300	2,350	2,650	2,150*	39%

\*SAAP data for 2006 is not directly comparable with earlier data because of a change in definitions used, therefore the percentage increase for the number of SAAP clients is calculated between 2001 and 2005 and the percentage increase for the number of accompanying children is calculated between 2002 and 2005.

Source: SCRCSSP 2003; SCRGSP 2007; AIHW 2007

Community groups, housing support services and welfare organisations are doing their best to cope with the reality of the 2007 Tasmanian housing market. But as Chamberlain et al (2007: 32) point out, "Governments are the only ones with the power to make the structural changes that might improve the supply of affordable housing."

## 4. Response to the Terms of Reference

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### 4.1. The experiences of Tasmanians in housing stress and homelessness

In early 2007, Anglicare conducted research into the experiences of Tasmanians living on the public housing waiting list. The research resulted in *Stories from the Waiting List* (Flanagan 2007), which included a photographic exhibition documenting the living conditions of households while they waited for public housing. The people we spoke to were all Tasmanians whose experience of housing stress and homelessness meant that public housing, with its affordable rent and secure tenure, was the only option for them. Their stories were typical of the experiences of Tasmanians without affordable housing.

We spoke to 30 people from 25 households. They were living in private rental they could not afford, in motels paid for by community organisations, in private boarding houses, in the living rooms of friends or family, in shelters, in temporary housing, in their cars and on the streets. They came from many walks of life; some had even been home owners but had lost their homes through relationship breakdown or personal tragedy. While each person's story was different, there were some common themes which are outlined below.

#### **Insecure tenure**

The households we spoke to were moving constantly, in search of affordable rent, secure leases or to be close to essential services. Others were homeless and moving back and forth between the houses of friends and family, sleeping on couches and in spare bedrooms, or were living in emergency housing with only short-term leases. Many people had got to the point where they did not bother to unpack their possessions and lived out of suitcases because they knew another move was imminent. The bulk of their belongings were in storage or were carried with them in cardboard boxes. The impact on children was particularly severe. Many had to change schools regularly.

This is my son's 13th home, and he's only eight. This is his seventh primary school.

Angie, 26, Anglicare research participant

One option for homeless households is transitional housing through a community organisation, which provides them with housing on a short-term basis, usually about three months. However, the lack of alternative options means many people stay in these properties for longer. One family had just received notice that they had to leave their transitional housing property after staying there for nine months. They had been constantly searching the private rental market with no success and while they were in category 1 on the public housing waiting list, they did not know when a property would become available:

With this place, our kids thought that this was where they might be living for a while. Okay, it's been nine months, but now they've just found out we have to go, they're pretty disheartened. "We've got to move again." "Where are we moving to?" We've got no answers for them.

Jason, 31, Anglicare research participant

If transitional housing is not available, SAAP-funded organisations can broker, or purchase, accommodation from motels, pub-tops and caravan parks on behalf of their clients. But these options are often not appropriate for children, as this family, who were living in a two bedroom motel unit with no outside play area for their children, found:

Our son feels the stress. He can't go out and play. He wants to go play in the dirt and I tell him not to make a mess out there and he throws his cars and has a tantrum.

Steven, 27, Anglicare research participant

### **Significant financial difficulty**

People reported constantly juggling their money, particularly if they were living in the private rental market where, even with Commonwealth Rent Assistance, rents were consistently unaffordable. Many had missed meals, been unable to pay essential bills on time, pawned or sold personal possessions, resorted to using emergency relief services like food parcels and not sought healthcare when they needed it due to ongoing financial hardship.

I can't go private. I've tried that. I was living on noodles. And the unit was just falling apart.

Philip, 48, Anglicare research participant

Sometimes I go to the Mission because I haven't got enough to live on. And then they say, "You should budget your money," and I say, "It's pretty hard, when something crops up and you've got to pay for it." You can't save in private rental, really. If anybody can, I'd like to see where.

Kevin, 38, Anglicare research participant

### **Poor quality housing**

Properties in the private rental market that are relatively affordable are often in very poor condition. Delays around maintenance are common, and many tenants are reluctant to enforce their right to prompt essential maintenance and repairs because they fear that the landlord will use it as an excuse to increase their rent or will refuse to give them a positive reference when they move on. As a result, people live in housing that is substandard and unhealthy.

We saw one private place. It stunk. There were stains all over the floor. \$180 a week. You had to share clotheslines and the bins were just in front of the house and there was rubbish everywhere from the other neighbours. And when you opened the stove – I've never seen a stove so dirty in my life! And they had a big air-freshener stuck on the wall trying to hide the smell, and that didn't work.

Kylie, 17, Anglicare research participant

Inadequate security systems were of particular concern for a number of women we spoke to who were trying to escape violent relationships or were living alone in areas where they felt unsafe.

### **Barriers to employment**

Many of the research participants were on Newstart Allowance and looking for work. They reported that a lack of stable, affordable housing was an ongoing problem for them in searching for employment. Their difficulties included not having a stable address or phone number through which potential employers could contact them, their need to prioritise finding somewhere to live over finding a job and the lack of a private place to wash and dress up for job interviews. Many also considered that employers discriminated against them for being homeless.

You get an employer to ring up and they hear it's a shelter, they make a judgement on you straight away.

Shane, 35, Anglicare research participant

### **Discrimination from landlords**

Many participants had attempted to find housing in the private market but had repeatedly been unsuccessful. They reported that feedback on why their applications had been rejected was rarely given formally, but they believed that landlords discriminated against applicants who were unemployed, who had children or who were single parents. They also talked about the big crowds at rental property open-homes and the limited number of properties that were actually affordable.

If you go to the private rental, they always say, "Have you got a job? Are you working?" And that's when they knock you back.

Dan, 36, Anglicare research participant

We almost got a house. It was out of us and someone else, and the people that got it were just a couple, no kids or whatever. Mind you, it was four bedroom, that place. I guess the owner just didn't want kids there.

Jason, 31, Anglicare research participant

I reckon I would have applied for like 20-odd units and houses with private, and just got knocked back, knocked back, knocked back. Other people get it. They can't tell you why. But I think they just get put off by single parents with kids.

Jessica, 25, Anglicare research participant

### **Homelessness**

Of the people we spoke to, two were currently living in circumstances where they occasionally had to spend the night in their cars. One of those was an 18 year old girl. Many people were sleeping on floors or couches in the homes of friends or family, and several who were currently in transitional housing had previously also been living in this way. While people were extremely appreciative of the support given to them by the people they had stayed with, many said that it had strained their relationships due to the stress and overcrowding involved.

When we were on lounge room floors I was really worried that the baby would come early because of all the stress.

Kristy, 20, Anglicare research participant

We were staying with my daughter out at Claremont for weeks and weeks. And for weeks and weeks we tried to get properties, left, right and centre. There was just nothing. A two bedroom

unit, and there was her and her partner, and the one extra bedroom had stuff in it, so we were on the lounge room floor, all of us – me, Jason, the three kids. And they were working nights and stuff. We're sleeping on the floor and they're coming and going at all hours of the night on top of everyone.

