



ACT
Government

TOWARDS A NEW HOUSING STRATEGY

AN ACT COMMUNITY CONVERSATION

July 2017

Have Your Say

The ACT Government welcomes comments on this discussion paper. You are also invited to attend a workshop on the future of affordable housing in the ACT. To find out more, please visit www.yoursay.act.gov.au

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Write to: Affordable Housing
Environment, Planning and Sustainable Development Directorate
GPO Box 158, Canberra ACT 2601
Comments can be made until **15 September 2017**

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A MESSAGE FROM THE MINISTER

Living in a secure, affordable home is fundamental to so many parts of life—work, good health, education and raising a family—ensuring that everyone has the best opportunity to enjoy life and do well in our community.

Ensuring all Canberrans have a place to call home has long been a priority for the ACT Government. For the past ten years we have been investing in public housing and assistance for people experiencing homelessness, supporting the community housing sector to grow, reforming planning and taxation laws, accelerating land release and providing dedicated affordable home purchase products. There is more to do and we are committed to developing a new Housing Strategy. This work will build on the achievements of the past decade.



These efforts have made a difference but we all know that more needs to be done to help low income households enter the housing market. The gap between the supply of low cost housing and demand among low income households continues to grow. This trend has confirmed that the Government's focus must be on helping those who need it most—low income households paying more than 30% of their income on housing costs.

This conversation paper has been informed by feedback from my Affordable Housing Advisory Group, which is made up of tenants, industry and community leaders. The group has worked with government officials over the past few months to review what has been achieved so far and to consider what further steps could be taken to improve housing affordability in the ACT.

This paper seeks to set the scene and provide a basis upon which wider consultation can proceed. I am keen to hear your views on this important issue. There will be many different opportunities over the next two months where you can express your thoughts and ideas. Your ideas will help to inform the range of proposed actions that will be considered at the Housing and Homelessness Summit on 17 October 2017. The outcomes of the Summit will help the government develop the new Housing Strategy.

The consultation is your opportunity to share your good ideas and personal experiences. I want to hear a wide range of views and hope this conversation paper will help stimulate discussions and generate innovative ideas. Importantly, I would like our conversation to shift to a higher level and focus beyond our personal interests, individual roles and sectors to how we can leverage our combined efforts. In thinking about these issues, I challenge you to consider three key questions:

- » What is working well?
- » What do you think is not working?
- » What could be done to improve the situation?

Be brave and innovative in your thinking. Challenge the status quo and consider how we can do things differently. We pride ourselves on being an educated, welcoming and socially inclusive city. Together, I am confident that we can find new and better ways to tackle these important issues.

I am excited by the journey we are embarking on together and the chance we have to make a real difference for all members of our community. Thank you for getting involved.

Yvette Berry MLA
Minister for Housing and Suburban Development



New public housing development - MONASH

INTRODUCTION

This paper is the next step in a journey to developing a new Housing Strategy.

In embarking on this journey, the Government has invested heavily in reviewing its current and previous efforts on delivering social and affordable housing, has engaged with select local and interstate leaders in the industry and community sectors, and has reached out to a select few with real life experience of the current challenges of finding secure, affordable housing in the Territory.

The lessons learned have been extensive and have reconfirmed that while some real progress has been made, the future focus must be on assisting those who need it most—those who are experiencing homelessness or low income households experiencing housing stress.

These households are our focus. In order to start the wider community conversation, the Affordable Housing Advisory Group has endorsed four broad goals for you to consider and respond to:

1. Reducing homelessness
2. Strengthening social housing assistance
3. Increasing affordable rental housing
4. Increasing affordable home ownership

The potential reforms and options outlined in this paper are clustered under these goals but the conversation need not be limited to these. It's time for fresh thinking and to identify real, practical ways to improve the housing prospects of low income Canberra residents.

Your response to this discussion paper will be brought to the October 2017 Housing and Homelessness Summit before being considered as part of the Government's new Housing Strategy.

At the same time, the Government is looking at other options to increase Canberra's housing stock—including different housing types and designs—and find new ways to deliver the types of housing people want, where they want it.



WHERE WE'VE BEEN

The following timeline summarises the Affordable Housing Action Plan journey, to date.



WHERE ARE WE NOW?

Canberra as the most 'affordable' Australian city

By many measures, the ACT is doing well in responding to the city's housing needs. Strong economic and employment growth has seen Canberra continue to prosper; low unemployment and comparatively high wages have kept Canberra, on average, the most affordable city in Australia to buy or rent a home.

The 2016 Census shows that the proportion of households in the ACT paying more than 30% of their income on mortgage costs has fallen over the five years since the 2011 Census, from 7.8% to 5.5%, while the number of rental households paying more than 30% of their income on rent payments has stayed steady at around 8% of rental households.

