



## Social housing

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## 6. Public housing and state owned and managed Indigenous housing

Government owned and managed housing is offered through two CSHA programs: mainstream public housing and housing aimed at Indigenous households: SOMIH. At 30 June 2007, there were 346,000 households accommodated by the two programs. Of these 333,000 households (96%) were residing in public housing, including 23,100 (7%) identified as Indigenous. A further 13,000 households (4%) were assisted through the SOMIH program (Figure 4.1).

### Household profile

The most common household type in mainstream public housing were single adult households, comprising half (50%) of all households, with single-parent families the next most common (20%). Couples with children accounted for only 7% of all households. In contrast, the highest proportion of tenancies in SOMIH was sole parents with children (38%) compared to 20% of single parent families in mainstream public housing (Figure 6.1).

Compared to mainstream public rental households, SOMIH households were more likely to be larger and to have a younger main tenant. SOMIH also had a higher proportion of females as the main tenant and a smaller proportion of households with a tenant with disability (Table 6.1).

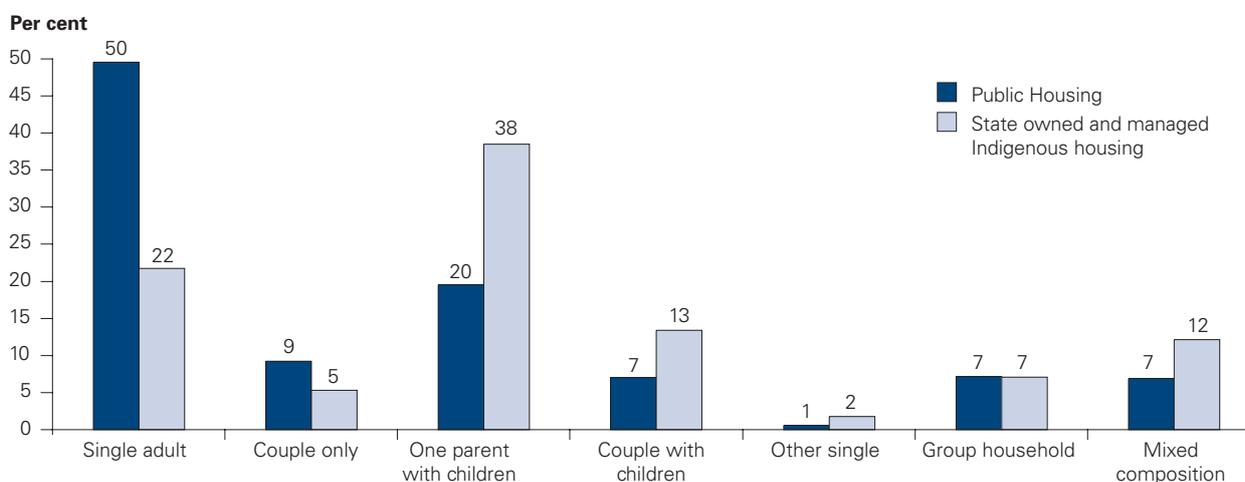
Under both programs, the large majority of households pay less than the market rent. These are referred to as rebated households, with most households paying 25% or less of household income in rent. At 30 June 2007, 87% of public housing and 81% of SOMIH households were assisted with rebated housing (Table 6.1).

### Priority allocation

Of the 24,282 households newly allocated to either public housing or SOMIH in 2006–07, 11,838 (49%) were classified as in greatest need. This means they were homeless, their life or safety was at risk, their health condition was aggravated by their housing, their housing was inappropriate to their needs or they had very high rental housing costs. Of those, half (50%) were housed within 3 months of joining the waiting list; a further 21% were housed within 3–6 months, and 4% waited 2 years or more (AIHW 2008c, 2008d).

### Dwellings

In 2006–07, there were 353,000 mainstream public housing and SOMIH dwellings of which 349,000 (99%) were tenatable. Of all dwellings, 248,000 (71%) were located in major cities, 60,100 (17%) in inner regional areas, 35,300 (10%) in outer regional areas, 6,800 (2%)



Source: Table A6.1.

Figure 6.1: Household type in public housing and state owned and managed Indigenous housing, 30 June 2007 (per cent)

in remote areas and 2,900 (1%) in very remote areas (AIHW 2008c, 2008d).

Providing clients with housing in locations where amenities and services are accessible is an important component of the performance management framework of the CSHA. The large majority of respondents to the 2007 National Social Housing Surveys (NSHS) for public housing and SOMIH indicated that various aspects of the location of their dwelling met their needs and were important to them (86% and 89%, respectively) (RMR 2007b, 2008(forthcoming)). These aspects included how close the dwelling was to shops, banks, public transport, parks, recreational facilities, emergency services, medical services, hospitals, child care facilities, schools, place of work, community and support services and family and friends. The safety and security of the neighbourhood were also important considerations.

