

1. Introduction

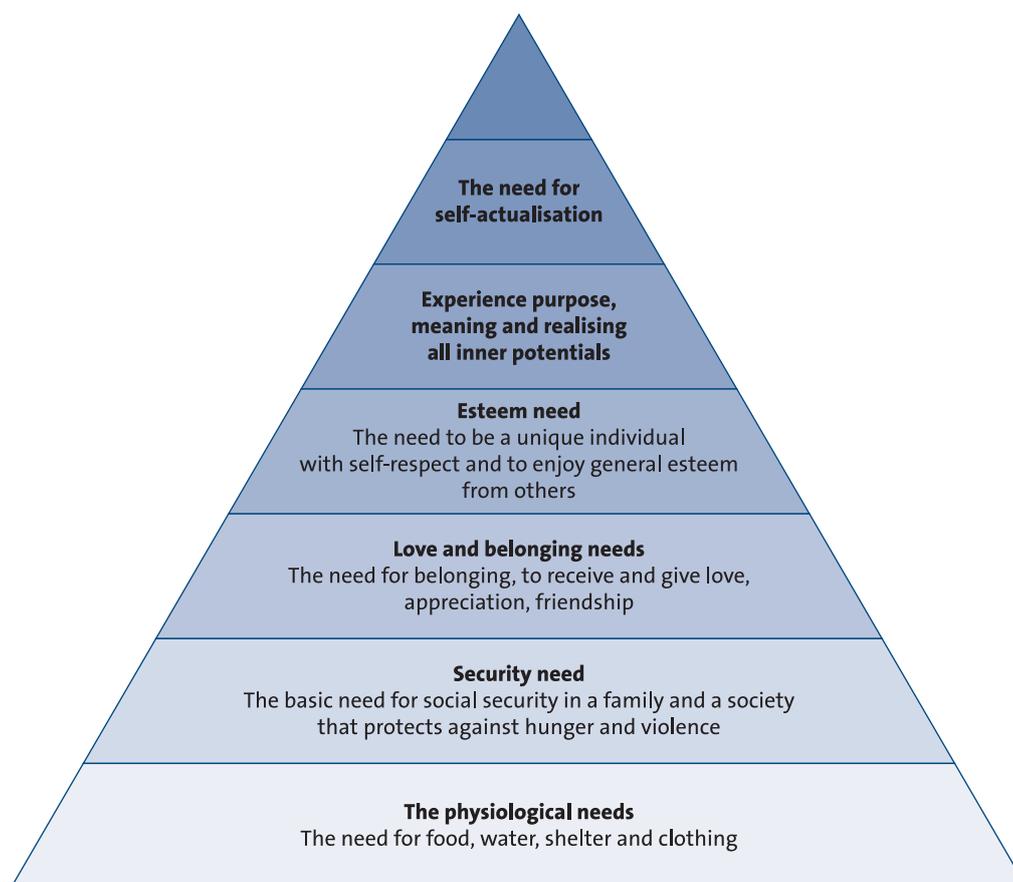
A home for most Australians is a dwelling that provides shelter, safety and security as well as a place to privately eat, wash, relax and rest. The need for shelter and for safety and security sits on the bottom and second bottom rungs of Maslow's hierarchy (Figure 1).

Benefits of housing

Housing provides, however, more than shelter, security and privacy. Affordable, secure and appropriate housing is also essential for decent health, education, employment and community safety outcomes (FaCSIA 2007). Poorly constructed and maintained houses put people's health and lives at risk, and overcrowding can

affect health and educational outcomes and can place unnecessary strain on interpersonal relationships. Housing, therefore, plays a major role in the living standards, health and wellbeing of Australians.

Dwellings are also a major source of Australian wealth, accounting for almost two-thirds of private sector wealth—well above the levels in countries such as the United States and the United Kingdom (Productivity Commission 2004). Housing is a major component of the Australian economy. Australia has roughly 8 million dwellings valued at over \$2,200 billion (including land) (AIHW 2005a). Housing is also a major source of household debt valued at \$157 billion in 2006 (Reserve Bank of Australia 2006).



Source: Maslow 1943.

Figure 1: Maslow's hierarchy of needs

The need for housing assistance

The cost of housing remains a major burden for many households in Australia. The ratio of median house prices to median household income has more than doubled in the last 30 years. Housing supply is not meeting demand with an estimated shortfall of about 30,000 dwellings in 2007 (Braddick 2007). As well, people who are excluded from full participation in society because of their low income, health status or discrimination find it particularly difficult to secure appropriate and affordable housing.

For these reasons, all governments in Australia provide assistance to alleviate the financial and other burdens placed on these individuals and families purchasing or renting their home. This assistance is provided by a range of programs from the First Home Owner Grant (FHOG) to rent assistance and public housing.

Homelessness

Some Australians do not have a home at all. They have lost their homes altogether fleeing domestic violence or family conflict, or because of severe financial difficulty, mental health issues, or substance abuse problems. Homelessness assistance is provided to those who, for a variety of reasons, cannot find a home that conforms to accepted community standards—that is with private and secure sleeping, eating, bathroom and toilet facilities. Homelessness assistance provides a direct response to the housing needs of people experiencing homelessness. It also includes assistance aimed at providing people with the living skills to live independently in their own home and to reduce insecurity of tenure.

Structure of the report

This publication concentrates on the assistance provided to Australians to ensure their housing costs are affordable and their living circumstances are acceptable by community standards.

It presents information on social housing, assistance in the private sector, assistance to people experiencing homelessness and housing assistance to specific populations. More specifically, five topics provide the context for the report: ‘Demographic profile’ examines

the Australian population by tenure and income, and ‘Changing context’ examines tenure and age of reference person over time. ‘Funding and programs’ is an overview of most of the available housing assistance programs in Australia and the ‘Geographic distribution’ looks at the impact of location on these programs across Australia.

