



Chapter

9

Housing assistance services

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9 Housing assistance services

Key points

- More than one in five (22%) low-income households were considered to be in housing stress in 2007–08, including 42% of those with a mortgage and 45% renting from a private landlord.
- Growth in house prices has outstripped income growth over the past decade. Between 2001 and 2011 median house prices rose by 147%, while median disposable household income rose by 57%.
- Housing assistance provided by governments in Australia can be broadly divided into two categories: services that relate to housing in the private sector (both home ownership and private rental); and the provision of social housing.
- Of the forms of direct assistance provided in the private rental market, Commonwealth Rent Assistance was the largest, paid to 1.1 million income units in June 2010 (see Box 9.5). In addition, states and territories provided private rental assistance to more than 154,000 households in 2009–10.
- Around 44,000 households received Home Purchase Assistance in 2009–10.
- Social housing assisted almost 400,000 households at 30 June 2010. Community housing (mainstream and Indigenous) accounted for 16% of all social housing dwellings at this time, up from 12% at 30 June 2004.
- The demand for social housing is high with almost 250,000 applicants waiting for allocation to, or transfer within, the public rental housing, state owned and managed Indigenous housing (SOMIH), or mainstream community housing (CH) programs at 30 June 2010.
- In public rental housing and SOMIH, 50% of newly allocated households in 2009–10 were previously homeless and a further 36% were at risk of homelessness.
- Social housing provides important assistance to many special need groups, with at least half of all allocations being to households with special needs. Disability was the main special need category.
- Public rental housing and SOMIH provide affordable housing to the majority of households they assist, with only around 1% of low-income households reported to be in rental stress at 30 June 2010. In mainstream community housing, however, 18% of low-income households were reported to be in rental stress at 30 June 2010.

9.1 Housing assistance policy

Housing is an important driver of the national economy and a key source of private wealth. Moreover, it plays a critical role in the health and wellbeing of individual Australians. The availability of affordable, sustainable, and appropriate housing underpins good health and the social, educational and economic participation of individuals.

National Affordable Housing Agreement

Housing assistance provides an essential safety net for those Australians who experience difficulty in securing or sustaining affordable housing in the private market. Housing assistance in Australia is currently delivered under the National Affordable Housing Agreement (NAHA) (see Box 8.1 in 'Chapter 8 Homelessness' for details of the NAHA). Having commenced on 1 January 2009, the NAHA represents a considerable shift in housing policy from its predecessor, the Commonwealth State Housing Agreement (CSHA). In contrast to the CSHA, which was a program targeted to those in highest need, the NAHA has seen an expansion of both the Australian and state/territory governments' roles in the housing market with the aim to support all Australians to achieve 'affordable, safe and sustainable housing that contributes to social and economic participation' (COAG 2009a), whether this be in the rental market (private or social housing) or in home purchase. This shift in policy aligns with moves internationally to extend the scope of housing policies to cover the functions of the entire housing market, as opposed to just social housing (AHURI 2008).

The NAHA brings housing and homelessness together as one continuum of housing need. While there are certain vulnerable groups, such as some people with disability and older non-homeowners who may need longer term housing support, some people may just need a helping hand to bridge a difficult period or to take the next step towards stable independent housing. The NAHA focuses on identifying entry points to housing assistance, the provision of housing assistance services, and pathways out of assisted housing.

A number of National Partnership Agreements (NPAs) support the NAHA. These fund specific projects and facilitate delivery of significant reforms in key policy areas, including NPAs on Social Housing (NPASH) and Remote Indigenous Housing (NPARIH) (see boxes 9.1 and 9.2). The NPASH was a short-term agreement that expired on 30 June 2010. It saw the establishment of a 'Social Housing Growth Fund' which aimed to, among other things, increase social housing supply. The NPASH endeavoured to make an immediate impact with all approved projects required to be completed and habitable within 2 years of receiving funding.

Box 9.1: National Partnership Agreement on Social Housing

The National Partnership Agreement on Social Housing (NPASH) commenced on 1 January 2009 and expired on 30 June 2010, with total funding of up to \$400 million (FaHCSIA 2009a). The specific objectives of the NPASH were:

- to increase the supply of social housing through new construction
- to provide increased opportunities for persons who are homeless or at risk of homelessness to gain secure long term accommodation
- to develop options for reform that will address supply shortfalls including through identifying areas of housing need based on the work of the National Housing Supply Council, through City Wide Planning Authorities and/or State planning mechanisms; and propose possible payment of Commonwealth funding assistance for social housing through means such as Commonwealth Rent Assistance.

The NPASH aimed to achieve outcomes such as:

- people being able to rent housing that meets their needs
- people who are homeless or at risk of homelessness achieving sustainable housing and social inclusion
- Indigenous people having improved housing amenity and reduced overcrowding.

Source: COAG 2009b

The NPARIH is a long-term commitment by the government, not due to expire until 30 June 2018. Over 10 years, this NPARIH will provide up to 4,200 new houses in remote Indigenous communities and upgrades to around 4,800 existing houses. Improving housing conditions is seen as pivotal to achieving Indigenous health, education and employment outcomes, and the NPARIH makes a major contribution to the Closing the Gap in Indigenous Disadvantage strategy (FaHCSIA 2009b). It also links to the National Indigenous Reform Agreement (NIRA), which brings together the various National Agreements and NPAs that address the six Closing the Gap targets.

Box 9.2: National Partnership Agreement on Remote Indigenous Housing

The National Partnership Agreement on Remote Indigenous Housing (NPARIH) contributes to the Closing the Gap initiative. It is a 10-year agreement that expires on 30 June 2018, with total funding of \$5.5 billion. The objectives of the NPARIH include:

- significantly reducing severe overcrowding in remote Indigenous communities
- increasing the supply of new houses and improving the condition of existing houses in remote Indigenous communities
- ensuring that rental houses are well maintained and managed in remote Indigenous communities.

The primary outcome of the NPARIH is to contribute to the NAHA outcome:

- Indigenous people have improved amenity and reduced overcrowding, particularly in remote and discrete communities.

Source: COAG 2009c

National Partnership Agreement on Nation Building and Jobs Plan

In February 2009, as part of their economic stimulus package in response to the global financial crisis, the Australian Government released an additional National Partnership Agreement on Nation Building and Jobs Plan (NBJP; Box 9.3). The NBJP was a timely economic stimulus aimed at supporting economic growth and jobs. Schedule C of this agreement relates to social housing and builds on the NAHA and the NPASH, committing the Australian and state/territory governments to a significant increase in social housing supply, as well as a range of reforms of the social housing sector discussed below.

Since the release of the NBJP, there has been significant progress on these reforms. Housing ministers in all jurisdictions have agreed to integrate their waiting lists by July 2011. Also, housing ministers have begun development of a national regulatory system for the not-for-profit housing sector. This is seen as a vital step in providing greater protection for tenants and governments and greater assurance for investors in affordable rental housing (Housing NSW 2010). This reform supports an increased role for the not-for-profit sector in an integrated social housing system (Housing Ministers' Conference 2009). Over the past 5 years, the community housing sector has grown rapidly, increasing by a third between 2003 and 2008 (FaHCSIA 2010). Housing ministers have also agreed that up to 75% of the housing stock constructed under round two of the NBJP will be transferred to community housing providers, with the aim to develop a large-scale not-for-profit sector encompassing up to 35% of social housing by 2014 (FaHCSIA 2010).

Box 9.3: National Partnership Agreement on the Nation Building and Jobs Plan (Schedule C)

The Social Housing Initiative of the National Partnership Agreement on the Nation Building and Jobs Plan (NBJP) will receive a total of \$6.4 billion funding over the years 2008–09 to 2011–12. The specific objectives of the NBJP are:

- to increase the supply of social housing through new construction and the refurbishment of existing stock that would otherwise be unavailable for occupancy
- to provide increased opportunities for persons who are homeless or at risk of homelessness to gain secure long term accommodation
- to stimulate the building and construction industry, both through funding additional dwellings and increasing expenditure on repairs and maintenance. This will help stimulate businesses which supply construction materials and help to retain jobs in the industry.

The NBJP aims to contribute to the following outcomes:

- within three years around 20,000 new social housing dwellings will be built primarily for people who are homeless or at risk of homelessness
- dwellings built will meet the needs of people on public housing waiting lists, including age and disability pensioners, Indigenous people and women with children escaping domestic violence
- new dwellings will provide around a 50 per cent reduction in the waiting time for people with high housing needs on public housing waiting lists and a reduction in the number of low income households paying more than half their income in rent
- 75 per cent of the new dwellings constructed through this initiative will be completed by December 2010
- around 2,500 existing public housing stock will become available that would otherwise become unfit for occupation
- this initiative will provide an immediate stimulus to the building and construction industry.

Sources: COAG 2009d.

Reform of the social housing sector

Funding under the NBJP is contingent on jurisdictions implementing a range of reforms in the social housing sector, including:

- integration of public and community housing waiting lists
- better social and economic participation for social housing tenants by locating housing closer to transport, services and employment opportunities
- implementation of support arrangements to assist social housing tenants to transition from social housing arrangements to affordable private rental and home ownership as their circumstances change

- reducing concentrations of disadvantage through appropriate redevelopment to create mixed communities that improve social inclusion
- introduction of a national regulatory and registration system for not-for-profit housing providers to enhance the sector's capacity to operate across jurisdictions
- increased transparency through the establishment of consistent and comparable accounting and reporting standards across jurisdictions that allow clear and objective assessments of performance that meet public accountability requirements
- social housing providers to be subject to independent prudential supervision to protect public investment in the sector
- improved tenancy management and maintenance benchmarks for social housing
- improved efficiency of social housing including through better matching of tenants with appropriate dwelling types and the introduction of rent-setting policies that reflect the type of dwellings occupied by tenants
- introducing contestability in the allocation of funds to encourage a range of new providers and create diversification in the not-for-profit sector to enhance the ability of providers to offer housing options to a broader range of client types
- leveraging of government capital investment to enhance the provision of social housing
- better use of government-owned land to provide more affordable housing opportunities for low income earners
- improved procurement practices that promote competition between proponents and provide participation opportunities for small and medium enterprises (COAG 2009d).

National Rental Affordability Scheme

The National Rental Affordability Scheme (NRAS), implemented in July 2008, created an important avenue for community housing organisations to increase their role in the social housing sector. The scheme is a long-term commitment by the Australian Government to invest in affordable rental housing. It seeks to address the shortage of affordable rental housing by offering financial incentives to the business sector and community organisations to build and rent dwellings to low- and moderate-income households at 20 per cent below market rates for 10 years. The NRAS aims to:

- increase the supply of new affordable rental housing
- reduce rental costs for low and moderate income households
- encourage large-scale investment and innovative delivery of affordable housing.

The Australian Government has committed \$1 billion to the scheme over 4 years to stimulate construction of up to 50,000 high-quality homes and apartments, providing affordable private rental properties for Australians and their families.

The scheme is designed to pool significant resources from a range of participants including financial institutions, not-for-profit organisations and local governments which, when combined with the incentives provided to investors, will increase the supply of lower rent housing. Initially, the NRAS was expected to increase the supply of affordable rental dwellings across Australia by up to 50,000 dwellings by 2012 and, subject to demand, another 50,000

dwelling after July 2012 (FaHCSIA 2009c; Queensland Government 2010). In January 2011, however, the Australian Government announced further NRAS funding would be deferred until 2015 to divert government funding to rebuilding projects in Queensland following major flooding (Gillard 2011; Peake 2011).

