

VICTORIAN ABORIGINAL HOUSING AND HOMELESSNESS FRAMEWORK (VAHHS)

Literature Review

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ACKNOWLEDGEMENT

Throughout this document the term ‘Aboriginal’ is used to refer to both Aboriginal and/or Torres Strait Islander Peoples. Unless noted otherwise or in reference to an existing initiative, title of a document or similar, the term should be considered inclusive of both Aboriginal and Torres Strait Islander Peoples.

Aboriginal Housing Victoria (AHV) would like to acknowledge and pay respect to the traditional custodians of the lands throughout Victoria. AHV pay respect to the Elders past, present and emerging, for they hold the memories, the traditions, the culture and hopes of Aboriginal Australia. AHV acknowledge that Aboriginal and Torres Strait Islander Peoples continue to live in spiritual and sacred relationships with this country.

DEFINITIONS

Affordable housing - The Australian Government define affordable housing as being housing for low to moderate-income households for which housing payments are such that the household is able to meet other basic and long-term living costs. Affordable housing includes public, community, social and high needs housing.

Social housing - Social housing is for people who are on low incomes and in greatest need including the homeless, those living in inappropriate housing or where rental costs are too high. Housing is provided and managed by either government or non-government organisations.

Public housing - Public housing comprises a form of social housing where the dwellings are financed, owned and managed by the State housing authority.

Community housing - Community housing is housing provided for low to moderate-income or special needs households. The two types of community housing available are:

- Housing that is managed by community organisations but is financed, developed and owned State housing authorities.
- Housing that is financed, developed and owned by the community organisation in its own right or under joint ventures with State housing authorities where the costs are shared.

i. BACKGROUND

During 2017-18 and 2018-19, Aboriginal Housing Victoria will lead the development of a Victorian Aboriginal Housing and Homelessness Framework (Framework).

The Framework development will take a 'rights based' self-determination approach that places Aboriginal Victorians and their communities firmly at the centre of Housing policy initiatives.

The Framework seeks amongst other things, to improve housing outcomes for all Aboriginal Victorians across their life course, assist in building the capacity of Aboriginal organisations to own, manage and grow rental stock and identify innovative models that secure housing for Aboriginal Victorians including pathways to private ownership and opportunities to create intergenerational wealth that comes with home ownership.

1 LITERATURE REVIEW: FIRST PEOPLES HOUSING AND HOMELESSNESS

The purpose of the literature review is to describe and analyse the current literature, including relevant recent policy, and data provided in the context of research reports available on Aboriginal Housing and Homelessness, specifically relating to existing frameworks, strategies, and Government and First Peoples led approaches.

This review gathers information on Aboriginal (First Peoples) housing and homelessness throughout the States and Territories of Australia and comparable international information. The review describes, summarises, and compares the literature and conveys the knowledge and ideas that have been established on the topic.

In total, 39 documents were reviewed as part of this process.

2 OVERVIEW

At a National and International level, there is little existing precedence or known successful demonstrations that can form the basis of a Victorian Framework. In a bid to strengthen the understanding and approach on how best to develop a Victorian Aboriginal Housing and Homelessness Framework, one that provides both a basis for integrated client centred policy responses that span people's life-course, a review at a state, federal and international level has been undertaken.

3 OUTLINE OF EXISTING INFORMATION

The table below provides a high-level summary of 40 individual documents reviewed as part of the literature review process. The documents have been placed into four categories – State-based (which includes information from jurisdictions outside of Victoria), National, International and First Peoples.

Category 1 – State-based	
Victoria	
Title of Work	Key Insights
Homes for Victorians: Affordability, access and choice – Housing Victoria, Victoria State Government, 2017	<p>~ <i>Homes for Victorians</i> contains \$2.7 billion of initiatives for:</p> <ul style="list-style-type: none"> o Supporting people to buy their own homes, o Increasing supply of housing through faster planning, o Promoting stability and affordability for renters, o Increasing and renewing social housing stock, and o Improving housing services for Victorians in need. <p>~ The measures in <i>Homes for Victorians</i> that focus on growing the community housing sector and changing its role include:</p> <ul style="list-style-type: none"> o moving to a multi-provider delivery model for future social housing growth and redevelopment—this model uses the collective capacity and skills of the public, not-for-profit and private sectors to deliver a social housing redevelopment pipeline o providing financial backing for the community housing sector through: a \$100 million loan facility that will provide low-cost, long-term subordinate loans to housing associations; and a loan guarantee program valued at up to \$1 billion to help housing associations access finance at affordable rates o establishing a \$1 billion Social Housing Growth Fund to fund a pipeline of projects to deliver more public and community housing <p>~ Increasing supply through faster planning, including planning reform, development in inner and middle suburbs, land supply in growth corridors and inclusionary housing.</p> <p>~ The Victorian Housing Register, which aims to consolidate the former public housing and community housing waiting lists. (Launched by DHHS in September 2016)</p>
Managing Victoria's Public Housing: Victorian Auditor General's Office, 2017	<p>~ Stock transfers have the potential to lead to social housing growth through increased financial leverage for community housing associations. However, this potential is limited if:</p> <ul style="list-style-type: none"> o management of the stock is transferred, rather than ownership o associations are required to focus allocations on those in greatest need. The requirement for community housing providers to allocate 75 per cent of housing to applicants with critical needs, which could potentially constrain rental revenues and put the sector's financial viability at risk.

Resolving tenancy issues learning about great practice – Angela Kyriakopoulos, CHP, 2017	<ul style="list-style-type: none"> ~ The Homelessness Advocacy Service (HAS) is the key advice and information service for consumers seeking or receiving assistance from any Victorian community-managed homelessness assistance or social housing service. The HAS sits within CHP. ~ Approach to advocacy is rights based, and its work is underpinned by the principles, rights and responsibilities outlined in the Consumer Charter for Homelessness Assistance, the DHHS service standards and the Victorian Charter of Rights.
Harnessing collective impact to deliver better outcomes for rough sleepers – Sandy Forbes, NOUS group	<ul style="list-style-type: none"> ~ The scarcity of long-term housing options means less than 1 in 5 rough sleepers end up in permanent housing. ~ Housing services have limited capacity and support to coordinate and align resources to better cope with increasing demand.
Victorian State Homelessness and Housing Reforms – Jenny Smith, CEO – CHP, 2017	<ul style="list-style-type: none"> ~ Family Violence Housing Assistance Implementation Task Force was established by Minister Foley, May 2016 in response to the recommendations of the RCFV. ~ The Taskforce includes three working groups: <ul style="list-style-type: none"> o Evidence Working Group o Support Services Working Group o Housing Supply Working Group ~ SGS Economics and Planning – three decades of experience in housing policy inc economic impact work for Homes for Victorians; & a rental affordability index on line
Rough sleeping in Victoria – Situation appraisal – May 2017 – DHHS	<ul style="list-style-type: none"> ~ The most common demographic of chronic rough sleepers is single adult men, although women, older people, young people and Aboriginal people are also present, alongside high levels of mental illness and/or problematic drug use. ~ Rough sleeping as it is understood in conventional terms does not encompass the diverse dynamics at play for Aboriginal peoples who may appear at first glance to be without shelter (Memmott, Long, Chambers & Spring, 2003, DHS, 2013). ~ Suitable housing options for people sleeping rough is a major problem, which requires more social housing and greater diversity in its stock.
How do you transition from being homeless to having a home – Cassandra Bawden, CHP	<ul style="list-style-type: none"> ~ People who have been through the transition share similar experiences of fear, anxiety and challenges in adjusting from homeless to having a house, with the common question ‘what do I do now’. ~ There is an expressed need to provide initial support to assist in the transition, which may include support in accessing: <ul style="list-style-type: none"> o Basic appliances, toiletries, electricity, gas, food, furniture and bedding. o Linkages to service providers (health, AOD, etc), public transport, schools and connection to community. o Support finding a job ~ Most cases people start out with nothing and require one on one tailored support that is provided on an ongoing basis.
Stopping Homelessness Before It Start – Sally Kenyon, Lawyer, Justice Connect Homeless Law	<ul style="list-style-type: none"> ~ Use a combination of legal representation and social work support to prevent homelessness and reduce the unrelenting impact of the law on people experiencing homelessness.