The Government has kept up with Canberra's growing population by releasing more land than needed. Approximately 37,000 dwelling sites have been released over the last ten years against a demand of around 30,000 dwellings. Of these, some 2000 sites have been dedicated affordable homes for purchase at pre-determined affordable price points.

For those on lower incomes, the ACT also is performing well. Public housing waiting lists are the lowest of all jurisdictions as a proportion of total stock—18% compared to the national average of 46%. Approximately 97% of new allocations in 2015–16 were made to households in greatest need.¹

Additionally, the rate of people receiving supported accommodation services in the ACT is triple the national rate (30.9 per 10,000 compared to 9.9 per 10,000 across Australia), which means people are accessing and receiving intensive support to address the issues that cause homelessness.

Are averages concealing disadvantage?

The prosperity and liveability of the ACT can conceal real disadvantage experienced by many at the individual level; in other words, the overall prosperity enjoyed is not always enjoyed equally.

The 2017 Report on Government Services (ROGS) shows that approximately 84% of the 11,578 ACT households in private rental receiving Commonwealth Rental Assistance are receiving the maximum rate of assistance, and yet over 48% are still in housing stress—the highest proportion in Australia.²

Recent Government research by the Chief Minister, Treasury and Economic Development Directorate estimated that of the 150,000 households in the ACT, around 7000 households within the lowest two income quintiles (those earning the lowest 40% of income) are experiencing housing stress. A further 1700 people are estimated to be experiencing homelessness.

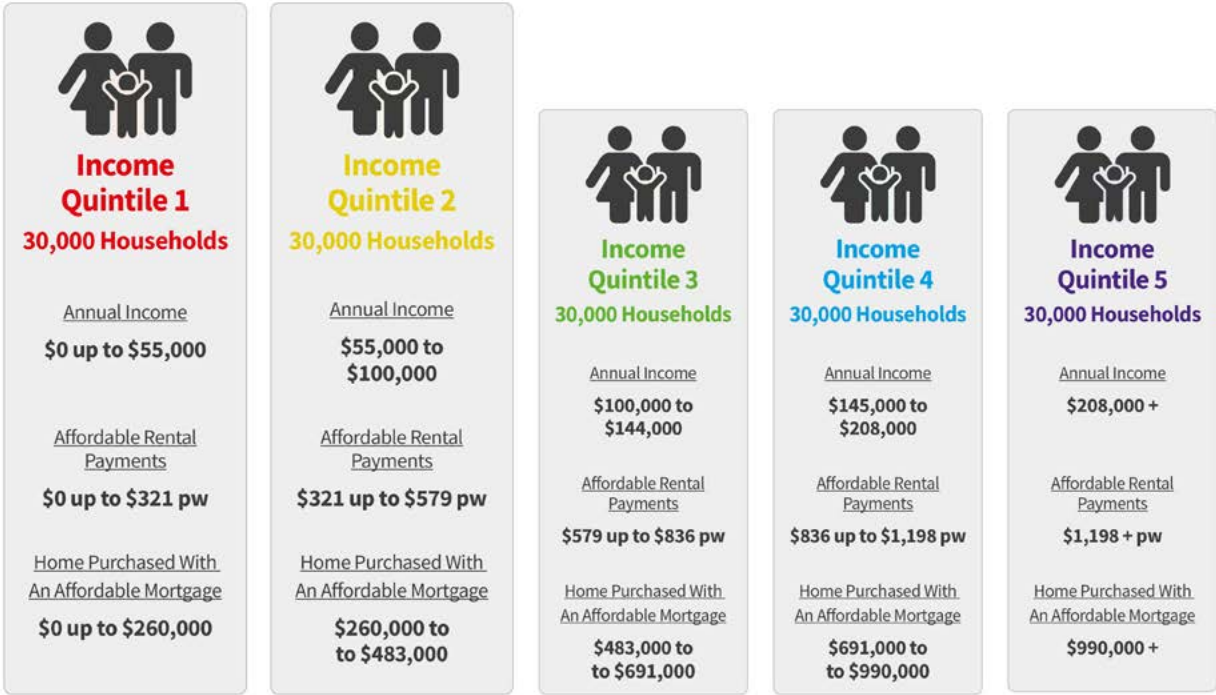
Drawing a line in the sand

There will always be a role for the Government in ensuring the operation of a healthy housing market through appropriate taxation settings, adequate land supply, suitable planning controls and targeted direct assistance. The Government's current Affordable Housing Action Plan introduced a suite of broad measures that has made a positive contribution to the housing market as a whole, but has had mixed success in improving housing outcomes for those on the lowest incomes.

The lessons learned from the three phases of the Affordable Housing Action Plan over the previous ten years support the need for Government to re-target and re-focus its efforts in order to address housing market gaps for a select number of households with a combined household income of up to \$100,000.