Megan, 39, Anglicare research participant

### **The particular experiences of refugees**

Only one of the participants in the *Stories from the Waiting List* project was from a refugee background, but new Anglicare research (Flanagan, forthcoming) has explored the settlement experiences of refugee communities in Tasmania more fully, and has found that housing is one of the major issues facing new arrivals. The research identified widespread problems for refugee communities in the housing market, particularly around affordability, housing quality, asserting tenancy rights and insecurity of tenure. Some refugee households had even experienced homelessness. The difficulties people were facing were in many cases undermining their chances of a successful settlement in Tasmania. This research is due to be released in early October and its recommendations include calls to expand the supply of accommodation provided to new entrants as part of settlement and to employ specialist workers to support refugees in the private rental market.

## **4.2. The impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community**

The experiences of Tasmanians on the public waiting list give some indication of the impact of the housing crisis on the broader community. Many of the people we spoke to as part of *Stories from the Waiting List* were relying heavily on Government-funded services, such as crisis housing and support services, brokered accommodation, private rental assistance, counselling and emergency relief, that they would not have needed if they had had affordable housing. There is an obvious impact on economic and social cohesion when a significant proportion of the community is living a life of transience, dislocation, unemployment, financial hardship and anxiety. A review by Berry et al found that on a financial basis alone, the cost of providing stable housing for homeless people was more than covered by the savings in support services (Berry 2003).

The experiences recounted above in section 4.1 are reinforced by a body of research that demonstrates both the negative consequences of the shortage of affordable housing and the positive consequences of supplying it. For example, a research project looking at the trade-offs people make to attain housing affordability found that renters in unaffordable housing were coping by making financial sacrifices, compromising on housing quality, size and location, taking on additional paid work, including overtime or a second job, borrowing money, selling or pawning possessions and using emergency relief services (Burke 2007). A Tasmanian survey of emergency relief clients found that 13% of respondents had sought assistance because of a housing-related financial crisis such as the cost of rent (the majority), the mortgage, moving or homelessness, and 40% identified rent, mortgage or moving costs as a big or very big problem for their household (Madden 2003).

Private renters are the tenure type most at risk of housing stress (Harding et al 2004), but given the limited supply of public and community housing, the private rental market is often the only

alternative for low income households. Renters, both public and private, are less likely than home owners and home buyers to have access to a private car for transport, and are more likely to experience difficulty in accessing services and getting to the places they need to go. They have higher levels of personal stress and lower levels of personal safety (ABS 2006c). Anglicare's housing support workers report that low income households are often exploited by private landlords, even though there is legislation, the *Residential Tenancy Act 1997*, that should protect their rights. Unlawful termination of leases, inappropriate retention of bonds, intolerable delays around essential repairs and maintenance and inadequate or non-existent condition reports are common, and many tenants feel disempowered and unable to assert their rights. Previous Anglicare research into the experiences of low income earners in the private rental market has found that accommodation that is affordable is often of poor quality: research participants reported poor plumbing, rising damp, leaks, poor ventilation, inefficient heating, draughts, insecure doors and windows, holes in walls, mould and vermin infestation (Cameron 2002). Poor quality housing is linked to a range of negative outcomes for occupants' mental and physical health (Bridge et al 2007).

Participants in the Anglicare research on the private rental market had moved an average of 5.3 times in the previous five years (Cameron 2002). Yet security of tenure matters – in relation to stress levels, self-esteem, motivation, capacity to address wider personal issues, capacity to develop supportive relationships and networks with the community, family stability, children's education and community participation (Lewis 2006). A study tracking the lives of 178 households in their first six months in public housing found significant improvements in children's school performance. Many families in the study had experienced long periods of mobility and housing insecurity prior to entering public housing and they attributed the positive changes mainly to the changed and happier atmosphere at home (Phibbs and Young 2005). The Australian Institute of Health and Welfare's 2005 national survey of public housing tenants found that 63% of tenants reported that their quality of life had improved since moving into public housing, and of the four most commonly reported benefits, two were related to security of tenure: feeling more settled and being able to stay in the same area (AIHW 2006).

Public housing offers secure tenure, but it also offers affordability, with low income earners in public housing paying no more than 30% of their income in rent. Healy et al (n.d.) concluded that this affordability was the main reason why all but one participant in a research project exploring the common factors among people who had managed to sustain long-term housing after homelessness were living in public housing.

The goal of most Tasmanians is to own their own home one day. Sixty per cent of Tasmanian renters would like to buy a house in the next five years – although only 21% think they will (Madden and Law 2005). Home ownership is central to the way in which Australians view themselves: "Historically, home ownership has been the great Australian dream" (Cameron 2002: 14). And home ownership does provide a range of benefits, like a sense of identity, security, independence and control, which is important for reducing stress levels and improving self-esteem and motivation (Lewis 2006). Home owners have better health than renters of the same age, income and self-esteem (Waters 2002 in Housing Tasmania 2003a), and there is a body of research evidence that shows that providing lower income earners with entry into affordable home ownership supports a range of other community initiatives, including urban renewal, training, employment and community development (Housing Tasmania 2003a).

Given these sorts of research findings, it is clear that the impact of the housing crisis goes beyond the confines of the households affected. People without affordable and appropriate housing cannot participate adequately in the community, either economically or socially. The ongoing exclusion of these households, and of the time, energy, skills, resources and experience they could be contributing as employees, volunteers, neighbours and community members, means our whole society is left poorer.

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

In total, Anglicare offers 43 separate services across a broad range of areas including accommodation support, family support and counselling, employment, disability and aged care, mental health and drug and alcohol support, many of which are funded fully or in part by the State Government. Clients from across the full range of our services are affected by the shortage of affordable housing and it is stressful and difficult for our workers to be confronted with people in terrible living situations when there are such severe limits on their services' capacity to respond.

An equally pressing issue is whether, in a climate of constrained fiscal capacity, the State Government is getting best value for its money across the full service spectrum. There are many important areas in which the State Government could make significant savings and better achieve a range of policy outcomes by investing in the provision of appropriate, affordable housing. Below, this submission highlights the education system, the disability service system, the mental health service system and the criminal justice system as areas where this is particularly the case.

These are all areas where Anglicare has research expertise or service delivery experience or both. In the area of education, Anglicare published a landmark research report in 2002 on poverty and education (Flanagan 2002) which led to significant changes in education department policy on school levies. We also offer a small mentoring service, Compass, to young people who need support re-engaging with school, and provide Commonwealth Government services like Reconnect and JPET, which provide support to young people who are homeless or at risk of homelessness and seek to build their capacity to re-engage with education, their community and their families. In the area of disability services, 43% of Anglicare's funding is directed into programs that provide support to people with acquired brain or spinal injuries, rehabilitation needs, intellectual disabilities and other disabilities (Anglicare Tasmania, forthcoming). In 2006, Anglicare published a research report exploring the correlation between disability and poverty (Hinton 2006), and is soon to publish research looking at the experiences of families raising a child or children with a disability (Hinton, forthcoming). In the area of mental health services, Anglicare's *Thin Ice* report (Cameron and Flanagan 2004) was one of the triggers for the State Government's Bridging the Gap funding package, and Anglicare also offers a number of mental health services statewide that aim to support clients across the spectrum of mental health conditions. And finally, in the area of criminal justice, Anglicare is one of the service providers involved in the delivery of the State Government's new Court Mandated Diversion Program, and also provides in northern Tasmania the Bail Options Project, which provides alternative accommodation options to young people awaiting court appearances or at a high risk of offending.