9.2 Target groups for housing assistance

Housing assistance services provide an essential safety net for those Australians who, for a variety of reasons including low income, experience difficulty securing or sustaining affordable and appropriate housing in the private market. This support becomes increasingly important as factors such as population growth, changing demographics, dwelling supply constraints, and affordability issues place pressure on the capacity of Australians to meet their housing needs in the private housing market.

All governments in Australia have put in place policy and funding mechanisms that provide housing assistance to individuals and families purchasing or renting their home. This part of the chapter examines the main target groups of housing assistance services, considering how housing pressures affect them and examining their main housing needs.

Box 9.4: Key concepts relating to housing costs and affordability

Low-income households

Some analyses presented in this chapter refer to 'low-income households'. Low-income households are defined in this chapter as those whose equivalised gross household income (see Glossary for definition) is in the bottom 40% of the income distribution. This measure is not necessarily indicative of eligibility for government assistance targeted at low-income households, and assistance may also be provided to households that do not meet this definition. For more information about equivalised gross household income, see Chapter 3.

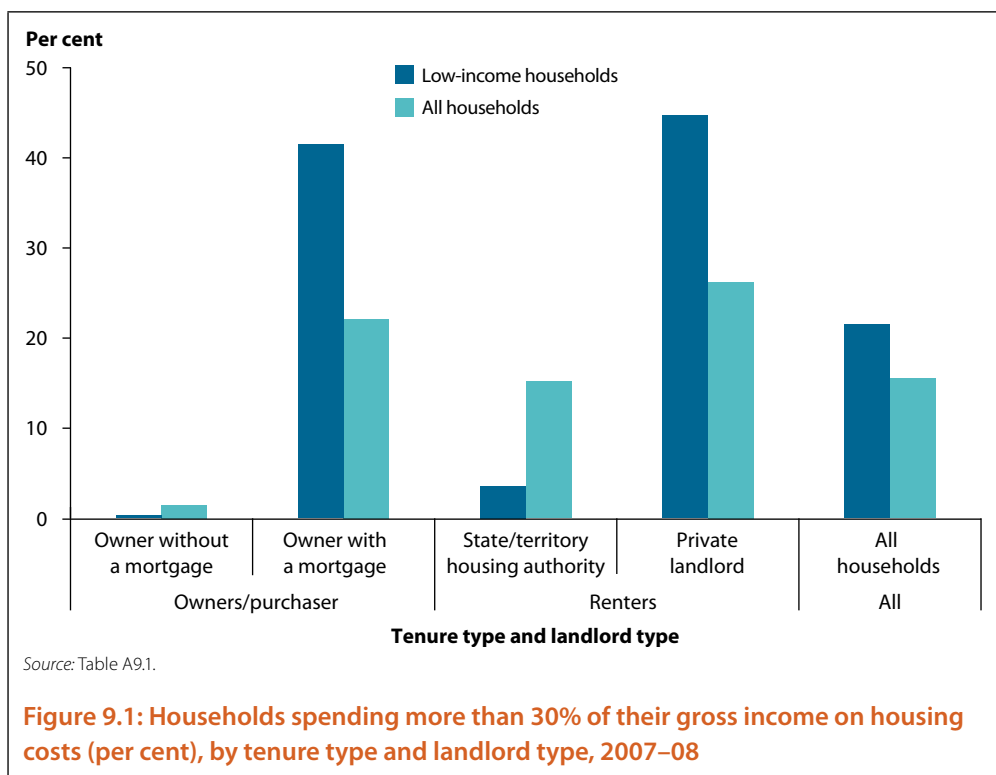
Housing stress

A household is considered to be in housing stress if it spends more than 30% of its gross (that is before tax) income on housing costs, such as mortgage repayments or rent.

First home purchasers and low-income homebuyers

Enabling home purchase, particularly in the younger working population, is an important factor in preventing need for housing assistance in the future. Housing costs are a major component of expenditure for many households and home ownership, particularly ownership without a mortgage, is an important source of wealth, especially in retirement.

House prices increased by 147% between 2001 and 2011, while income increased by 57% over the same period, based on a disposable income and house price index (NATSEM 2011). The increasing cost of home ownership is a particularly significant issue for low-income households. In 2007–08, low-income mortgagees were almost twice as likely as low-income households overall (42% compared to 22%) to be classified as in housing stress (Box 9.4; Figure 9.1).



Affordability issues for first homebuyers

Chapter 2 described some of the characteristics of first homebuyers, and recent trends in this population. Here the focus is on the value of homes purchased and mortgages entered into, and the affordability implications of these factors.

The mean value of dwellings for first homebuyers with a mortgage doubled between 1995–96 and 2007–08 (from \$176,000 to \$356,000 after inflation is taken into account). This increase in value exceeds that of dwellings for changeover buyers (households that have previously owned another dwelling), which still rose by a substantial 90% over the same period.

With this rise in dwelling values has come a rise in the average mortgage value. In the 12 years to June 2009, the average size of loans for first homebuyers with a mortgage increased by 157%, and is now higher than the average amount borrowed by non-first homebuyers.

In addition to higher average mortgage values, higher dwelling values for first homebuyers also increase their start-up costs. Either a larger deposit must be saved or, if only a partial deposit (less than 20% of the value of the purchase) has been saved, first homebuyers must generally bear the additional cost of mortgage insurance. In 2007–08, more than half of all first homebuyers with a mortgage either had no deposit or a deposit of less than 10% of the purchase price of the dwelling (ABS 2009b). It is taking first homebuyers longer to save a deposit, with a full (20%) deposit requiring 3.7 years of savings by March 2009, and by March 2010, 4.5 years of savings (Bankwest 2010).

Higher value dwellings, larger mortgages, small deposits, in addition to various market factors, can result in multiple effects for first homebuyers including:

- first homebuyers being discouraged from home ownership, which can be seen in reduced home ownership rates among younger households since the 1970s
- as the income needed for home ownership increases, home ownership becomes unattainable for many single-income households (later partnering than in the past further magnifies this point)
- larger loans are required with higher mortgage repayment to income ratios (AHURI 2007).

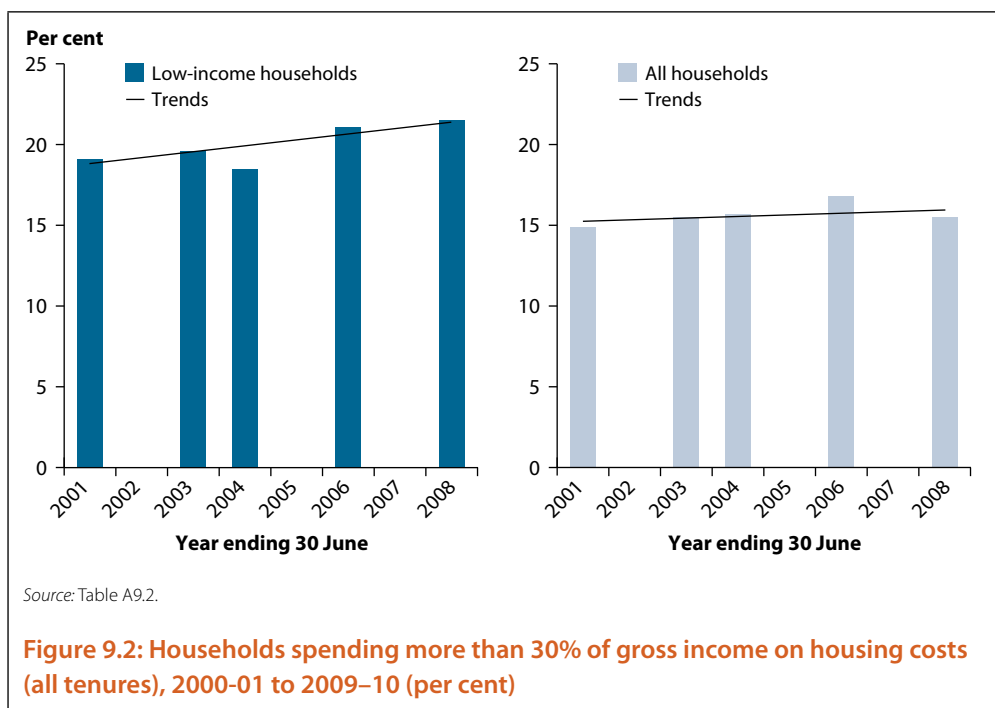
Low-income renters in housing stress

The private rental market plays an important role in the Australian housing sector with almost one in four households (24%) in 2009–10 renting privately, an increase from 18% in 1994–95 (ABS 2011). In terms of dwellings, Australia's private rental sector grew by 11% between 2001 and 2006, bringing the total number of private renter dwellings to 1.47 million (AHURI 2009a).

Affordability issues in the home purchase market, as well as the supply of dwellings, government policies and the prevailing economic conditions, affect the private rental market, which has an increasing need to accommodate potential home purchasers waiting to enter the market, as well as those unable or not intending to purchase. In the private rental market, low-income households compete with those on higher incomes for a limited supply of dwellings. While private rental vacancy rates vary considerably across Australia, overall dwelling stock in the four lowest rent categories (rent of \$192 per week and below) declined between 2001 and 2006, from 50% to 37% of private rental dwellings (AHURI 2009a). The demand for affordable housing in many areas is greater than supply. This particularly impacts on households in the bottom 20% of the income distribution, where there is estimated to be only one affordable dwelling for every two households (AHURI 2009a).

Affordability pressures are a major driver behind the need for housing assistance services in the rental sector, particularly for low-income households. In 2007–08 almost 45% of low-income households in the private rental market were in housing stress (Figure 9.1).

The percentage of low-income households experiencing housing stress across all tenures rose by 3 percentage points between 2000–01 and 2007–08, greater than the increase in housing stress among all households over the same period (less than 1 percentage point; Figure 9.2). If this trend continues, increasing numbers of Australians will require housing assistance services.



Homeless people

Homelessness is a complex issue, often the result of factors other than just a lack of housing. Chapter 8 is therefore dedicated to discussing the specific needs of this population and the services provided to them, including accommodation support. Discussion of homelessness in this chapter is restricted to examining social housing's role as a pathway out of homelessness. While data do not currently enable the linking of information on homeless persons or households across the two service sectors, Chapter 8 discusses pathways out of specialist homelessness services into social housing, while Box 9.8 examines homelessness as a pathway into social housing.

Older Australians

Certain people, such as older non-homeowners on low incomes, and those with a disability, are more vulnerable than others to affordability pressures and the limited availability of appropriate housing. They are therefore more likely to need housing assistance, often for the long term.

Chapter 2 shows that older Australians enjoy high rates of home ownership: 84% of 65–74 year olds and 82% of those 75 years and over own their own home. Home ownership constitutes a significant financial resource for many older people, as well as providing a sense of security and continuity of lifestyle as they age. This can reduce other stresses and delay entry into residential aged care, particularly where appropriate home-based services are available (AIHW 2008). For details of assistance provided to older Australians within the residential aged care setting, as well as other specialist services provided to this group, see 'Chapter 6 Ageing and aged care'.

Social housing acts as a critical safety net for older Australians. The importance of social housing for older Australians who have not attained home ownership was illustrated in Chapter 2. While only one in 23 young (15–24 year old) renters rely on social housing, almost one in two older renters live in social housing.

