



“Housing Australia Affordably”

National Shelter Policy Platform

Issued on 24th November 2009

This document is intended to be a complementary resource to the print version also found on the National Shelter website www.shelter.org.au.
For media comment please contact Adrian Pisarski on 0417 975 270

Introduction

In 2007 National Shelter released a set of policy positions titled *Australian Housing- A Fair Share?*

Since 2007 a lot has changed in housing policy. The election of the Rudd Labor Government has seen a number of key changes in national housing policy including:

- the replacement of the Commonwealth State Housing Agreement with a new National Affordable Housing Agreement agreed by the Council of Australian Governments (COAG);
- the introduction of new programs and initiatives including the National Rental Affordability Scheme, First Home Saver Accounts, the Housing Affordability Fund and the Government White Paper on Homelessness, *The Road Home*; and
- the allocation of funds to construct 20,000 new dwellings under the Social Housing Initiative of the Nation Building Economic Stimulus Plan.

National Shelter welcomes these initiatives and recognises them as significant steps forward in achieving a fairer housing system. At the same time, we challenge the Australian Government to continue the process of building a truly fair housing system, and providing support to the 1.1 million Australian households who still live in housing stress, and to the 105,000 Australians who are homeless. In the process, the Australian Government will need to recognise the diversity of Australian households and of Australia's cities and regions, and devise responses which meet the needs of different people in different places.

The National Context

The Prime Minister, the Hon Kevin Rudd, has recently noted that Australia's rapidly growing populations will reach 39m people by 2049. The National Housing Supply Council has reported a shortfall of 250, 000 affordable rental properties now. If Australia is to accommodate these levels of population growth we need to address the shortfall and plan for future growth of affordable housing that is well located, accessible by all and environmentally sustainable.

The burden of meeting the affordable rental shortfall should not fall only on governments. Governments have provided new funding to encourage private sector investment in affordable rental, we believe these incentives create new opportunities for the private sector to contribute to meeting the national shortfall in affordable rental dwellings.

This policy platform provides a set of pointers as to how the Australian Government might continue working towards a fairer housing system.

About National Shelter

National Shelter is the peak non-government organisation representing the interests of low-income housing consumers, and has been in operation since 1976. It comprises representatives of Shelter bodies in all States and Territories, and also includes representation from such national bodies as Homelessness Australia, the Community Housing Federation of Australia and the National Association of Tenant Organisations. National Shelter cooperates closely with other national bodies such as the Australian Council of Social Service and is a member of the National Affordable Housing Summit Group.

National Shelter aims to realise a housing system which ensures that:

- every person in Australia has access to affordable, appropriate, safe and secure housing;
- housing provision is free from discrimination, and

- housing provision enhances people's health, dignity and life opportunities.

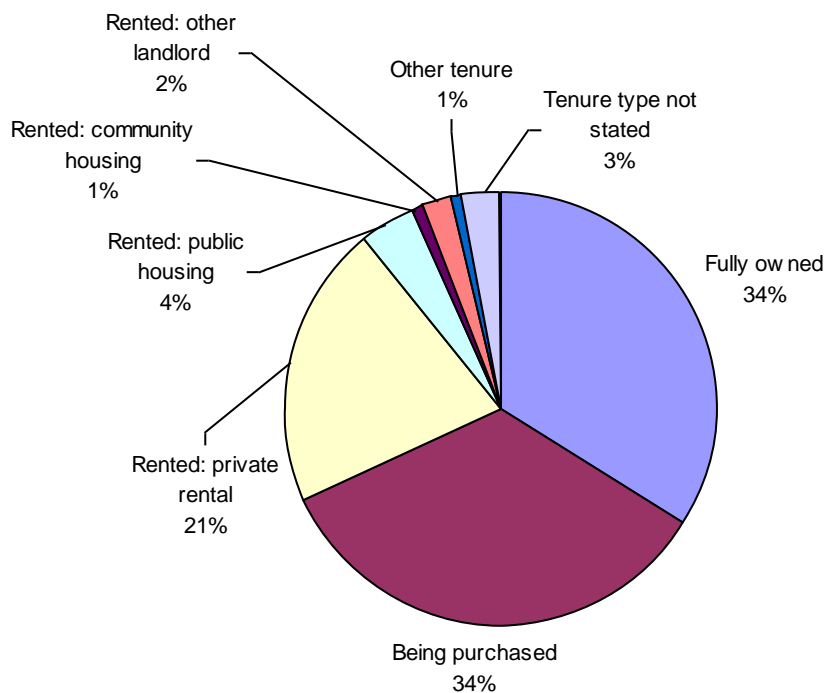
National Shelter advocates the development of a national housing policy based around the following principles:

- Housing is affordable. People on low and moderate incomes should not have to pay more than 30% of their income on housing costs;
- Housing is adequate. Everybody is entitled to housing that meets acceptable community standards of decency and their own needs;
- Housing is secure. People should not live under threat of loss of home and shelter. A secure base enables people to form constructive relationships, grow families and seek employment and community engagement;
- Housing is accessible. People should be informed about available housing options and access to these should be free from discrimination. Most housing should be built to Universal Design principles;
- Housing is in the right place. It should be located close to services and support networks, to job opportunities, to transport networks and to social and leisure activities. Housing should encourage the inclusion of people in community life; and
- Housing meets people's life-cycle needs. People have different housing needs at different stages of their lives, and housing should be available to match these changing needs.