	<ul style="list-style-type: none"> ~ Coordinate the women's homelessness prevention project that provides free legal representation, combined with social work support, for women facing eviction and homelessness. <ul style="list-style-type: none"> o providing legal services that prevents homelessness through addressing both legal and non-legal issues. ~ Work / negotiate with public and social housing providers / landlords to sustain tenancies.
Victorian Homelessness and Housing Reform Launch Sites – The experience so far – Lisa Morgan, Gippsland Homelessness Network Coordinator, 207	<ul style="list-style-type: none"> ~ Launch sites were identified mid-2016. Brimbank/ Melton, Hume/Moreland and Inner Gippsland. ~ The structure (governance) of this initiative included: <ul style="list-style-type: none"> o Senior Leadership Group – oversight of policy framework, operating model and outcomes. o Area Implementation Groups – oversee local coordination, implementation, testing and evaluation. o Working Groups – opportunity for staff and consumers to design and test elements of reform.
Family Violence / Conflict	
Victorian Government Reforms across the social portfolio – Peta McCammon, Director DPC, 2017	~ Family Violence \$1.91 billion to family violence services and reform
Victoria's Social Housing Supply Requirements to 2036 - Family Violence Housing Assistance Implementation Taskforce, Victoria Government, 2017	<ul style="list-style-type: none"> ~ 1,700 more social housing homes are needed each year over the next 20 years to maintain social housing at its current 3.5 per cent share of the total homes in Victoria. This is an increase of over 30,000 social homes over the next two decades. ~ Double this amount of social housing homes is needed over the next 20 years if lower income households, currently facing housing stress in the private rental market, are to have affordable housing.
Trauma and adolescent family violence: Delivering better homelessness responses - Anita Morris, Family Violence Principal Practitioner, DHHS, 2017	<ul style="list-style-type: none"> ~ Links between childhood trauma, housing instability and adult violence. ~ 1 in 4 Australian children experiences family violence (Indemaur, 2001). This figure is consistent with prevalence rates in the UK, US & Canada. Aboriginal children experience family violence at higher rates. ~ Those who experience homelessness as a child are more likely to have been placed in out of home care, and are at greater risk of dropping out of school, being unemployed and experiencing homelessness again in adulthood ~ Victorian Government investment of \$1.9 billion in 2017/18 into implementation of FVRC recommendations. Of which \$133.2 million is being invested in housing responses
Understanding family conflict and its relationship with youth homelessness - Steven Roche and Dr Justin Barker – Australian Catholic University, Institute of Child Protections Studies, 2017	~ Both in Australia and internationally, family conflict and breakdown remain the most significant factors in young people becoming homeless (Rosenthal, et al, 2006; Johnson, et al, 2008; Chamberlain and Mackenzie, 1998).
Other Jurisdictions	
A Fresh Lens on Housing Unaffordability – The Problem and its Causes – Prof Bill	<ul style="list-style-type: none"> ~ Three major affordable housing issues: <ul style="list-style-type: none"> o First time buyers,

Randolph, City Futures Research Centre, UNSW Built Environment	<ul style="list-style-type: none"> ○ Older home owners in unsuitable (too large) houses, who may want to trade to a more manageable property. however due to affordability and location accessibility may find it extremely challenging to do so. ○ Unaffordability in the private rental market. <p>~ More than ever before, the location of your housing asset will determine not just your life-style expectations, but also your overall wealth accumulation over your life course and your ability to capitalise on this to leverage further asset accumulation through further property purchases, not to mention your ability to spill your accumulated asset wealth to the next generation through inheritance and gifting.</p> <p>~ Planning System Reform is required – should act as a driver for improving housing affordability through increasing supply. Currently the system places too many barriers on housing supply.</p>
Government guarantee opens investment highway to affordable housing - Julie Lawson, Hal Pawson and Vivienne Milligan, UNSW, 2017	<p>~ The combined measures of a National Housing Finance and Investment Corporation and bond aggregator (announced in the budget) should create an efficient private investment pathway into social and affordable housing for super funds, insurance companies and other entities hungry for low-risk returns.</p>
NSW Homelessness Strategy 2018-2023 – NSW Government, 2017	<p>~ Aboriginal disadvantage and homelessness are closely linked, with homelessness increasing the social and economic disadvantage faced by Aboriginal people.</p> <p>~ Housing is a key factor in the health and life expectancy gap between Aboriginal and non-Aboriginal Australians, and a key mechanism for continued intergenerational disadvantage.</p> <p>~ A category of spiritual homelessness should be acknowledged, which recognises that a person may experience separation from traditional land, or from family and kinship networks, or a crisis of cultural identity.</p>
A place for everyone – Tackling Sydney’s affordable housing crisis – PwC, 2017	<p>~ Proposes an Affordable Housing Initiative that would allow for low-density zones, with a proportion allocated to affordable rental housing.</p>
AHO Supply and Demand Model – Shane Hamilton, AHO, CEO, 2017	<p>~ AHO’s Supply and Demand Model predicts the current maximum demand that can be expected, the current supply of dwellings and the additional dwellings needed (the gap between demand and supply). This is then projected each year until 2031, for:</p> <ul style="list-style-type: none"> ○ Social Housing ○ Assisted private rental and affordable housing ○ Affordable housing and housing purchase ○ Housing purchase <p>~ The model tells us that there is an undersupply of housing for the Aboriginal Community for ALL income bands and the undersupply will increase into the future if current conditions continue.</p> <p>~ The total undersupply of housing for the Aboriginal Community (NSW) is estimated to be 36,025 dwellings in 2017. This is forecasted to increase to 90,901 in 2031 if current conditions prevail.</p>

Category 2 – National	
Title of Work	Key Insights
Developing the scale and capacity of Australia's affordable housing industry - Inquiry into affordable housing industry capacity – AHURI, 2017	<ul style="list-style-type: none"> ~ Aboriginal Housing Organisations are responsible for an estimated quarter of all social housing provision for disadvantaged Aboriginal and Torres Strait Islander people. ~ Capacity-building priorities for Aboriginal stakeholders include achieving enduring and effective Indigenous engagement in the industry, and more viable Indigenous housing organisations in both remote and urban contexts. ~ Indigenous housing policy needs to consider the critical role of affordable housing in addressing Indigenous disadvantage and housing responses must be better integrated with other 'Closing the Gap' strategies. ~ While the recent policy agenda has increased expectations on mainstream affordable housing providers to address Indigenous housing needs, the greatest impact has been on the Indigenous housing sector. Many IHOs have seen viability undermined by policy uncertainty and withdrawal of resources
The opportunities, risks and possibilities of social impact investment for housing and homelessness: Inquiry into social impact investment for housing and homelessness outcomes - AHURI, 2017	<ul style="list-style-type: none"> ~ Government has an important enabling role in developing the Social Impact Investment market in Australia: <ul style="list-style-type: none"> o Provide a stable policy environment. o Facilitate data and information sharing across all three government levels. o refining regulatory and legislative rules to remove inconsistencies in treatment across different vehicles and entity types. ~ In and of itself, using the bond aggregator model to refinance existing CHP debt will only marginally increase capacity for additional housing supply. ~ A mapping of roles, opportunities, risks, levers and barriers to actors in the housing and homelessness system has been completed within the document. <ul style="list-style-type: none"> o The table provides a better understanding of key interdependencies across the system and the levers and barriers that may enable or prevent each actor from acting.
In search of a national housing strategy – Peter Mares, adjunct fellow at the Swinburne Centre for Urban Transitions, 2017	<ul style="list-style-type: none"> ~ The Canadian government is also leveraging its fund to achieve other objectives: projects must outperform existing national codes on energy efficiency and greenhouse gas emissions by 25 per cent or more and at least one in five dwellings must meet specified accessibility criteria. Strategies like this could include special criteria that allocates a percentage of housing to Aboriginal people. ~ Cited research showing that housing has “a higher multiplier effect than personal or corporate tax cuts” with a return of \$1.50 for every \$1 invested. ~ One of the most significant steps to improve national housing in Canada is the creation of the National Housing Finance and Investment Corporation.