While it is acknowledged that thresholds can be a blunt instrument, particularly for those households just above income quintile two, there is a need to ‘draw a line in the sand’. An analysis of mortgage and rent serviceability showed that for households earning above \$100,000, affordable rents start at \$579 per week and an affordable mortgage enables the purchase of a home starting at \$483,000. At these levels there are many homes available on the private market, suggesting that the Government’s focus should be on supporting those households with incomes below \$100,000.

This focus could be sharpened even further by prioritising housing opportunities for lower income households depending on their current tenure and housing costs, or even their occupation and likelihood of future income growth.



The ACT’s 150,000 households are divided into income quintiles. This strategy will focus on the first two quintiles

WHERE DO WE WANT TO BE?

Different priority households need different solutions

In discussing a way forward on housing affordability, the Affordable Housing Advisory Group endorsed four broad goals in the context of the Territory's lowest income earners:

1. Reducing homelessness
2. Strengthening social housing assistance
3. Increasing affordable rental housing
4. Increasing affordable home ownership

Analysis of the current circumstances of all 60,000 households within the lowest two income quintiles makes it clear there are a number of different priority groups requiring different solutions within these four goals. This paper suggests options to address the different challenges faced by these low income groups to help them achieve a secure affordable home.

For the **35,200 households** within this group already owning a home or currently managing mortgage payments below 30% of their income, there is only a limited role for Government around containing cost of living expenses and enabling an affordable transition into more appropriate housing types when required; for example, 'empty nesters' or those with developing health/disability issues.

The primary focus for reform is the estimated **1700 homeless people** who are living in supported accommodation, staying temporarily with other households, living in severely crowded dwellings or sleeping rough.

Alongside this group are the **7000 households** in the private rental market paying more than 30% of their income on rent and at a high risk of homelessness. Solutions for this group may rest within a renewed focus on the supply of community rental properties, better use of existing public housing or putting incentives in place for private landlords to rent at below market rate.

A secondary focus for reforms could be the **9000 households** within the lowest two income quintiles living in either public housing or community rental housing. While not necessarily looking for an immediate housing solution, this group could benefit from more sustainable tenancies, support services or a housing pathway into private rental or home purchase.

For the remaining **15,000 households** paying affordable rents, the focus could be on creating dedicated home purchase opportunities to allow them to build wealth and financial security.

The Government's current ideas, aligned with the four goals, are outlined below. We invite your feedback on these ideas—and any other ideas you may have to improve housing affordability for priority households. To start the discussion, please see the general questions at the end of this document. More detailed discussion points, aligned with the four broad goals, are listed on the YourSay website.

GOAL 1 – REDUCING HOMELESSNESS

Reducing homelessness is a key commitment of the Government. Homelessness is a complex issue, but is usually a symptom of wider issues that people face including family breakdown, domestic violence, housing affordability, mental health, drugs and alcohol or financial pressures such as a loss of job or income. A safe, secure, affordable house and often support services are needed to help individuals and families overcome or deal with these problems.

In 2017–18, the ACT Government is investing \$19.8 million through 28 dedicated homelessness support services to provide 48 homelessness programs to the community. This is in addition to a range of new actions to reduce homelessness, including: expanding the Common Ground model in Gungahlin to a second site; dedicating \$350,000 to inform early planning for future support requirements and associated long-term accommodation types for clients with high and complex needs; responding to homelessness through a lens of trauma and developing a system-wide response to contribute to improved long-term outcomes for clients.

Addressing homelessness, however, will not be achieved by the Government working alone; it is a joint responsibility. As a starting point for discussion, three ideas are canvassed below.

Strengthen specialist housing and homelessness support services to make sure vulnerable people get the support they need

At the 2016 election, the Government committed to reducing homelessness and strengthening the capacity of the specialist homelessness services sector to respond to the Territory’s most vulnerable people. People seeking homelessness support often have high and complex needs requiring a specialist response from skilled practitioners to provide the necessary case management and wrap-around support. There are, however, key groups that may need more support, such as older women, young people leaving care, people sleeping rough, Aboriginal and Torres Strait Islander communities and women and children escaping domestic and family violence.



Public housing development, ‘Common Ground’ - GUNGAHLIN

Investigate opportunities to improve efficiency, effectiveness and coordination across the homelessness service system

In August 2016, the ACT Government announced new funding arrangements for the ACT's homelessness services. The new agreements provided three-year contracts with options for a further one-plus-one years to organisations funded under the National Affordable Housing Agreement (NAHA).