### Changes from 2003–04 to 2006–07

The number of tenable mainstream public housing and SOMIH dwellings declined from more than 352,000 in 2003–04 to 349,000 in 2006–07, a loss of almost 3,500 dwellings (AIHW 2004a, 2005a, 2006a, 2008a). Despite this fall, there was little change across both programs in the proportion of rebated households or low-income households, the mean age of main tenant or in household size (Table 6.1). The proportion of households with a tenant with disability

in public housing has shown an increase over time from 18% at 30 June 2004 to 29% at 30 June 2006 (AIHW 2005a, AIHW 2007a). This is confounded by improvements to public housing data over the period but is supported by ABS data that shows an increase from 10% in 1998 to 14% in 2003 (AIHW 1999, AIHW 2003). The consistency of the demographic profile of households across time is likely to reflect the way in which eligibility criteria have been consistently applied during the course of the 2003 CSHA. The results may also reflect the fact that public housing tenants have an average tenancy of about 6 years and SOMIH tenants about 3.5 years (AIHW 2007a), so changes in the profile of households are likely to occur quite slowly.

### Further reading

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.

AIHW 2007a. Australia's welfare 2007. AIHW cat. no. AUS 93. Canberra: AIHW.

**Table 6.1: Demographic profile of public housing and state owned and managed Indigenous housing tenants, 2003–04 to 2006–07**

	Mainstream public housing				State owned and managed Indigenous housing <sup>(a)</sup>			
	2003–04	2004–05	2005–06	2006–07	2003–04	2004–05	2005–06	2006–07
<b>All households at 30 June</b>								
Male (per cent) <sup>(b)</sup>	37	37	37	37	27	26	26	25
Female (per cent) <sup>(b)</sup>	63	63	63	63	73	74	74	75
Mean age of main tenant (years)	53	54	54	54	43	44	44	44
Mean household size	2.1	2.0	2.0	2.0	3.1	3.0	3.1	3.1
Rebated (per cent)	88	87	88	87	83	82	84	81
Non-rebated (per cent)	12	13	12	13	17	18	16	19
With disability (per cent) <sup>(c)</sup>	18	23	29	30	11	17	19	19
<b>Newly allocated households for the year</b>								
Low-income (per cent) <sup>(d)</sup>	91	90	91	88	91	88	90	88
In greatest need (per cent)	36	38	38	43	26	27	26	26

(a) National figures exclude ACT and NT as territories do not have SOMIH.

(b) These figures show the percentage of those for whom the sex of the main tenant is known.

(c) Caution should be taken when drawing comparisons across years as the proportion of unknown values for disability differ.

(d) Low-income is income equivalent to or below 100% of the government income support benefits at the pensioner rate.

Sources: AIHW 2005b, 2005c, 2005d, 2005e, 2006d, 2006e, 2008c, 2008d; AIHW analysis of the national housing assistance data repository.

## 7. Benefits of public housing and state owned and managed Indigenous housing assistance

The National Social Housing Surveys of public and SOMIH tenants are conducted every two years. The purpose of these surveys is to understand the satisfaction with, and benefits of, public housing and SOMIH tenants with their housing. These surveys are supported by the Housing Ministers' Advisory Group through a variety of contractors. Results presented here are from the 2007 NSHS public housing survey and the 2005 SOMIH survey. The 2007 SOMIH survey data will be published in February 2008 but was not available to be included in this publication.