People with disability

Chapter 1 noted that disability affects about one in five Australians, and one in 20 have a severe or profound limitation. In the context of housing assistance, people with disability are likely to have lower incomes than the general population and therefore fewer housing options, and may have a higher dependence on social housing and support services (AHURI 2009b). Indeed, the 2006 Census showed that one in 10 people with a need for assistance (i.e. needing help with self-care, mobility and/or communication because of a disability, long term health problem or old age) were living in social housing, compared to 4% of the overall population (ABS 2008). Further, the rate of home ownership was lower in almost all age groups for those with a need for assistance than those who did not have such a need. Social housing offers affordable, long term support for people with disability who have difficulty securing and sustaining appropriate accommodation.

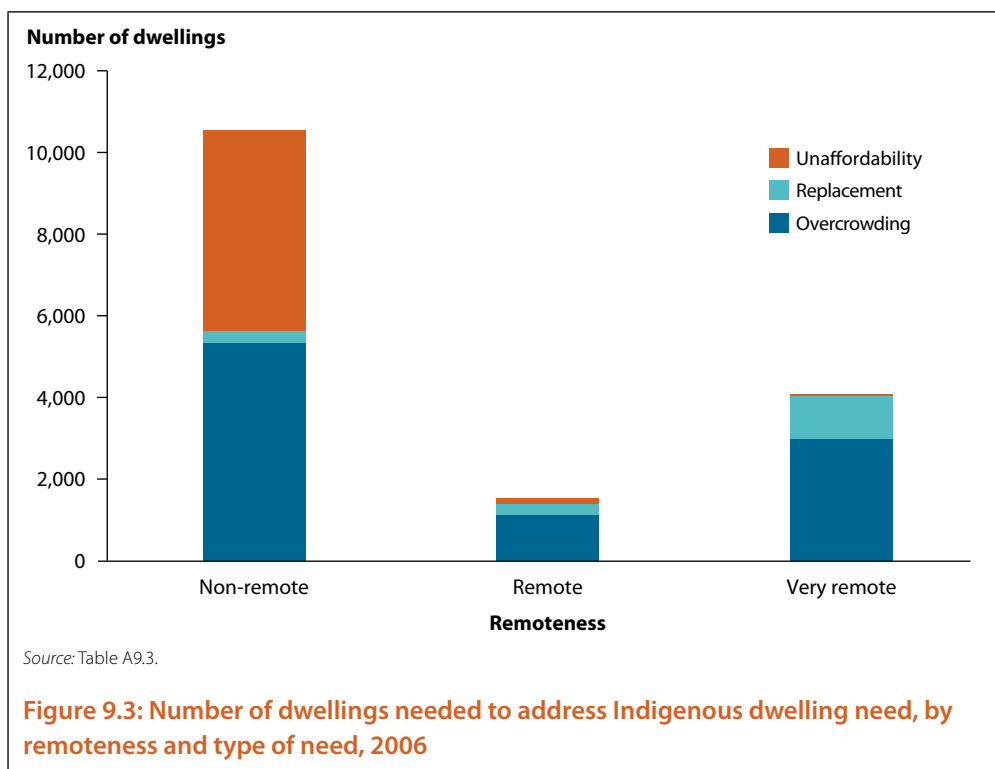
Indigenous Australians

Low incomes, discrimination or lack of suitable housing may limit the options available for Aboriginal and Torres Strait Islander people to access secure, affordable housing. In very remote areas, some Indigenous Australians live in poorly maintained, overcrowded housing without essential infrastructure such as safe drinking water supply or an effective sewerage system (AIHW 2009).

Indigenous overcrowding rates overall are more than 4 times those of non-Indigenous Australians (ABS 2006 Census customised tables), and higher across all tenure types than for non-Indigenous households. The disparity is particularly evident in community-managed social housing (40% overcrowding for Indigenous households compared with 4% for non-Indigenous households). In *Very remote* areas 41% of Indigenous households have been identified as needing one or more additional bedrooms (ABS 2006 Census customised tables). Further, in 2006 31% of dwellings that Indigenous community housing organisations (ICHOs) managed in *Very remote* areas and 28% in *Non-remote* areas required major repair or replacement (ABS 2007c).

AIHW modelling showed that in 2006 more than 16,000 dwellings were required to help those in need in relation to overcrowding, poor dwelling condition and lack of affordability (Figure 9.3). This is expected to increase by a further 4,200 dwellings by 2018 due to population growth and changes in household formation. The majority of these dwellings are needed to address overcrowding (Figure 9.3).

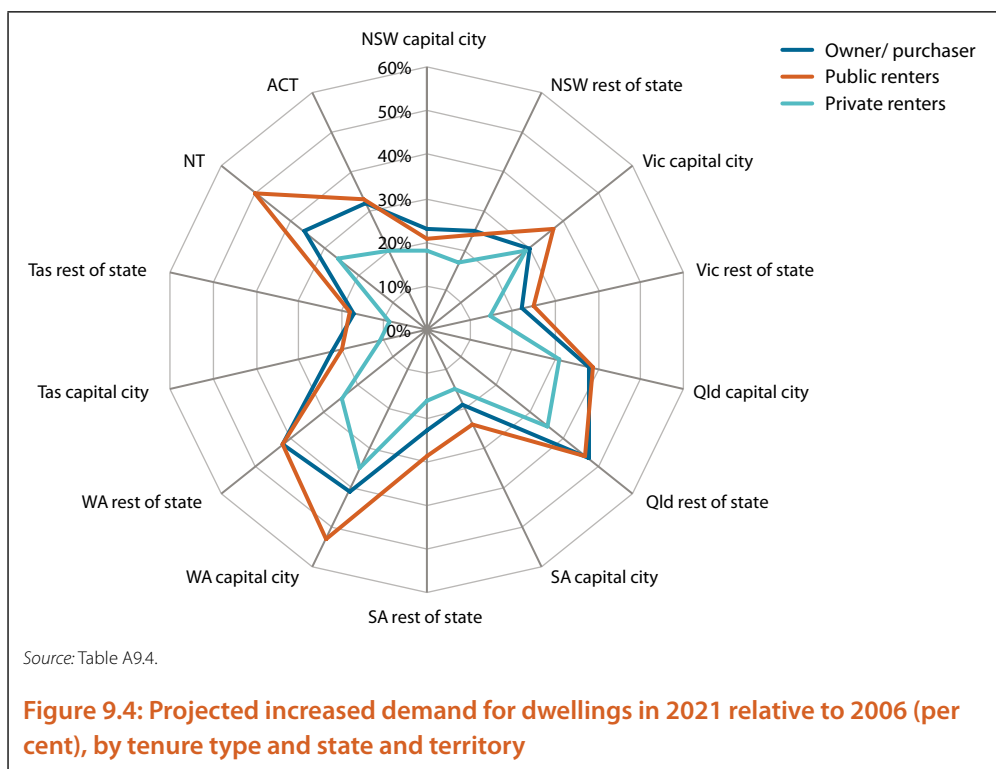
Housing assistance already plays an important role in addressing Indigenous housing need, with 29% of Indigenous households living in social housing—more than 11 times the rate of non-Indigenous Australians (ABS 2007a).



Targeting need into the future

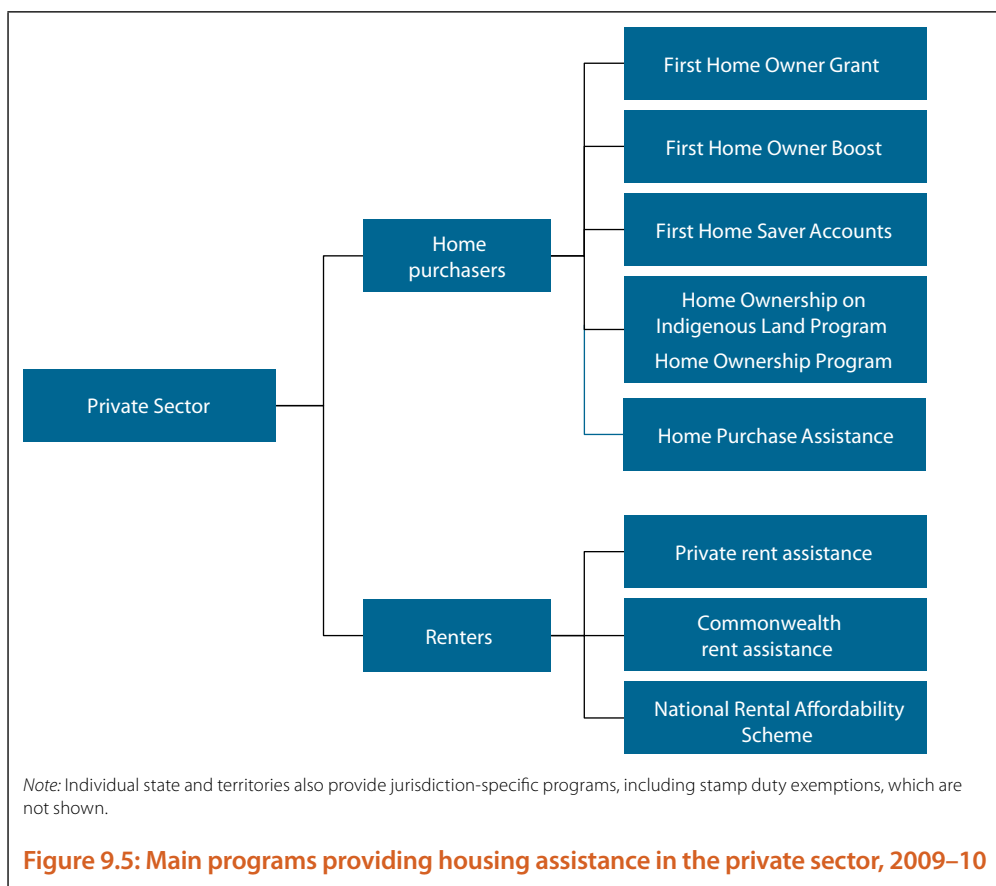
Population growth, the trend toward smaller household sizes and larger dwelling sizes, as well as major changes in household composition and relationships in Australia (chapters 1–3), directly affect the demand for housing. In 2007–08, there were 8.1 million households living in private dwellings, an increase of 23% since 1994–95 (ABS 2009b). This increase in underlying demand for housing currently outstrips housing supply. The National Housing Supply Council (NHSC) has estimated that the gap between total underlying demand and total supply was a shortfall of 178,400 dwellings at June 2009. In the 5 years to 2014, the NHSC projects growth in the overall gap of a further 129,600 dwellings to a total of 308,000 dwellings (NHSC 2010).

The housing supply gap is having a direct impact on housing affordability for both renters and home purchasers (FaHCSIA 2010). If these trends continue, housing need across all of the target groups will increase. The increasing shortage of housing will differentially affect households by tenure type, with those on the lowest incomes expected to be most affected. NHSC projections indicate that in 2021 relative to 2006, the projected increased demand for housing will be strongest in the public rental sector for the majority of states and territories (Figure 9.4), varying between 20% in Hobart to 53% in Perth. Private rental demand projections are lower, varying from an 11% increase in Hobart to a 35% increase in Perth, while projected demand for owner/purchaser dwellings falls between the two, ranging from 19% in Adelaide to 41% in Perth.



9.3 Housing assistance in the private sector

The large majority of Australian homes are in the private sector—owner-occupier households, owners with a mortgage, and households that rent from a private landlord (Chapter 2). A range of services, including government programs, stamp duty exemptions, and private market financial products, are available to Australians to assist in securing and sustaining affordable, safe and sustainable housing in rental and home purchase. The main private sector housing assistance programs that the NAHA and its related NPAs fund or provide are summarised in Figure 9.5.