In addition, it was announced recently that NAHA and the National Partnership Agreement on Homelessness will be restructured and combined into a new National Housing and Homelessness Agreement from 1 July 2018. This new agreement will be implemented through bilateral negotiations with states and territories and will be linked to outcomes in broad priority areas including: supply targets; residential land planning and zoning reforms; inclusionary zoning; renewal of public housing stock; stock transfer to community housing providers and homelessness services.

Furthermore, the Productivity Commission is undertaking an inquiry into Introducing Competition and Informed User Choice into Human Services. The Inquiry is examining whether the efficiency and effectiveness of human services—including health, education and community services—could be improved by introducing greater competition, contestability and informed user choice.

Noting the current national focus on housing affordability and the potential for future changes in this area, the ACT Government wishes to work collaboratively with the sector to ensure that, collectively, we are well placed to respond to any external changes in order to maintain a strong and effective homelessness service system in the ACT.

Support the sustainability of community housing providers within the specialist homelessness sector

The ACT's Housing Asset Assistance Program (HAAP) has been operating since 2008 and remains an important part of the Government's commitment to reducing homelessness.

HAAP provides public housing properties to non-profit community providers and ACT Government directorates so they can provide a range of housing solutions, such as crisis or supported accommodation, to people who require short-term housing within the social housing and human services system. HAAP helps people move from crisis housing to more stable housing with the support they need, using a 'housing first' approach to supporting people. As of October 2016, there were 634 properties, with around half specifically allocated to 28 specialist homelessness services to provide for crisis and transitional housing.

Housing ACT initiated an internal review of HAAP in late 2016 and has consulted with current HAAP providers about the operation of the program and areas for reform. Important points raised so far include: the need for more visibility in the community about the program; the sustainability of financial models; head leasing arrangements; strengthening focus on outcomes; clear and consistent program operation; exit pathways; and workforce development.



GOAL 2 – STRENGTHENING SOCIAL HOUSING ASSISTANCE

For some households—particularly those earning the lowest incomes and in need of additional support—home ownership or private rental may not be a viable option. These households will continue to rely heavily on the social housing safety net provided by public housing and community housing providers.³

The demand for housing assistance remains high, as evidenced by the public housing waiting lists—1776 households at 5 June 2017.⁴ Those on the waiting lists are the households in greatest need and often present with complex support needs. It is therefore critically important that households are empowered to participate in the social and economic life of the community and are supported to overcome barriers to engaging in employment, education and training.

Currently, the Government is committed to a range of actions to strengthen social housing assistance, including progressing the Public Housing Renewal Program, committing over \$4.4 million over three years to implement the Human Services Gateway, constructing a second, culturally appropriate public housing complex for older Aboriginal and Torres Strait Islander people in the north of Canberra; and committing \$49.9 million to redevelop and renew public housing at Gowrie Court in Narrabundah.

These actions demonstrate the work currently underway to improve the housing assistance available to Canberra families, but there is much more work to do. Four ideas are outlined below and further ideas on policies or programs are encouraged.

Work to sustain public housing tenancies and prevent homelessness through a ‘social landlord’ approach

Housing ACT has been moving towards a ‘social landlord’ service delivery model through recent reforms called Modernising Tenancy Services. First introduced in 2014, this approach has implemented a targeted, differentiated and outcomes-focused operational model that is aligned with the Government’s human services reform vision of ‘better lives for everyone with better services.’



New public housing development - CHISHOLM

In the area of sustaining public housing tenancies, the Government is keen to build on and enhance these reforms by exploring the use of different approaches to support public housing tenants to sustain their tenancies and improve their wellbeing through participation in and contribution to the community. One method that could be considered is the use of ‘personal support plans’. These plans, which would be delivered in partnership with community organisations, would support tenants’ involvement in things like education, training and employment. They could entail developing a targeted and flexible support program aimed at improving outcomes for specific groups or cohorts. Plans could be based on an individual tenant’s needs, be it assistance to engage in education or employment, to achieve health goals or assistance with child care—whatever tailored support is necessary to keep their tenancy stable. The plans would aim to break the cycle of disadvantage and empower tenants to achieve their desired outcomes.

Support households to sustain and enter into private rental tenancies

As already discussed, some 7000 low income households in the ACT are experiencing housing stress in the private rental market. This has been identified as a key focus area. Despite overall growth in the private rental sector there has been an increasing shortage of private rental housing that is affordable for these households. This shortfall is mainly due to lack of affordable supply and ‘crowding out’ by those on middle and higher incomes.⁵

Currently, the Government helps tenants in the private rental market through the Rental Bonds Loan Program, which provides an interest free-loan of up to 90% of a rental bond to eligible low income households. The new Safer Families Grants provide families escaping family violence with \$2000 to help establish a new tenancy.

Offering an enhanced range of short to medium term financial assistance options to eligible low income households in the private rental market could improve their access to affordable housing in the private rental market, thus relieving pressure on public housing waiting lists and freeing up more social housing stock for those most in need. For example, some jurisdictions offer rental subsidies, rental arrears grants or a rental guarantee.