	<ul style="list-style-type: none"> o attract new long-term institutional investment into affordable housing by acting as a bridge between community housing providers and superannuation funds. <p>~ While private investors and developers may not consider investing in low-income housing, it must be noted that an increase in higher-priced supply, of which they are far more likely to invest in, should still help reduce the cost of housing overall. As buyers or renters of more expensive homes move up the property ladder, they release their former cheaper dwellings onto the market.</p> <p>~ Social Impact Investment provides government with an additional toolkit that it can use strategically to help drive better social outcomes and achieve higher returns on investment of public money. However, it cannot supplant government funding and investment.</p>
Ready for growth? Inquiry into Australia's affordable housing industry capacity - Australian Housing and Urban Research Institute, 2017	<p>~ 'The affordable housing industry' is a system that comprises:</p> <ul style="list-style-type: none"> o Non-government affordable housing providers o The industry players and entities that facilitate the work of affordable housing providers o The policy and resourcing framework set by government <p>~ Restructuring of Indigenous housing (for example, increasing the share of tenancies managed by Indigenous-run organisations) would enable well-performing IHOs to develop their scale and capacity and to benefit from partnering and alliancing with other industry players. This has been achieved in Victoria.</p>
Community sector offers a solid platform for fair social housing – Terry Burke, Professor of Housing Studies, Centre for Urban Transitions, Swinburne University of Technology, 2017	<p>~ Transfer of housing stock to the community housing sector ensures that housing stock is not lost to the private sector.</p> <p>~ This is because not-for-profits serve a range of needs:</p> <ul style="list-style-type: none"> o Provide a range of housing options to fit household needs, and o Can grow their asset base by borrowing against their assets to meet a broad range of housing needs. <p>~ To keep social housing stock at the current 3.5% of all housing (the lowest in Australia) we need at least an additional 31,000 units in Victoria by 2031.</p>
Creating Communities of Support – The Salvation Army – Adult Services – Jane Barnes, General Manager Adult Services Network	<p>~ Crisis supported accommodation services was last overhauled in the early 1990's and currently cannot meet the demand.</p> <p>~ Every client is unique and require engagement through a holistic lens. Many have experienced trauma and recovery is important.</p> <p>~ Common Assessment Approaches build on information rather than duplicating previous information gathering.</p> <p>~ Specialist Support Services – there is a strong need to strengthen existing partnerships and enhanced collaboration with Health providers, AOD/Mental Health, Community services & Aboriginal and Torres Strait Islander Services.</p>
'Build to rent' could be the missing piece of the affordable housing puzzle – Mathew Palm – Postdoctoral Research Fellow, Transforming Housing Research Networks, UoM 2017	<p>~ Housing affordability - Build-to-rent options will require the partnership of local councils, community housing providers and private developers.</p>

	<ul style="list-style-type: none"> ~ The National Rental Affordability Scheme (NRAS) was a federal government initiative that set out to deliver on a 'build-to-rent' scheme. However, this was abandoned in 2013.
Procuring Social and Affordable Housing: Funding and Financing Approaches – Nirodh Imali Jayawardena and Judy Kraatz, Sustainable Built Environment National Research Centre 2018	<ul style="list-style-type: none"> ~ Potential risk factors can be addressed to a certain extent by: providing adequate levels of assistance for those who are in need; ensuring landlords are financially sound and socially responsible and thus eligible for support and incentives; providing government funding schemes, subordinate loans, guarantees and equity; and by ensuring a sound planning mechanism to access well located land for affordable housing development. ~ The support and engagement of private institutions are crucial in catering for the rising demand of social and affordable housing financing schemes. ~ The applicability of social finance models may depend on the scale of the projects. Some instruments work best for individual projects, while others perform better on a city, regional or national level.
Housing Australia – Committee for Economic Development of Australia	<ul style="list-style-type: none"> ~ Long-term and patient capital makes an ideal partner for affordable rental housing. Instead of capital gains from sales, the steady cash flows from rent revenue offer secure returns. This is what makes it attractive to pension funds. <ul style="list-style-type: none"> o Combined with public co-investment and not-for-profit management, secure affordable housing outcome are more assured. ~ Too many Australian households are one step from homelessness, which is devastating for any family. The costs of homelessness to the nation are significant.
Swimming against the tide: managing the impossible demand – Guy Johnston, RMIT	<ul style="list-style-type: none"> ~ Existing approaches to demand management lack consistency and transparency; are inefficient; are prone to worker bias. Standardised assessment offers the promise of better prioritising of resources; matching people with services they need; improve standardisation of referrals and ensure limited resources are used effectively. ~ However, existing tools lack evidence of their effectiveness and reliability. They also often don't take into consideration an individual's personal circumstances.
Category 3 – International	
Title of Work	Key Insights
"No Solitudes: A Canadian National Housing Strategy" - Evan Siddall, President and Chief Executive Officer, Canada Mortgage and Housing Corporation, 2017	<ul style="list-style-type: none"> ~ Affordable housing is essential to a growing economy and to a healthy society. ~ Policies that further stimulate demand only push prices higher, making the problem worse. <ul style="list-style-type: none"> o Affordability challenges therefore call for a supply-based policy response. ~ When people have good housing, they tend to have better health and healthy children and teens living in stable home environments have better educational outcomes.