Assistance to homebuyers

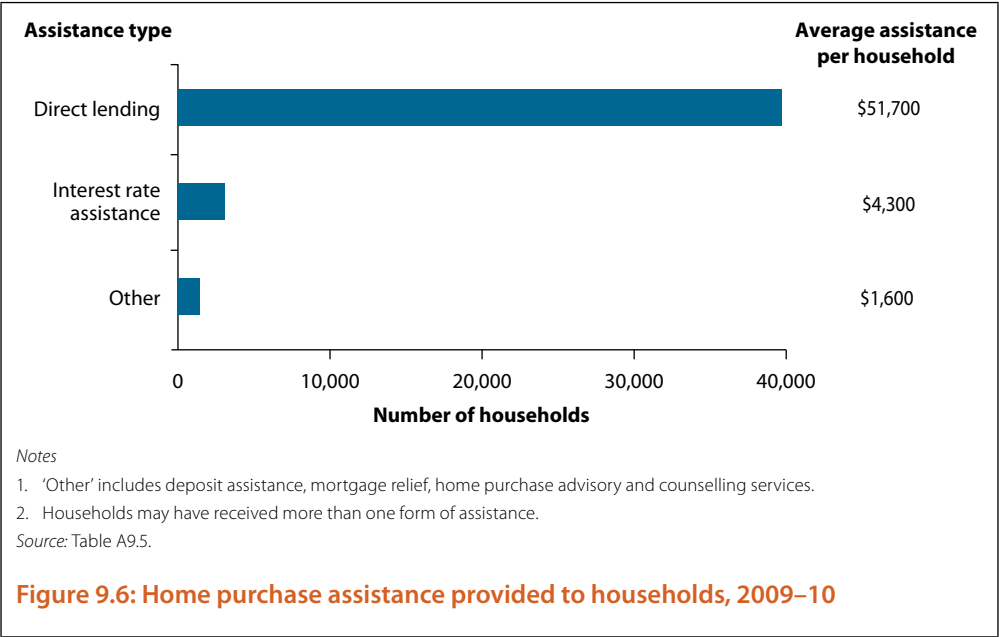
Governments provide assistance to people purchasing their home through a range of direct and indirect measures. The following programs represent the major types of direct assistance available in 2009–10:

- *First Home Owners Grant* commenced with the goods and services tax (GST) to compensate first home purchasers for the resulting increase in the cost of housing, including construction costs. The states and territories administer this grant and it provides \$7,000 to eligible first homebuyers.
- *First Home Owners Boost* was a temporary assistance measure of the Australian Government from October 2008 to December 2009, aimed at stimulating activity in the construction industry and assisting Australians to achieve home ownership, whereby eligible first home purchasers received an extra grant for their purchase. There were two levels of the grant, with eligible applicants who built or purchased a newly constructed home receiving twice as much as those purchasing established properties. In 2009–10, the Australian Government provided approximately \$1.1 billion to the states and territories under the National Partnership on the First Home Owners Boost (Treasury 2010).

- *First Home Saver Accounts* assist Australians saving for their first home through low tax savings accounts and Australian Government co-contributions. In 2009–10, \$6 million was outlaid on this program (ATO 2010).
- *Home purchase assistance for Indigenous Australians.* The Home Ownership Program and the Home Ownership on Indigenous Land Program assist low-income Indigenous households to purchase their own homes.
- *Home Purchase Assistance (HPA)* provides financial assistance to eligible households to improve their access to home ownership and includes direct lending (including government loans, shared equity loans and bridging loans), deposit assistance, interest rate assistance, mortgage relief, and other assistance grants.

State- and territory-administered HPA supported just over 44,000 households in 2009–10, at a cost of almost \$2.1 billion (Table A9.5). The most common form of HPA was direct lending, accounting for 90% of all recipients in 2009–10 (Figure 9.6). Interest rate assistance helped a further 3,000 households and approximately 1,400 households received other forms of HPA, including deposit assistance, mortgage relief, home purchase advisory and counselling services. The average amount of assistance provided per household was \$51,700 for direct lending, \$4,300 for interest rate assistance, and \$1,600 for other assistance (Figure 9.6).

While the majority (64%) of households that received home purchase assistance were located in *Major cities*, around one in five (21%) were in *Outer regional, Remote or Very Remote* areas (AIHW analysis of National Housing Assistance Data Repository 2009–10).



Assistance in the private rental sector

Almost one-quarter of households rent their home from a private landlord (Chapter 2). Direct government assistance to eligible households in the private rental sector is mainly provided under the following two programs:

- *Commonwealth Rent Assistance* (CRA) is a demand-based subsidy that the Australian Government funds. The principal objective of CRA is to provide income support recipients and low-income families in the private rental market with additional financial assistance.
- *Private rent assistance* (PRA) is provided by states and territories to low-income households experiencing difficulty in securing or maintaining private rental accommodation. The program assists households to meet rent payments, relocation costs and the cost of bonds, and may offer advice or information services. Not-for-profit organisations funded by government may also provide this assistance.

Box 9.5: Households and income units

Information about housing is often reported in terms of households or income units. Similarly, many forms of housing assistance are provided to these groups rather than to discrete individuals. Both terms are used here, depending on the context and data source, and while there are some overlaps between households and income units, they are not interchangeable.

A **household** is one or more persons who usually live in the same private dwelling. A household may be an individual who lives alone, a family, an unrelated group of people, multiple families living together, or a mixed group of related and unrelated individuals.

An **income unit** is a group of people within a household who are assumed to pool their income and share the benefits. In practice, an income unit is defined as two or more people who usually live in the same household who are related to each other by a couple relationship and/or parent/dependent child relationship. A person in the same household who is not part of these relationships, including non-dependent children, is considered a separate income unit.

Commonwealth Rent Assistance

CRA is the largest program in the housing assistance services sector, with more than 3.3 million people living in the 1.1 million income units receiving this payment in June 2010 (AIHW analysis of Australian Government Housing Data Set June 2010). CRA is available to households renting in the private market, but is also available to mainstream CH tenants and, in New South Wales, to tenants residing in SOMIH (see the discussion of social housing programs later in this chapter). As a result, there is some overlap with these programs.

CRA recipients receive assistance on behalf of their income unit (Box 9.5). CRA is provided in the form of a monetary amount in addition to the income unit's government benefit and provides rental cost relief. The level of assistance varies (up to a prescribed maximum rate) depending on the financial circumstances of the income unit. For the week of 4 June 2010, the average weekly amount of CRA that income units received was \$49, and 52% of income units were receiving the prescribed maximum rate (AIHW analysis of Australian Government Housing Data Set June 2010).

Who receives Commonwealth Rent Assistance?

Around half of all income units receiving CRA in June 2010 were single adults with no children, and almost one-quarter were single with children. Compared to the general population in the rental market, one-parent families were over-represented among CRA recipients while relatively few recipients were couples without children (Table 9.1).

Table 9.1: Income unit types receiving CRA compared to all renter households (per cent)

	CRA ^(a)	All renters ^(b)
Lone person	51.8	53.3
Couple without children	8.9	18.5
Single with children	22.5	11.3
Couple with children	16.8	16.9
Total	100.0	100.0

(a) As at 4 June 2010.

(b) 2007–08 reference year.

Source: ABS 2009b; AIHW analysis of Australian Government Housing Dataset, June 2010; unpublished data from the ABS 2007–08 Survey of Income and Housing.

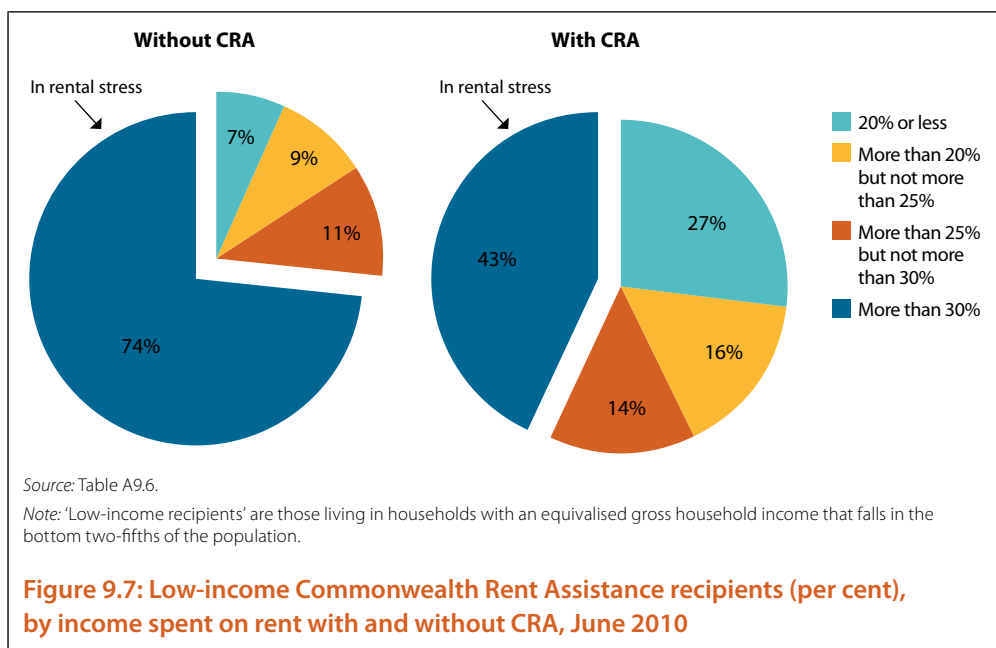
More than half (55%) of people living in income units that received CRA were aged less than 18 years, with an additional 7% aged 18–24 years. By comparison, one-third of the overall Australian population was aged 0–24 years in 2010 (Chapter 1). Close to 243,000 people (8%) in income units receiving CRA were aged 65 years or over. This is lower than the percentage of older Australians in the population, but higher than the percentage of households headed by older people in the private rental market (6%; AIHW analysis of ABS 2007–08 Survey of Income and Housing). These patterns reflect the fact that one-parent families and people aged 65 years or over are particularly likely to live in low-income households (Chapter 3). It should be noted, however, that not all of the 1.8 million children and young people that CRA supported lived in one-parent families—some lived in couple families and others lived alone or in group households.

CRA was a significant source of housing assistance to people with disability, with one in five (219,000) income units receiving CRA in June 2010 also receiving the Disability Support Pension (DSP). This equates to roughly one-quarter of all DSP recipients (see Chapter 5 for more information about people receiving the DSP).

Almost two-thirds (66%) of income units that received CRA in June 2010 lived in *Major cities*; 24% were in *Inner regional* areas; 10% were in *Outer regional* areas; and around 1% lived in *Remote* or *Very remote* areas (AIHW analysis of Australian Government Housing Dataset, June 2010). Indigenous income units accounted for 3.9% of all CRA recipients in June 2010 (43,000 income units). Some of these were also being assisted through social housing (see following discussion).

Commonwealth Rent Assistance reduces housing stress among low-income households

CRA alleviates affordability pressures for renters in the private sector by providing additional income that can contribute to rent payments. Without CRA, almost three in four (74%) low-income recipients would be in housing stress (Box 9.4; Figure 9.7). The impact of CRA on households’ housing affordability is substantial, with a 42% reduction in the number of low-income recipients in housing stress. Despite this, a considerable proportion of low-income recipients (43%) remain in housing stress even after receipt of CRA.