Your ideas about how these costs might be met would be welcomed. What priority do you place on supporting those members of our community that need extra help?



New public housing development, interior - CHISHOLM

Support the future establishment of an Aboriginal and Torres Strait Islander community housing organisation

Housing ACT and other mainstream housing services generally respond in a culturally appropriate way to the needs of Aboriginal and Torres Strait Islander people. For example, in 2016 five two-bedroom units were constructed in Kambah to meet the needs of older Aboriginal and Torres Strait Islander people. The units were designed in close consultation with the ACT Aboriginal and Torres Strait Islander Elected Body and provide private courtyards for each unit and shared communal spaces. The Government has committed to building a second dedicated, culturally appropriate complex for older people.

The Government is aware of the desire within the community to establish a local Aboriginal and Torres Strait Islander community housing organisation. Previous attempts at sustaining a distinct Aboriginal and Torres Strait Islander community housing organisation have had limited success. In establishing a new organisation we need to learn from the past and ensure any new organisation is well supported by strong and effective governance arrangements and is of a suitable size and scale.

The Government is committed to working with the ACT Aboriginal and Torres Strait Islander Elected Body, local Aboriginal and Torres Strait Islander businesses and the wider community to identify opportunities to establish an Aboriginal and Torres Strait Islander community housing organisation. This is a long-term, aspirational goal; a proposed timeline for establishment will be informed by community feedback.

Develop a long-term strategic asset management plan for ongoing public housing renewal

Our population is growing, our public housing stock is ageing and the needs of tenants are changing. It is important this critical social infrastructure is effectively managed so that it can sustainably meet the needs of our community today and into the future.

The Government recognises the important contribution public housing has made to the growth and development of Canberra—and the need for it to change to meet future demands. Adding to the annual renewal program carried out by Housing ACT, the Public Housing Renewal Program is currently replacing 1288 older public housing properties with new energy efficient, contemporary designed properties that better meet the needs of tenants, are more economical and are easier to maintain.



The Government is developing options to continue the progressive renewal of public housing properties following completion of the current renewal program in 2019. This work is considering the projected demand for public housing and will seek to establish the optimum size of a sustainable and financially viable public housing portfolio.

In doing so, the Government will also investigate the potential impact of different rent models, water utility charges and variations to current income and asset exemptions to ensure that rent models in the ACT are in step with other jurisdictions.

GOAL 3 – INCREASING AFFORDABLE RENTAL HOUSING

The ACT has one of the most expensive rental markets in Australia. Relative to the rest of Australia, the ACT has higher levels of public housing but lower levels of community housing.

With public housing stock used for those households in the greatest need, there is a group of households that is not eligible for housing supports and is ‘squeezed’ by tight rental markets and limited lower-cost rental properties.

A number of private rental assistance options exist from improving existing support and partnerships with the Real Estate Industry through to specific supply side interventions and planning instruments.

We encourage your feedback on these types of options, on the ideas outlined below and any further ideas on policies or programs you may have.

Introduce incentives for private landlords who provide affordable housing

Despite being very active in the provision of around 2400 National Rental Affordability Scheme properties, the Government does not currently provide any concessions or incentives to private landlords who provide rental housing at below market rate.

There is the opportunity to encourage landlords to make their properties available as part of a community housing rental pool, managed by an external community housing provider, with rents set at below market value. An example of such an arrangement exists in Victoria through the not-for-profit HomeGround Real Estate Agency.

Potentially, incentives for landlords to rent properties at affordable rates may include innovative funding approaches. For example, it may be possible that rental subsidies could be delivered through community housing providers and therefore be considered as tax deductible donations. This option will require further investigation and community consultation.

To close the gap for the landlord between the below market rate and what the property may rent for at full market rate, the Government could introduce a concession on rates, stamp duty or land tax. For developers looking to build new property to tip into the pool, further incentives or concessions could be made available. Your suggestions or ideas about how this could be financed would be welcomed.

New strategies for the growth of community housing

The gap between public housing rent (25% of the tenant’s income) and affordable housing rent (74.9% of market rent) is significant in the ACT housing continuum. People who fall into this gap include those on Centrelink payments and workers in a range of occupations with low to moderate incomes (such as retail, hospitality and community workers) who are generally in the bottom two income quintiles of the population.

The delivery of new community housing has had some impact on housing affordability for those on low and moderate incomes. However, with only 600 properties and a growing demand, there is scope to think about other ways to increase the supply of this product.

Advice to Government in recent years has suggested reforms to improve capacity development and sustainability for the sector in addition to developing innovative partnerships, innovative planning and zoning approaches, and public housing stock transfer.