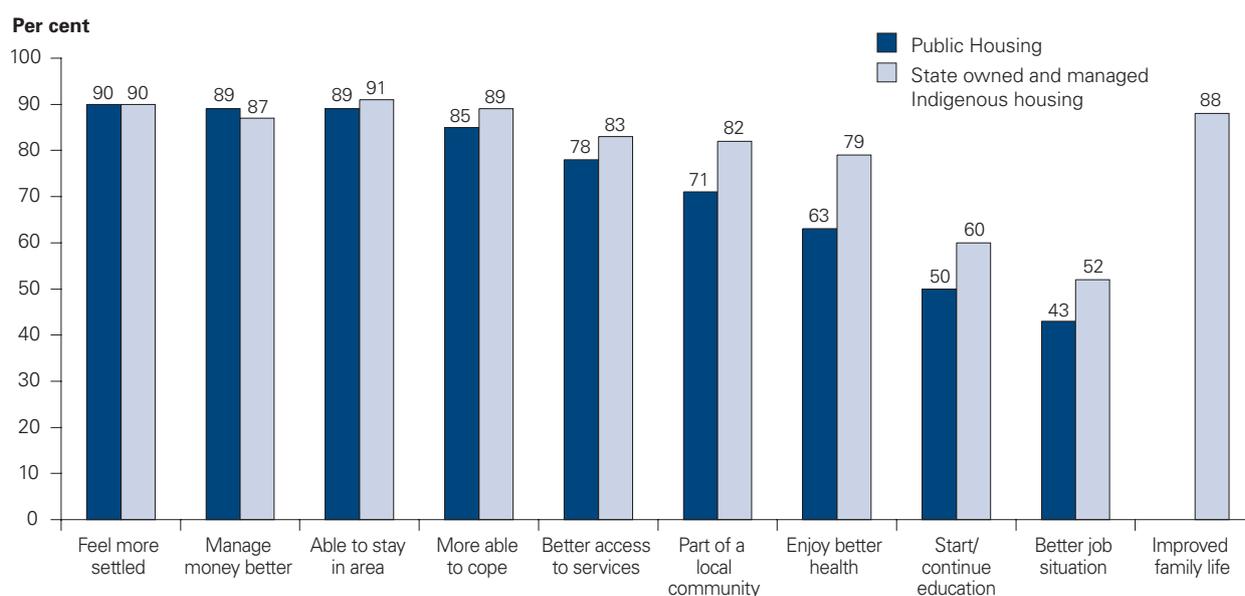
### Benefits of public housing and state owned and managed Indigenous housing

The majority (59%) of respondents said that their quality of life had improved since moving into public housing (this question was not asked of SOMIH tenants). When asked about the specific benefits, the top three reasons given by those in public rental housing were that they felt more settled in general (90%), were more able to manage their money (89%),

and that it allowed them to remain living in the area (89%). SOMIH tenants also cited that it allowed them to remain living in the area (91%) and that they felt more settled in general (90%), but also rated highly that they felt more able to cope (89%) and that SOMIH improved family life (88%) (Figure 7.1). These findings support the view expressed by a number of housing researchers that housing delivers more than just shelter outcomes (AIHW 2007i).

### Reasons for moving into public housing and state owned and managed Indigenous housing

The most cited reason for moving into their current housing for both public housing and SOMIH tenants was that they could not afford private rental (64% and 35%, respectively). For those in public housing the next most cited reasons were security of tenure (27%) and that they wanted to live in this area (17%). For those in SOMIH the next most cited reasons were that they wanted to live in this area (22%) and they wanted a better house (20%) (Table 7.1).



Source: Table A7.1.

Figure 7.1: Reasons for moving into public housing and state owned and managed Indigenous housing, 2007 (per cent)

**Table 7.1: Reasons for moving into public housing and state owned and managed Indigenous housing, 2007 (per cent)**

	Public housing	State owned and managed Indigenous housing
Couldn't afford private rental	64	35
Security of tenure	27	13
Wanted to live in this area	17	22
Better house	12	20
In a violent/dangerous situation	8	7
Couldn't get private rental	6	7
Private landlords made it difficult	0	7
Other	12	22

Sources: RMR 2007b, 2008 (forthcoming).

### Affordability outcomes for public housing and state owned and managed Indigenous housing tenants

Both public housing and SOMIH provide affordable housing for their tenants, with rents set by jurisdictions so that most tenants pay 25% or less of their of household income in rent. The difference between this amount and the full market rent of the dwelling is called the rebate amount. This capping of a tenant's housing costs assists the household by allowing a greater level of spending on other goods and services, and is particularly important to low-income households (Bridge et al. 2003).

In 2006–07, 87% of public rental households and 81% of SOMIH households paid an amount less than the market rent. If those households were renting an equivalent house privately, they would have paid on average an extra \$99.56 per week for public renters and \$98.73 for SOMIH households, not taking into account the possible receipt of CRA (AIHW 2008c,d).

While rents are capped at these levels, public rental households may still be in a difficult financial situation. Burke and Ralston (2003) reported that in 1998–99, 39% of low-income public renters could not afford to pay for utilities and 8% of public renters went without a meal. This is better than for low-income households in private rental, of which 45% could not afford to pay for utilities and 13% went without a meal.

### Further reading

AIHW 2007a. Australia's welfare 2007. Cat. no. AUS 93. Canberra: AIHW.

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

RMR 2006. State owned and managed Indigenous housing survey 2005. A report prepared for the AIHW. Melbourne: RMR.

RMR 2007b. 2007 National Social Housing Survey public housing national report. Melbourne: RMR.

## 8. Commonwealth State Housing Agreement mainstream community housing

CSHA mainstream community housing is different to public rental housing in that while it is still funded through the CSHA, the tenancy and dwelling management functions are provided through a third-party community-based provider.