Australia's Housing System

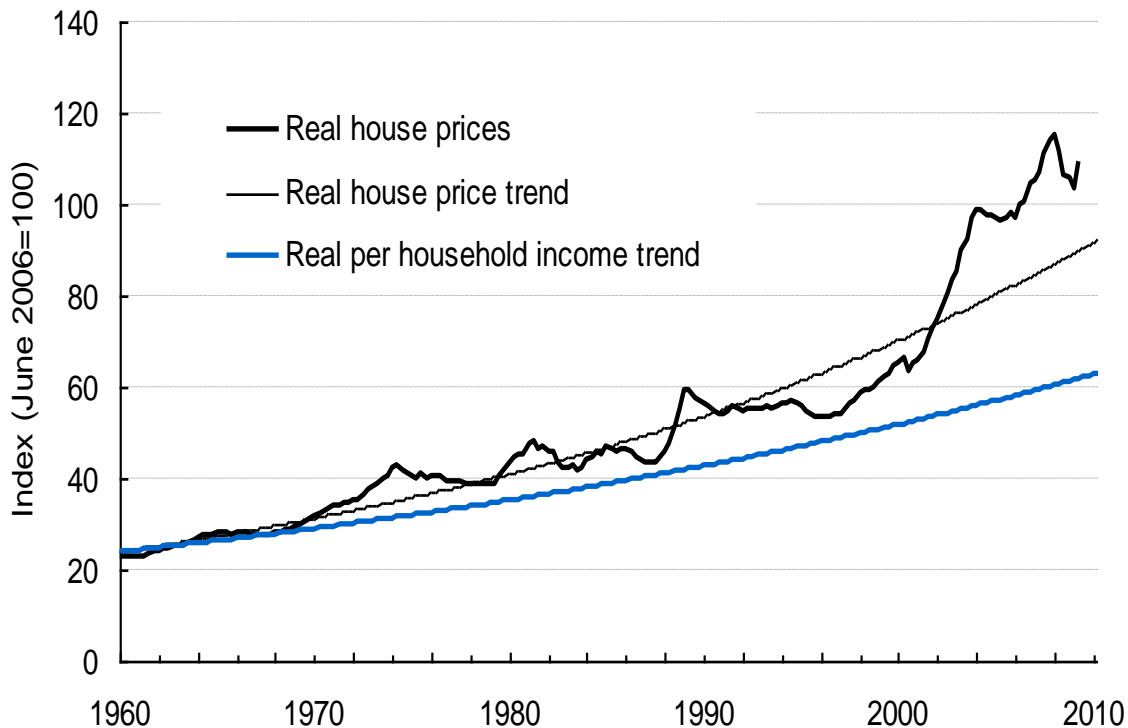
The majority of Australian households – just below 70% - either own or are purchasing their own home. Of the rest, the majority are in private rental housing, with a small proportion in public or community housing, or in other forms of housing.

Figure 1 – Tenure of Australian Households¹



With this strong bias towards home purchase, it is a matter of great concern that house prices have been rising more rapidly than incomes for the past 50 years, and particularly so in the past decade, as illustrated by Figure 2. In the past four years housing prices have continued to increase, although not as steeply. Prices for more affordable dwellings have continued to rise in most markets.