### **The education system**

For many young people, failure to complete their education stems from family breakdown and homelessness (Welfare Rights Centre 2002). Many young people first experience homelessness while still at school (Chamberlain and MacKenzie 2004), and young people are often not aware of services that can help them until after this happens (Beer and Randolph 2006). For young Tasmanians from rural areas who need to travel to attend years 11 and 12, there are also issues with the limited availability of suitable, supervised accommodation (ABC 2006; see also Beer and Randolph 2006). Yet mainstream alternatives for young people without housing are limited. Unless they have highly complex needs they are likely to be excluded from public housing. Previous Anglicare research (Cameron 2002) found that young people in the private rental market faced discrimination from landlords and problems with establishing the necessary tenancy history due to not having prior rental experience. Some young research participants raised concerns about landlords regularly invading their privacy through unannounced inspections and dubious rent collection practices. In the absence of stable, appropriate accommodation, young people are particularly vulnerable to becoming entrenched in the homelessness sub-culture (Kerr and Talbot 2005). A study of a young women's crisis housing service found high rates of self-harm and illicit drug use among the client group (Graham n.d.).

Lack of stable housing makes supporting a young person to re-engage with education particularly difficult. Young people themselves feel this: a study of students in crisis housing found that the support young people found most useful in helping them move back into study was not personal counselling or emotional support, but practical assistance with things like enrolment processes and finding housing (Hillier and Cornell 2005). Interventions to support young people to re-engage with school will have limited success if they are hamstrung by a shortage of appropriate housing for students with no alternatives.

### **The disability service system**

The experiences of low income earners living with disability has been explored in previous and forthcoming Anglicare research (Hinton 2006 and forthcoming). The research documented a range of concerns, including limited incomes, constrained living standards, opportunities and life chances, a fragmented and complicated service system, social isolation and a severe shortage of accommodation options.

There is an important connection between the quality and availability of housing and the effectiveness of home-based care in maximising people's independence and quality of life. For example, inappropriate accommodation and limited community support can lead to loss of contact with services, itinerancy and homelessness (Hinton 2006). The cost of support is then shifted from services funded and equipped to provide such support to the already burdened SAAP system.

Particular issues arise in relation to home modifications (Hinton 2006). Most homes in Tasmania are not constructed to meet the needs of people with disabilities, and therefore changes are usually required to make them accessible. These can range from the installation of hand rails through to installation of ramps or hoists. These modifications are critical in helping people to be more physically independent and perform self-care activities, as well as facilitating the provision of high quality in-home care. But funding for modifications is limited. There are existing schemes for home owners but these are difficult to access and have long waiting lists. Private renters face

further barriers; many landlords discriminate against people with disabilities and few will agree to modifications even if funding is available. The social housing system only has a small modifications budget. Forthcoming Anglicare research (Hinton, forthcoming) indicates the issues are similar for families caring for a disabled child or children. Anglicare's recommendation is for a range of models for offering low interest loans to people with disabilities; exploring options for a loans scheme was one of the strategies included in the Affordable Housing Strategy (Housing Tasmania 2003b).

### **The mental health services system**

The horrifying levels of deprivation and disadvantage experienced by people with serious mental illness, and the overwhelming personal and financial burden placed upon informal carers, such as partners, families and friends, has been the subject of previous Anglicare research (Cameron and Flanagan 2004). This research identified particular, serious issues around housing. Many people with serious mental illnesses struggled to get access to appropriate, secure and supported accommodation, and insecure housing, iterative homelessness and difficulties living independently were common. The insecurity and isolation many people experienced contributed to stress, which in turn exacerbated their mental illness, in some cases to the point where they required hospitalisation and intensive intervention from support services.

Accommodation for people with serious mental health problems needs to be structured to accommodate their particular experiences, including the need to sustain housing even during regular hospital admissions (Housing Tasmania 2003c). Cameron and Flanagan (2004) recommended the development of cluster style housing and a program of intensive support for people living independently. This was recognised in the State Government's Bridging the Gap funding package, but there remains a level of unmet need.

### **The criminal justice system**

The high number of young people who are remanded into custody in Tasmania's Ashley Youth Detention Centre has been of concern. The Children's Commissioner, Paul Mason, recently pointed out that 22 out of 30 detainees in the Centre were there on remand (Duncan 2007a). These high remand rates are attributable to the shortage of appropriate accommodation outside detention while the young person is awaiting trial (Fanning 2006, Legislative Council Select Committee 2007).

Among adult prisoners, Tasmania's Correctional Services identifies approximately 90 inmates per annum as being homeless upon release from prison, although this is probably a considerable underestimate. The prison system's current plans for improving the management of release and reintegration are unlikely to be fully operational until 2008, which means ex-prisoners often have to turn to already-burdened SAAP services for assistance (Hinton 2004). One study of people newly released from prison in New South Wales and Victoria found that providing stable housing to ex-prisoners immediately following their release from prison was critically important in preventing re-offending (Baldry et al 2004). But post-release housing options for ex-prisoners are limited, given that a significant number will have lost their housing upon being taken into custody (Hinton 2004). For example, there is considerable discrimination in the private rental market, with some real estate agents in Tasmania actually requiring people to divulge their criminal history on application forms for properties or to provide a police check (Anglicare Tasmania 2007a). There is

no policy-level contact between Correctional Services and SAAP, and no strategic linkages between Housing Tasmania and the Department of Justice or Correctional Services (Hinton 2004).

Hinton (2004) found that there were high levels of homelessness and insecure housing among prisoners both immediately prior to entering prison and after release. People facing homelessness following release were more likely to have been in prison before, to have fines and debts, to have no plan for continuing medication or treatment following release, to attribute their offending behaviour to unemployment, homelessness and boredom, and to identify their main challenges upon leaving prison as homelessness, inadequate income, finding work and the absence of support from their family. They were less likely to have savings or adequate personal identification. Many had been in prison for only short periods, and often left prison with anger management issues, a strong sense of isolation and loneliness, prison-generated and anti-social behaviours, depression and anxiety. Hinton concluded that SAAP services currently lacked the capacity and resources to respond to the needs of this group, partly because SAAP is a crisis response and what prisoners actually require is considered, targeted housing and support options that are put in place prior to release.

The cost of ensuring appropriate and supportive housing is available to people on remand and to people just released from prison would be negligible when compared to the cost of supporting someone within the custodial system. When the cost of custody is added to the cost to society of recidivism, it is clear that providing appropriate housing is the sensible and logical path to take.

#### **4.4. 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**

In Tasmania, Housing Tasmania directly provides or oversees the provision by other organisations of public housing, private rental assistance, crisis services (the Supported Accommodation Assistance Program, or SAAP), home ownership assistance, Aboriginal housing and community housing. The bulk of the funding for these programs comes through the Commonwealth-State Housing Agreement (CSHA) and the SAAP funding agreement. Centrelink benefit recipients in the private rental market are also eligible for Commonwealth Rent Assistance (CRA) which is a cash payment intended to contribute to the cost of rent. In 2000, to offset the impact of the introduction of the GST, the Federal Government also introduced a First Home Owners' Grant, which under current arrangements provides all eligible first home buyers with a one-off payment of up to \$7,000 towards the cost of home purchase.