In addition to the provision of safe, secure, appropriate and affordable housing, community housing also encourages tenant involvement in the decision-making and management of the community housing organisation (AIHW 2007a).

### Organisations

At 30 June 2007, there were nearly 1,100 CSHA mainstream community housing organisations which included housing associations, housing cooperatives, and other community service organisations. These organisations managed nearly 35,200 mainstream community housing dwellings across Australia, representing approximately 9% of all dwellings funded under the CSHA (Table 8.1).

There was considerable variation in the number and size of mainstream community housing organisations across Australia. Over two-thirds of mainstream community housing dwellings were managed by only 10% of mainstream community housing providers. Conversely, a large proportion of providers managed a relatively small proportion of dwellings, with 90% of organisations managing just 31% of all dwellings.

There is also considerable variation in the range of support services provided by CSHA mainstream community housing providers. These include information, advice and referral, personal support, community living support, training and employment support, and financial and material assistance (AIHW 2007b).

### Household profile

There were approximately 33,600 households in mainstream community housing at 30 June 2007 (AIHW 2008e). In 2007, 38% of tenants were aged 35–54 years, and 48% were aged 55 years and over. The majority of all households (64%) had a female as the main tenant. The most common household type was single-adult households, which comprised half (50%) of all households. Single-parent families were the next most common at 20%. Couples with children only accounted for 8% of all households (RMR 2007a).

Twenty-eight per cent of households contained a member with disability. Those whose first language is not English accounted for 13% of all households and 5% contained one or more Indigenous persons. Additionally, of those new households assisted during 2006–07, 39% were allocated to homeless people (AIHW 2008e).<sup>2</sup>

<sup>2</sup> For the purposes of the CSHA, homeless is defined as an applicant residing in temporary or emergency accommodation at the time of housing allocation and includes those in SAAP accommodation,

**Table 8.1: Community housing organisations and dwellings, by organisation size, 30 June 2007**

Organisation size	200 or more dwellings	100–199 dwellings	50–99 dwellings	20–49 dwellings	Less than 20 dwellings	Total
Total organisations	41	24	38	154	817	1,074
Total organisations (per cent)	3.8	2.2	3.5	14.3	76.1	100.0
Total dwellings	18,255	3,394	2,665	4,598	6,249	35,161
Total dwellings (per cent)	51.9	9.7	7.6	13.1	17.8	100.0

Note: Percentages may not add to 100 due to rounding.

Source: AIHW 2008a.

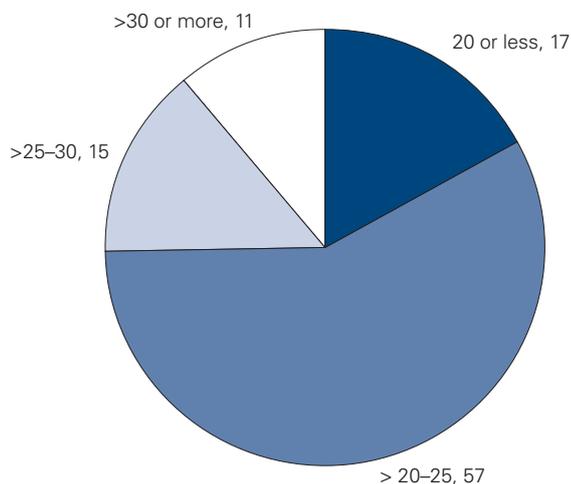
In 2007, 30% of all CSHA mainstream community housing tenants reported that at least one household member required support within the last month. Of this group, 27% required daily living support and 6% required personal support. The most common form of support was for information, advice and referral (56%).

## Affordability

Low-income households—identified as those who receive income support or fall within specified income cut-off measures based on household composition and income—accounted for 94% of all mainstream community housing households across Australia (AIHW 2008e).

The proportion of households paying less than 25% of their assessable income in rent was 74%. Only 11% of households paid more than 30% of their assessable income, while the remainder (15%) paid more than 25% but not more than 30% of their assessable income in rent (Figure 8.1).

Compared to CSHA public rental housing, community housing tenants were more likely to pay more than 30% of their income in rent (11% for community housing compared to less than 1% for public rental housing), and were less likely to pay 25% or less (74% compared to 98%).



Source: Table A8.1.

**Figure 8.1: Rental payments as a proportion of household assessable income, 30 June 2007 (per cent)**

those without permanent shelter, those in unlawful shelters and those staying temporarily with friends or relatives in the short-term.