Figure 2 – House Prices and Incomes, 1960-2010²



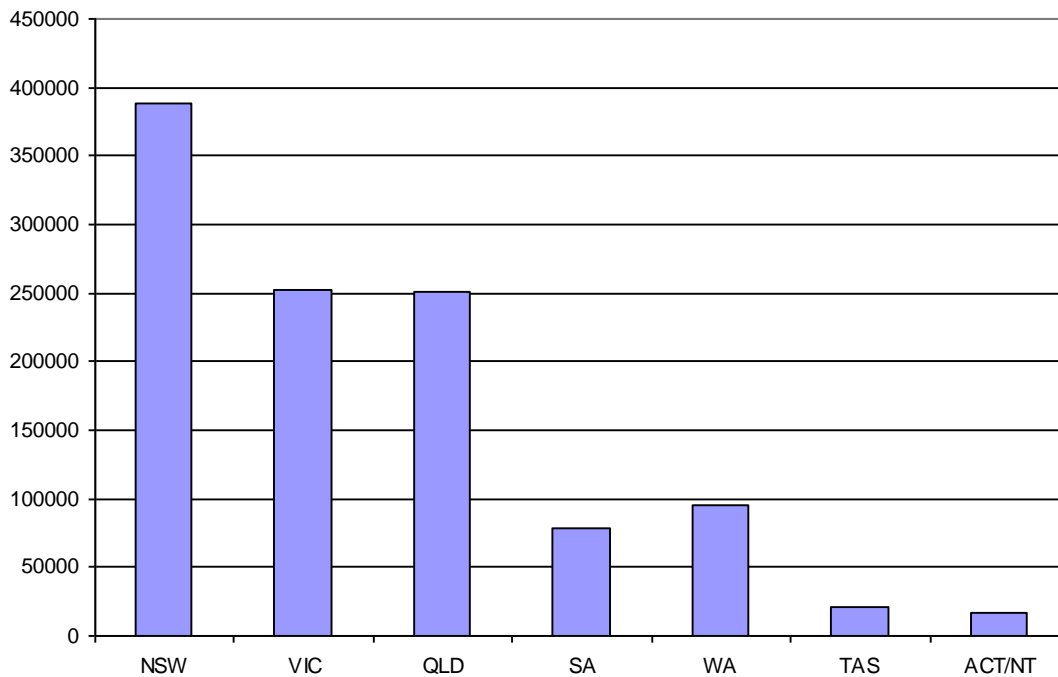
High house prices present two barriers to homeownership for low-income households:

- an initial (or ‘market entry’) barrier when seeking to meet the upfront costs of buying a dwelling; and
- an ongoing issue with meeting recurrent housing costs, while also meeting other basic needs.

These pressures mean that many lower-income households seek housing in the rental market. However, there is also a significant shortage of affordable private rental dwellings in Australia. The Housing Supply Council has estimated that in 2006, there was a shortage of 110,000 affordable rental dwellings for households earning less than \$256 a week, a shortage of 202,000 for households earning less than \$385 a week, and a shortage of 251,000 for households earning less than \$771 a week (i.e. for all low-moderate income households).³

As a result of an increasing number of low and moderate income Australian families are in housing stress - paying more than 30% of their income in housing costs. Over one million Australian families were in housing stress in 2007.⁴ For these people, housing stress means not having enough income after housing costs to pay for other essentials.

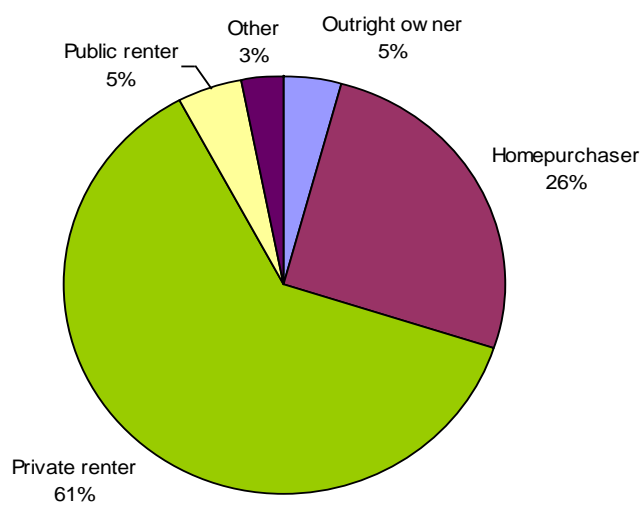
Figure 3 – Families in housing stress by State/Territory, 2007



Those families in housing stress comprise 10% of Australian families.⁵ Some types of households are more vulnerable to housing stress than others, including older renters, people with disabilities, Aboriginal and Torres Strait Islander households, sole parents and low-wage workers.

Housing stress varies by tenure, with renters comprising two thirds of those in housing stress.⁶

Figure 4 – Housing Stress by tenure



While this situation is serious, the good news is that it can be improved substantially. The set of policies outlined below would begin to re-orient the Australian housing system so that over time housing stress would be reduced and more Australian households could live in affordable, secure and appropriate housing.

Integrated Housing Policy

Key Facts

One of the key features of the Australian housing system is that responsibility for housing is shared between a large number of Commonwealth, State/Territory and Local Government bodies. This often means that housing policy is uncoordinated and that different aspects of public policy work against one another.

The current Australian Government has taken some steps towards improving this situation by appointing a Minister for Housing and negotiating a National Affordable Housing Agreement (NAHA) with State and Territory Governments and the Australian Local Government Association, on behalf of local government. However, the responsibilities of the Minister and the NAHA are still limited to specific housing assistance programs, while other key housing-related policies, such as regulation of mortgage finance, taxation and urban planning, remain the responsibility of other ministers. This reinforces the view within State and Territory governments, public service departments, and other key stakeholders, including the financial and property development sectors, that housing policy is essentially a 'welfare' issue. It is Shelter's view, however, that housing policy is also critical to policy areas such as economic development, taxation, planning and infrastructure policy.