Ending Homelessness in Ireland, Denmark and Finland? - Professor Eoin O'Sullivan, School of Social Work and Social Policy, 2017	<ul style="list-style-type: none"> ~ Strongly endorsed a 'Housing-Led' approach to ending homelessness. ~ A key element of the programme was developing and testing evidence based floating support methods (Assertive Community Treatment, Intensive Case Management and Critical Time Intervention) in municipal social services, with funding provided from the central government.
Category 4 – First Peoples (not location specific)	
Title of Work	Key Insights
Service directions and issues in social housing for Indigenous households in urban and regional areas: Melbourne: Australian Housing and Urban Research Institute.	<ul style="list-style-type: none"> ~ The typical operating environment precludes economies of scale (Hall & Berry 2006). ~ The small scale of organisations and limited opportunities for training and development has also hampered the development of governance and management capacity (Burke 2004). ~ Under representation of Aboriginal People in mainstream community housing. ~ Explicit and ongoing support and funding needs to be directed at building the institutional capacity of Indigenous housing organisations, individually and as a sector.
Assembly of First Nations - National First Nations Housing Strategy - Canada	<ul style="list-style-type: none"> ~ Major issues occur when Federal agencies create programs designed similar to off reserve housing initiatives and try to make them fit in First Nation communities. ~ To meet the continuum of need, there is a need to pursue and explore partnerships outside the standard realm of housing.
Indigenous Housing Strategy Engagement Table A <i>Coordinated Vision for Indigenous Housing</i> , Canada, 2016	<ul style="list-style-type: none"> ~ Adequate Indigenous housing not only means that the unit is in good repair, provides the necessities of life, and is large enough to accommodate all family members, but also that it is supportive of Indigenous identity, family structure, culture, and community. ~ Affordable Indigenous housing means that monthly housing costs do not exceed 25 percent of a household's income and thereby, does not impede the family's ability to support their basic needs. ~ Due to historic and political contexts, safe Indigenous housing must be expanded upon to include more than the presence of structural, neighbourhood, and bodily safety. Housing must also be culturally safe and include: awareness of Indigenous cultures and histories, respect and trust, access to elders and cultural supports, connections to the land, non-judgemental interactions, equal access to services, and consistent, reliable service and supports.
International policy and the "Canadian Way" in urban Aboriginal housing – Ryan Walker, Queen's University, Canada, 2004	<ul style="list-style-type: none"> ~ Culturally appropriate housing is seen as being of great importance to the social, cultural, and economic strength of Aboriginal peoples in urban areas. ~ Tools to distribute to those with greatest needs include low interest loans, loans guarantees, increased government role in renting, leasing, and home improvement schemes, rent subsidies based on family income and need, improved availability of housing alternatives, aided self-help, and stimulation of housing co-operatives.

	<ul style="list-style-type: none"> ~ There is a strong need for pursuing partnership models (between public, private, and voluntary sectors) for the design and delivery of human services such as housing, and shifting responsibility toward more localized levels of government.
Aboriginal Homelessness in Canada: A Literature Review - Caryl Patrick, 2014	<ul style="list-style-type: none"> ~ Aboriginal Peoples should be involved in every stage of program design, delivery and evaluation (Walker 2003, Walker 2005) and should be politically involved – particularly with the development of housing policy (Cardinal 2006). ~ Housing initiatives should be culturally appropriate (Peters 2012, Leach 2010, Deane et al. 2004, Walker 2003, Erasmus and Dussault 1996). ~ Mainstream programs should be more sensitive to the needs and aspirations of Aboriginal Peoples. This includes providing culturally appropriate urban services wherever possible (DeVerteuil and Wilson 2010, Walker 2003).
He Whare Āhuru He Oranga Tāngata - Māori Housing Strategy – 2014-25, 2014	<ul style="list-style-type: none"> ~ The strategy sets out six directions to improve Māori housing over the period 2014 to 2025. It aims to support two major outcomes: <ul style="list-style-type: none"> o Improving housing for Māori and their whānau o Increasing housing choices for Māori by growing the Māori housing sector. ~ Unlocking the potential of the Social Housing Reform Programme to see how iwi can leverage off the growth of their asset base will also contribute to better housing outcomes for whānau.

4 COMPARATIVE REVIEW

The suite of documents reviewed cover key themes that sit within housing, in particular the social housing and homelessness sectors both from an Australian basis (state and national) and an international lens. Where possible, there is an additional focus on the experience of First People, covering both policy framework development and the provision of housing and homelessness support services.

4.1 KEY THEMES

Homelessness

- Aboriginal homelessness is part of the broader issues of homelessness, housing inadequacy and disadvantage in Australia. The causes of, and solutions to, homelessness are largely structural and not supported by a functioning systems response. The complexity of the issue of homelessness is compounded for Aboriginal People, as the historical experience of homelessness for Aboriginal Peoples through dispossession of land must also be taken into consideration.
- Aboriginal homelessness is also intricately related to other social and historical factors, which need to be taken into consideration when addressing the current statistics through policy responses.
- The broader struggle for self-determination and other forms of political justice for Aboriginal Peoples must be included in discussions and strategies regarding the improvement of the socio-economic status and well-being of Aboriginal Peoples.
- It is important to recognise the cultural and spiritual aspects of home for Aboriginal people, as homelessness for them may not be defined as a lack of accommodation. A person may not have conventional accommodation, but may have a sense of home, a sense of belonging to a place, and recognition and acceptance in that place. A category of spiritual homelessness should be acknowledged, in recognition that a person may experience separation from traditional land, or from family and kinship networks, or a crisis of cultural identity.

Homelessness in Victoria

- Aboriginal people make up over 8% of those rough sleeping who become clients of homelessness services, although Aboriginal people are less than 1% of the Victorian population (DHHS 2017a; ABS 2011). A cultural lens is needed to understand and respond to rough sleeping by this group.
- Nationally, many Aboriginal people who are 'public place dwellers' and may appear to be homeless in a conventional sense, consider themselves not to be homeless. Rough sleeping is sometimes an expression of connection to land (AHURI 2004), and is a particularly frequent occurrence in warmer parts of Australia. In practice however, the group of Aboriginal rough sleeping clients who have sought and received support at Victorian homelessness services suggests involuntary homelessness requires an effective form of support that meets their needs.
- Victorian data shows that Aboriginal people sleeping rough have a longer duration of homelessness than non-Indigenous people sleeping rough (DHHS 2017a). There is a higher proportion of women amongst Aboriginal clients (41% versus 34% non-Indigenous clients), and family violence is more often identified as a cause for homelessness (20% versus 14%).
- Overall, it is more common for Aboriginal clients who have slept rough to have spent time in an institution than non-Indigenous clients. However, this is less commonly a hospital or psychiatric service, and more commonly adult corrections (34% versus 27% when compared to non-Aboriginal clients). A higher proportion of children aged 14 or under is evident in comparing Aboriginal and non-Indigenous clients (6% versus 4%).

Demand

- The increase in demand for support, services and housing is driven by:
 - A lack of affordable housing,
 - Lack of affordable AOD rehabilitation,
 - Premature discharge from mental health services,
 - Increase in number of people exiting remand, and
 - The overall increase in population.

Rough Sleeping

- The number of people sleeping rough on any night is a very small percentage of all that are experiencing homelessness.
- The largest cohort of people counted as homeless are those being directly assisted with accommodation (refuge, short-term or transitional)—and this group has been increasing in line with increased capacity in the service system.
- There has been a recent sharp increase in the number of people living in severely overcrowded conditions.
- There has been a decrease in the number of people in boarding houses.

Table 1: Homeless persons in Victoria, 2001, 2006, 2011, number and percentages

Source: ABS Census of Population and Housing: Estimating Homelessness (2012)

Type of homelessness	2001		2006		2011	
	No.	%	No.	%	No.	%
Sleeping rough	1,018	6	786	5	1,092	5
In supported accommodation for the homeless	5,146	28	6,929	40	7,845	34
Staying temporarily with another household, including friends and families	3,546	20	3,227	19	3,324	15
Boarding house	5,144	28	3,050	18	4,397	19
Other temporary lodgings	43	-	73	-	90	-
Severely overcrowded dwellings	3,257	18	3,345	19	6,041	27