## Tenant satisfaction

Nationally, 80% of tenants expressed overall satisfaction with the service provided by their housing organisation. Of those tenants who had contacted their housing organisation for non-maintenance services, the majority (70%) were satisfied with the services provided. Similarly, 71% of tenants were satisfied with the maintenance-related services they had received from their housing organisation.

The majority (78%) of tenants were satisfied with the overall condition of their home, ranging from 73% satisfied with the security of their home through to 79% who were satisfied with the fire and safety equipment. Satisfaction with the overall condition of the inside and outside of the home rated 78% and 75% respectively (RMR 2007a).

## Further reading

AIHW 2007a. *Australia's welfare 2007*. AIHW cat. No. AUS93. Canberra: AIHW.

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

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

RMR 2007a. *2007 National Social Housing Survey community housing national report*. Melbourne: RMR.

# 9. Benefits of mainstream community housing assistance

Community housing organisations provide homes for a range of people. For some it is simply an affordable way of getting a home, while others have particular needs, or want to play a more active role in their housing management.

To understand the satisfaction levels of mainstream community housing tenants with their housing, the National Social Housing Survey (NSHS) of community housing is run every 2 years. Results presented here are from the 2007 survey.

## Benefits of mainstream community housing

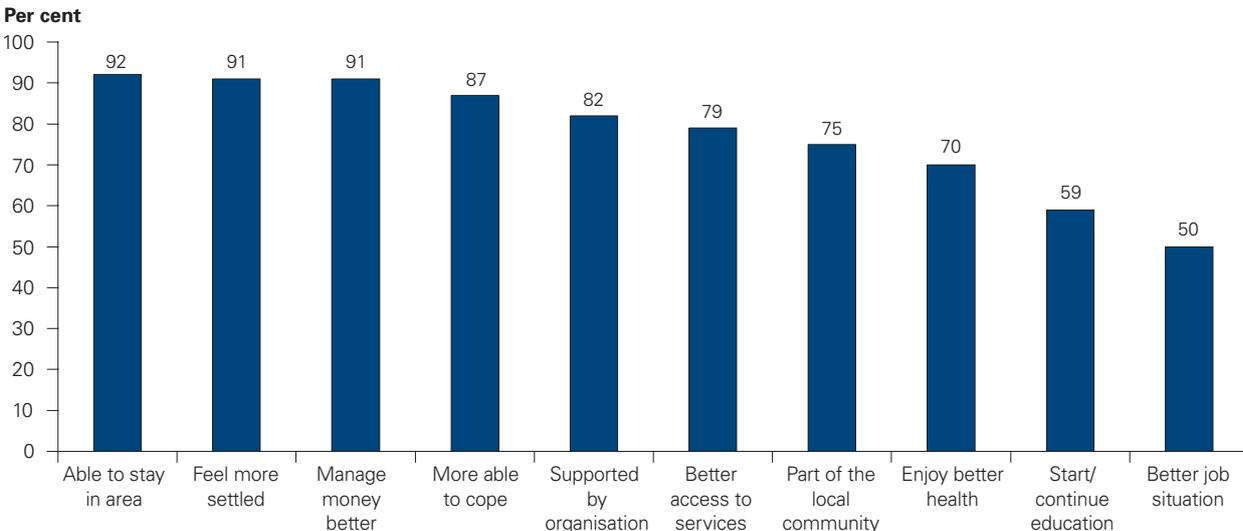
More than two-thirds (74%) of respondents said that their quality of life had improved since moving into mainstream community housing. When tenants were asked about the specific benefits, the top four reasons were that it allowed them to remain living in the area (92%), that they felt more settled in general (91%), that they were more able to manage their rent and money (91%) and that they felt more able to cope (87%) (Figure 9.1).

Research has also shown that mainstream community housing contributes to community-building. In a series of focus groups with 12 service providers, 13 tenants and 12 policy and program administrators, AHURI found that mainstream community housing:

- restores individual capacities to live independently
- brokers access for tenants to the wider community
- provides the skills and supports that actually led to social participation
- organisations play a lead role in the community, for example through forming partnerships and providing leadership on community issues (Barbato et al. 2003).

## Reasons for moving into mainstream community housing

The main reasons for tenants moving into mainstream community housing were that they wanted a better house (56%), that they wanted the sense of community that this tenure provided (56%), that the house better suited their needs (28%) and that they wanted to have a say in the management of the organisation (21%) (RMR 2007a).



Source: Table A9.1.

Figure 9.1: Benefits achieved through moving into mainstream community housing, 2007 (per cent)

Community housing is also an affordable housing option, with 74% of mainstream community housing households paying no more than 25% of their income in rent in 2006–07 (Table A8.1). Reducing the amount of household's budget that has to be allocated to meet housing costs assists the household by allowing a greater level of spending on other goods and services, and is particularly important to low-income households (Bridge et al. 2003).