Further internal reviews and analysis also point to creating opportunities for interstate tier 1 providers to attract them to Canberra.

GOAL 4 – INCREASING AFFORDABLE HOME OWNERSHIP

Home ownership continues to hold a special place in the Australian psyche. The purchase of a home is the largest investment most people make. Australians frequently view a mortgage as ‘good debt’, as purchasing a home allows households to avoid paying ‘dead rent’, provides for a form of enforced saving and is seen as a prudent investment that will appreciate over time.

The appeal of home ownership is about more than just financial security. Home ownership provides people with a sense of physical and emotional security and safety.

Despite low interest rates, rising house prices have made home ownership particularly difficult for low income households. Home ownership among this key group has many advantages beyond the financial and social benefits to the household. It also provides a pathway for people to move into their own home. Furthermore, by enabling better pathways to home purchase for low income earners, the rate of ‘churn’ within the social and affordable housing sectors will improve.

While the Government has demonstrated a commitment to affordable home purchase through dedicated affordable homes and land rent in greenfield developments, there is the option to investigate innovative ways to both target specific purchasers and provide a better diversity of product. A few of these ideas are presented below.

Introduce a shared equity scheme

Shared equity is a method of assisting potential home purchasers to enter the affordable home purchase market.

Shared equity models are in place throughout Australia including ‘Shared Home Ownership’ or ‘Keystart’ in Western Australia run through the Housing Authority. A shared equity program is run for public housing tenants in the ACT through the Community Services Directorate. This model is also known as ‘shared appreciation mortgage’. Shared equity has the role of reducing the initial deposit and the ongoing repayment costs.



New public housing development - COOMBS

Introduce planning and building code amendments to boost affordable housing supply

The availability of appropriate housing is an important factor to consider when purchasing or renting a home. The market may not be providing housing that meets the needs of all prospective occupants, particularly those who want a home that is neither an apartment or a four-bedroom house. For example, the purchaser may need a certain number of bedrooms, or a dwelling to be on one level or multiple levels, or a particular size of garden or courtyard.

Enabling a range of options for appropriate housing has the potential to boost supply right across the board and assist in the delivery of more affordable options.

Consideration could be given to including a definition for affordable housing in the Territory Plan to assist with development considerations, or to relaxing code requirements where an affordable housing development also includes other benefits for the community.

Existing planning tools could be used to ensure affordable housing is applied in the context of inclusionary zoning (achieving a positive social mix within suburbs). This could be through the application of precinct codes and maps that allow affordable housing as an assessable residential use in certain numbers in suitable zones.

There is an opportunity in town centres to offer incentives for the developers of taller apartment buildings to provide better community outcomes in return for additional gross floor area (GFA). The benefits could include communal open space, increased accessibility or universal design standards, public realm upgrades, increased affordable housing provisions and greater variation in unit sizes and types.

The Government will soon start extensive consultation on options to increase the diversity of housing choice. This work will consider changing the Territory Plan to help increase the range of housing options, which may subsequently increase the amount of affordable housing that is available.

Introduce an innovation fund to facilitate new affordable housing options

The Government has committed to the establishment of an innovation fund to support creative design and finance options to help deliver affordable housing.

Examples of innovative approaches include housing delivered under the Nightingale housing model, the Homeshare program that matches home owners with persons in need, and the not-for-profit HomeGround Real Estate model. The funding commitment under such a fund is to be determined but could be financed through:

- » an annual ACT Government budget appropriation
- » contributions from the private sector
- » a developer in lieu of providing some or all of the required number of affordable housing units.



New public housing development - COOMBS

CONCLUSION

Housing is an important enabler and foundation for full and active participation in the social and economic life of our community. For many years the ACT Government has recognised the importance of suitable housing to deliver whole of life outcomes through the Affordable Housing Action Plan, and provision of significant public housing and housing assistance.

It is now time to bring the ACT Government's housing investment into the development of a new strategy to build upon our achievements, and to refocus and retarget efforts to those on the lowest 40% of incomes.

The establishment of the Affordable Housing Advisory Group and the release of this discussion paper are the first steps in engaging on real, practical ways in which the Government can improve the housing prospects of those on the lowest incomes.

The ideas outlined in this discussion paper are a starting point for discussion with the community. The Government will listen to all feedback on these ideas and any other options put forward during the consultation. Following this initial conversation the Government, guided by the Affordable Housing Advisory Group, will develop a draft Housing Strategy that will also have an extensive community engagement process.

The Government looks forward to working with stakeholders and the community to develop a strategy that results in all Canberrans having access to housing.





New public housing development - MONASH

GET INVOLVED

The Government invites all stakeholders and the wider Canberra community to join the conversation around a new housing strategy. We have committed to an extensive community consultation process that will reach a wide demographic through a range of resources and methods.