Shelter's Policy Position

While National Shelter recognises that the task of coordinating housing policy is not an easy one, given its complexity and close links with other policy areas, we see such coordination as essential to good housing policy. National Shelter calls on the Australian Government to:

- work with the State and Territory governments to develop a National Housing Strategy which would provide the policy framework for the National Affordable Housing Agreement and other housing-related policy areas;
- use this strategy to address issues across the housing system including:
 - how the various policy instruments interact to affect housing outcomes;
 - the impact of policies, in a range of areas, on low and moderate income and vulnerable households, and on housing affordability generally;
 - the funding of policies and programs;
 - how subsidies generate ongoing affordability for households; and
 - the exercise of leadership nationally
- address a broad range of areas including:
 - a long term plan for a sustainable and integrated affordable housing system, including:
 - affordable rental at various levels of subsidy;
 - housing controlled by Aboriginal and Torres Strait Islander people;
 - transitional/supported housing; and
 - home ownership programs.
 - reform of the tax system to improve the equity and efficiency of the housing system;
 - reform of the income support system to provide adequate and appropriate housing assistance;
 - measures to promote intergenerational equity, in particular the access of younger people to housing markets.

- within the process of developing this Strategy, develop mechanisms for consumer input on housing issues;
- work with key external agencies and housing experts through a formalised advisory mechanism; and
- elevate housing to a Cabinet level ministry aligned with regional and urban development to address the ambitious agenda recently outlined by the Prime Minister.⁷

Better Planning and Regulatory Environment

Key Facts

The housing system is the subject of a large number of regulatory regimes, including:

- the land use planning and development approval system which regulates the type and location of housing and the provision of associated infrastructure;
- residential tenancies legislation which regulates contractual relations between tenants and landlords; and
- regulation of consumer credit and financial institutions which covers various types of mortgage lending.

Most of these regulations are the province of State and Territory governments, but there is substantial cooperation on these matters across State and Territory boundaries through various COAG forums and through informal contacts. The Australian Government also has key responsibilities including regulation of financial markets, the forthcoming establishment of national consumer credit legislation, and the provision of substantial infrastructure funding which complements State and Local Government planning decisions.

Shelter's Policy Position

There are great benefits to be achieved from national cooperation around regulatory issues and the Australian Government is in a strong position to lead this cooperation through the COAG mechanism. National Shelter calls on the Australian Government to:

- create a Residential Development Taskforce, chaired by the Minister for Infrastructure, to look at:
 - urban and regional planning issues;
 - transport and housing affordability;
 - planning for demographic change;
 - ways of encouraging affordable housing provision by linking housing policies with parallel agendas on better urban planning, strategic infrastructure investment and disposal of surplus government owned sites to leverage clear affordable rental housing outcomes;
 - the use of targets like the 15% affordable housing, of which one third must be for high need households, used by the South Australian Land Management Corporation and others;
 - innovative forms of tenure such as community land trusts as a way of supporting home purchase for lower income households;
 - planning for mid-sized cities;
 - environmentally sustainable housing and urban design, and appropriate building standards; and
 - the role of the housing sector in responding to the threat of climate change.

Improved Private Rental Sector

Key facts

Approximately 60% of households in housing stress live in the private rental market. Tenants in this sector receive a lower level of public subsidy than tenants in various forms of social housing, and have fewer protections against rent increases or eviction. Discussions are beginning around the development of a national set of tenants' rights standards. Shelter welcomes these discussions but it is important to ensure that these aspire to improve protections for tenants rather than move towards a "lowest common denominator".

The boarding house sector is an issue of ongoing community concern. While some boarding houses provide good quality housing for their residents, many pose serious health and safety risks. In addition, boarding house residents in most States and Territories have little protection for basic tenancy rights.

Shelter's Policy Position

The Australian Government should work with State and Territory Governments to develop national standards for tenants' rights that adopt current best practice, including

- limiting evictions to cases where there is a "just cause" such as a serious breach of tenancy conditions, a need for the owner or their immediate family to use the dwelling as their principal place of residence, or the need for major repairs or renovations that require vacant possession
- limits to the frequency and level of rent increases
- regulation of residential tenancy databases
- introduction of tenancy rights for boarders and lodgers and for caravan park tenants
- a "no disadvantage" principle for tenants, boarders and lodgers transferring between different forms of affordable housing
- mechanisms to prevent or minimise discrimination.

The Australian government should work with State and Territory governments to investigate the current state of the boarding house industry, and recommend measures for transforming this sector into a viable alternative for low income tenants.