Topics 6–10 discuss social housing and its benefits. Topics 11 and 12 cover assistance to households in the private sector. Topics 13 and 14 examine the link between homelessness and housing and the assistance provided to people who are experiencing homelessness. Topics 15 to 17 cover housing assistance for Indigenous Australians, older Australians and people with disability.

While this publication presents data on the main government programs on housing assistance it does not present the full range of assistance due to time, data and space limitations. The major areas of omission are

- tax expenditure
- non CSHA community housing
- housing related concessions to pensioners such as rates and utility rebates
- specific programs operated by state, territory and local governments that are outside the CSHA or SAAP boundaries.

Also excluded are programs that are not directly housing assistance but have a housing component, such as living assistance programs provided by health or community services. For example, the independent living assistance provided to aged persons through the Home and Community Care Program.

The data presented are the latest available at the time of writing the publication. Therefore, the reference periods will differ for the various data sets discussed. As well, the terminology might vary depending upon the data source (for example, sole parent family/one parent family).

This publication aims to provide a concise analysis of housing assistance, a snapshot of the key data and issues. For those requiring more detailed information, suggestions for further reading are provided at the end of each topic.

2. Demographic profile

According to the 2006 Census of Population and Housing, there were more than 20.7 million people in Australia in June 2006 and more than 7.1 million households in occupied private dwellings (Table A1.1; ABS 2006a). The majority of these households were owner-occupiers, either owning their home outright (just under 2.4 million) or paying off a mortgage (just over 2.4 million). Of the remainder, a substantial number (almost 2 million) were renting. Other Australians lived in non-private dwellings (for example, hospitals, prisons, motels, etc.), were in transit, and over 120,000 were experiencing homelessness (see Topic 13). Tenure varied significantly across income categories, family composition and the life course.

Tenure and families

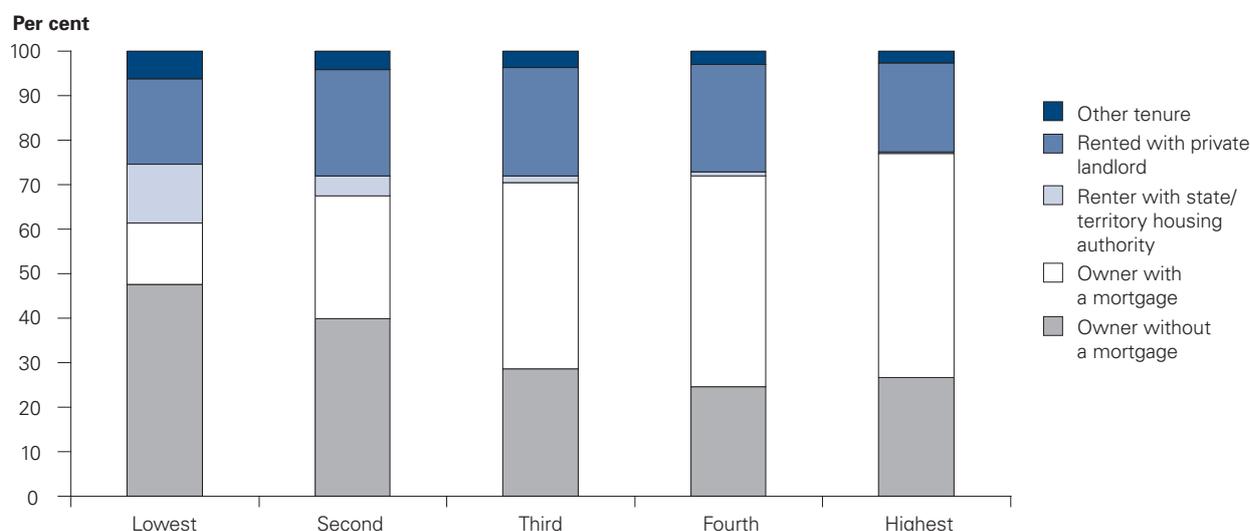
In 2005–06, over three-quarters of households were occupied by couples with dependent children (26%), couples only (26%) and lone persons (26%) (Table A2.3). Among those who owned their home outright, the most common family types were couple only households (38%) and lone-person households (30%). A significant proportion of both these groups were likely to be older Australians, either after the departure of children or living as widows or widowers.

Those still paying off their homes were most likely to be couple families with dependent children (46%). Couple only households were also commonly found in this category (22%).

Lone-person households were predominantly outright owners (40%) followed by renters (37% of all lone-person households) (Table 2.1). One-parent families with dependent children, while a small proportion of total households (7%) (Table A2.3), had high rates of renting. Most notable was their high occupancy of private rental (40%) and the prominent level of public housing tenancy (15%) which was three times as common as all households. Only 13% of single parent families were owners without a mortgage, and 27% were paying off a mortgage (Table 2.1).

Income and tenure

Across household incomes, outright home ownership declined as income rose, while the number of home owners with a mortgage increased as income increased (Figure 2.1). This seemingly counter-intuitive information is largely explained by life course stages; as people enter old age they are more likely than any other group to have achieved home ownership but



Sources: Tables A2.1 and A2.2.

Figure 2.1: Income quintiles of households, by tenure, 2006 (per cent)

their income is frequently largely derived from the age pension. This pattern of outright home ownership among older Australians is an important component of the Australian welfare system; the home is for many older people their primary asset and is not included in pension or benefit asset tests.

Private rental was a reasonably consistent tenure type across income quintiles, varying between 19% and 24%. By contrast, public rental housing was aimed at lower income households, with 13% of the lowest fifth in public housing, 5% of the second lowest fifth, and less than 1% in the highest income quintile.