The current CSHA expires in 2008, and the Australian Government Minister responsible for housing, Mal Brough, recently indicated that it was unlikely to be renewed in its current form (Brough 2007). The ALP too has suggested reform of the CSHA, including amalgamating the CSHA, SAAP funding and Commonwealth Rent Assistance into the same funding agreement and the exploration of alternative funding options such as public-private partnerships (Rudd et al 2007).

In 2003 the Tasmanian Government released the Affordable Housing Strategy 2004-2008, which was to take a whole-of-system approach to the growing housing crisis in Tasmania and

incorporated significant financial investment by the State Government. Stage 1 of the Affordable Housing Strategy was to achieve three things: start to increase affordable housing supply, increase support to high needs households and lay the groundwork for a more effective housing system. Initial predictions were that it would support 4,000 additional households into affordable housing over the first three years and provide 1,200 new affordable dwellings. Despite unfolding against the housing boom, the Strategy made good inroads into its targets (Housing Tasmania 2003d). But although there was strong support from key stakeholders for the Government to continue with the Strategy (Francis-Brophy and Sawford 2005), Stage 2 has not been implemented, and the Government's focus has shifted to the establishment of Tasmanian Affordable Housing Limited (TAHL), which is to headlease up to 700 properties from private developers and investors on behalf of low income tenants.

### **Home ownership assistance**

The bulk of Government assistance for housing is directed towards home ownership. In 2001, the Australian Government provided \$21 billion in indirect subsidies to owner-occupiers, compared to just \$2 billion for rent assistance and \$1 billion for the CSHA (Jacobs and Gabriel n.d.). This assistance includes the exemption of owner-occupied housing from capital gains tax, and the non-taxation of imputed rents (Industry Commission 1993). Another significant source of assistance, the First Home Owners' Grant, is not means-tested, and Bridge et al (2007) point to research that indicates that the Grant simply brought forward home ownership for households that would ultimately have purchased their own home anyway. A research project which surveyed 407 recent home purchasers from low to moderate income areas in New South Wales and Victoria found that 37.6% said that they could have afforded to purchase their home without the First Home Owners' Grant (Burke 2007). Some commentators have argued that the Grant contributed to the recent housing boom, ultimately excluding lower income households from the market rather than supporting them into it (Stilwell and English 2004, Cameron 2002).

Non owner-occupier home ownership is also supported by the Australian Government through negative gearing, which allows investors to write off losses from their investment against their tax. The Real Estate Institute of Australia supports negative gearing on the grounds that it contributes to individual wealth creation and the capacity of people to fund their own retirement, increases the supply of rental properties, thereby keeping rents low, and does not contribute significantly to increases in house prices (REIA 2006). But some commentators have linked negative gearing to house price inflation: Jeffree (2007) also points out that negative gearing has contributed little to increasing overall supply, with only 10% of investment housing finance being directed towards new construction. The evidence also suggests that most of the subsidy goes to the higher end of the market; in the decade after the policy was reintroduced in 1987, low rent housing stock numbers fell significantly (Hulse and Burke 2000). The Industry Commission (1993) argued that, even if in the very long-term negative gearing policies did increase supply, the cost to government would be out of proportion to the gain, which makes negative gearing a particularly expensive intervention. Davidson (2007) argues that the abolition of negative gearing would save the Government \$2 billion annually, which could be used to finance an additional 20,000 public housing properties each year.

At a State level, the Tasmanian Government provides a number of home ownership assistance programs, including the Home Ownership Assistance Program (HOAP) and the newly-announced Shared Equity Home Ownership Assistance Program, which facilitate home loans for all or part of

the equity in a property on behalf of low income earners, the Streets Ahead Incentive Program, which provides deposit assistance and other incentives, the Essential Maintenance Package, which provides financial support to recent eligible purchasers of Housing Tasmania properties in the event of a major maintenance problem, and Home Start, which allows up to 60 low income earners to purchase house and land packages through a partnership between Wilson Homes and Housing Tasmania. Low income earners are often encouraged to purchase ex-public housing stock, and in the past there have been concerns about the condition of properties offered for sale (Cameron 2002).

Take up of the State Government's programs has also varied, despite the significant focus given to home ownership assistance under the Affordable Housing Strategy – by December 2004, Streets Ahead had exceeded its target of 60 homes sold, achieving 84 sales, but HOAP had only delivered 8 loans from a target of 30 (Housing Tasmania 2005). One issue is that house prices have risen beyond the financial capacity of many low income purchasers, even with assistance. This is one reason the Government has decided to introduce the Shared Equity HOAP program: under the program, which allows people to purchase just 75% of the property, with the other quarter being retained by the Director of Housing, people will require smaller loans and have lower repayments (Sturges 2007).

### **Tasmanian Affordable Housing Limited**

As already stated, TAHL is expected to add 700 homes over the next four years to Tasmania's affordable housing stock through head-leasing properties from private investors and using its \$6 million per annum subsidy from the State Government to fund the gap between the market rents required by investors and the affordable rents that will actually be paid by tenants. The 700 homes that TAHL is to produce will significantly ease the burden on the Tasmanian housing system, but it is not the only answer. For example, while TAHL will rent only to tenants drawn from the Housing Tasmania waiting list, the main factors in selection will be tenants' preferences and requirements about location and property size (Gillam 2007). If an applicant needs a property that does not match TAHL's portfolio, they will not be housed through TAHL. In charging rents set at 30% of income without CRA, plus all applicable CRA, TAHL will also be charging more than public housing and most community housing providers, which may mean that the lowest income tenants will need to continue to rely on the public housing system.

The establishment of TAHL has been slow and at the time of writing, TAHL still did not have access to either the \$10 million of Crown land promised in the 2007-08 Budget or a finalised agreement for its \$6 million of State Government funding (Duncan 2007b, 2007c). Every day of delay is another day that TAHL is unable to get on with getting its 700 promised houses on the ground.

### **Public housing**

Demand for public housing is growing. As shown in Table 2 (on p.6), between 2001 and 2006, the number of applicants on the public housing waiting list increased by 62% (SCRCSSP 2003, SCRGSP 2007). But the number of public housing properties is in decline, falling 11.4% in the same period (SCRCSP 2000, SCRGSP 2007). This is the result of a policy decision by the State Government that only 10,000 properties are required in order to accommodate those applicants in greatest need (Auditor-General 2005, Housing Tasmania 2005). Sale of public housing properties

has also come about because of the mismatch between the type of properties Housing Tasmania has available and the type of properties needed by Housing Tasmania's clients. In April 2004, over three quarters of the applicants on the waiting list were waiting for a 1 or 2 bedroom property but around 45% of existing dwellings were 3 bedroom properties originally built for families (CSHA Bilateral Section 2.3.2).

Tasmania's public housing system is, within the constraints of existing resources, efficient, with a 98% occupancy rate and high levels of satisfaction amongst tenants (SCRGSP 2007). And as a means of providing housing assistance, public housing was found by the Productivity Commission (then the Industry Commission) to be the most cost-effective way of ensuring housing was appropriate and affordable (Industry Commission 1993).