Improved and Expanded Affordable Rental Housing

Integral to improving the fairness of Australia's housing system is the development of a robust, sustainable system for the provision of affordable rental housing. In recent years there has been much debate over the best way to provide affordable rental housing, with large-scale public housing programs being supplemented by a range of smaller community-based providers and more recently the National Rental Affordability Scheme (NRAS) seeking to bring private investors into the mix. This has led to some confusion over how to describe this system. The terminology used by government, the community sector and the media often confuse or interchange terms like social housing, public housing, community housing and discounted market rent housing. The National Affordable Housing Summit group has suggested that the most constructive way to discuss this is to refer to "Affordable Housing Programs" in general, and three bands specifically, being:

- Band A - mostly permanent housing which is fully subsidised, rented to higher need households at a percentage of Income (traditional public housing would fit here)
- Band B - housing provided a lower level of government subsidy mainly to low to moderate income households, retained for a limited period such as 10 years and rented at a discount market rate (much of community housing stock and the NRAS program fit here).

- Band C - would be housing provided with a mixture of subsidies and intended for eventual home ownership (Rent to buy schemes and shared equity would fit here).

This overall description then includes a variety of different ways of providing this housing, such as public housing (provided directly by State or Territory governments) and community housing (provided by not-for-profit organisations).

Over the past decade or more, Australia's affordable housing has been allowed to run down, with capital funds under the Commonwealth-State/Territory Housing Agreement hardly keeping pace with the disposal of housing that is past its "use-by" date. In the face of rising demand, State housing authorities have been forced to tighten eligibility criteria and restrict access to public and community housing, in turn placing more pressure on the private rental market at one end, and homelessness services on the other. In the past two years the new Australian Government has begun to reverse this by introducing new housing programs and including a substantial investment in affordable rental housing in the economic stimulus package.

Affordable Housing Programs

Key Facts

Rental housing is provided under a range of programs operated by Commonwealth, State and Territory governments. Following the lead of the National Affordable Housing Summit group, in this section we refer to "affordable housing programs" as a general term to cover housing provided to low and moderate income households under various government programs including public housing, housing managed by not-for-profit organisations, housing provided under the National Rental Affordability Scheme (NRAS), and some home purchase assistance programs.

There are around 400,000 affordable housing program dwellings in Australia.⁸

The number of people on public and community housing waiting lists has fallen by more than 10% over this decade. The major reasons for this have been tightening of eligibility criteria in some jurisdictions, and reviews of the status of previous applicants. Even so, there are over 200,000 applicants waiting for housing⁹, and over 600,000 private renters in housing stress who could potentially benefit from affordable housing programs¹⁰.

In February 2009, the Australian Government pledged funds for the construction of 20,000 dwellings over an 18-month period under the Social Housing Initiative of the Nation Building Economic Stimulus Plan, on top of their previous commitment to new programs including NRAS which is projected to add 50,000 new affordable rental dwellings in its first five years of operation.

Shelter's Policy Position

Affordable rental housing is fundamental to a fair housing system. For many low income households, including people experiencing homelessness, people with disabilities, and many Aboriginal and Torres Strait Islander households, it is the only realistic source of affordable, appropriate and secure housing.

National Shelter applauds the Australian Governments recent funding commitment to this area, and calls on the Australian Government to:

- build on the funding pledged so far by committing to a long term growth program for affordable rental housing beyond 2012, with clear medium and long term growth targets;
- aim to achieve a minimum of 220,000 new dwellings under affordable housing programs by 2020;

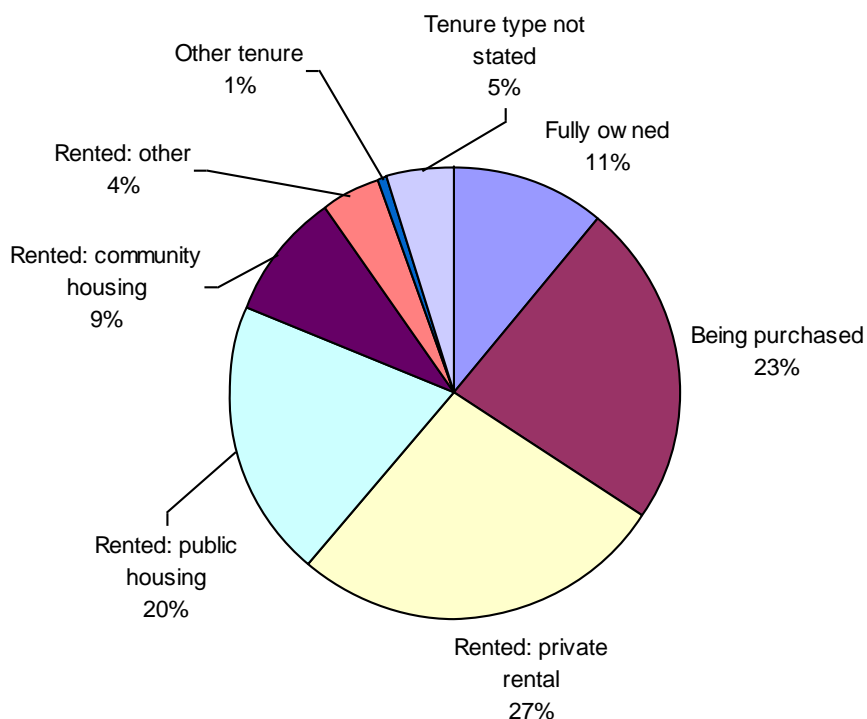
- achieve this through a range of programs including:
 - sustained investment in housing available at income related rents and held permanently by government or not-for-profit housing providers; and
 - continuation of NRAS beyond its initial target of 50,000 dwellings
- ensure a range of different levels of subsidy within this system to meet the needs of households at different income levels;
- work with State and Territory governments to develop flexible, integrated management of programs which allow households and houses to move between programs as intended in the “A Place to Call Home” program, rather than making households move house as their circumstances improve;
- deliver this housing in communities with mixed tenure types and resident profiles;
- develop a range of sources of funding for this housing, including direct government capital grants, the use of private sector investment as managed under NRAS, and the use of affordable housing targets in new development areas. These should also be used flexibly to leverage greater outcomes than may be achieved otherwise eg. match some capital to an NRAS project to achieve better affordability and or longer tenure;
- develop a strategy to ensure the sustainability of affordable rental housing including providing secure operational subsidies to public and community housing providers;
- continue to support the rollout of NRAS, including extending it to its projected second 5-year period to produce a total of 100,000 dwellings over 10 years, and improve its delivery with the support of an expert Implementation Group to address issues of take-up in the finance sector, applicability to different regional housing markets, alignment of State and Commonwealth payments, and processing of feedback from participants in the program to date; and
- continue to improve the rights and protections available to tenants of affordable housing programs by measures such as access to external appeals mechanisms.