Youth homelessness

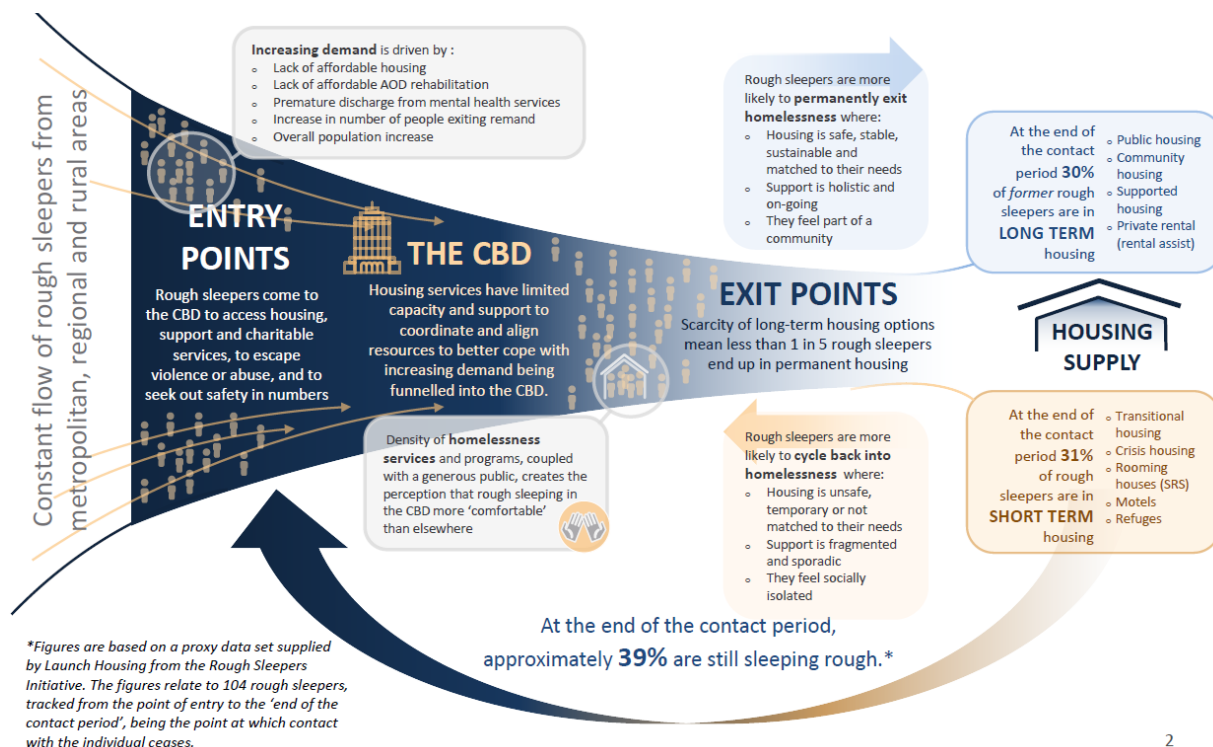
- In the 2011 Census, the ABS estimated 105,237 Australians were homeless, with 26,238 (25 per cent) aged between 12-24 years.
- Youth homelessness and its causes are complex and multi-faceted, relating to the structural, familial and personal impediments that contribute to young people's marginalisation.
- Macro (socio-cultural) sources of conflict are the structural stresses on families, the social conditions in which conflict manifests, and the impact of intergenerational trauma and family dysfunction. These include:
 - Poverty and financial marginalisation,
 - Unemployment,
 - Unstable housing,
 - Family histories and experiences of dysfunction and trauma,
 - Mental illness and substance use.

- Experiencing family violence places young people at greater risk of leaving home early, mental health issues, unemployment and early parenthood.
- Those who experience homelessness as a child are more likely to have been placed in out of home care, and are at greater risk of dropping out of school, being unemployed and experiencing homelessness again in adulthood

Service Provision

- Service provision need to be customisable to suit the needs of individual clients.
- Services need to take into consideration the drivers required to support an individual out of homelessness. These include;
 - **Housing** – Shelter, obtain safe and sustain long-term living;
 - **Independence** – increase motivation and decision making, improve living skills and self-care;
 - **Participation** – employment and training, reduce criminal justice involvement and improve social connection; and
 - **Health** - improve emotional regulation and coping strategies, improve mental and physical health, AOD management and sense of value and meaning.
- For rough sleepers, they are more likely to permanently exit homelessness where:
 - Housing is safe, stable, sustainable and matched to their needs,
 - Support is holistic and ongoing, and
 - They feel part of a community.
- This indicates the importance of the community housing sector, who are best placed to deliver on these three elements.

Current Landscape (as described by the NOUS Group)



Housing

Cultural Values

- Consistently throughout the literature reviewed, the importance of First People values, which often align to human rights principles are highlighted as essential throughout all aspects of the housing and homelessness sectors.
- Explicit and ongoing support and funding needs to be directed at building the institutional capacity of Indigenous housing organisations, individually and as a sector.
- The urban reality for many Aboriginal Peoples will improve through the pursuit of land claims, treaty negotiations and urban Aboriginal self-governance (Cardinal 2006, Stewart 2006, Walker 2005).
- Although limited within the housing sector, existing frameworks implemented across other social service portfolios (national and international) have drawn success from:
 - Understanding of the history and legacy of prior occupancy and Indigenous– Settler state relations.
 - Being underpinned by strong cultural knowledge and respect for Indigenous people and their cultural values.
 - Including the intentional design of culturally inclusive policies and programs that engage Indigenous stakeholders and promote self-determination, participatory governance and Indigenous institutional capacity.
 - Encouraging culturally adapted and responsive services that are delivered by culturally competent staff with opportunity for Indigenous clients to interact with Indigenous staff and services that provide culturally safe experiences for applicants and tenants.
 - Paying specific attention to cultural values and Indigenous lifestyles in the design and location of housing.
 - Demonstrating culturally proficient service systems comprising both culturally adapted mainstream and culturally specific housing and related services that work effectively together in the best interests of clients and to build community capacity.
- This recognition that culture is a key element in urban sustainability, points to the fact that culture often provides the social support to sustainability by providing values, ethics and tools required to achieve sustainability (Cardinal 2006).
- Planners in every sector and jurisdiction that have a role in housing programming should practice some basic principles of Aboriginal engagement when creating new urban low-cost housing policies (Walker 2003).

Housing Needs / Demand

- In Victoria, 1,700 more social housing homes will be needed each year over the next 20 years to maintain social housing at its current 3.5 per cent share of the total homes in Victoria. This is an increase of over 30,000 social homes over the next two decades.
- Double this amount of social housing homes is needed over the next 20 years if lower income households, currently facing housing stress in the private rental market, are to have access to affordable housing.
- Social housing remains a scarce resource in Victoria, with the volume of housing applicants exceeding the number of available dwellings. Once housed, tenants are staying longer in social housing, resulting in fewer opportunities to house the more than 30,000 new applicants, currently on the Victorian Housing Register. (Victoria's Social Housing Supply Requirements to 2036).
- In 2016, Victoria had a total of 86,266 social housing properties of which 75 per cent were public housing, 22.7 per cent community housing and 2.3 per cent Aboriginal community housing. While the majority is classified as long-term rental, approximately 5 per cent (almost 4,000 social housing dwellings) is used for short and medium-term accommodation under the crisis supported accommodation and transitional housing management programs. (Victoria's Social Housing Supply Requirements to 2036).