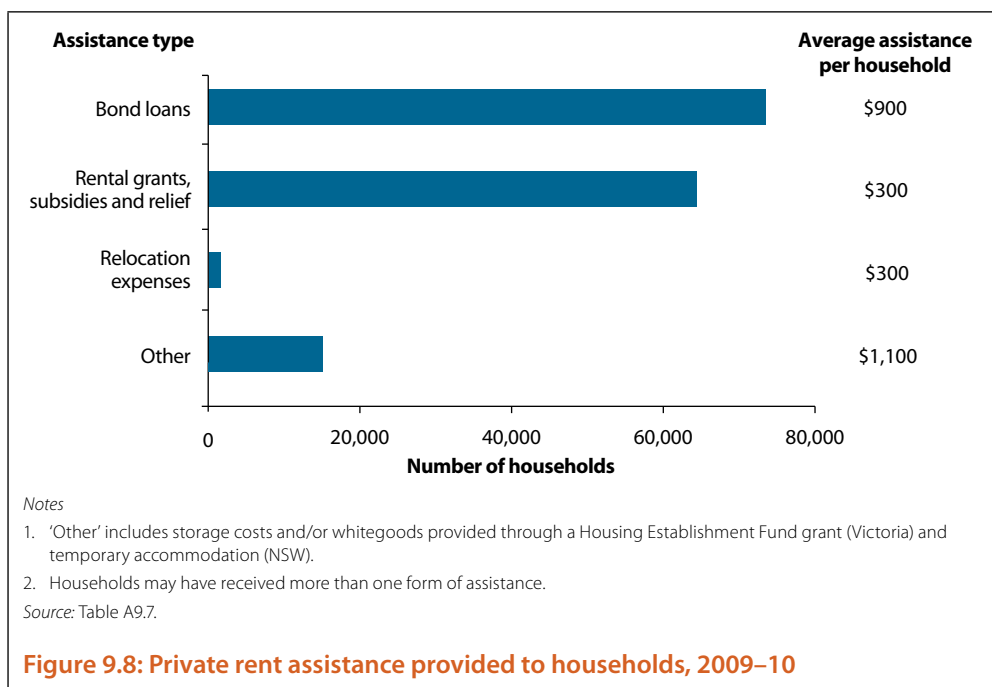


Private rent assistance (PRA)

In 2009–10, PRA assisted approximately 154,000 households, at a cost to states and territories of more than \$105 million (Table A9.7). The range of assistance types provided under PRA and related eligibility criteria differ across jurisdictions. During 2009–10, all states and territories provided bond loans; five provided rental grants, subsidies and relief (New South Wales, Victoria, Queensland, South Australia, and Tasmania); two provided relocation expenses (Victoria and Tasmania); and two provided other types of assistance (New South Wales and Victoria).

Of the 154,000 households assisted in 2009–10, around half (48%) received bond loan assistance; a further 42% received rental grants, subsidies and relief; 1% received relocation assistance; and 10% received other assistance (Figure 9.8). Some of these households may have received more than one form of PRA. The average amount of assistance provided per household varied according to the PRA type.

Two-thirds (66%) of households that received PRA in 2009–10 were located in *Major cities*, with another 21% in *Inner regional* areas. Only 1% of PRA-recipient households were in *Remote* or *Very remote* areas (AIHW analysis of National Housing Assistance Data Repository 2009–10). This pattern is similar to the distribution of households in the population generally.



9.4 Social housing

Housing that the government and community sectors provide is collectively referred to as social housing. In contrast to the other housing assistance programs, social housing provides assistance in the form of a dwelling. There were four main social housing programs operating in Australia in 2009–10 (Figure 9.9):

- *Public rental housing* encompasses publicly owned or leased dwellings that state and territory governments administer; this provides affordable and accessible housing, largely for low-income households who are in housing need.
- *State owned and managed Indigenous housing* (SOMIH) is also administered by state and territory governments but is targeted specifically at households with at least one Indigenous member. It provides appropriate, affordable and accessible housing for low- to moderate-income households.
- *Mainstream community housing* (CH) is provided for low- to moderate-income or special needs households and it is managed by community-based organisations. A variety of groups, including the government, own housing stock and the community housing models vary across jurisdictions.
- *Indigenous community housing* (ICH) is owned and/or managed by Indigenous community housing organisations (ICHOs) for the provision of housing to Indigenous Australians. In the past, ICH was funded and administered under a variety of arrangements by state, territory and Australian governments but it is now funded along with mainstream housing services under the NAHA (COAG 2009a) and the NPARIH (COAG 2009c).

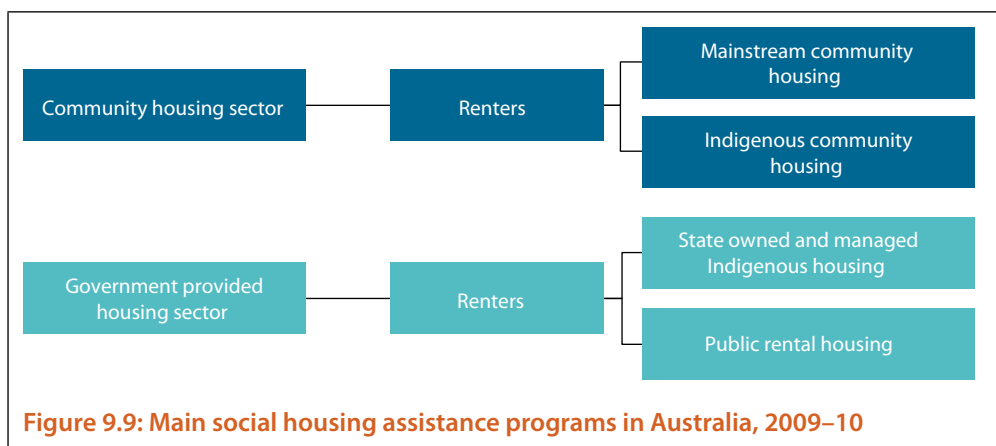


Figure 9.9: Main social housing assistance programs in Australia, 2009–10

Social housing dwelling stock

Because social housing programs provide assistance in the form of physical dwellings, the number of households that can be assisted through social housing is limited by the stock in each program. As at 30 June 2010, the total social housing stock in Australia was around 415,000 dwellings, of which 80% (334,000) were public rental housing (Figure 9.10). Mainstream CH was the second largest holder of social housing dwellings—almost 46,000 or 11% of the total stock. Indigenous-specific programs accounted for the remainder of social housing dwellings.

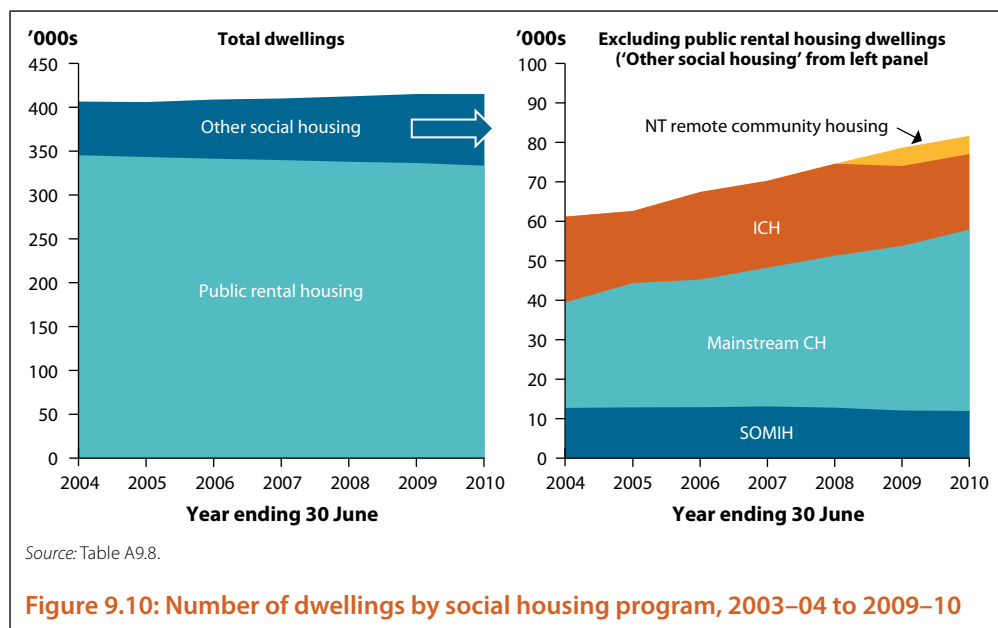
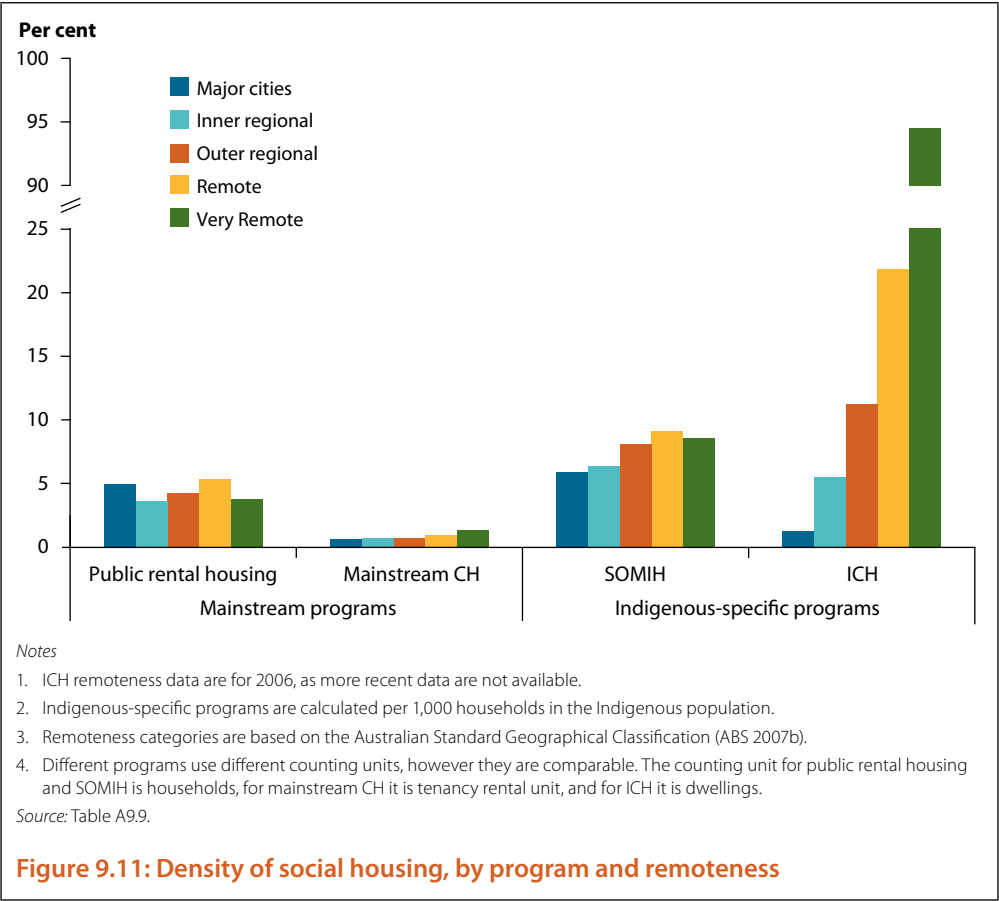


Figure 9.10: Number of dwellings by social housing program, 2003–04 to 2009–10

Between 2003–04 and 2009–10, the overall social housing stock increased slightly, from 406,500 dwellings to 414,600 dwellings. However, this period saw a decline in the social housing stock relative to the total number of dwellings in Australia, from representing 5.3% of all dwellings in 2004 to 4.9% in 2010 (ABS 2009a). A decrease in the number of dwellings in public rental housing was offset by an increase in mainstream CH (Figure 9.10). The increasing contribution of the community sector reflects changes in the housing policy environment discussed at the beginning of this chapter.