But declining stock numbers, the increased targeting of public housing to those with the most complex problems and the highest level of disadvantage and unsustainable, inadequate funding is undermining the quality of the public housing system. The incidence of joblessness, single parenthood and disability among public housing tenants is increasing (Hughes 2006), as are levels of anti-social behaviour in public housing neighbourhoods (Atkinson et al 2007). Many public housing areas are now heavily stigmatised due to these problems (Luxford 2006). Placing people trying to address complex issues like drug use or mental health problems in areas dominated by other people with the same sorts of problems can increase the likelihood of relapse (Chamberlain et al 2007). Increasing disadvantage due to targeting could impact upon the success of community development and capacity-building initiatives in these areas (Housing Tasmania 2003a). Housing Tasmania lacks the resources to adequately address these issues, partly because rental revenue has declined along with targeting, and partly because support needs have risen. In 2005-06, Housing Tasmania made a loss of \$27 million (DHHS 2006).

### **Community housing**

The Tasmanian community housing sector is small, with an estimated 486 community housing dwellings managed by 47 different organisations, and 352 Aboriginal housing properties which are managed by Aboriginal Housing Tasmania through a partnership between Housing Tasmania and the three Regional Aboriginal Tenancy Advisory Panels (SCRGSP 2007). TAHL is expected to add 700 head-leased rental properties to the community housing sector, and four communal supported residential facilities accommodating about 30 residents each are being established across Tasmania as part of the Affordable Housing Strategy. Anglicare's Burnie Lodge and Indigo Lodge are two of these facilities. Depending on the model, community housing can provide tenants with opportunities to develop self-reliance and independence through involving them in the day-to-day tasks of tenancy management. Head-leasing arrangements, like that to be employed by TAHL, can reduce the discrimination commonly faced by low income tenants by placing a supportive third party between the tenant and the property owner (Industry Commission 1993).

A study of applicants to one community housing provider found that the priority for people is finding affordable housing, and there is little concern over whether they end up in public or community housing (Donoghue and Tranter 2005). But because the community housing sector in Tasmania is so small, and has a low tenant turnover, it is currently not a meaningful alternative to the public system, and is not able to have a significant impact on demand. The total waiting list for community housing, at 404 people (SCRGSP 2007), is over two fifths of the total existing stock

pool, and there is limited funding for increasing supply – only \$3 million statewide in 2006-07 (DHHS n.d.).

### **Commonwealth Rent Assistance**

Commonwealth Rent Assistance (CRA) is a cash supplement paid through the welfare system to eligible renters who are already receiving certain Centrelink benefits. People must be paying a certain amount of rent to be eligible for the payment, which is then paid at a rate of 75 cents for each dollar of rent paid up to a maximum (SCRGSP 2007). The minimum and maximum rent applicable varies according to the size of the recipient's household and the number of dependent children. However, the amount of CRA paid does not vary according to geographical location, the level of market rents in a particular area or the quality and amenity of the housing (see Hulse and Burke 2000).

The Australian Government believes that CRA

has the flexibility to cope with changing demand and provide customers with more choice about where they live and the quality of their housing. This choice can involve a trade-off with other expenses and with the consumer's after-housing income. ... Customers may, for example, choose to pay higher rent for a property that is well-located, thus trading off housing and transport costs.

SCRGSP 2007: 16.74

But National Shelter and ACOSS (2003) found that there were higher numbers of CRA recipients in low rent, high unemployment areas, disproving the notion that CRA provides renters with the flexibility to move to 'where the jobs are' and suggesting that in fact, even with the additional income from CRA, people's choices are constrained by where affordable housing can be found. This is supported by Luxford (2006), and the Industry Commission (1993), which pointed out 14 years ago that there were such constraints on supply that the additional spending power of CRA did not significantly broaden the choices available. Nor does CRA necessarily lift households out of financial difficulty: in 2007, 35% of CRA recipients were still living in housing stress (Scullion 2007).

### **Private rental assistance**

Private rental assistance programs provide eligible households with financial assistance to support their access to the private rental market. The Tasmanian programs, Colony 47's CA\$H program in the south and Anglicare's Private Rental Support Service in the north and north-west, provide support with bonds, rent in advance, rent in arrears and the cost of removals. The programs are funded through the CSHA with additional funds through Stage 1 of the Affordable Housing Strategy. These additional funds have increased the eligibility cut-off point and provided intensive assistance to some households.

A review into private rental assistance programs found that in Tasmania, private rental support has been of value in assisting clients to move into the private rental market or cover the costs of moving between properties, and has also provided avenues for offering additional support and preventing some of the exploitation of vulnerable clients that does occur (Jacobs et al 2005). In the 12 months to 30 June 2007, private rental support services were able to assist 3,651 households

across the state (DHHS 2007). These are households which without assistance would probably have been unable to afford to pay the six weeks' rent (bond of four weeks' rent plus two weeks' rent in advance) needed to establish a tenancy or to retain a tenancy following a financial crisis, which in households living close to the margins can be triggered by events as common as a major appliance breaking down, an unexpectedly large bill or seasonal costs relating to Christmas or the start of the school year.

However, the service model is really designed just to facilitate access to the private rental market, and therefore only has a limited capacity to offer follow up to ensure tenancies are maintained. The services are unable to address broader issues, such as overall supply problems, the quality of rental housing, problematic relationships between tenants and landlords over issues such as repairs and the return of bonds, and discrimination against low income tenants (Jacobs et al 2004). The Auditor-General (2005) has argued that support provided through private rental assistance programs is only short-term and unlikely to lead to a long-term reduction in levels of housing stress. Some of these longer-term issues around sustainability of tenancies are addressed through funding for tenancy support services, such as the Private Rental Tenancy Support Service currently operated by Centacare, which provides low income households in the private rental market with support and assistance with developing tenancy skills. Evaluations of both this service and the private rental assistance programs are currently underway.

### **The Supported Accommodation Assistance Program**

The Supported Accommodation Assistance Program (SAAP), which is funded through a joint agreement between the Commonwealth and the State Governments, with capital funds coming through the Crisis Accommodation Program under the CSHA, provides counselling, advocacy, referral, outreach, brokerage of temporary accommodation, emergency assistance with food and bills and short-term, supported accommodation through a number of different agencies. SAAP includes domestic violence shelters and other forms of short-term emergency housing. The shortage of such crisis housing in Tasmania led to the introduction of the SAAP brokerage model, which provides funds to SAAP services so that they can purchase emergency accommodation on behalf of clients in hotels, motels, pubs, cabins and caravan parks. This accommodation is not always suitable, particularly for families with children or people with alcohol, drug and gambling problems.

SAAP client numbers are growing: in Tasmania there was a 28% increase in the number of adult SAAP clients between 2001 and 2005, and a 39% increase in the number of children accompanying SAAP clients between 2002 and 2005 (see Table 2 on p.6). Chamberlain et al (2007) highlight the significant pressure that SAAP services are under to respond to growing demand and high levels of crisis within constrained resources and very few options as to where to house clients. Many workers reluctantly place clients in accommodation that they know is too expensive, inappropriate or substandard and that increases the vulnerability of the client to further crisis, because the only other alternative is for the client to sleep rough. The accommodation case planning and transitional support services in Tasmania, Anglicare's ACCESS program and Colony 27's COSS program, which provide support to people who are homeless or at risk of homelessness, are currently under-resourced by approximately four full-time positions, which limits the capacity of staff to provide adequate support to every client (Anglicare Tasmania 2006).