Housing stress

This demographic profile of households, family composition and income provides a broad overview of the housing circumstances of the Australian population

as a whole. The focus of this publication, however, is on housing assistance, on people and households in vulnerable housing circumstances, and on people who were homeless. Among those who had ongoing accommodation, the ones most likely to be in housing-related stress were those in the private rental market and those paying off mortgages. In Table 2.2, housing stress was defined as households where estimated housing costs exceeded 30% of disposable income, and households are in the bottom 40% of the overall income distribution (equivalised for household composition). Across Australia, 12% of private renters (286,000) and 10% of households with mortgages (261,000) were in housing stress. For renters, housing stress was somewhat more common in Queensland and New South Wales than in the other states; for mortgagees, New South Wales recorded a higher percentage than the national average.

Table 2.1: Tenure, by family composition, 2005–06 (per cent)

| | Renters | | | | | | Other tenure type | All households |
|---|--------------------------|-----------------------|-----------------------------------|------------------|---------------------|---------------|-------------------|----------------|
| | Owner without a mortgage | Owner with a mortgage | State/territory housing authority | Private landlord | Other landlord type | Total renters | | |
| One-family households | | | | | | | | |
| Couple family with dependent children | 17.0 | 61.8 | 2.0 | 16.3 | 1.4 | 19.7 | 1.5 | 100.0 |
| One parent family with dependent children | 12.8 | 27.0 | 14.8 | 40.1 | 3.6 | 58.5 | 1.7 | 100.0 |
| Couple only | 50.3 | 30.0 | 1.7 | 15.4 | 1.3 | 18.4 | 1.3 | 100.0 |
| Other one-family households | 43.8 | 32.1 | 5.2 | 16.5 | 1.0 | 22.7 | 1.4 | 100.0 |
| Multiple family households | 34.5 | 40.6 | 7.2 | 13.1 | 3.4 | 23.7 | 1.2 | 100.0 |
| Non-family households | | | | | | | | |
| Lone person | 40.3 | 18.2 | 7.5 | 27 | 2.7 | 37.2 | 4.3 | 100.0 |
| Group households | 7.7 | 13.2 | 3.0 | 70.6 | 2.1 | 75.7 | 3.4 | 100.0 |
| All households | 34.3 | 35.0 | 4.7 | 22.0 | 1.8 | 28.5 | 2.2 | 100.0 |

Source: ABS 2007b.

Table 2.2: Households in housing stress, 2006–07

| Year | NSW | Vic | Qld | WA | SA | Tas | ACT/NT | Australia |
|-----------------------------------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|----------------|
| Number | | | | | | | | |
| Private renters | 100,000 | 61,000 | 85,000 | 16,000 | 15,000 | 3,000 | 6,000 | 286,000 |
| Households with mortgages | 124,256 | 51,700 | 55,735 | 13,015 | 10,261 | 3,227 | 2,806 | 261,000 |
| Total | 224,256 | 112,700 | 140,735 | 29,015 | 25,261 | 6,227 | 8,806 | 547,000 |
| Per cent of all households | | | | | | | | |
| Private renters | 12.7 | 10.4 | 16.8 | 6.8 | 8.0 | 5.1 | 10.2 | 12.0 |
| Households with mortgages | 14.3 | 8.0 | 10.0 | 5.0 | 4.9 | 5.1 | 4.4 | 10.0 |
| Total | 13.5 | 9.1 | 13.2 | 5.9 | 6.4 | 5.1 | 7.2 | 11.0 |

Source: HIA 2007.



3. Changing context

Table 3.1 illustrates the change in tenure across different households according to the age of the reference person. Across the middle age ranges from 25–34 years up to 55–64 years, there has been an increase in households renting privately between 1995–96 and 2005–06. This has been accompanied by a drop across all groups of the proportion of households who are owners without a mortgage.

Changing household formation

Between 2001 and 2026, the number of households is expected to grow by 42%, the number of families by 31% and the overall population by 25% (Table 3.2). The changing demand for housing is influenced not only by growth in population size, but also by population ageing and changes in patterns of family formation, lifestyle preferences, and social and economic circumstances. Recent evidence draws attention, for example, to trends such as young people staying at home longer and remaining in the rental market longer, and substantial regional differences in housing opportunities (Bradbury & Chalmers 2003; Taylor et al. 2004). Single-person households are projected to show the greatest increase (75%) over the 25 year period to 2026 and couples with children the least (5%).

While the number of households has increased, household size has decreased, with the average number of people per household falling from 3.3 in 1971 to 2.6 in 2001 (AIHW 2003). The average household size in Australia is projected to decline to 2.3 persons per household by 2026. While household size is declining, the average size of homes Australians occupy continues to increase.

Changing government strategies, policies and programs

In Australia, housing assistance is an important element of Australian and state and territory governments' social policy and welfare frameworks. They have developed and implemented strategies aimed at providing housing assistance to people on low incomes or with special needs, and at preventing

and reducing homelessness. The programs include the Commonwealth State Housing Agreement (CSHA), the Stronger Families and Communities Strategy, the National Homelessness Strategy, and the Building a Better Future: Indigenous Housing to 2010 statement. In addition to addressing housing need, the policies and programs also contribute to broader outcomes, such as the improved social and economic wellbeing of individuals, families and communities. The policy change and program reform undertaken by governments in Australia in recent years has been primarily driven through the Council of Australian Governments agenda and the outcomes of ministerial meetings across relevant health, housing and community services areas.

In particular under the 2003 CSHA, Housing Ministers and Australian and state and territory government housing agencies have initiated a range of new policy initiatives and programs as well as continuing reforms started under the 1999 CSHA to ensure housing assistance meets government priorities. The major areas where changes are occurring include:

- Indigenous housing issues
- affordable housing
- reducing barriers to home ownership
- addressing homelessness
- meeting the housing needs of tenants with high and complex need.