Location of social housing dwellings

The relationship between social housing density and remoteness varies between programs. No clear pattern exists across remoteness categories within mainstream programs, apart from a slightly higher density of mainstream CH in *Very remote* areas (Figure 9.11). On the other hand, social housing through Indigenous-specific programs accounts for a greater percentage of all Indigenous households in *Very remote*, *Remote* and *Outer regional* areas than in *Major cities* or *Inner regional* areas. In particular, 95% of Indigenous households in *Very remote* areas and 22% in *Remote* areas lived in an ICH dwelling in 2006, compared to just 1% of Indigenous households in *Major cities*. This reflects the limited housing options available in more remote areas to Indigenous Australians, as well as the generally lower socioeconomic status of these households (AIHW 2009).



Social housing tenants

As at 30 June 2010, social housing assisted almost 400,000 households (Table 9.2), reflecting an overall dwelling occupancy rate of 96%. Public rental housing had the highest occupancy rate at 98%, followed by SOMIH and mainstream CH at 96%, and ICH at 91% occupancy. Additionally, up to 2% of dwellings were undergoing major redevelopments or otherwise unavailable for occupation (AIHW 2011c).

Indigenous households

Roughly 60,000 Indigenous households were living in social housing in June 2010 (Table 9.2)—more than a third (36%) of the 167,000 Indigenous households in Australia (ABS 2007a). Indigenous-specific programs (ICH and SOMIH) accommodated half of these households and half were in mainstream programs (public rental housing and mainstream CH). The largest single program providing social housing assistance for Indigenous Australians was not a targeted program but public rental housing, which accommodated 26,000 households.

Indigenous Australians are strongly represented in all mainstream housing assistance programs. At 30 June 2010, 8% of public rental housing households and 7% of mainstream CH households were Indigenous (Table 9.2), compared to their overall share of 2% of Australian households (ABS 2007a).

Table 9.2: Households receiving social housing assistance, by program, 30 June 2010

	Public rental housing	SOMIH	Mainstream CH	ICH	Total
Number of households	325,726	11,451	42,414	19,096	398,687
Number of Indigenous households	26,363	11,451	3,153	19,096	60,063
% Indigenous	8.1	100.0	7.4	100.0	15.1

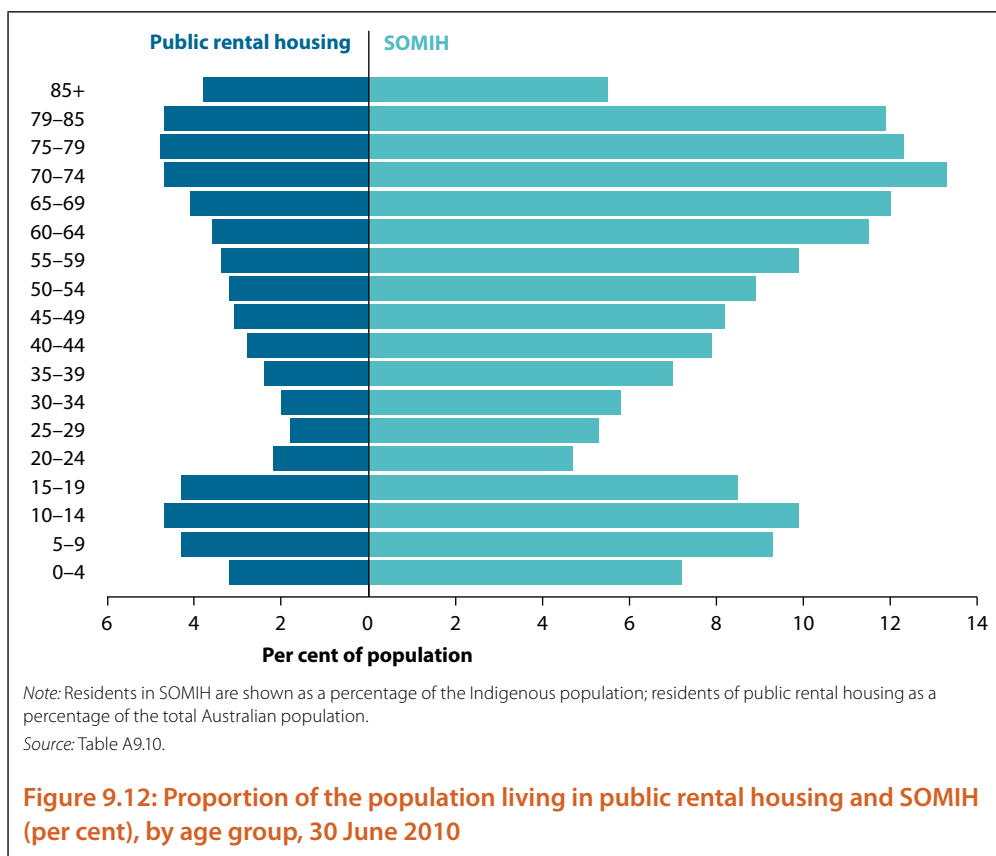
Note: Household data are not available for ICH, so the number of dwellings is shown for this program.

Source: AIHW 2011a, 2011b, 2011c, 2011d.

Household composition

On average, 3.3% of Australians lived in public rental housing in 2010. Among children and young people aged less than 20 years, and people aged 65 years or over, the share was between 4% and 5% (Figure 9.12). Almost 270,000 residents of public housing were aged under 25 years (37% of all people living in public housing) while 130,000 (18%) were aged 65 years or over. This age profile relates to the over-representation of single adults and one-parent families in public rental housing. Almost one in five (18%) households were one-parent families, and more than half comprised a single adult without children (Table 9.3)—both household types were more common in public rental housing than among renters generally.

Residents of SOMIH households are also disproportionately children and older people, with one in 10 Indigenous young people aged 10–19 years and more than one in 10 aged 55 years or over living in a SOMIH household (Figure 9.12). One-parent families were the largest group in this program, comprising 40% of all households (Table 9.3). More than half of SOMIH residents were aged less than 25 years (58%, or around 24,000 children and young people).



Equivalent data are not available for mainstream CH or ICH; however, in mainstream CH in 2009–10 there were 2,600 households with a main tenant aged less than 25 years, and 4,000 households whose main tenant was aged 75 years or over.

Table 9.3: Composition of households in selected social housing programs and all rental households, 30 June 2010 (per cent)

	Public rental housing	SOMIH	All renters ^(a)
Single adult	51.1	22.3	32.5
Couple only	8.9	4.8	16.2
Sole parent with children	18.3	39.8	12.5
Couple with children	6.3	13.0	19.4
Group and mixed composition ^(b)	15.3	20.1	19.4
Total	100	100	100

(a) Data for all renting households is from 2007–08

(b) Includes group, other one-family and multiple-family households. .

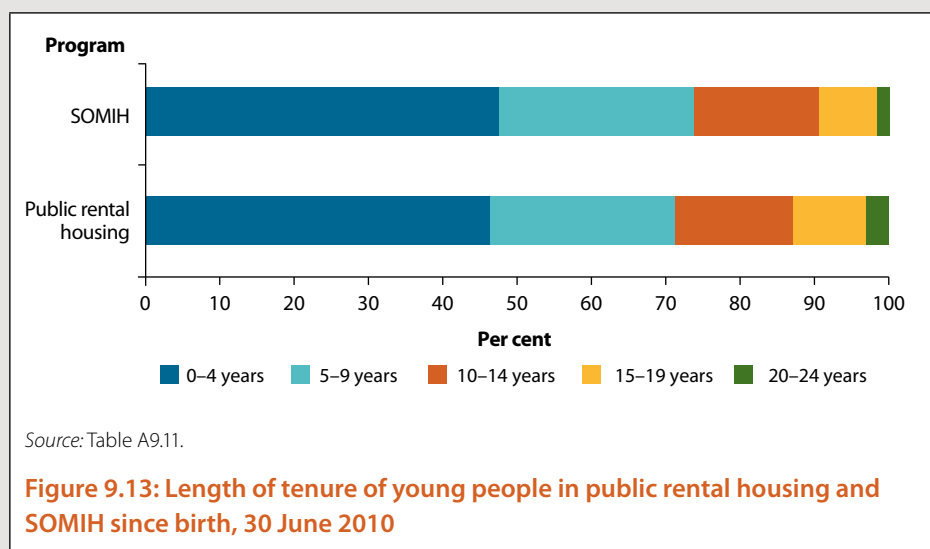
Source: ABS 2009b; AIHW analysis of National Housing Assistance Data Repository 2009–10.

Box 9.6: Children and young people in social housing

Children are identified as being at greatest risk of long term disadvantage in the early years (Australian Government 2010a) with early childhood a vital period in children's learning and development (Australian Government 2010b). With recent research acknowledging that housing characteristics have varying effects at different developmental stages (Dockery et al. 2010), housing plays a key role in children's development. Nearly one in 20 households with children (5%) reside in government-managed social housing (ABS 2009b). This type of housing appears to play a particularly important role for one parent households, with 16% of these households living in government-managed housing (ABS 2009b).

As at 30 June 2010, there were 45,000 young people who had been in the same public rental or SOMIH dwelling their entire lives (AIHW analysis of National Housing Assistance Data Repository 2009–10). Almost half of these were aged 4 years or under, however almost one in three (29%) had lived in the same dwelling for 10 years or more, and a further 3% (nearly 1,400 people) had lived in the same dwelling for at least 20 years (Figure 9.13).

A recent AIHW report highlighted inter-generational use of social housing in which young people initially housed as dependants in public rental housing or SOMIH subsequently made the transition to become the main tenant in a household lease (AIHW 2010). Between 2003–04 and 2009–10 there were about 1,800 transitions where a dependant living in public rental housing and SOMIH started their own public tenancy lease by the following year (AIHW analysis of National Housing Assistance Data Repository 2009–10). Many of these had made this transition from dependency to their own lease without leaving the public system.



Tenant income sources

Government pensions and allowances constitute the main income source for most social housing tenants (92% in public rental housing and 89% in SOMIH). Among public housing tenants, the DSP (32%) and the Age Pension (28%) were the most common primary sources of household income, with only 6% having employee income as the primary household income source. Among SOMIH tenants, the primary source of household income was a non-specified government payment for 41% of households, and employee cash income for 10% of households (AIHW analysis of National Housing Assistance Data Repository 2009–10).