Indigenous housing

Key facts

Indigenous Australians are amongst the most poorly housed people in Australia, with high rates of homelessness and overcrowding, poor access to home ownership and private rental housing, and high rates of housing stress. Media attention in recent years has focused on the plight of households in remote communities, but these issues are equally pressing in regional and urban communities, which are projected to experience the highest rates of growth in Indigenous populations. Compared to other Australian households, Indigenous households are less likely to own or be purchasing their own home, far more likely to be living in public or community housing and far more likely to be homeless. They also have personal, family and community experiences of dispossession and discrimination.

Figure 5 – Tenure of Indigenous Households¹¹



Shelter's Policy Position

The provision of adequate housing is a precondition to responding to a range of other issues in Indigenous communities, including issues around health, education, the safety of women and children, and economic security. Self-determination is also essential to ensuring the wellbeing of Indigenous communities, and programs should work towards the greatest possible devolution of housing management from State and Territory housing authorities to Indigenous housing organisations.

National Shelter calls on the Australian Government to:

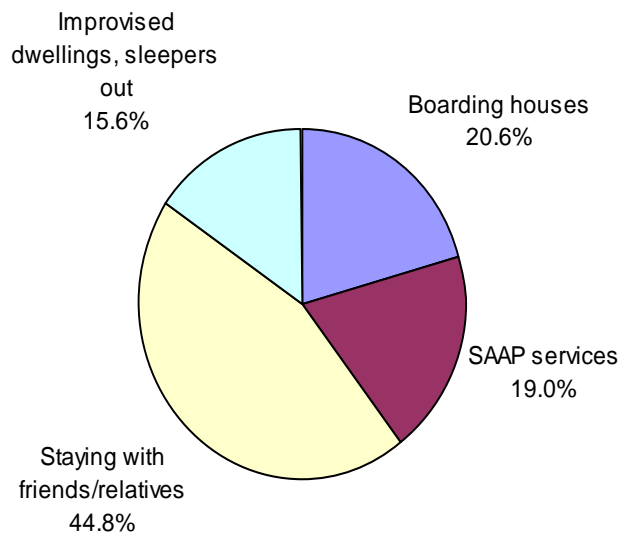
- develop and implement a comprehensive National Indigenous Housing Strategy to:
 - reduce overcrowding;
 - increase access to rental housing and home ownership;
 - provide tenancy support and sustainability programs for Indigenous people;
- use this strategy to respond to the needs of households in urban, regional and remote communities;
- work closely with Indigenous communities on the implementation of this strategy, and build the capacity of Indigenous communities to manage and control their housing, maximise self-determination and support Indigenous-led housing provision;
- ensure that the program includes adequate funding and arrangements for maintenance for existing stock; and
- wherever possible employ Indigenous people in construction and maintenance programs, both using the existing skill base in Indigenous communities and using training programs to expand local skills.

Supporting Vulnerable Households

Key Facts

There is a gap of some 85,000 dwellings to accommodate the housing needs of homeless people.¹² As at the 2006 census, 105,000 people were homeless in Australia, including people sleeping rough, people accommodated in homelessness services, people staying with friends and relatives and people in insecure housing such as boarding houses. Evidence from service providers collected since the 2006 data indicates that housing affordability has decreased, and more recently, the economic downturn has led to mortgage defaults and evictions. This has resulted in increased demand for services assisting people experiencing homelessness or at risk of homelessness.