Your comments on how the ACT can address the housing needs of those households earning less than \$100,000 a year will help the Government draft a new Housing Strategy that will make an immediate and ongoing improvement, particularly in the targeting of specialist housing services and an increase in the supply of dedicated affordable housing.

To start the discussion, you may like to address the following questions:

1. What support can be given to help households enter—or remain in—private rental tenancies?
2. What actions and approach would best support the development of an Aboriginal and Torres Strait Islander community housing organisation?
3. What should public housing renewal look like in the next ten years?
4. What incentives could encourage private landlords to provide affordable housing?
5. How could Government foster innovation in the supply of affordable and social housing?
6. Should Government prioritise the provision of affordable housing based on current tenure, housing costs, or occupation?

More detailed discussion points, aligned with the four broad goals, are listed on the YourSay website.

Share your views:

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Your Say: yoursay.act.gov.au/affordablehousing

Social media #affordablehousingact

Facebook: @ACTGov

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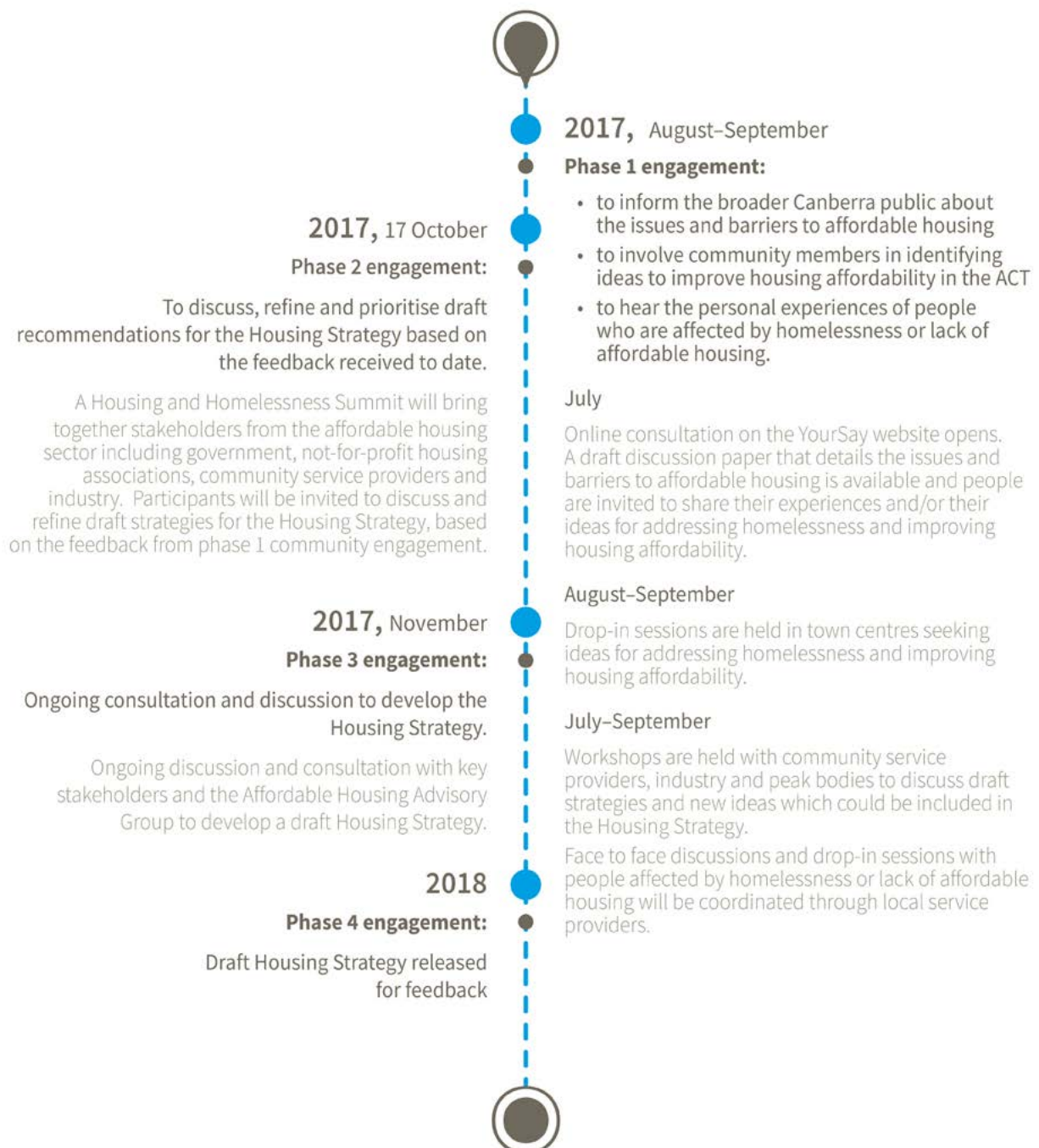
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WHERE WE'RE GOING

The following timeline outlines the journey to develop a new Housing Strategy for the ACT



DEFINITIONS

Affordable housing: Dedicated housing made available for purchase or rent to households on low to moderate incomes that aren't eligible for public housing.