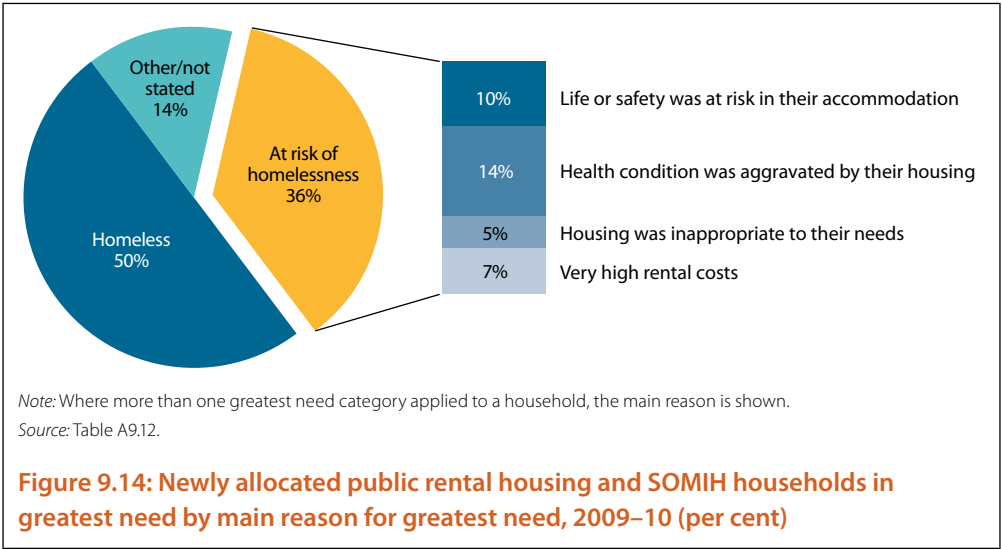
Priority groups for social housing

Public rental housing, SOMIH and mainstream CH have in place priority allocation policies that ensure households in the greatest need are given priority access to housing. A household can be classified to be in greatest need if they are homeless or are subject to one or more other circumstances that put them at risk of homelessness, namely:

- their life or safety was at risk in their accommodation
- their health condition was aggravated by their housing
- their housing was inappropriate to their needs
- they had very high rental costs.

Three-quarters of households newly allocated to public rental housing (75%), more than half of households newly allocated to SOMIH (56%), and almost two-thirds of households newly allocated to mainstream CH (63%) were classified as being in greatest need in 2009–10 (AIHW 2011a, 2011c, 2011d).

Of the households newly allocated to public rental housing or SOMIH in 2009–10 and classified as in greatest need, half (50%) were homeless at the time of allocation (Figure 9.14). In mainstream CH, more than one in four (27%) households were homeless at the time of allocation. Box 9.8 provides more information on social housing assistance for people and households experiencing homelessness.



The priority allocation these households receive can be seen in the waiting times they experienced prior to allocation compared to new households not in greatest need. In 2009–10, in public rental housing, 83% of new households who waited less than 3 months were classified as being in greatest need (AIHW 2011c). Similarly, in SOMIH, 62% of new households who waited less than 3 months for allocation were in greatest need (AIHW 2011d). Waiting times for mainstream CH are not available.

Special needs

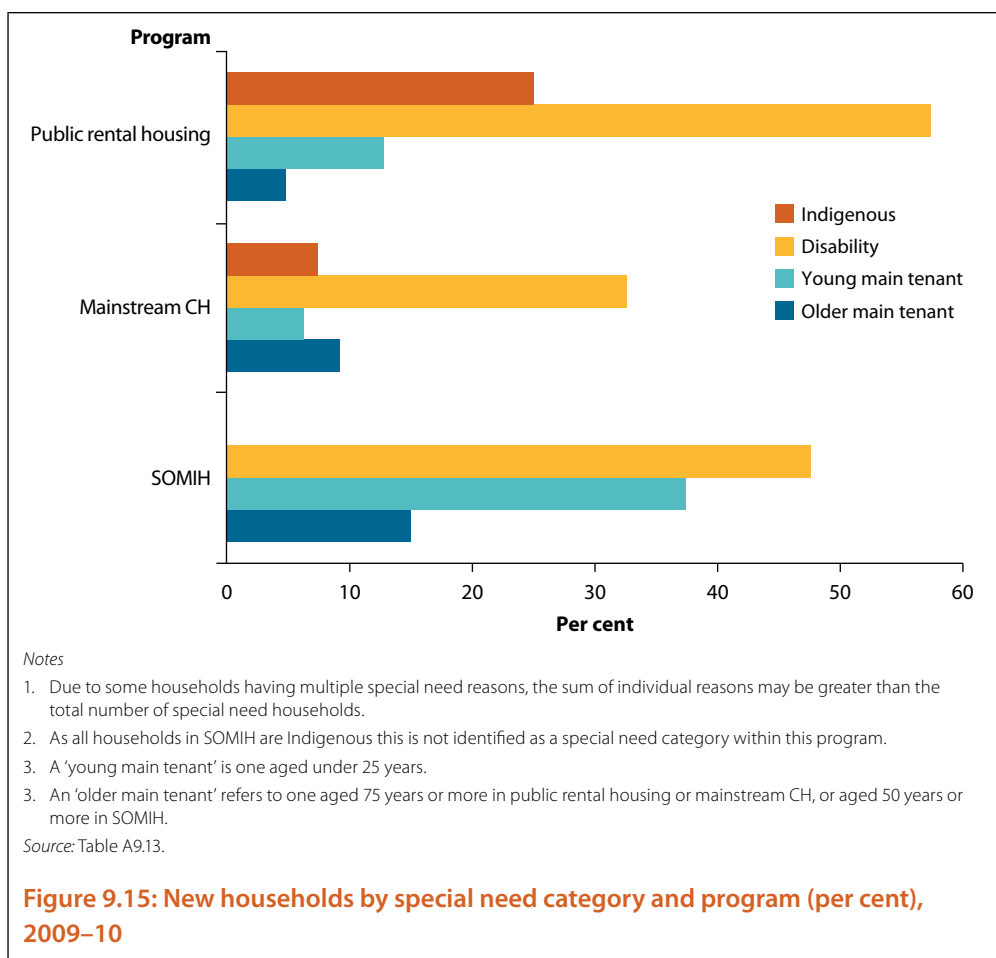
Many households that social housing assisted are also considered to have special needs. Special needs households in public rental housing and mainstream CH include those that have a member with a disability, a principal tenant aged under 25 years or 75 years and over, or households that are defined as Indigenous households. For SOMIH, special needs households are those low-income households that have a member with a disability, or a principal tenant aged less than 25 years or 50 years and over. Special needs categories are not mutually exclusive, meaning a household may fall into a number of these categories (AIHW 2006).

In 2009–10, nearly two-thirds of newly allocated public rental housing households (65%), around half of newly allocated SOMIH households (51%), and 60% of newly allocated mainstream CH households had special needs (AIHW 2011a, 2011c, 2011d). Disability was the most prominent special need category across all three social housing programs (see Box 9.7), while households with a principal tenant aged under 25 years were particularly prominent in SOMIH (Figure 9.15).

Box 9.7: People with disability in social housing

At 30 June 2010, more than one in three people in public rental housing (36% or 232,000 people) and almost one in three in SOMIH (31% or 11,000 people) had a disability (AIHW analysis of National Housing Assistance Data Repository 2009–10).

A considerable proportion of households with disability were classified as being in greatest need. In 2009–10, 79% of households with disability that were newly allocated to public rental housing and 66% of those newly allocated to SOMIH were deemed to be in greatest need (AIHW analysis of National Housing Assistance Data Repository 2009–10). In each program around two-fifths of these households nominated homelessness as their main reason for seeking support (44% and 42%, respectively).



Social housing waiting lists

As at 30 June 2010, there were more than 210,000 applicants waiting for an allocation to or transfer within the public rental housing and SOMIH programs and almost 37,000 waiting within mainstream CH (outside NSW and ACT) (AIHW 2011a, 2011c, 2011d). Housing ministers in all states and territories have agreed to integrate their waiting lists by July 2011; this reform was completed in Queensland in 2009, with New South Wales and the Australian Capital Territory recently completing implementation (post-30 June 2010). In states without a consolidated waiting list, households may be on more than one list, therefore the total number of households waiting to be allocated across Australia is likely to be an overestimate.

Of those on the waiting list in 2009–10, 30% of public rental housing applicants, 34% of SOMIH applicants and 60% of mainstream CH applicants were new applicants and classified as being in greatest need (AIHW 2011a, 2011c, 2011d).

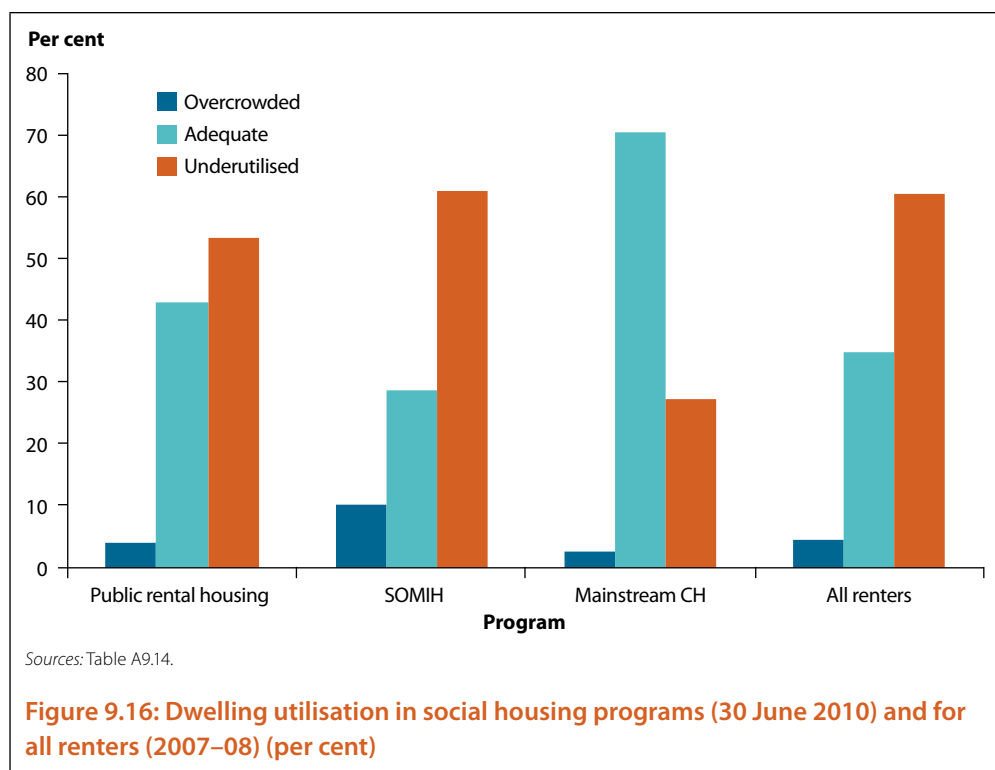
Households allocated to public rental housing in 2009–10 had a median waiting time of 202 days, compared to 224 days for SOMIH households. Waiting times for mainstream CH are not available.

Match of dwelling to household size in social housing

Matching of dwelling size to household size ensures that existing dwelling stock is used to its capacity and that households are housed according to their requirements. Overcrowding occurs when the dwelling is too small for the size and composition of the household living in it. Underutilisation occurs when the dwelling size is larger than required to adequately house the household.

Based on the Canadian National Occupancy Standard (CNOS; see Chapter 2), overcrowding rates in public rental housing (4%) and mainstream CH (3%) were slightly lower than in the overall rental sector (5%) (Figure 9.16). Indigenous households were more likely than average to experience overcrowding, with 10% of SOMIH households, 10% of Indigenous households in public rental housing, and 4% of Indigenous households in mainstream CH being classified as overcrowded (AIHW 2011a, 2011c). Comparable data are not available for ICH.