Several of these areas aim to directly improve the health and welfare of Australians while others produce changes in the way housing is provided by governments, private sectors and the community and indirectly affects wellbeing through changing housing markets and infrastructure.

Changing program resources

Over the 15 years to 2006, there has been a major change in the relationship between expenditure on the two major housing assistance programs, the Commonwealth State Housing Agreement (CSHA) and the Australian Government's Commonwealth

Table 3.1: Households by age of reference person and tenure, 1995–96 and 2005–06 (per cent)

| | 15–24 | 25–34 | 35–44 | 45–54 | 55–64 | 65+ | All households |
|---|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| 1995–96 | | | | | | | |
| Owner without a mortgage | 5.4 | 11.5 | 24.4 | 49.5 | 73.0 | 83.6 | 43.5 |
| Owner with a mortgage | 14.0 | 42.6 | 49.9 | 33.7 | 13.0 | 3.4 | 29.4 |
| Renter with a private landlord | 71.8 | 39.4 | 20.2 | 11.9 | 8.2 | 5.7 | 20.9 |
| Renter with state/territory housing authority | 8.7 | 6.4 | 5.5 | 4.9 | 5.8 | 7.3 | 6.1 |
| Other tenure | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Total | 100.0 |
| 2005–06 | | | | | | | |
| Owner without a mortgage | 2.7 | 6.5 | 12.4 | 29.3 | 53.7 | 79.3 | 34.3 |
| Owner with a mortgage | 18.7 | 41.3 | 53.8 | 48.6 | 27.5 | 5.3 | 35.0 |
| Renter with a private landlord | 63.6 | 42.8 | 25.6 | 14.9 | 11.0 | 6.1 | 22.0 |
| Renter with state/territory housing authority | 5.8 | 3.9 | 4.8 | 4.2 | 4.9 | 5.1 | 4.7 |
| Other tenure | 9.2 | 5.5 | 3.4 | 3.0 | 2.9 | 4.2 | 4.0 |
| Total | 100.0 |

Sources: ABS1997 & ABS2007c.

Table 3.2: Projected growth of households, families and population, 2001–26

| | Number | | Change (per cent) |
|----------------------------------|------------------|-------------------|-------------------|
| | 2001 | 2026 | |
| Households | | | |
| Family | 5,269,000 | 6,920,000 | 31.3 |
| Group | 293,000 | 371,000 | 26.6 |
| Lone person | 1,805,000 | 3,149,000 | 74.5 |
| Total | 7,368,000 | 10,441,000 | 41.7 |
| Families | | | |
| Couple families with children | 2,492,000 | 2,610,000 | 4.7 |
| Couple families without children | 1,918,000 | 3,108,000 | 62.0 |
| Lone parent | 838,000 | 1,192,000 | 42.2 |
| Other families | 99,000 | 111,000 | 12.1 |
| Total | 5,346,000 | 7,022,000 | 31.4 |
| Population | 19,413,200 | 24,201,800 | 24.7 |

Note: Projections based on Series II assumptions (see ABS 2004a for further assumptions). The total number of families exceeds the total number of family households as some households contain two or more families.

Source: ABS 2004a: tables 6.2 to 6.4.

Rent Assistance (CRA). In 1990–91, government expenditure for the CSHA was 44% higher than for CRA. By 1994–95, CSHA expenditure was only 4% higher than CRA. From 1994–95 to 2003–04, CSHA funding decreased by 31% in real terms while CRA funding increased by 9% in real terms resulting in CRA annual outlays exceeding that of the CSHA from 1995–96. Due to the vastly different nature of these two programs such comparison should be considered indicative only (AIHW 2003, 2007a).

At the same time, there has been a drop in the level of public housing stock, decreasing nationally from around 372,000 dwellings in 1996 to 340,000

dwellings in 2007. Community housing tenancies are remaining more or less constant (AIHW 2007a), but the availability of low-rent housing in the private rental market has not kept pace with the increased demand by low-income households, and low-rent housing may be occupied by middle- and high-income renters (Yates et al. 2004).

Economic and social change

Economic reform, changes in levels of economic activity nationally and locally, along with social policy issues such as de-institutionalisation and the structural



ageing of the population have all impacted on the provision of housing assistance. In the past few years, these changes have included:

- demographic change, including the ageing of the population, a rise in the number and proportion of smaller households with smaller incomes and increased numbers of people with disability living in the community
- housing preference changes, moving away from home ownership towards renting, which has placed more demand pressure on the private rental market
- a reduced supply of low-rent dwellings in the private and social housing sectors
- escalating house prices due to low interest rates, assistance to home buyers and speculative behaviour by investors
- wider social changes, including the introduction of the Higher Education Contribution Scheme (HECS) and the requirement for repayments, which has delayed the ability to save for a housing deposit, and the increased uncertainty in the workplace due to increasing part-time and casual work
- labour market change and the related uneven changes in real incomes between income groups and across geographic regions of Australia
- an apparent shortfall in housing construction activity has allowed demand growth to exceed the growth in supply (Braddick 2007).

Long-term impacts

In the long-term, these changes, particularly around structural ageing of the population and reduced ability to achieve home ownership, may result in:

- people who have spent all or most of their adult lives in private rental housing having higher lifetime housing costs, with subsequent implications for their ability to achieve financial independence in retirement

- growing long-term demand for private rental assistance
- the need for new types of housing assistance within the social housing sector.

These issues have been one focus of housing-related research undertaken by the Australian Housing and Urban Research Institute (AHURI), funded by Australian, state and territory governments.¹

Further reading

AHURI has generated a range of policy-relevant research in the related fields of housing and urban development. Many AHURI reports examine the changing context of housing assistance under nine broad research themes:

- housing assistance programs
- housing futures
- program integration and housing assistance
- urban management and infrastructure
- transforming communities
- Indigenous housing
- homelessness and marginal housing
- the housing system.