Housing affordability: The relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes.

Common Ground: Common Ground Canberra was established to provide long-term, high quality housing options for people on low income, and a solution for people who experience chronic homelessness. It provides purpose-built accommodation in Gungahlin for people who have experienced homelessness (20 units) and people who are on low incomes who require affordable housing (20 units).

Commonwealth Rent Assistance: A non-taxable income supplement payable by the Commonwealth Government to eligible people who rent in the private or community housing rental markets (public housing tenants do not receive CRA).

Community housing: Housing for people on low incomes provided by registered Community Housing Organisations (under the *Housing Assistance Act 2007*). Community housing is a subset of affordable housing as defined above.

Head-leased community housing: Community housing provided in properties owned by Housing ACT, but leased by Community Housing Organisations (under the *Housing Assistance Act 2007*).

Homelessness: Definitions of homelessness range from objective measures of 'no roof' to subjective measures based on ideas of 'home'.

The Australian Bureau of Statistics Census is the primary data source for measuring homelessness in Australia and operates using a 2012 definition that a person is homeless if they do not have suitable accommodation alternatives and their current living arrangement:

- » is in a dwelling that is inadequate or
- » has no tenure, or if their initial tenure is short and not extendable, or
- » does not allow them to have control of, and access to space for social relations (e.g. those living in severely overcrowded dwellings).

Housing stress: A household is defined as being in housing stress when it pays more than 30% of its gross income in housing costs and its income is amongst the lowest 40% of all households.

Human Services Gateway: The integrated entry point to the human services system for the ACT community. The Gateway Lead Provider, Onelink, helps Canberrans access the services that they need across a range of universal and targeted services including housing and homelessness, tenancy support, disability and family, child and youth support.

Income quintile 1: In the ACT, this include households earning up to \$55,000 per annum.

Income quintile 2: In the ACT, this includes households earning between \$55,000 and \$100,000 per annum.

Public housing: Housing for people on low incomes provided by Housing ACT (under the *Housing Assistance Act 2007*).

Public Housing Renewal Program: A program of renewal to replace some of the Territory's oldest multi-unit public housing properties. 1288 older properties in the city and inner suburbs are being replaced with modern residences built or purchased in other areas of Canberra.

Rental Bonds Loan Program: A program run by Housing ACT to assist people on low to moderate incomes to rent suitable properties in the private sector through provision of an interest-free loan to cover 90% of the cost of the bond.



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Rough sleeping: A severe form of homelessness which refers to people living on the streets, sleeping in parks, squatting in derelict buildings or using cars or railway carriages for temporary shelter.

Social housing: An umbrella term describing subsidised housing for people on low to moderate incomes including public, supported and community housing.

Supported/crisis accommodation: short, medium and long-term accommodation for people with complex needs who require higher level care and support.

Supported accommodation often includes support agencies on-site.

Crisis accommodation is one form of supported accommodation where individuals and households experiencing homelessness are provided with safe emergency accommodation for a short period while receiving support to transition to longer term, stable accommodation. For example, women's refuges for women escaping domestic and family violence (with or without children) who are homeless or at risk of homelessness are classified as crisis accommodation and provide a range of case management support services, including, in some cases, on-site assistance.

Endnotes

1. Productivity Commission, *Report on Government Services 2017*, Table 18A.3 and 18A.5.
2. Productivity Commission, *Report on Government Services 2017*, Table GA. 15 and GA.28.
3. According to the ACT's Human Services Registrar, as at 30 June 2016 there were 15 registered community housing providers in the ACT, who supported around 1600 tenancies in over 1400 different properties. Registered providers are placed on a single National Register in one of three tiers, according to their assessed level of risk, based on the scope, scale and complexity of their business activities. Tier 1 providers have large scale of operation and higher level of risk ongoing development activities, while Tier 3 providers are small scale and generally low risk with no development activities. Two providers in the ACT—CHC Affordable Housing and Argyle Community Housing—are classified as Tier 1 providers.
4. Community Services Directorate, Social Housing Waiting List, http://www.communityservices.act.gov.au/hcs/services/social_housing/waiting_lists.
5. Hulse, K, Reynolds, M and Yates, J (2014), Changes in the supply of affordable housing in the private rental sector for low income households, 2006-11, AHURI Final Report 235, Australian Housing and Urban Research Institute, Melbourne, <http://www.ahuri.edu.au/research/final-reports/235>.