In all these programs, underutilisation was more prevalent than overcrowding (Figure 9.16). Over half of public rental housing households (53%), almost two-thirds of SOMIH households (61%) and more than one-quarter of mainstream CH households (27%) were living in underutilised dwellings at 30 June 2010. While underutilisation rates appear high, the majority of social housing stock is three-bedroom dwellings, in line with the average number of bedrooms per dwelling in Australia (ABS 2009b), and this provides flexibility for allocation to a wide range of households. Underutilisation rates in social housing are comparable to those in the wider Australian rental sector (61%).



Box 9.8: Pathways into social housing—homelessness

A common pathway into social housing is through homelessness, with social housing providing housing to many homeless Australians (Figure 9.14). In total, social housing provided a pathway out of homelessness for more than 11,000 households during 2009–10 (AIHW analysis of National Housing Assistance Data Repository 2009–10; AIHW 2011a).

People experiencing homelessness receive priority allocation into social housing relative to both households not in greatest need, and households that fall into other categories of greatest need. Of all new greatest need households allocated in less than 3 months, more than half were to those experiencing homelessness (59% in public rental housing and 52% in SOMIH) (AIHW analysis of National Housing Assistance Data Repository 2009–10). Around 40% of greatest need households experiencing homelessness were allocated housing in less than 3 months (41% in public rental housing and 39% in SOMIH). In 2009–10, the median waiting time for homeless households allocated to public rental housing or SOMIH was 131 days, compared to 203 days for all newly allocated households.

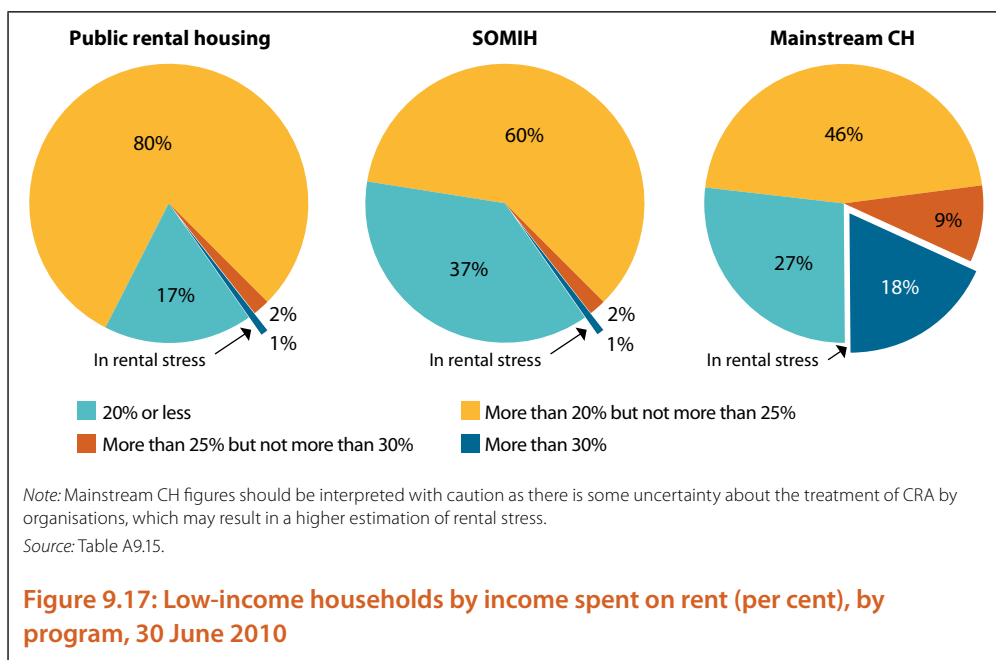
According to the 2010 NSHS (Box 9.9), more than one in five (21%) public rental housing households and almost one in three (31%) mainstream CH households have been homeless at some time in the past. More than a quarter of these public rental housing households (28%) and 40% of these mainstream CH households had been homeless in the last 5 years (AIHW Analysis of 2010 National Social Housing Survey of public rental housing and mainstream CH tenants).

Affordability in social housing

One of the key advantages social housing provides to its tenants is affordability, as rent-setting policies for social housing are designed to limit the burden of housing costs. Subsidised rents play an important role in keeping public rental housing and SOMIH households out of rental stress. Dwellings are often provided at below market rent values, with housing authorities subsidising rents so that households pay less than 30% of their income in rent. Nationally, 89% of households in public rental housing and 79% of SOMIH households paid subsidised rents with average rental subsidies of \$127 and \$123 per week, respectively (AIHW 2011c, 2011d).

Only a small proportion of low-income public rental housing and SOMIH households were reported to be in rental stress at 30 June 2010 (1.3% of low-income public rental housing households and 0.8% of low-income SOMIH households) (Figure 9.17). In mainstream CH, however, 18% of low-income households were reported to be in rental stress at 30 June 2010.

Data on housing costs in ICH are not currently available.



Length of tenure

Sustainable housing in this context refers to households maintaining accommodation for a prolonged period of time. Even though this can be across different tenures, sustainable tenure is an important component of sustainable housing.

Length of tenure in the general population was strongly related to tenure type. In 2007–08, less than half of all people aged 15 years or over (43%) had moved house in the previous 5 years. For people renting from a private landlord this rose to 87%, while tenants of state/territory housing authorities were more likely to have long tenures, with around one in three (37%) having moved house in the previous 5 years (ABS 2010).

Within social housing, length of tenure appears to vary between programs. In 2009–10, 39% of tenancies in public rental housing had been in effect for less than 5 years, compared to 51% in SOMIH and 57% in mainstream CH (AIHW analysis of National Housing Assistance Data Repository 2009–10 and 2010 National Social Housing survey of mainstream CH tenants).

The long average lengths of tenure are reflected in the number of exits and transfers within each program. Nationally, less than 3% of public rental housing tenants and 4% of SOMIH tenants transferred to a new dwelling in 2009–10. Exit rates are slightly higher with 7% of public rental housing tenants and 10% of SOMIH households ending their tenancies in 2009–10 (AIHW 2011c, 2011d).

In some cases, tenants are churning through the social housing system. The concept of churning refers to tenants who move in and out of social housing a number of times. In the last 5 years, around one in 40 households in public rental housing and one in 25 mainstream CH households exited and then returned to the same program (AIHW analysis of 2010 National Social Housing Survey of public rental housing and mainstream CH).

Social and economic participation

Feeling valued and having the opportunity to participate fully in the life of our society are critical indicators of social inclusion and long term wellbeing. The Australian Government is committed to achieving their vision of a socially inclusive society by ensuring that all Australians have the resources, opportunities and capability to learn, work, engage in the community and have a voice (Social Inclusion Board 2011).

In the 2010 NSHS, around 74% of public rental housing tenants and 73% of mainstream CH tenants reported that public rental housing and mainstream CH respectively had helped them feel part of the community (AIHW Analysis of 2010 National Social Housing Survey of public rental housing and mainstream CH tenants).

Chapter 3 showed that people living in social housing are less likely to participate in the labour force and more likely to be unemployed than the wider population. However, around 46% of public rental housing tenants and 45% of mainstream CH tenants reported that social housing has helped them to see an improvement in their job situation such as getting a better job or a second income (AIHW Analysis of 2010 National Social Housing Survey of public rental housing and mainstream CH tenants).

According to the 2010 NSHS, 69% of under 18s in public rental housing and 65% of under 18s in mainstream CH were currently enrolled in education (AIHW Analysis of 2010 National Social Housing Survey of public rental housing and mainstream CH tenants). Note that this includes children outside the compulsory schooling age range (6–15 years in most states and territories) however a more detailed age breakdown was not available. Fifty-five per cent of public rental housing households and 54% of mainstream CH households reported that living in social housing had helped them start or continue education or training. A further 20% of public rental housing households and 24% of mainstream CH households reported that while social housing had not yet helped them start or continue education or training, it might in the future.

Tenant satisfaction

According to the National Social Housing Survey (NSHS; Box 9.9), satisfaction with overall services, emergency maintenance services and day-to-day maintenance services were high in both public rental housing and mainstream CH, with close to three-quarters of tenants being satisfied or very satisfied with these services (AIHW 2011b). Dissatisfaction levels were highest for day-to-day maintenance services (14% for mainstream CH and 16% for public rental housing) although more tenants were satisfied than dissatisfied. Satisfaction with the physical condition of the home was higher among tenants of mainstream CH (73%) than tenants of public rental housing (59%).

Box 9.9: National Social Housing Survey

The 2010 National Social Housing Survey (NSHS) data were collected via postal and online questionnaires from a randomly selected sample of public rental and mainstream CH tenants. The tenants completing the questionnaires were from all jurisdictions, except those in the ACT who completed a survey administered by that jurisdiction. The overall response rate for the public rental housing component of the NSHS was 40%; for mainstream CH it was 36%. Survey weights are applied to the data when calculating outputs.

The NSHS also collects information on the importance of aspects of dwelling amenities and location for tenants of public rental housing and mainstream CH. The following features were reported as being important to more than 80% of tenants (AIHW 2011b):

- privacy of the home
- easy access and entry
- yard space and fencing
- car parking
- dwelling size
- close to emergency services, medical services or hospitals
- close to shops and banking
- close to family and friends
- close to public transport.

In relative terms, modifications for special needs and proximity to child care services were rated as least important of the dwelling aspects assessed. For those that rated dwelling amenity or location aspects as important, more than three-quarters reported that their dwelling met their needs in that regard.

9.5 Data development

Quality housing assistance data are required to meet the information needs of policy makers and to enhance service provision, as well as meet public accountability requirements. Under the NAHA all governments in Australia have committed to:

- share data
- provide data for a national minimum data set
- continually improve data.

Further, under the social housing reform agenda, governments have committed to increasing transparency in the social housing sector through the establishment of consistent and comparable accounting and reporting standards across jurisdictions that allow clear and objective assessments of performance.

Data development activity in the housing assistance sector includes ongoing work such as improvement of Indigenous identification in mainstream data collections, continual refinement of the National Housing Assistance Data Dictionary, and recent reviews of the ICH collection and the NSHS. The establishment of the NAHA and associated NPAs has provided a vehicle and imperative for expanding or initiating a number of data development projects. Projects that are nearing completion or have made significant progress include:

- Integration of social housing waiting lists which will provide consolidated and consistent data on households waiting to be allocated to social housing.
- Increasing the uptake of unit record data (URD) in the housing assistance sector. The HPA and PRA data collections have recently moved to URD format, while mainstream CH and ICH are focusing on increasing the coverage and quality of their URD.
- Establishment of a new National Housing and Homelessness Information Infrastructure Agreement, which provides the mandate and decision-making processes needed to develop and coordinate consistent national housing and homelessness information.

The AIHW has taken the lead on many of the data development initiatives undertaken in this sector to ensure national housing data is available for policy and planning.

Data development in the housing assistance sector links in with that in the homelessness sector including the new Specialist Homelessness Services collection (see Chapter 8), which collects data based on client experiences rather than numbers and types of services offered. Data development planned for the housing assistance sector will work towards developing a national minimum data set collected consistently and comprehensively across the entire housing assistance sector and which enables linking with the homelessness and community services sectors. The first step towards this builds on the National Housing Assistance Data Dictionary and involves development of a set of data standards across the sector that meets current reporting requirements, including the flexibility to meet future housing data needs. Work towards development of new national housing data standards is underway.

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