Bradbury B & Chalmers J 2003. Housing, location and employment. AHURI final report no. 44. Melbourne: AHURI.

Taylor E, Harding A, Lloyd R & Blake M 2004. Housing unaffordability at the statistical local area level: new estimates using spatial microsimulation. Paper presented at 2004 ANZRSI Conference. Canberra: National Centre for Social and Economic Modelling, University of Canberra.

¹ AHURI is a joint venture between governments and universities. Each year, research themes and key topics are reviewed and research areas identified. Up to \$2.6 million per annum is available for research to be undertaken by AHURI research centres, which are located in all states and territories.

4. Funding and programs

Housing assistance in Australia is provided through a variety of programs and funding arrangements. The key assistance areas are:

- Commonwealth Rent Assistance (CRA)
- public housing and SOMIH
- community rental housing managed by not-for-profit organisations including Indigenous community housing organisations
- First Home Owner Grant (FHOG)
- various types of home ownership assistance aimed at lower-income households, including home loans and deposit assistance
- various programs to support people experiencing or at risk of homelessness, of which the Supported Accommodation Assistance Program (SAAP) is the largest.

As noted in the introduction, this publication presents data on the main government programs on housing assistance. It does not present the full range of assistance, due to time, data and space limitations.

Funding

Commonwealth Rent Assistance

CRA is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market in recognition of the additional costs of private rental housing. In 2005–06, the CRA program provided \$2.1 billion of assistance to low-income renters in the private rental market (AIHW 2007j).

Commonwealth State Housing Agreement program areas

The CSHA is a multilateral agreement between the Australian Government and each state and territory that aims to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need.

Six housing assistance program areas operate under the CSHA: public housing, state owned and managed

Indigenous housing, community housing, crisis accommodation, private rent assistance and home purchase assistance. In 2005–06, governments provided \$1.3 billion for housing assistance under the CSHA (Table 4.1).

Table 4.1: Commonwealth State Housing Agreement funding, 2004–05 and 2005–06 (\$ millions)

| Funding arrangement | 2004–05 | 2005–06 |
|--|----------------|----------------|
| Base funding grants ^(a) | 733.8 | 743.9 |
| Aboriginal Rental Housing Program (state owned and managed Indigenous housing) | 102.1 | 93.3 |
| Crisis Accommodation Program | 40.1 | 40.7 |
| Community Housing Program | 64.7 | 65.6 |
| State matching grants | 359.2 | 364.1 |
| Total | 1,299.9 | 1,307.6 |

(a) Includes public housing, home purchase assistance and private rental assistance programs.

Sources: FaCSIA 2006, 2007.

First Home Owner Grant

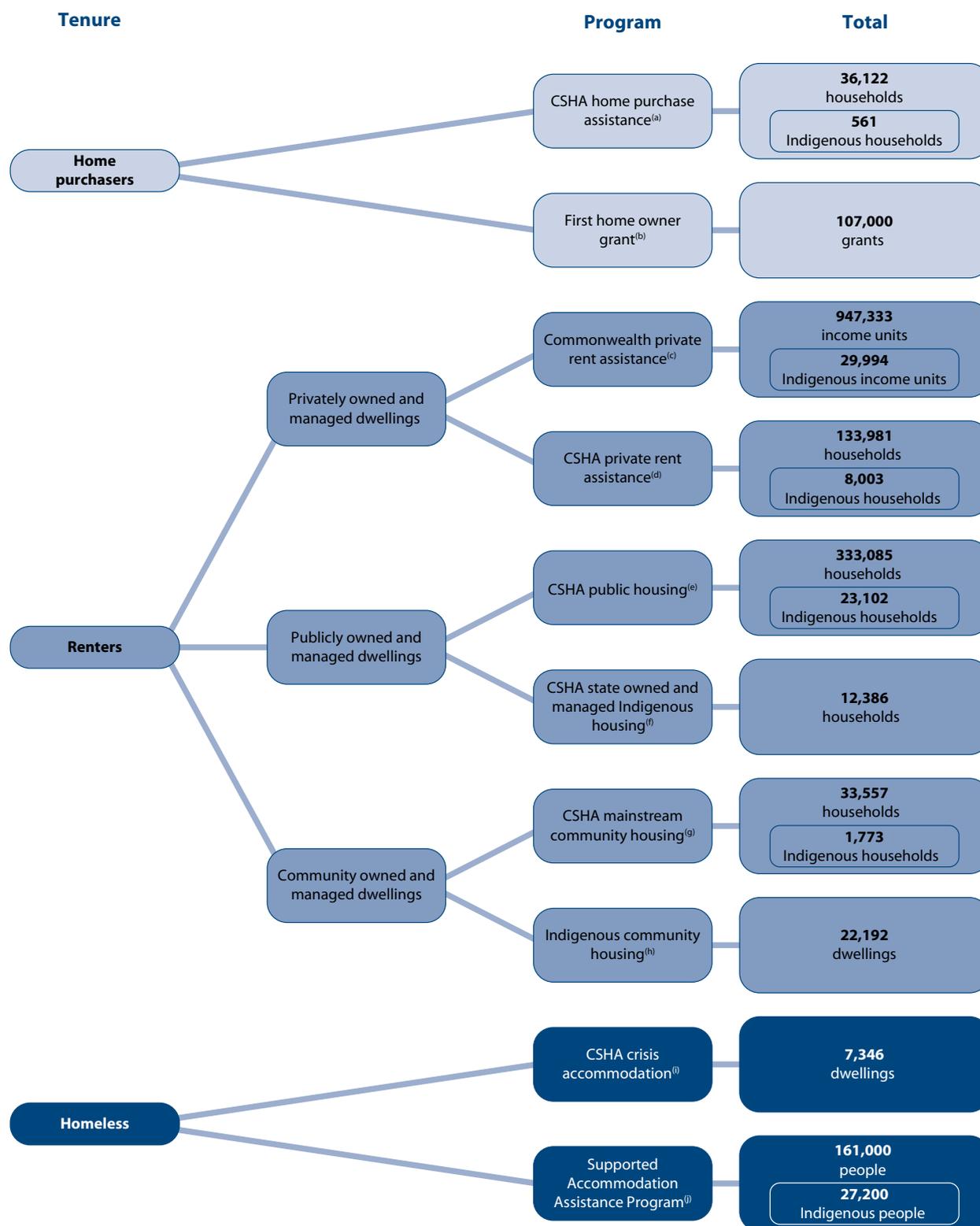
The FHOG is a one-off \$7,000 grant funded and administered by state and territory governments to first home buyers. In 2005–06, \$751 million was paid to FHOG applicants (Table 12.3).