Figure 6 – Location of People Experiencing Homelessness¹³



National Shelter welcomes the recent White Paper on Homelessness and the Australian Government's commitment to the goal of halving homelessness by 2020.

A number of factors place households at risk of becoming homeless. These include:

- living in insecure housing such as boarding houses or caravans;
- suffering from mental health or drug and alcohol problems;
- experiencing family violence;
- reaching adulthood after a childhood in State care; and
- reaching the end of a custodial sentence.

Support for people in these situations can help prevent them from becoming homeless in the first place and such supports are essential to any effort to reduce the level of homelessness.

Shelter's Policy Position

National Shelter welcomes the Australian Governments White Paper on Homelessness, *The Road Home*, and its commitment to a target of halving the number of people experiencing homelessness by 2020 and ensuring that all rough sleepers who need it are offered crisis accommodation by 2020. Achieving these targets will require a range of safe, secure, affordable, well-located housing linked to appropriate supports that promote wellbeing and social inclusion. National Shelter calls on the Australian Government to:

- facilitate the access of highly disadvantaged households, including people experiencing homelessness, to social housing properties including the new properties provided under the Social Housing Initiative of the Nation Building Economic Stimulus Plan;
- ensure that multiple disadvantage does not lead to exclusion from housing and support services, and that people entering the homelessness service system at any point (through housing, homelessness or generalist community agencies) can get access to both the housing and the support they need to bring a permanent end to their homelessness;
- closely link housing strategies and strategies around other important issues such as homelessness, family violence and child protection;
- work with State and Territory governments to develop programs to prevent homelessness amongst people exiting corrections, leaving State care and leaving mental health facilities
- index the level of funding to homelessness support services, at least to CPI increases
- increase the level of support available to sustain households at risk of homelessness in their existing tenancies.

Access to Sustainable Home Ownership

Key Facts

Home ownership remains the primary housing aspiration of most Australian households. However, rising house prices have increasingly made home purchase less affordable to low income households. Commonwealth and State/Territory Governments devote considerable resources to supporting access to home ownership, through measure including the First Home Owners Scheme, First Home Saver Accounts, reductions in stamp duty and other taxes, and the exemption of owner-occupied housing from land tax and capital gains tax.

Shelter's Policy Position

Current programs supporting access to home ownership are, in the main, poorly targeted and hence contribute as much to overall house price inflation as to home ownership for lower income households. National Shelter calls on the Australian Government to investigate the best ways of using the tax system to provide more targeted assistance to low to moderate income households in housing need, to:

- increase access to home ownership;
- minimise house price inflation, especially at the lower end of the market;
- maximise intergenerational equity;
- reduce the risk of unsustainable purchases;
- use existing programs such as NRAS and the First Home Saver Accounts to foster the development of Rent to Buy and shared equity schemes;
- target greatest assistance to new housing thereby increasing supply; and
- link the level of support to the amount of Commonwealth Rent Assistance which would be received by such households if they were in rental housing.

A Fairer Tax System

Key Facts

The Australian tax system provides the largest source of subsidy for housing consumption. The exemption of owner-occupied housing from a range of taxes, including Capital Gains Tax (CGT), Land Tax and the non-taxation of imputed rent¹⁴ are worth in excess of \$28 billion per year in forgone tax revenue.¹⁵ These exemptions have the effect of making owner-occupied housing a favoured form of saving, adding to price pressures in the housing market. They also provide subsidies that have been described as “upside down and back to front”¹⁶ – providing greater benefits to people on higher incomes than to those on lower incomes, and greater subsidy to people who have established themselves in home ownership than those who are struggling at the beginning of the home purchase process. Tax subsidies are also provided to investors in the private rental sector through the ability to offset losses on rental income against income from other sources in order to minimise or avoid responsibilities for paying tax.

At the same time, non-profit organisations have found themselves in an ambiguous position as they try to move into the provision of affordable housing under the National Rental Affordability Scheme (NRAS), as their continuing charitable taxation status has not been confirmed if they provide NRAS housing.

The review of the taxation system led by Treasury Secretary Ken Henry provides an ideal opportunity to address these issues, and many of them have been canvassed in the review’s discussion paper and in recent public forums. It is important to build on this by sponsoring an ongoing examination of the tax treatment of housing.

Shelter’s Policy Position

Tax reforms should increase fairness in the system, provide the greatest subsidies to those in the greatest need, and improve efficiency, ensuring that tax arrangements don’t add to inflationary pressure on housing costs. Any tax changes need to be responsible and introduced in a considered way to avoid one-off “shocks” to the housing market as result of specific changes. National Shelter calls on the Australian Government to:

- remove the capital gains tax exemption on higher priced owner-occupied housing, by removing the exemption from housing above a set threshold, such as the \$2 million figure recently raised in public discussion;
- limit the inflationary pressure of current negative gearing provisions by quarantining the deductibility of costs in rental housing to the income from the rental investment;
- ensure that the provision of housing under an affordable housing program is deemed as a charitable activity for the purpose of granting Public Benevolent Institution status within the tax system;
- examine mechanisms to encourage other forms of investment in affordable private rental, such as the tapering of negative gearing over a defined period;
- examine ways to use the tax system to encourage owners to sell or lease unoccupied dwellings; and
- examine ways the tax system can encourage the growth of new housing stock.