- A significant proportion of the pressure on the existing social housing stock is likely to arise from households that cannot be identified in the VIF2016 projections or, indeed, who sometimes cannot be identified from demographic data alone. This is particularly likely to be the case for:
 - people experiencing family violence who are unable to access and sustain private rental accommodation,
 - those in need of supported accommodation or modified housing, including persons with a disability, and
 - **those often discriminated against in the private market such as Aboriginal people.**
- Social and affordable housing providers collectively house one third of the Indigenous population, and reliance on the affordable housing system is escalating for this group (AIHW 2016; 2014).
- Nationally, as well as being increasingly poorly located, the supply of affordable private rental housing available for lower income households has declined steadily over the past 25 years, with an estimated shortfall of close to 300,000 rental dwellings in 2011 for households in the lowest income quintile and well over 100,000 for those in the second lowest income quintile. Lower income renters often don't have the option of reducing their housing costs by living in smaller dwellings, or in less well-located dwellings. **There are simply not enough low-rent dwellings available and, to compound the shortage, there has been no growth in social housing.** (Yates, J. (2015) "Living income- and asset-poor in retirement).
- Aboriginal Housing Office NSW have developed a supply and demand modelling tool that provides a baseline understanding of population and demand for housing (social and affordable housing) and is informing AHO's capital program i.e. how and where to grow the portfolio to best meet demand and unlock opportunities for Aboriginal people.

Aboriginal Housing Organisations – capacity and scale

- The importance of Aboriginal housing is shown by the high levels of housing need within the Indigenous community; the disproportionate reliance of Indigenous households on affordable housing; and the critical role of affordable housing in 'Closing the Gap' on Indigenous disadvantage. (2017 AHURI Milligan et al)
- Growth within this sector has been constrained by:
 - **The absence of needs-based data and a well-defined and holistic policy and planning framework for Indigenous housing, nationally and in most states and territories.**
 - Poorly implemented past policies and abandonment of the sector which has left many organisations disrupted and vulnerable.
- Whilst common capacity considerations apply across the breadth of the social housing sector, specific challenges and considerations arise within Aboriginal housing that consider the historical, cultural and political context in which services operate. These include:
 - Organisational scales, operating subsidies and access to growth funds are inadequate to address the needs of their tenants and applicants, and to cover their service provision costs.
 - Historic underinvestment in provider capacity-building has contributed to organisational governance, workforces and business systems being less developed than for mainstream providers.
 - Limited recognition in housing policy and regulatory frameworks of the obligations for culturally-adapted service models.
 - An almost complete lack of representative forums to enable policy and political engagement by Indigenous stakeholders. (2017 AHURI Milligan et al)

Government(s) approach

- Governments are increasingly calling for more pathways for Indigenous people into home ownership and the private rental market, both to take pressure off the social housing system and to equalise housing tenure opportunities (e.g. COAG 2009). However, this broad policy goal is highly ambitious and the resources, strategies and mechanisms for achieving it are under-developed. (AHURI Final Report)

- Governments need to give much more serious consideration to developing additional options in both the community and Aboriginal-run community housing sectors.
- Australia abandoned the National Rental Affordability Scheme in 2013. The government is instead creating a “bond aggregator” agency to support build-to-rent affordable housing. This agency will issue government-backed bonds to provide cheap loans to housing associations to build affordable housing.
- Further detail pertaining to state-based, commonwealth and additional international initiatives can be found at [Appendix 1](#).

Strategies from the literature for increasing supply

- Increase the supply of affordable housing in desirable locations by increasing density in middle-ring suburbs through use of inclusionary zoning and by including an increase in the supply of affordable housing falling within the public purpose definition for compulsory acquisition of land. Reduce location premium of well-located land through (Infrastructure Australia approved) transport projects that provide fast, reliable and affordable access to jobs and services in all locations and by regional development policies that disperse employment opportunities.
- Reduce incentives for speculative investment in housing (e.g. by removing the asymmetric treatment of unearned capital gains and interest deductions or by taxing vacant homes); reduce incentives for owner-occupiers to over-invest in housing (e.g. by removing the land tax exemption for the family home and by including some or all of the value of the family home in the assets test for the Age Pension).
- Extend the mandates of Australia’s financial authorities (and the FIRB) to include stabilisation of housing price inflation and require them to assist in dampening speculative activity in the housing market, develop tools to curb the excesses of financialisation and mitigate its distributional effects. Examples of tools that might be considered include: extension of macroprudential regulation, imposition of maximum limits on the amount that can be borrowed or on the amount of foreign equity investment permitted for any dwelling and/or re-introduction of credit rationing with preference given to first home buyers or lending for new construction.

Learning from other sectors

- Urban and remote housing issues for Australia’s first peoples have common underpinnings, including the legacy of historical alienation and racism, profound economic disadvantage, social exclusion and cultural damage.
- There are also growing opportunities for increasing the housing service options for Indigenous clients through utilising mainstream community housing providers. Greater collaboration between these two sub-sectors, which have a shared broad social ethos, is likely to be mutually beneficial, especially as service growth is being directed toward community housing.
- Achieving local effectiveness in the social housing system will also require better mechanisms for local input into strategic policy making, program planning and resource allocations, a better balance between accountability for client outcomes and service efficiencies, and between quantitative and qualitative measures of service performance.
- Having Indigenous leaders in senior roles in the organisation will also help directly (e.g. through mentoring schemes) and indirectly (e.g. through establishing role models) to provide encouragement and support for Indigenous staff and imbue Indigenous thinking in policy making.

Learning from other countries

- [Canada’s National Housing Strategy](#) - The aim is to increase the supply of moderate rent and supportive housing by at least 100,000 homes over 11 years. A National Housing Co-investment Fund will provide A\$16.5 billion to repair and expand the affordable housing stock.
- [He Whare Āhuru He Oranga Tāngata - Māori Housing Strategy](#) - The role of this strategy is to support people’s aspirations to have reliable and appropriate housing. This strategy shows how government will support Māori-led housing programmes. The strategy outlines 6 key directions for improvements in housing:

Improving housing for Māori and their whānau

- Direction 1: Ensure the most vulnerable Māori have secure tenure, and access to safe, quality housing with integrated support services.
- Direction 2: Improve the quality of housing for Māori communities.
- Direction 3: Support Māori and their whānau to transition to preferred housing choices.

Increasing housing choices by growing the Māori housing sector

- Direction 4: Increase the amount of social housing provided by Māori organisations.
- Direction 5: Increase housing on Māori owned land.
- Direction 6: Increase large scale housing developments involving Māori organisations.

- **Assembly of First Nations (AFN) Resolutions**

- Resolution 81/2008 called for a direct and inclusive role for First Nations in the evaluation of the 1996 On-Reserve Housing Policy. The evaluation process included a critical look at the manner in which the policies, programs and activities of Indian and Northern Affairs Canada (now Aboriginal Affairs and Northern Development Canada - AANDC) and the Canada Mortgage and Housing Corporation (CMHC) were devised; the degree of First Nations consultation and influence in the developmental process; regional variations of interpretation of policy intent and decision making; and that the evaluation process be seen as the starting point of meaningful participation in all future activities in the renovation of the 1996 Policy

- **UK 'build-to-rent'** – additionally allocated \$15.7 billion in direct investment and increased borrowing caps for social housing.

- **Finland building 9,000 social dwellings each year** - This is financed by low-cost government-guaranteed loans via a public intermediary, with interest subsidies and conditional grants to not-for-profit providers.

Policy and institutional settings impacting affordable housing

- Indigenous housing policy and provision has seen massive and disruptive change over the past decade including:
 - The 2009 transfer of responsibility for Indigenous housing from the Australian Government to states and territories, which also took over control and management of remote housing under the National Partnership Agreement on Remote Indigenous Housing (NPARIH).
 - The dismantling of dedicated Indigenous housing funding programs in urban areas and imposition of mainstream regulation, funding and policy regimes.
 - Weakening of most Indigenous housing representative, governance and policy institutions and mechanisms. (2017 AHURI Milligan et al)
- Evidence is also growing that imposition of mainstream operational policies and service delivery rules and methods—such as on allocations, rent-setting and collection, and tenant support— have proved inappropriate and/or ineffective for many Indigenous tenants, and have also constrained or burdened service providers (Habibis, Phillips et al. 2016; Milligan, Phillips et al. 2011)
- Australia's affordable housing 'policy problem' has two main dimensions:

An intensifying shortage of affordable homes for lower income earners

- The national shortage of affordable private rental dwellings available to households with very low incomes (lowest 20%) increased from 150,000 to 271,000 homes between 1996 and 2011.
- While Australia's population has continued to grow, provision of social housing has remained virtually static. As a result, access has been increasingly restricted to 'highest need' applicants.
- Growing numbers of low-income private tenants face 'unaffordable' rents – that is equating to more than 30% of gross income. This was true for 78% of very low-income renters in 2011. Many will be pushed into poverty as a result.