### **The National Homelessness Strategy**

The National Homelessness Strategy was originally developed in 1999 and had four themes: working together in a social coalition, prevention, early intervention and crisis transition and support (FACS 2000a). The Strategy's present aims are to provide a strategic framework that improves collaboration and linkages, identify best practice models, build community sector capacity and raise awareness of homelessness. It currently offers two streams of funding, one for demonstration projects to address homelessness and one for small-scale, one-off initiatives designed to share knowledge and raise awareness about the issues (FACSIA 2007). An example of a demonstration project funded under the strategy is Anglicare's My Place, which aims to reduce homelessness among people with mental illnesses in the north of the state. But My Place also demonstrates the risks inherent in funding short term pilots over ongoing programs: both My Place workers have a full caseload and there are waiting lists in both Launceston and Burnie, yet the project's funding is coming to an end, leaving the future of the service's approximately 24 clients shrouded in uncertainty (Anglicare Tasmania 2007b).

### **The HOME Advice Program**

The HOME Advice Program operates in eight sites throughout Australia, including Launceston in Tasmania, where Anglicare delivers the program under the name Family Matters. HOME Advice is an early intervention program that assists families at risk of homelessness through providing help with budgeting and advocacy, and supporting families to build resilience and develop strategies for managing future difficulties. A recent national evaluation of the program found that the Tasmanian service had achieved its core objective of averting homelessness in 86% of cases (MacKenzie et al 2007).

HOME Advice is a federally-funded program, but state-funded models like it do exist. In Western Australia, for example, the Supported Housing Assistance Program (SHAP) provides early intervention for public housing tenants at risk of losing their tenancy. Like HOME Advice, it offers a broad range of support to address problems in a diverse range of areas, from poor housekeeping skills and difficulties with budgeting through to domestic violence, child abuse, drug and alcohol problems and mental illness, and is delivered through non-Government agencies. There is a strong focus in the program on working as part of a local community, and Aboriginal workers are employed in some areas to ensure the service is culturally appropriate (Department for Child Protection 2007).

## **4.5. The appropriateness of current levels of funding for such strategies and services**

As outlined in the introduction to section 4.4, home ownership assistance, TAHL, public and community housing, CRA, private rental assistance and SAAP are all funded in different ways: home ownership assistance, public and community housing and private rental assistance are funded through the CSHA, with additional funding provided directly by the State Government through monies set aside for the Affordable Housing Strategy, CRA is a Commonwealth initiative delivered via the income support system and SAAP is funded through a joint agreement between the State and the Commonwealth. The funding agreement for TAHL has not yet been finalised.

### The Affordable Housing Strategy

The Affordable Housing Strategy directed nearly \$90 million into housing assistance, including the entire proceeds of a \$45 million stamp duty windfall received by the State Government due to the housing boom (Housing Tasmania 2003b). The continuation of the housing boom and the resulting increase in house prices and pressures on the construction market did limit the capacity of the Strategy to make substantial inroads into increasing supply. Resources were however invested in other important areas, including maintenance and upgrades of existing public housing stock, the expansion of the private rental assistance programs, establishment of supported residential facilities across the state and expansion of home ownership assistance.

The community stakeholder focus groups that were held as part of the Affordable Housing Strategy Review identified a number of areas for future action (Francis-Brophy and Sawford 2005). These included maintaining momentum and commitment to the Strategy, strengthening the whole of government approach, engaging effectively with private landlords, capacity building in the community housing sector to allow for the development of new models of housing provision, addressing service integration for clients with high needs, promoting universal design and reviewing the public housing allocation process. With the State Government's decision to discard its financial and policy commitment to Stage 2 in favour of the single response of TAHL, these important initiatives have been left behind.

### The Commonwealth State Housing Agreement

The Minister for Families, Community Services and Indigenous Affairs has made much of the failure of state governments to lift the supply of social housing, despite the resources invested into the system through the CSHA by the Australian Government (Brough 2007). However, as shown in Table 3, while the Commonwealth did invest significant resources – \$24.6 million – in Tasmania alone in 2004-05, since 1996-97 Commonwealth base funding for the CSHA has fallen by 18.4%. The “matching” assistance from the Tasmanian Government – required under the CSHA to be equal to 48.95% of Commonwealth base funding (CSHA Schedule 1.4.15) – has also fallen, by 19.3% over the same period. Housing Tasmania is also required to return \$17 million of its funding each year to the Commonwealth Government in repayments for earlier housing funding, which was provided as loans rather than grants (Housing Tasmania 2003a). All of this adds up to a picture of declining funding, and ongoing financial insecurity. As already stated, according to the Department of Health and Human Services' annual report, Housing Tasmania made a loss of \$27 million in 2005-06 (DHHS 2006).

Table 3: CSHA grants, Tasmania, 1996-97 – 2004-05, (\$'000)

	96-97	97-98	98-99	99-00	00-01	01-02	02-03	03-04	04-05
<i>Commonwealth base funding</i>	26,235	23,628	23,171	22,705	24,877	24,501	24,127	21,189	21,401
<i>State matching grants</i>	12,989	11,610	11,494	11,114	10,896	10,712	10,529	10,372	10,476
<i>Aboriginal Rental Housing</i>	696	696	696	696	696	696	696	351	696
<i>Community Housing</i>	1,033	1,647	1,621	1,598	1,576	1,561	1,545	1,534	1,553
<i>Crisis Accommodation</i>	1,667	1,021	1,004	990	977	967	957	951	963
<b>TOTAL</b>	<b>42,620</b>	<b>38,487</b>	<b>37,986</b>	<b>37,103</b>	<b>39,022</b>	<b>38,437</b>	<b>37,854</b>	<b>34,397</b>	<b>35,089</b>

Source: FACS 1999, 2000b, 2001, 2002, 2003a & b, 2004, 2005 and FACSLA 2006

The current limitations of the public housing system are linked directly to Housing Tasmania's lack of financial sustainability. Declining funding, ongoing debt repayments and reduced rental revenue due to targeting all mean that Housing Tasmania lacks the funding to adequately cover its costs, which range from maintenance and property services through to the provision of direct support to tenants. Under such circumstances it is not surprising that the social housing system is struggling to be responsive and that stock levels have fallen.

Some services, however, are experiencing declining levels of funding for reasons not directly related to Budget decisions. In response to a recent question on notice, the Minister for Health and Human Services indicated that the private rental assistance program budgets for 2005-06 and 2006-07 had been underspent by \$173,000 and \$221,000 respectively (*Hansard*, 21 August 2007). The number of households assisted through the program fell 17.5% between 2005-06 and 2006-07 (DHHS 2007). These figures are not necessarily attributable to declining client need, but to a shortage of affordable housing. Anglicare's own PRSS workers are reluctant to support clients into housing that is not financially sustainable in the long-term – where, for example, the client will consistently be paying unaffordable rent – and so in some cases a client will be denied assistance on the basis that appropriate housing is not available.

Given the current high level of uncertainty regarding the future of the CSHA and the expected conclusion of the Affordable Housing Strategy in 2008, it is important to emphasise the ongoing value of programs like the private rental support services and tenancy support services to low income households, particularly in an environment where the availability of social housing is in decline and the private rental market is increasingly becoming the only alternative for Tasmanians unable to afford home ownership.