## Housing tenure

Prior to moving into mainstream community housing, the greatest proportion of tenants were living in private rental (42%). A total of 28% of households were living in temporary or insecure housing, including living with friends and relatives, living in a caravan park or boarding house or they were homeless (Figure 9.2).<sup>3</sup>

<sup>3</sup> For the purposes of the CSHA, homeless is defined as an applicant residing in temporary or emergency accommodation at the time of housing allocation and includes those in SAAP accommodation, those without permanent shelter, those in unlawful shelters and those staying temporarily with friends or relatives in the short-term.

Once in mainstream community housing, tenants tend not to move from one dwelling to another, with the large majority (78%) not having moved at all and 9% moving only once (RMR 2007a). CSHA community housing tenants tend to move less frequently than public housing tenants where only 68% of public rental housing tenants had not moved at all and 13% had moved once (RMR 2007b).

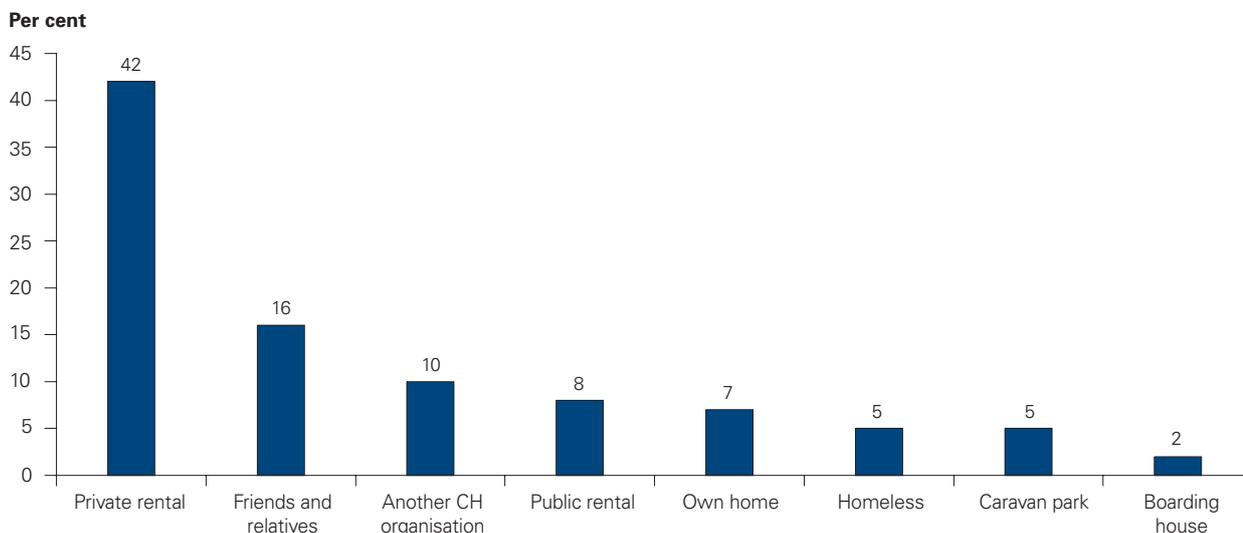
The greatest proportion of tenants (40%) had been in their current home for 5–14 years, 29% for 1–4 years, and 24% for 1 year or less.

## Further reading

Various publications available from the AHURI website <[www.ahuri.edu.au](http://www.ahuri.edu.au)>.

AIHW 2007a. Australia's welfare 2007. Cat. no. AUS 93. Canberra: AIHW.

RMR 2007a. National Social Housing Survey community housing national report. Melbourne: RMR.



Source: Table A9.2.

**Figure 9.2 Housing situation prior to moving into mainstream community housing, 2007 (per cent)**



## 10. Indigenous community housing

Australian and state and territory governments provide funding to help Indigenous Australians access adequate housing. The Australian Government funds some services directly with Community Housing Infrastructure Program (CHIP) funds and funds other services with the states through pooled CHIP and CSHA funds. Regardless of the funding arrangements, all Indigenous community housing is managed by Indigenous community housing organisations. At 30 June 2006, there were 22,200 Indigenous community housing dwellings located across urban, rural and remote locations of Australia. Of these dwellings, the Australian Government administered 9% and the state and territory governments administered 91% (AIHW 2007i).

### Allocation of households

Indigenous community housing (ICH) dwellings are allocated to Indigenous tenants by Indigenous community housing organisations as they become available. Most ICH organisations use a waiting list and a set of selection criteria to help them assess the degree of need of applicants for housing. Criteria typically include the household's current living conditions, tenancy history, care taken of the current dwelling, family and social stability, household composition and the suitability of the location and size of the vacant dwelling. Details of jurisdictional allocation policies are available in *Indigenous housing indicators 2005–06* (AIHW 2007i).