Supported Accommodation Assistance Program

SAAP is the major program assisting people experiencing homelessness or at risk of homelessness. It is jointly funded by the Australian and state and territory governments. In 2005–06, SAAP received about \$349 million in funding, of which the total state and territory government contributions were about 49% (AIHW 2007g).

Programs

Housing assistance is provided to households who are purchasing their own home, renting or experiencing homelessness. Figure 4.1 shows the major Australian Government programs that provide housing assistance.



Sources and notes: (a) AIHW 2007f—number assisted in 2005–06. (b) Table 12.3 (c) Australian Government housing data set, June 2006 (d) AIHW 2007j—number assisted in 2005–06. (e) AIHW 2008c—at 30 June 2007. (f) AIHW 2008d—at 30 June 2007. (g) AIHW 2007e—at 30 June 2007. Additional dwellings are funded under programs other than CSHA, but data about these dwellings are not available. (h) AIHW 2007i—at 30 June 2006. (i) AIHW 2007d—number of dwellings at 30 June 2006 and number of Indigenous households assisted in 2005–06. (j) AIHW 2007g.

Figure 4.1: Recipients of national housing assistance programs, 2006

Assistance to home purchasers

Home purchase assistance (HPA) and the FHOG are two forms of assistance provided to home purchasers. In 2005–06, HPA provided \$1,001 million of loans and other assistance to 36,100 eligible low-income households to assist with home ownership. Of these, 561 (1%) households included an Indigenous member.

FHOG is a one-off \$7,000 grant paid by the state and territory governments to first home buyers. In 2005–06, over 107,000 grants were paid nationally (\$751 million) (Table 12.3).

Assistance to renters

The number of recipients of rental assistance across the private, public and community rental sectors is shown in Figure 4.1. The different data sources, however, limit comparisons across sectors. At June 2006:

- CRA was provided to the largest number of people, with 947,000 income units receiving assistance.
- 334,000 households occupied mainstream public housing.
- At least 28,500 households in June 2006 lived in mainstream community housing provided through the CSHA.

In addition, throughout 2005–06 CSHA private rent assistance (PRA) was provided to 134,000 households.

In 2006, there were 167,000 Indigenous households in Australia. That is, households with at least one Indigenous member. Over half of these received rental housing assistance. At 30 June:

- CRA was provided to 30,000 Indigenous income units.
- 21,100 Indigenous Australian households received public housing and 12,400 Indigenous Australian households were provided with SOMIH.
- 22,200 dwellings were provided through Indigenous community housing, and 1,800 households through mainstream community housing.

In addition, throughout 2005–06, CSHA PRA was provided to 8,000 Indigenous households. The Community Housing and Infrastructure Program (CHIP) administered by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) also provides funds for housing and associated infrastructure to improve the living environment of Indigenous Australians. The Australian Government has provided \$293.6 million in new funds in the 2007–08 Budget, over and above the current level of Indigenous housing funding of around \$380 million per year (FaHCSIA 2008).

Assistance to people experiencing homelessness

There are a number of Australian and state and territory government programs aimed at people experiencing homelessness. They include a program focusing on connecting homeless young people with their families (Reconnect), a program aimed at improving the financial management skills of people at risk of homelessness (Household Organisational Management Expenses Advice Program) and a program aimed at resolving crisis and preparing people to live independently (SAAP).

In 2005–06, SAAP provided assistance to over 161,000 people, including over 54,000 children. It supported more women than men (60% compared to 40%) and a relatively large proportion of Indigenous people (17% of all adults and unaccompanied children and 27% of accompanying children) (ABS 2007g).

Further reading

FaCSIA 2007. *Housing Assistance Act 1996 Annual report 2005–06*. Canberra: FaCSIA.

5. Geographic distribution

Australians predominantly live in major cities. According to the 2006 Census of Population and Housing, 67% of dwellings were in major cities, 21% were in inner regional areas, 10% were in outer regional areas and 3% were in remote Australia (Figure 5.1). This provides a useful basis for comparison with the housing assistance programs (ABS 2006a).

Tenure type by region

Tenure type varied by region (according to the standard remoteness classification). In Australia, 35% of dwellings were fully owned (Table A5.1). This proportion was higher in regional areas (39%) and lowest in very remote areas (31%). Conversely a greater proportion of dwellings were rented in remote areas (39%) and very remote areas (56%) compared to the national average (30%) (Figure 5.1).

Public housing and state owned and managed Indigenous housing

The majority of households in public rental housing (72%) lived in a major city. A further 26% lived in regional areas and 2% lived in remote and very remote

areas (Figure 5.2). Compared to mainstream public housing, there was a much smaller percentage of state owned and managed Indigenous housing (SOMIH) households in major cities (34%) and much larger proportion in remote and very remote areas (17%).

