

Housing assistance in Australia

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Preface

Housing Assistance in Australia is the first document of its kind produced on housing information by the AIHW. It is a concise reference document aimed at both policy makers and the general community, with facts about available programs, eligibility criteria, numbers of individuals or households affected, and expenditure, including funding source. Demographic and geographic information is also included.

This document brings together data from a range of sources and is intended to be an easy reference source across this very complex subject matter.

Each topic area stands on its own as a fact sheet with supporting text and references—but collectively the material will lead the reader to a more informed understanding of housing and homelessness issues in Australia, and government and community responses to those issues.

The key message in the document is that housing assistance remains in high demand in Australia from the community in general, as well as from specific population groups, especially Aboriginal and Torres Strait Islander peoples, older Australians and Australians with disability.

Even with the considerable housing assistance provided in Australia to purchase and rent homes, many people experience homelessness. Responses to homelessness have become more innovative over time, but the data show that unmet demand exists in this area and a serious challenge remains for policy makers and budgeters.

This report would not have been possible without the cooperation of the many data providers and the assistance of the Australian Government and the various state and territory departments responsible for housing and homelessness. I thank them for their contributions which have helped produce a unique document looking at housing issues at the national level.

Penny Allbon

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Authorship and acknowledgments

The authors of this report were Simon Arnold, Tracie Ennis, Diane Gibson, Justin Griffin, Kate Mallen, Janet Markey, Janice Miller, Melinda Petrie, Frieda Rowland, Hongyan Wang and David Wilson of the Housing and Homelessness Cluster of the Australian Institute of Health and Welfare.

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Abbreviations

ABS	Australian Bureau of Statistics
ASGC	Australian Standard Geographical Classification
AIHW	Australian Institute of Health and Welfare
AHURI	Australian Housing and Urban Research Institute
CAP	Commonwealth State Housing Agreement Crisis Accommodation Program
CHIP	Community Housing Infrastructure Program
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth State Housing Agreement
CSTDA	Commonwealth State/Territory Disability Agreement
FaCSIA	(former) Australian Government Department of Families, Community Services and Indigenous Affairs
FaHCSIA	Australian Government Department of Families, Housing, Community Services and Indigenous Affairs
FACS	(former) Australian Government Department of Families, Housing and Community Services
FHOG	First Home Owner Grant
HOME	Household Organisational Management Expenses Advice Program
HPA	Commonwealth State Housing Agreement home purchase assistance
ICH	Indigenous community housing
NSHS	National Social Housing Survey
PRA	Commonwealth State Housing Agreement private rent assistance
RMR	Roy Morgan Research
SAAP	Supported Accommodation Assistance Program
SCRGSP	Steering Committee for the Review of Government Service Provision
SOMIH	Commonwealth State Housing Agreement state owned and managed Indigenous housing

Symbols

..	Not applicable
n.a.	Not available
—	Rounded to zero

Summary

Housing assistance is an important part of Australian governments' social and economic policy. For various reasons including low income, poor health status and discrimination, some people need assistance with housing. This publication gives a snapshot of the government housing assistance that provides adequate and affordable housing for Australians. It covers available housing programs, funding for housing programs and information on the population accessing those programs.

The majority of Australian households are homeowners either owning their home outright (34%) or paying off their home (35%). Renters comprise 29% of Australian households with the two largest types being private rentals (22% of all households) and public rental housing (5%).

The four largest government programs relevant to housing assistance are the 2003 Commonwealth State Housing Agreement (CSHA), the Australian Government's Commonwealth Rent Assistance (CRA), the First Home Owner Grant (FHOG) and the Supported Accommodation Assistance Program (SAAP). Accessing and maintaining housing is often difficult for specific groups, such as Aboriginal and Torres Strait Islander peoples or homeless people, and housing assistance is often tailored to better meet the housing needs of these vulnerable people.

Assistance to homeowners

The two major assistance programs available to home buyers are home purchase assistance (HPA), managed under the CSHA, and the FHOG, administered by state treasury departments. In 2005–06, under the CSHA the states and territories provided \$1,001 million of loans and other assistance through HPA to 36,100 households in Australia. FHOG is a one-off \$7,000 grant to first home buyers. In 2005–06, \$751 million was paid to first home owner grant applicants, equivalent to over 107,000 grants nationally.

Assistance to renters

Rent assistance to tenants renting in the private rental market is provided through two programs: Commonwealth Rent Assistance (CRA) and CSHA private rent assistance (PRA). CRA is funded by the Australian Government through Centrelink whereas PRA is managed by state and territory governments under the CSHA. In 2005–06, the CRA program provided \$2.1 billion of assistance to low-income renters in the private rental market. In 2005–06, the states and territories provided \$78.4 million in CSHA-funded PRA.

Public housing is offered through two CSHA programs: mainstream public housing (333,000 households at 30 June 2007) and state owned and managed Indigenous housing (SOMIH) (13,000 households at 30 June 2007).

Mainstream community housing is an alternative to public housing. Tenants' involvement in decision-making and management differentiates many community housing models from other forms of social housing. There were 34,000 households in mainstream community housing at 30 June 2007.

Indigenous community housing provides community-based housing for Indigenous Australians and at 30 June 2006 there were 22,200 Indigenous community housing households.

Assistance to people experiencing homelessness

There are many Australian Government and state and territory government programs aimed at assisting homeless people in different ways. The two most significant national programs are the Crisis Accommodation Program (CAP), funded under the CSHA, and the Supported Accommodation Assistance Program (SAAP). CAP provides the funding for dwellings used by governments, churches and other welfare organisations to assist people in actual or impending crisis or homelessness.



In 2005–06, CAP provided 7,300 dwellings for emergency accommodation. SAAP is jointly funded by the Australian and state and territory governments and provides various types of assistance, including accommodation aimed at resolving crisis and/or establishing the means for people to live independently. In 2005–06, SAAP received about \$349 million in funding, which helped support over 161,000 people.

The future

The Australian housing environment has changed in recent years and continues to change for a number of reasons including: economic factors, in particular the increasing cost of housing; governments' policies, especially their impact on the supply of low-rent dwellings; demographic changes including the ageing of the population; housing preferences; and social changes.

Currently Australian governments are working on a new CSHA to be implemented in 2009; continuing the reforms to Indigenous housing and implementing reforms to ensure housing assistance can be provided to those most in need.



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