### Overcrowding

Overcrowding places increased stress on kitchens, bathrooms, laundry facilities and sewerage systems, in particular septic tanks, and the dwellings are more difficult to keep clean. It also increases the risk of spreading of infectious diseases between residents (AIHW 2005a).

Between 2001 and 2006, the proportion of Indigenous households with overcrowding in Indigenous and mainstream community housing decreased from 42% to 39% (AIHW 2007i).

These figures are based on the ABS Census approach where a household is considered to be overcrowded when there is a need for one or more additional bedrooms to satisfy the Canadian Occupancy Standard.

For ICH, in 2005–06, only Queensland, Tasmania, the Australian Capital Territory and the Australian Government (who administer dwellings in Victoria, Queensland and Tasmania) provided data on overcrowding. The proportion of overcrowded ICH households ranged from 5% in the Australian Capital Territory to 37% of state-administered ICH dwellings in Queensland (AIHW 2007i). It is important to note that in this collection, overcrowding is where two or more bedrooms are required to meet the Proxy Occupancy Standard (this is consistent with the calculation of overcrowding under the Commonwealth State Housing Agreement—see glossary for explanation).

The average number of people per bedroom in ICH dwellings was highest in the Northern Territory (2.9), followed by South Australia (2.1) (Figure 10.1).

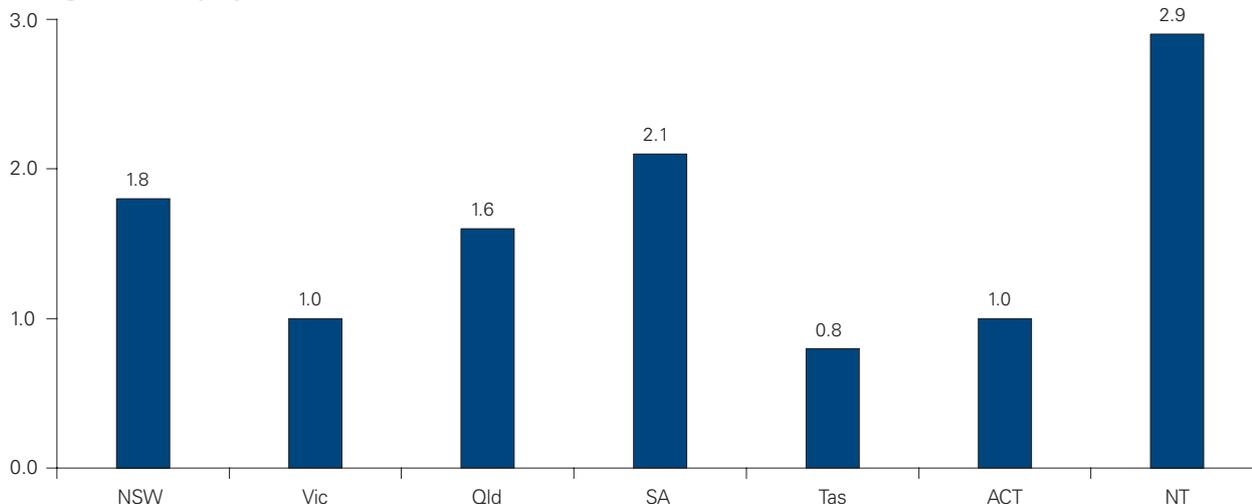
### Dwellings

In 2006, the distribution of ICH dwellings in each jurisdiction by remoteness area showed considerable variation. In New South Wales most Indigenous community housing dwellings were located in non-remote areas while in the Northern Territory most were located in very remote areas (Figure 10.2).

Nationally, the total number of ICH dwellings increased by 475 between 2004 and 2006, rising in all jurisdictions except South Australia and the Northern Territory (AIHW 2007i).

Both the health of individuals and the quality of housing are affected by access to essential utilities such as water, sewerage and electricity, and the condition of dwellings can have important safety consequences. Between 2001 and 2006, there were improvements in the provision of essential services, with fewer ICH dwellings being without water and sewerage; from over 150 households without one of these services to approximately 50 households. In 2006, 23% of all