Topic 6 provides further detail on public housing and SOMIH.

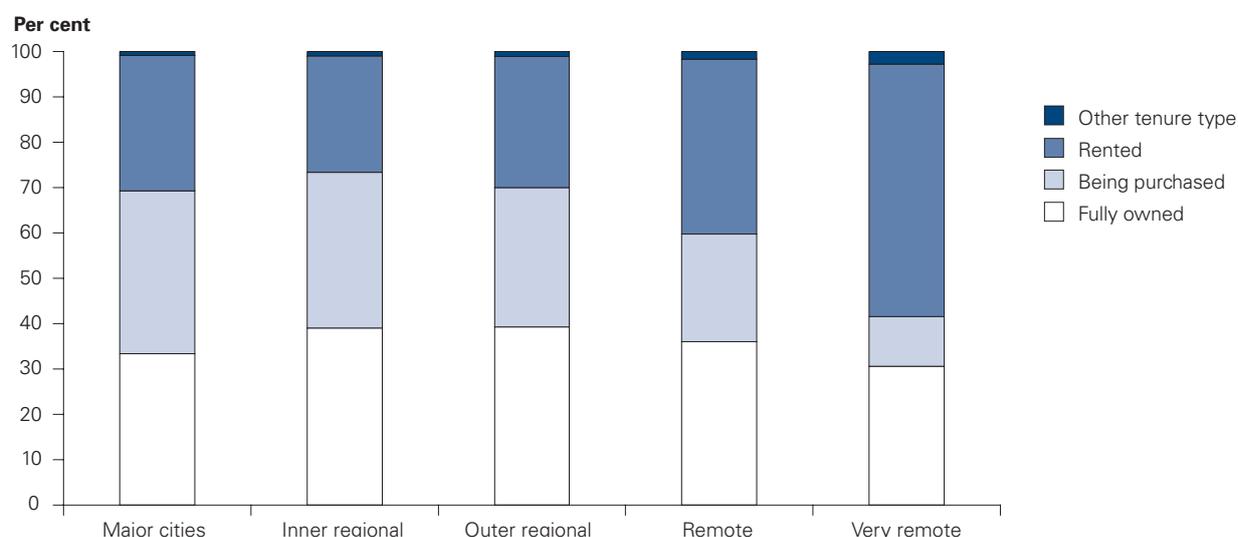
Mainstream community housing

The distribution of households in mainstream community housing is similar to public housing, with the majority living in major cities (64%). A further 22% lived in inner regional areas and 11% in outer regional areas. The remaining 3% were located in remote and very remote areas (AIHW 2007b).

Further details on mainstream community housing can be found in Topic 8.

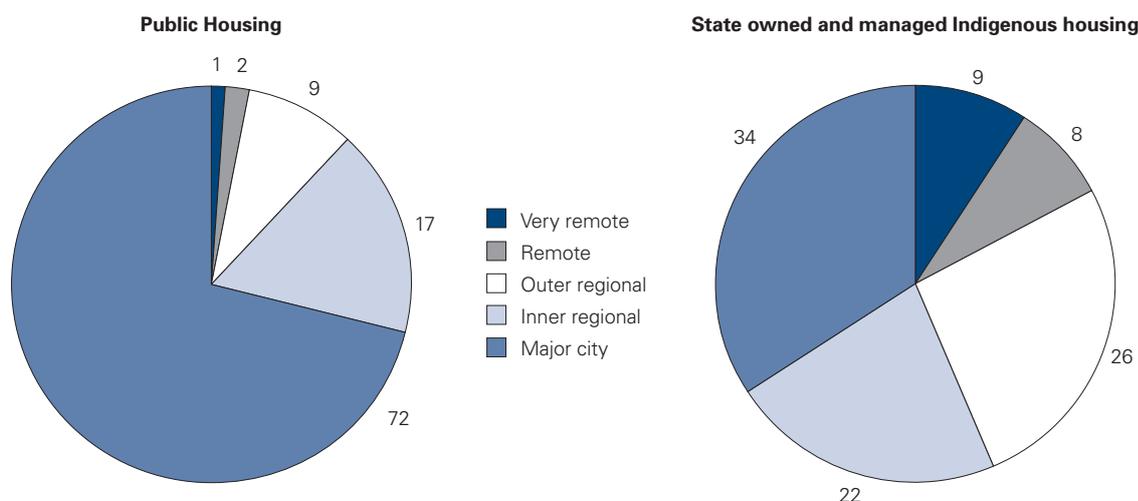
Indigenous community housing

In 2006, the greatest percentage of Indigenous housing organisations and permanent dwellings were located in very remote areas (42% of organisations and 57%



Source: Table A5.1.

Figure 5.1: Australian dwellings, by Australian Standard Geographical Classification remoteness structure, 2006 (per cent)



Source: Table A5.2.

Figure 5.2: Public housing and state owned and managed Indigenous households, by Australian Standard Geographical Classification remoteness classification, 30 June 2006 (per cent)

of dwellings). The next most common was in outer regional areas, with 23% of organisations and 18% of dwellings located in this region. The smallest number of both organisations (7%) and dwellings (4%) were located in major cities (Table 5.1).

Further details on Indigenous community housing can be found in Topic 10.

Commonwealth Rent Assistance

As outlined in Topic 11, almost one-quarter (23%) of Centrelink clients receive CRA. The distribution of the proportion of CRA clients varies across Australia. The highest proportion was at Tweed Heads (38%) which straddles the Queensland and New South Wales borders. This was part of a concentration along the

northern New South Wales coast including Coffs Harbour (32%), Lismore (35%) and Port Macquarie (32%). In the Sydney metropolitan area the highest concentration of CRA recipients was in Inner Sydney (30%) (Figure 5.3).