The declining physical and financial condition of public housing

- In most jurisdictions, public housing – rather than not-for-profit community housing – still accounts for the bulk of social rental homes.
- As the public housing portfolio has aged and the incidence of tenant vulnerability has increased, management and maintenance costs have escalated.
- With no compensating increase in government funding, public housing authorities have fallen increasingly into deficit, kept afloat through remedial actions such as the market sale of properties and deferral of non-urgent maintenance.
- At the local level, there is a high level of recognition of the need for strong relationships with other service systems, especially in order to support tenants in sustaining tenancies and providing pathways to alternative housing solutions. Program linkages, including between housing and homelessness and pathways to the private rental market and home ownership, were identified by locals as priorities for improving the housing situation within Indigenous communities. This requires a more holistic policy approach and more flexible use of resources from federal and state/territory governments that, while talked about, have not been forthcoming.
- There is a continuing need for better workforce strategies that address the recruitment, retention and development of Indigenous staff and the cultural proficiency of non-Indigenous staff. Such strategies need to embrace a wide range of issues, including attracting Indigenous staff to the housing sector, workplace culture, training and mentoring for both Indigenous and non-Indigenous staff, career progression opportunities for Indigenous staff and managing the inevitable and inherent pressures and tensions between work and family/community obligations for Indigenous staff who are embedded in local Indigenous communities. Having Indigenous people in leadership roles and at all other levels of the mainstream service system should be key targets.
- The barriers faced by many Indigenous social housing clients in accessing services and the lack of flexible service delivery practices and options must be addressed. Initiatives that should be actively pursued include more Indigenous staff, culturally safe and welcoming service settings, greater use of outreach and partnering with well-connected Indigenous services. Such service modes will help to improve access, empower clients and sustain tenancies.
- Much greater attention needs to be given to establishing or nurturing opportunities for tenant and community engagement. This requires an understanding of Indigenous community structures and institutions, relationship building, allowing sufficient time and dedicating resources, and creation of spaces and processes that are conducive to meaningful engagement.

A new look sector – underpinned by common principles and values

- Aboriginal Housing Organisations represent a distinctive and essential part of the industry. They act as a gateway to the broader housing system for Indigenous clients, as well as providing culturally appropriate housing for those who find it difficult to engage with mainstream services and those who live in remote and regional communities.
- Key learnings from these organisations and their approach to housing Aboriginal people should be extrapolated and where possible applied consistently throughout the sector. These include:
 - Respect for First Peoples and recognition of their knowledge, skills and expertise as well as an understanding of historical injustices.
 - First Peoples participation and institutional capacity building.
 - Increasing housing choices.
 - Inclusion of Indigenous housing organisations.
 - Increased capital investment.
 - Transparent planning and resource allocation.
 - Cultural strengthening in mainstream policies and services.
 - First Peoples employment across the social housing system.

United Nations Declaration on the Rights of Indigenous Peoples

- UNDRIP Article 23 states:
 - Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, indigenous peoples have the right to be actively involved in developing and determining health, housing and other economic and social programs affecting them and, as far as possible, to administer such programs through their own institutions.
- UN Special Rapporteur on Housing, statement October 4, 2005:
 - “the human right to adequate housing is the right of every woman, man, youth and child to gain and sustain a safe and secure home and community in which to live in peace and dignity.”

Framework building blocks

- Similar attempts internationally to design and develop a housing framework have highlighted the importance of clearly outlining a set of objectives, which focus on:
 - Providing support and information on all available options for financing housing, whether existing or developing innovative models. This will include negotiating a new funding mechanism and work to see the transition of funding for current Government initiatives to address social and public rental and homeownership, capacity development activities and initiatives to support a First Nation led work for Housing as well as investigating the feasibility of an Investment Trust, which would act as the generating body for financing of all housing.
 - Support the development of regulatory environments necessary for any First Nations to fully exercise its authority in housing; such as, certification, codes, standards and process.
 - Investigate and research approaches designed to increase the number of homes on the ground for First Peoples while addressing the continuum of need.
 - Provide capacity development, knowledge transfer and resource management to Aboriginal people, to ensure well informed decisions are made with respect to housing, while assisting in building First Nations capacities to exercise housing responsibilities successfully and sustainably. The capacities required for success would include social, human, financial and technical elements.
 - Foster partnerships, which could include industry, private sector, professional associations, unions, public foundations, academic institutions, and non-governmental organisations.
 - Promote a higher quality of life for First Nations, through healthy, safe and sound building practices while maintaining culture and traditions, through the use of local materials and local labour, limiting energy consumption and building in an environmentally friendly fashion to the highest of standards.
 - Facilitate the development of a Public Foundation/Non-Profit Corporation that will act as a mechanism of advice and support to both established and emerging housing entities that will function at the local, territorial and regional levels.
 - Providing information and research for the effective development of a First Nation housing program; such as, appropriate authority models, land tenure, financing, construction standards, community planning, contacting and default management.

Benefits of housing

- Providing culturally responsive housing and related services to Aboriginal people in a cultural, wholistic manner can be leveraged to:
 - Increase the supply and access to suitable, quality and affordable housing;
 - Develop the individual and community capacity of Aboriginal people;
 - Improve financial literacy and security;
 - Create opportunities for education, employment and skills training;

- Provide 'wrap around' services for Aboriginal people;
- Support good relationships between individuals, families, and communities;
- Place cultural practices at the centre of housing;
- Create leadership within the Aboriginal community;
- Generate equality;
- Promote Aboriginal values of respect and community; and
- Share Aboriginal knowledge and skills with non-Indigenous communities.

4.2 COMMONLY IDENTIFIED CHALLENGES

- In the very demanding service environment, public housing authorities do not have the focus and capacity to give priority to these broader policy and program developments or to promote more integrated housing policy thinking.
- Systematic evaluations of mainstream services rarely take place and evaluations of new initiatives often occur well after the cycle of policy reform moves on, if at all.
- The typical operating environment of organisations across the board in this sector involves a maintenance backlog, low rental income, high operating costs and small size, precluding economies of scale (Hall & Berry 2006).
- The small scale of organisations and limited opportunities for training and development has also hampered the development of their governance and management capacity (Burke 2004).
- Indigenous households are proportionately underrepresented within mainstream community housing.
- This distinctive part (Aboriginal Housing) of the social housing system has tended to become isolated from mainstream policy, planning, resource allocation and capacity building processes.
- Significant barriers to Indigenous engagement have arisen partly from ineffective consultation processes and partly as a result of alienation from, and lack of trust of, government processes within the Indigenous community (Birdsall-Jones & Corunna 2008; EOC 2004; Prout 2008).