### **Commonwealth Rent Assistance**

A number of commentators have contrasted the differing levels of Australian Government investment over time in the Commonwealth State Housing Agreement, which funds direct housing assistance, and in Commonwealth Rent Assistance, which provides a cash supplement to people seeking housing on the open market (McNamara et al 2006, Hulse and Burke 2000, National Shelter and ACOSS 2003). In fact, the distortion is more significant. As the Allen Consulting Group (2004) point out, in 2003-04, the Commonwealth Government spent \$1.3 billion on the CSHA, \$1.9 billion on CRA and \$21 billion on housing-related tax incentives that primarily benefit high income earners (see also Jacobs and Gabriel, n.d.).

Care must be taken in interpreting growth in CRA funding, because expenditure on the payment is demand, not supply, driven (SCRGSP 2007). However, most of the criticism for CRA has not been about the level of funding it receives but the efficacy of that funding, and of the CRA model of delivery, in alleviating housing stress. NATSEM modelling commissioned by the St Vincent de Paul Society has found that an additional \$1.33 billion per year Australia-wide would be required to increase Commonwealth Rent Assistance rates sufficiently to eliminate housing stress among low income households in the private rental market (SVDP 2007).<sup>1</sup>

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<sup>1</sup>The Society recommended increasing the supply of social and affordable housing rather than increasing subsidies as the best way to tackle the issue.

### Supported Accommodation Assistance Program

The Tasmanian SAAP system received \$13.8 million in funding in 2005-06 for program administration and service delivery (SCRGSP 2007). Capital funding for crisis accommodation, most of which is linked to SAAP services, is provided through the Crisis Accommodation Program (CAP). There are 123 CAP properties in Tasmania (FACSIA 2006). Given the increase in demand for services by both adults (a 28% increase in numbers since 2001) and children (a 39% increase since 2002) documented in Table 2 (see p.6), the increases in funding to the SAAP program have not been enough to address need, whether nominal or real funding is considered.

Table 4: Tasmanian Supported Accommodation Assistance Program recurrent funding (\$ million)

	2001-02	2002-02	2003-04	2004-05	2005-06	Increase
<i>Nominal SAAP funding (Commonwealth)</i>	6.9	7.1	7.3	7.4	7.6	10%
<i>Nominal SAAP funding (State)</i>	4.7	4.8	4.9	5.0	6.2	32%
<i>Total nominal SAAP funding</i>	11.6	11.9	12.2	12.4	13.8	19%
<i>Total real SAAP funding (2005-06 dollars)</i>	13.4	13.4	13.3	13.0	13.8	3%

Source: SCRGSP 2007

### 4.6. Successful strategies in other Australian States that could be effective in improving affordability in Tasmania

In considering the adoption of strategies and initiatives from other states, it is important to recognise that there are many differences between the housing system in Tasmania and that of other states. Traditionally, the cost of housing in Tasmania has always been thought to be lower than on the mainland, although Madden (2002) points out that the poorer quality of Tasmanian housing is an important consideration. Tasmania's public housing allocation system works very differently to that of other states, with Tasmania currently the only state to use a priority points allocation system (Hulse and Burke 2005). Proportions of households in different tenure types vary from state to state – Tasmania's proportion of home purchasers is only 1.3 percentage points below the national average, but our proportions of outright home owners and public housing tenants are higher (3.5 and 2.2 percentage points respectively), and our proportion of private renters significantly lower than the national average (16.4% compared to 21.2%) (ABS 2006d). Mainland states deliver some CSHA-funded programs, like private rental assistance, very differently to the model used here (Jacobs et al 2004). All of these issues will impact on whether a particular solution that suits another state can be transferred to Tasmania.

That said, many states are currently implementing affordable housing strategies – although the focus in the Northern Territory is mainly on the pressing issue of remote Indigenous housing – and there are many ideas in those strategies that are worth considering. Tasmania's own Affordable Housing Strategy is also worth revisiting, as it arose out of a comprehensive consultation process with all Tasmanian stakeholders and contained much of value. The Tasmanian community sector is currently working on producing a policy platform around affordable housing that draws on the Affordable Housing Strategy and adapts it for the post-boom world, and as part of the advocacy campaign surrounding that work, sector representatives are seeking meetings with all MHAs and MLCs, including the members of this Committee, to further discuss the issues raised.

In the meantime, Anglicare presents this overview of elements from the affordable housing initiatives being pursued in other states that would be worth further research and consideration by the committee.

### **Investment in the social housing system**

There is a trend across a number of different State Governments to not only develop innovative responses to the housing crisis through partnerships with the private and community sector but also to invest significant funding into the existing, State-run public housing system. For example, the ACT Government allocated \$4.3 million in its 2007-08 Budget for the construction of a minimum of 17 new two bedroom public housing units for people with high and complex needs (ACTCOSS 2007). The Queensland Government invested \$500 million into social housing, a total commitment of \$1.1 billion over four years (QCOSS 2007). The Victorian Government also allocated \$500 million to social housing in 2007-08, in addition to investments in the previous financial year, and more than 1,000 new properties are expected to be delivered as well as an extensive program of redevelopment and replacement of currently substandard stock (VCOSS 2007). And the Western Australian Government committed \$157 million, which will add 3,688 social housing units over the next four years (WACOSS, n.d.). Anglicare would encourage the State Government to consider a comparable response in Tasmania.

### **Whole of system responses**

A number of states have taken the view that if significant investment in housing provision from the community and private sector is to be achieved, then potential partners need to be provided with incentives and support. South Australia, for example, has created a unit within its housing department focussed on creating partnerships to build affordable housing supply. The unit has received an initial investment of capital and will receive ongoing funding through the reinvestment of the proceeds from public housing sales (Weatherill 2007a). Queensland is establishing a brokerage service which will provide developers of affordable housing proposals with expertise, information and support throughout the development process (Queensland Department of Housing 2007). Comprehensive guidelines on all aspects of affordable housing design and delivery have been developed (Queensland Department of Housing 2004). New South Wales provides expert advice and assistance on the planning and development of affordable housing through the Centre for Affordable Housing, a business unit of its housing department (NSW Department of Housing 2007).

A critical element in any strategy to increase overall housing supply is the issue of capacity in the construction industry. The ACT Government included specific initiatives within its affordable housing strategy to build construction industry capacity (ACT Government 2007). Victoria requires that its maintenance and upgrade contractors employ and train public housing tenants as a condition of their contract (Office of Housing 2006). This contributes both to capacity building among public housing tenants and to alleviating the skills shortage within the construction industry through training up new staff who might not otherwise have entered the industry.

The Governments of New South Wales, Western Australia, Victoria and the Northern Territory are all looking at ways of ensuring that new social housing is designed for sustainability, durability and energy-efficiency – New South Wales is seeking to “design out maintenance” (NSW

Department of Housing 2007), Western Australia is promoting sustainability and energy-efficiency in all affordable housing design (Department of Housing and Works 2005), Victoria is conducting retrofitting programs in existing social housing properties (Office of Housing 2006) and the Northern Territory, which faces particular challenges around the delivery of quality housing in remote communities, is seeking input around innovative construction techniques that can deliver housing that meets all Australian standards and is durable, but which is also efficient and low-cost to build in large quantities (Department of Local Government, Housing and Sport 2007).

Sustainability is also linked to broader social and economic outcomes. Western Australia is seeking to build the link between affordable housing and employment opportunities – more plainly put, the need to live where you work and work where you live – with urban infill programs that construct affordable housing in central areas close to services and job opportunities (Department of Housing and Works 2005). This will particularly benefit people in jobs like customer service, retail or cleaning, who work in central locations, but who, due to their low level of income, are unable to live where they work and face long and expensive commutes to get to and from home.