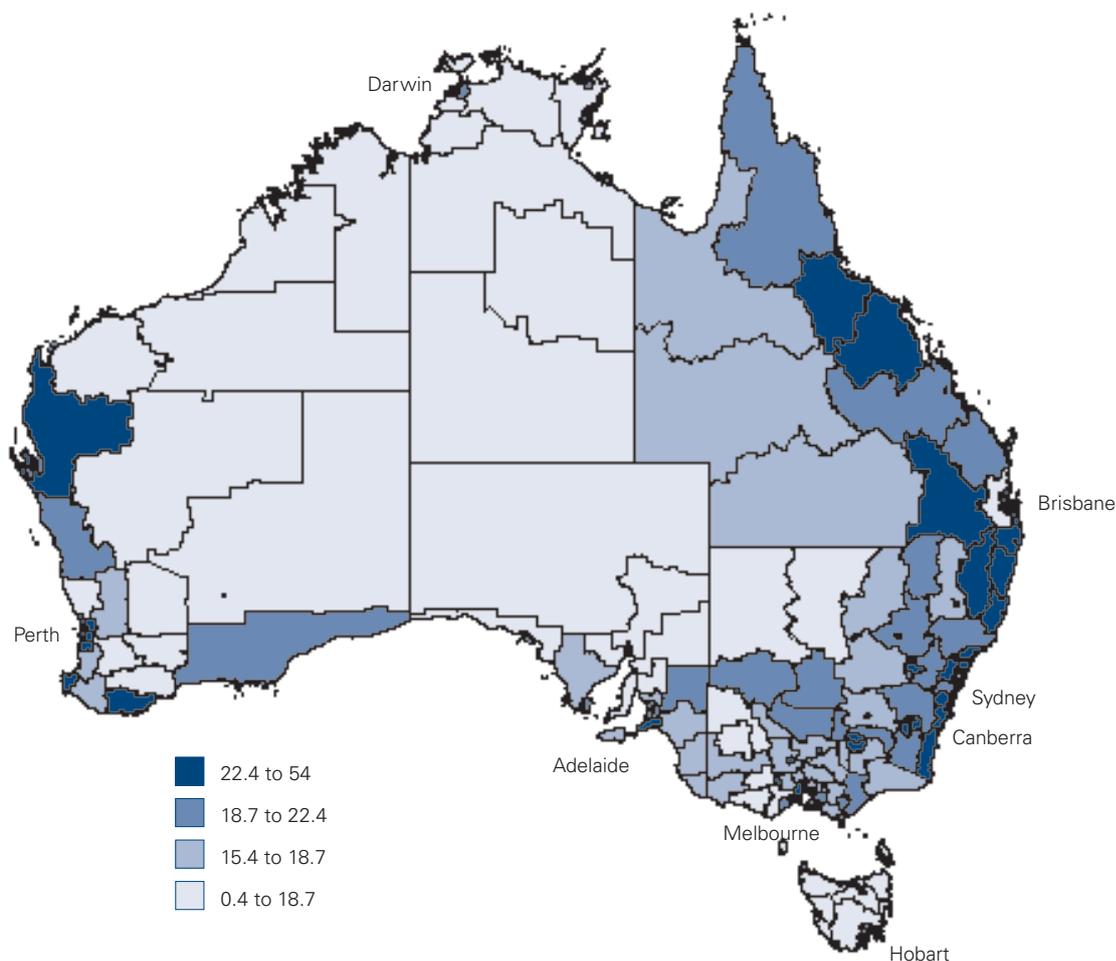
There was also a concentration of CRA clients around Tweed Heads on the Queensland side of the border including the Gold Coast part B (35%). There were relatively high proportions of CRA recipients among Centrelink clients at Hervey Bay city (32%) and Bundaberg (30%). High concentrations were also found on the central north coast at Cairns (36%) and Townsville (34%).

The highest proportions of Centrelink clients who received CRA in Victoria were located in the metropolitan area of Inner Melbourne (33%).

Table 5.1: Location of Indigenous community housing organisations and dwellings, by Australian Standard Geographic Classification remoteness structure, 2006

| | Indigenous housing organisations | | Permanent dwellings managed by all Indigenous housing organisations | |
|----------------|----------------------------------|--------------|---|--------------|
| | Number | Per cent | Number | Per cent |
| Major cities | 37 | 7.5 | 777 | 3.6 |
| Inner regional | 82 | 16.5 | 2,233 | 10.2 |
| Outer regional | 113 | 22.8 | 3,996 | 18.3 |
| Remote | 55 | 11.1 | 2,441 | 11.2 |
| Very remote | 209 | 42.1 | 12,407 | 56.8 |
| Total | 496 | 100.0 | 21,854 | 100.0 |

Source: ABS 2007a.



Source: AIHW analysis of the Australian Government Housing data set.

Figure 5.3: Percentage of Centrelink clients who receive Commonwealth Rent Assistance, by statistical subdivision, June 2006

On the western seaboard, the highest concentration of Centrelink clients who received CRA was in Perth (32%). The next highest was in Mandurah and on the southern coastal tip at Vasse and Bunbury (all 27%). High concentrations were also found in central Western Australia, namely at Gascoigne, Johnston and Geraldton (22%–24%).

South Australia, Tasmania, the Australian Capital Territory and the Northern Territory generally had lower proportions of CRA recipients overall, with the concentrations located in Eastern Adelaide (25%), Launceston (24%), North Canberra (26%) and Darwin (26%).

Further details on CRA can be found in Topic 11.

Further reading

AIHW 2008e. Community housing 2006–07 Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat no. HOU 172. Canberra: AIHW.

AIHW 2008c. Public rental housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 170. Canberra: AIHW.

AIHW 2008d. State owned and managed Indigenous housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 171. Canberra: AIHW.