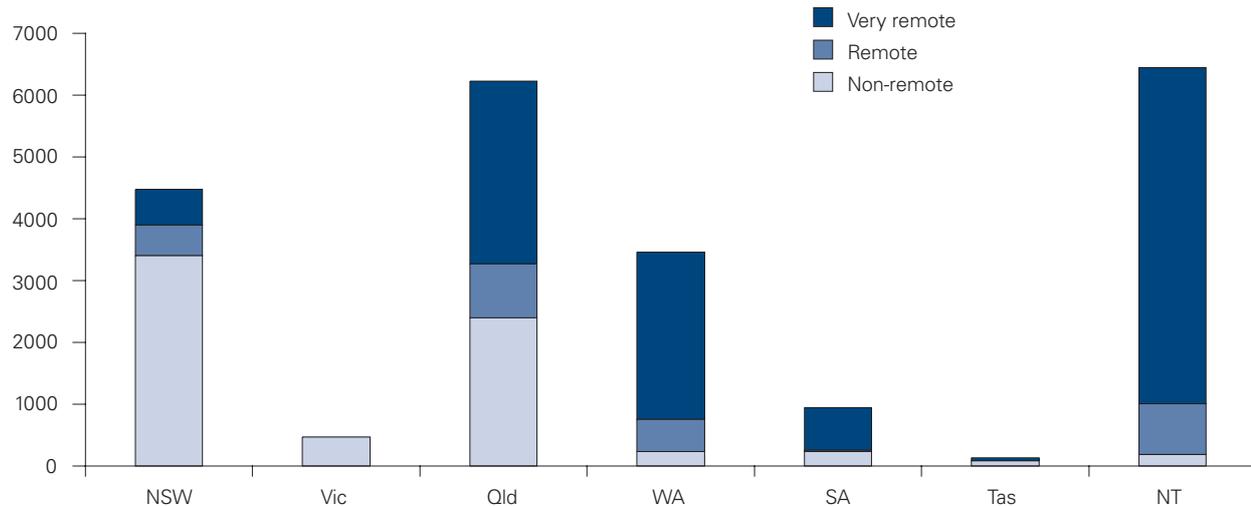
**Average number of people**



Source: Table A10.1.

**Figure 10.1: Average number of people per bedroom in Indigenous community housing dwellings, by jurisdiction, 30 June 2006**

**Number**



Source: Table A10.2.

**Figure 10.2: Number of Indigenous community housing dwellings, by jurisdiction and remoteness, 2006**

ICH permanent dwellings needed major repairs and 7% needed replacement. In addition, 687 dwellings did not meet the building requirements to be considered a permanent dwelling and were deemed ‘improvised’ (AIHW 2007i).

### Dwelling management

The majority (80%) of people managing Indigenous community housing and employed in servicing the dwellings were Indigenous Australians (82% for state-administered organisations, and 71% for

Australian Government-administered organisations). Indigenous community housing organisations also train Indigenous people in areas that will increase their capacity to be actively involved in planning and delivering housing services (AIHW 2007i).

In 2006, the occupancy rate of state-funded ICH dwellings was 89%, while in Australian Government ICH dwellings it was 94% (AIHW 2007i). The main reasons given for dwellings being unoccupied in non-remote areas was that the dwelling was ‘being repaired’ (42%), and in remote and very remote areas that it was ‘uninhabitable’ (37% and 33%, respectively)(Table 10.1).



**Table 10.1: Reasons given for Indigenous community housing dwellings being unoccupied, by remoteness area, 2006 (per cent)**

	Non-remote	Remote	Very remote
Being repaired	41.8	10.8	7.2
Between tenants	21.8	10.8	8.1
Uninhabitable	28.6	36.7	33.3
Other	3.4	5.8	5.4
Awaiting approval or certification	2.5	0.0	0.8
Tenant away	0.9	1.4	5.3
Cultural reasons	0.6	18.0	13.2
Wet season	0.3	11.5	16.3
Lack of facilities and services	0.0	2.9	6.6
Water equipment failure	0.0	2.2	1.1
Lack of transport and road services	0.0	0.0	2.6

Source: ABS 2007b.

In 2006, approximately 97% of rent charged to tenants by state-funded ICH organisations was collected, while for Australian Government-funded ICH organisations the proportion collected was 85%. This was an increase of 2% for state-funded and a decrease of 7% for Australian Government-funded ICH organisations from 2003–04 (AIHW 2007i).

## Further reading

ABS & AIHW 2005. The Health and welfare of Australia's Aboriginal and Torres Strait Islander peoples. Cat. no. 4704.0. Canberra: ABS.

ABS 2007a. 2006 Housing and infrastructure in Aboriginal and Torres Strait Islander communities, Australia. Permanent dwellings managed by Indigenous housing organisations, by state or territory, by remoteness areas, 2001 and 2006. Cat. no. 4710.0. Canberra: ABS.

AIHW 2007i. Indigenous housing indicators 2005–06. Indigenous housing series no. 2. Cat. no. HOU 168. Canberra: AIHW.