#### **Improving access to the private rental market**

South Australia has recently piloted a Private Rental Liaison program, where housing officers work with property owners, real estate agents and tenants to provide tenancy support and assist in alleviating some of the anxieties experienced by landlords in relation to leasing to low income earners. The program aims to bring tenants and landlords together and to reduce discrimination against low income earners in the private rental market (Department for Families and Communities 2007). Victoria is to run an education program through the Equal Opportunities Commission on tenants' and landlords' rights (Department of Premier and Cabinet 2005).

Western Australia has responded to issues of insecure tenure within the private rental market through a proposal to "match" tenants with landlords who are willing to provide long-term leases – at affordable but fair rates – to tenants looking for more stability. These leases would be five years or more (Department of Housing and Works 2007). Another initiative, in the ACT, is a proposal for an NGO-run home share program encouraging single people and students to share homes with older people who have more space in their homes than they currently need. The proposal would provide alternative options for singles and students, while providing older people with social support and reducing isolation (ACT Government 2007). Western Australia is also seeking partnerships to increase student accommodation (Department of Housing and Works 2007).

#### **4.7. Any other matters incidental thereto.**

The terms of reference for this inquiry are comprehensive, but there is one area that Anglicare feels is applicable to the affordable housing crisis that has not been covered. This is the role of the planning system in increasing supply. The Legislative Council has already conducted an inquiry into the operation of the Tasmanian planning system, with some overlap in membership between that committee of inquiry and this one. That inquiry recommended a range of measures that the State Government could take to ensure that a state-wide, strategic vision drives planning in

Tasmania (Legislative Council Select Committee 2006). Anglicare would be keen to see those measures implemented, as we believe that Councils, like any other form of elected government, have obligations to ensure that the rights of their citizens, including their right to appropriate, affordable housing, are met. Unfortunately, the current fragmented and ad hoc system allows Councils to pass on these responsibilities, as we have seen recently with proposals for two supported residential facility developments in Hobart and Glenorchy.<sup>2</sup>

During the development of the Affordable Housing Strategy, Housing Tasmania identified three methods through which the planning scheme could be used to increase affordable housing supply. These were developer contributions, where developers are required to contribute to an affordable housing fund, zoning requirements, where developers are required to include a particular proportion of affordable housing within a development or are permitted to build housing at a greater density if a certain proportion is affordable housing, and changing standards (although not those related to health and safety) to lower costs (Housing Tasmania 2003a). South Australia, the ACT and Victoria have all made recent announcements that incorporate some form of quota for affordable housing, either affordable home purchase or affordable rental, in new housing developments (Weatherill 2007b, ACT Government 2007, Broad 2006) and initiatives have been running for some years in New South Wales (NCHF 2002). Brisbane City Council has recently announced the adoption of inclusionary zoning into their planning policy as a way of retaining diversity and a sense of community within the city (ABC 2007).

The Housing Industry Association (HIA 2006) opposes inclusionary zoning and developer levies, arguing that these measures do not address the real causes of the affordability crisis, which the HIA sees as over-regulation, high upfront costs and a shortage of developable land. The HIA believes inclusionary zoning and levies are inflationary and unsustainable, and that they unfairly shift the burden for affordable housing provision from State Governments and onto new home purchasers. However, Anglicare believes that if implemented carefully, inclusionary zoning has the capacity to play a role not only in delivering additional supply, but in building diverse, sustainable communities and expanding the alternatives currently available to people who need affordable housing but also have particular requirements in relation to location (for example, people with mobility impairments or chronic health conditions who need to be close to services).

There is also scope for local government to expand its role in housing provision. While in most parts of Australia, the role of local government in relation to housing is confined to planning and development control, in the US and Canada, local governments not only provide housing, but they also deliver housing-related income assistance, provide advocacy and policy responses and oversee legislation (Hulse and Burke 2000). This more proactive approach is emerging in Australia as well – the Brisbane Housing Company, a community housing provider in inner Brisbane, was formed through a partnership between the Brisbane City Council and the Queensland Department of Housing, and the Queensland Government is working on a range of resources for local government on the planning, design, development, delivery and management of affordable housing, including training, support and resource kits and the provision of demographic information and data on demand for housing to support planning decisions (Queensland

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<sup>2</sup> Anglicare had been contracted by Housing Tasmania to manage these facilities, which would have offered supportive, communal accommodation to low income earners with low level support needs in locations close to services and transport. The approval process for both facilities is currently progressing through the courts.

Department of Housing 2001; see also Queensland Department of Housing 2003) and New South Wales provides a web-based resource kit for local governments on affordable housing (NSW Department of Housing 2007). In Victoria, planning reform has led to a State Planning Policy Framework that encourages affordable housing development near activity centres, guidelines for councils, provisions to ensure new residential subdivisions include adequate infrastructure and services and planning practice notes for local government on how they can strategically respond to the affordable housing crisis (Department of Human Services 2006). And Melbourne and Adelaide are both examples of councils that have sought to address issues related to housing affordability through the development of a strategic plan on affordable housing (City of Melbourne 2006) or through policy and planning work and the provision of appropriate programs (Boyd 2004).

## 5. Recommendations

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As the scope of this submission indicates, there are a range of areas in which action needs to be taken. The following recommendations are for actions that Anglicare Tasmania believes need to be prioritised as part of a broader strategic response.

1. **The Tasmanian Government must commit to the provision of significant funding and other resources for a Tasmanian social housing reform package that addresses**
  - the need to increase the supply of social housing so that houses are available to the people who need them;
  - the need for Housing Tasmania to operate on a basis that is financially sustainable, viable and efficient and that provides the best possible outcomes for all tenants;
  - the need to ensure that social housing stock is maintained and managed appropriately;
  - the need to build capacity in the community housing sector so that it is able to expand and develop while retaining quality and sustainability; and
  - the need to provide tenancy support to all social housing tenants, particularly in an environment of increasing targeting and growing disadvantage.
2. **The Tasmanian Government must ensure that adequate resources, both capital and recurrent, are provided to Tasmania's SAAP services so that they are able to meet existing needs and expand the assistance they offer to clients to include more focus on early intervention, outreach, ongoing post-crisis support and the needs of particularly vulnerable groups.**
3. **The Tasmanian Government must maintain support for low income earners and other vulnerable groups in the private rental market and develop further programs to improve households' experiences in that tenure. This includes ensuring that adequate resources and funding certainty are provided to existing programs that facilitate access and provide support, and that existing legislation is enforced. It also involves exploring new alternatives, such as measures to increase affordable private rental supply and projects that build linkages between private landlords and tenants and tackle discrimination in the private rental market.**

4. **The Tasmanian Government must provide funding for an infrastructure development program in Tasmania's public housing areas and other areas with high numbers of low income or disadvantaged residents. This program must improve public transport networks, community services and shopping facilities and support employment growth in these areas so that communities can overcome the consequences of concentrated and long-term disadvantage.**
5. **The Tasmanian Government must implement the recommendations of the Legislative Council Select Committee Inquiry into Planning Schemes and develop an integrated, strategic and state-wide vision for Tasmanian planning policy. Such a policy should consider initiatives such as inclusionary zoning and increased density of development to help build the supply of well-located, sustainable and affordable housing.**

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