A Fairer Income Support System

Key Facts

Access to adequate income is a key element of access to housing, whether rented or owner-occupied. Currently the main form of housing-related income support in Australia is Commonwealth Rent Assistance (CRA) provided to approximately one million low income households. This subsidy provides much needed assistance to low income households. However, there are serious questions about its adequacy, with over one third of CRA recipients in housing stress despite receiving CRA.¹⁷ There are also a number of anomalies in the way it is provided, such as the ineligibility of public housing tenants and low income working couples and singles who do not receive Centrelink benefits. Furthermore, the fact that it is paid at the same maximum rate across the country means its impact on affordability differs widely depending on local rent levels.

Shelter's Policy Position

National Shelter calls on the Australian Government to:

- immediately increase the maximum rate of CRA by 30%; and
- in the medium term carry out a comprehensive review of CRA, including examining the following options:
 - regional variation in the maximum rate of payment to take account of variations in rent levels;
 - extending eligibility to public housing tenants, either via direct payment to the tenant or via a “per tenant” subsidy to State and Territory housing authorities; and
 - continuing eligibility for a fixed period (e.g. five years) for low income tenants who move into home purchase.

Conclusion

The Rudd Labor Government has made a good beginning in addressing housing affordability issues in Australia. It has introduced a number of programs and initiatives to improve the supply of affordable rental housing boost support for homeless people and improve the fairness of tax and regulatory provisions. If these measures are to have a lasting impact on the fairness of the Australian housing system, they need to be built on over the long term. *Housing Australia Affordably* points the way towards this long-term sustained effort.

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- ¹ Data from the 2006 census as reported by the Australian Bureau of Statistics. Some 540,000 Australians did not report their tenure in the 2006 Census, a 'not stated' rate of 7%.
- ² Taken from Dr Judith Yates, *Housing Affordability – Who Is the Most Affected?*, adapted from *Australia's Housing Affordability Crisis*, in *The Australian Economic Review*, vol. 41, no. 2, pp. 200–14, 2008. Figures from Productivity Commission (2004) to 2003, updated by ABS Cat no. 6416.0 to 2009
- ³ National Housing Supply Council, *State of supply report 2008*, p.98.
- ⁴ Ryanti Miranti and Binod Nepal, 'Housing stress in Australia 2007', National Centre for Social and Economic Modelling, University of Canberra, 2008. The NATSEM defines a family as an individual or group of individuals in a household who share their income; this definition does not include shared households, where individuals do not share their income. The NATSEM defines housing stress as the situation where a family's housing costs are more than 30% of its disposable income and the family is in the bottom two quintiles of the income distribution.
- ⁵ Miranti and Nepal.
- ⁶ Miranti and Nepal.
- ⁷ *Building A Big Australia: Future Planning Needs Of Our Major Cities*, Address To The Business Council Of Australia, Sofitel Wentworth, Sydney by Kevin Rudd, Prime Minister of Australia, 27 October 2009
- ⁸ Australian Institute of Health and Welfare, Commonwealth–State Housing Agreement housing data collections. The number indicates the number of tenatable dwellings as at 30 June each financial year.
- ⁹ Australian Institute of Health and Welfare, Commonwealth–State Housing Agreement housing data collections. The data for 2004, 2005 and 2006 do not include the Northern Territory (not available). The data do not include the crisis accommodation program (for which customers do not apply directly).
- ¹⁰ See Page 6 above
- ¹¹ Australian Bureau of Statistics, 'Indigenous profile: 2006 Census community profile series', cat. no. 2002.0.
- ¹² National Housing Supply Council, *State of supply report 2008*, p.69.
- ¹³ Source: Chris Chamberlain and David MacKenzie, *Counting the homeless 2006*, Australian Bureau of Statistics, Australian Census Analytic Program, cat. no. 2050.0, 4 September 2008, Table 1, p. viii.
- ¹⁴ "Imputed rent is the notional value of the housing consumed by an owner occupier, based on the rental value of their house. It is estimated to create a notional amount of income received by owner occupiers and is not taxed" (Australian Housing and Urban Research Institute, *Tax Concessions and Subsidies for Australian Home Buyers and Home Owners*, AHURI Research and Policy Bulletin, 27, 2003,p1).
- ¹⁵ Judith Yates, *The Housing System and Housing Finance*, presentation to Queensland Shelter forum, 2004
- ¹⁶ Prof. Rick Krever Tax Watch, Monash University
- ¹⁷ Steering Committee for the Review of Government Service Provision, "Report on Government Services 2007", Chapter 16 p 62-69