5 QUESTIONS FOR CONSIDERATION

1. Can Aboriginal housing providers extend and scale to become mainstream housing providers while also preserving self-determination principles and Indigenous values and knowledge? What are the key area required for capacity strengthening to create sustainability?
2. What do partnership structures and models look like with mainstream developers? How will trust between organisations / sectors be formed?
3. Are Aboriginal Landlords best placed to consider 'build-to-rent' options for Aboriginal people? I.e. build housing with the intent of retaining the building and renting it out to lower-income families at prices affordable for those families. **Note that this could be scaled to include all low-medium income families.**

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State-based funding initiatives

Homes for Victorians places the Victorian community housing industry at the centre of government's agenda to grow social and affordable housing, with Infrastructure Victoria estimating that a further 30,000 new homes are needed to meet demand

As a result, the state government will use its borrowing power to act as guarantor for up to AUD\$1bn worth of low-interest loans to help registered housing associations secure new social and affordable housing stock. The initiative, called the Social Housing Growth Fund, is an Australian first, and is a collaboration between government, private and philanthropic sectors which the government says will ultimately support up to 2,200 vulnerable households. Salta Properties are developing a 260-unit, AUD\$330 million tower at Docklands in Melbourne for the build-to-rent market, with leases up to 10 years in length.

In NSW, the Social and Affordable Housing Fund (SAHF) is a key initiative of Future Directions to provide more social housing. The SAHF comprises two main elements including SAHF NSW (the Fund) to which the NSW government has contributed AUD\$1.1 billion in seed funding (to be invested by the NSW Treasury Corporation) with returns to be used to support SAHF Phase 1 projects. (NSW Federation of Housing Associations, 2014; NSW Family and Community Services, 2017).

In Western Australia, Keystart's Aboriginal Home Ownership Scheme was established in 1995 and is designed to educate, support and provide an opportunity for Aboriginal and Torres Strait Islanders to help them buy an affordable home to live in. This loan is available to both first home buyers and subsequent home buyers. Keystart's low deposit home loans, which is a variable interest rate loan that allows to buy an established home or build a new house.

In Queensland, the 2017 State Budget allocated AUD\$1.5b to a social housing project to build 5,000 homes,⁴² and established the Housing Construction Jobs Program (one element of the Queensland Housing Strategy 2017-2027), which encourages partnerships with the private sector and community housing providers to deliver jobs, drive economic growth at a local level and ensure better community outcomes. The Brisbane Housing Company (BHC) rent model is also a large provider of social and affordable housing, and rents properties at 50, 60 and 74.9 per cent of market rent, depending on household composition and income.

Mission Australia Housing currently owns or manages more than 2,000 social and affordable homes, including Sydney's \$32 million Common Ground development. They serve communities in Queensland, Tasmania, New South Wales and Victoria. Social enterprise Homes for Homes (HFH) released \$300,000 of funding in Victoria and \$200,000 of funding in the ACT in 2018. They raise funds through donations from property sales, with homeowners and property stakeholders voluntarily registering with HFH and agreeing to donate 0.1 per cent of their property's sale price to the initiative.

Commonwealth Initiatives

The following summarises current Commonwealth Government funding programs:

National Housing Finance and Investment Corporation (NHFIC)

Commencement and Expiry: The Government will provide an initial \$9.6 million in 2017-18 to establish the NHFIC, which will commence operations from 1 July 2018.

Main outputs: The NHFIC will be established as a corporate Commonwealth entity, governed by an independent, skills-based part-time board. The NHFIC, which will be a financial intermediary, will have broad functions which will enable it to administer the programs announced by the government. For example, five-year AUD \$1 billion National Housing Infrastructure Facility (NHIF) which will help to finance critical infrastructure to increase the stock of housing, particularly affordable housing.

The NHFIC will operate an affordable housing bond aggregator to provide cheaper and longer term finance for community housing providers which will improve the efficiency of financing for community housing providers, enabling them to improve housing outcomes for their clients.

National Affordable Housing Agreement (NAHA)

Commencement and Expiry: The NAHA is an agreement by the Council of Australian Governments that commenced on 1 January 2009, initiating a whole-of-government approach in tackling the problem of housing affordability. The Commonwealth Government is working with the states and territories to reform the NAHA and provide ongoing, indexed funding for a new National Housing and Homelessness Agreement (NHHA) from 2018-19.

Main outputs: The NAHA is supported by the National Partnership Agreements on:

- Social housing.
- Homelessness.
- Indigenous Australians living in remote areas.

National Partnership Agreement on Homelessness (NPAH)

Commencement and Expiry: The NPAH commenced in January 2009. This is originally a three year agreement between the Commonwealth and State/Territory governments, The NPAH has been 'renewed' annually for the last two years (2012-13 and 2013-14) and terminating 30 June 2018.

Main outputs: The agreement focuses on three key strategies to reduce homelessness:

- Provide AUD \$ 115 million per year, not indexed and matching funds required by states and territories.
- Prevention and early intervention to stop people becoming homeless.
- Breaking the cycle of homelessness.
- Improving and expanding the service response to homelessness.

National Housing and Homelessness Agreement (NHHA)

Commencement and Expiry: The Commonwealth Government introduced a new National Housing and Homelessness Agreement with State and Territory governments to increase the supply of new homes and improve outcomes for all Australians across the housing spectrum in 2018. This is an ongoing funding linked to outcomes in priority areas including aggregate supply and planning and zoning reforms.

Main outputs: The NHHA will maintain the Commonwealth's current funding of over \$1.3 billion a year provided under the National Affordable Housing Specific Purpose Payment (NAHSPP) and combines NAHSPP and NPAH. NHHA aims are:

- To provide AUD \$ 4.6 billion over 3 years including \$375 million of new homelessness funding, indexed annually.
- Dedicated homelessness funding, to be matched by States and Territories, with a continued focus on people affected by domestic violence and vulnerable young people who are homeless or at risk of homelessness.

National Partnership Agreement on Remote Housing (NPARH)

Commencement and Expiry: The NPARH came into effect on 1 July 2016 and will conclude on 30 June 2018. *Has been renewed in some jurisdictions.

Main outputs:

- Originally covered by the National Partnership Agreement on Remote Indigenous Housing (NPARIH), which was made available to construct new homes, refurbish existing homes and provide employment and training opportunities.
- The Australian Government committed AUD\$5.5 billion over ten years to 2018 to address issues such as overcrowding, homelessness, poor housing conditions and severe shortage of housing in remote Aboriginal and Torres Strait Islander communities across Australia.
- The NPARH aims to: include greater emphasis on improved housing sustainability; provide greater business and employment opportunities; address overcrowding by funding AUD\$776.403 million over 2 years to the construction of new houses and refurbishments in larger, sustainable remote Aboriginal and Torres Strait Islander communities.

Social and Affordable Housing Fund (SAHF)

Commencement and Expiry: The SAHF has been set up with \$1.1 billion in seed capital from the Government and the funds are invested in financial markets over 25 years. After completion of phase one, tenants began moving into the first dwellings in May 2017.

Main outputs: While 100 per cent government owned, the SAHF would operate at arm's length and be structured along similar lines to the Commonwealth Government's existing Future Fund; and have a board responsible for an investment strategy to mitigate any volatility risks between fund returns and service costs, over time (Lyon, Peters & Boyd, 2016). Each service provider will deliver a package for 25 years that consists of:

- Access to accommodation.
- Asset management and tenancy management services.
- Tailored support services for each household member.
- Performance and data reporting.

These providers are contracted to deliver 2,200 additional social and affordable homes in metropolitan and regional NSW. Each household will also benefit from tailored support services as part of their tenancy.

Commonwealth Rent Assistance (CRA)

Commencement and Expiry: This is an ongoing funding scheme.

Main outputs: A non-taxable Commonwealth Government supplementary payment added on to the benefit or family payment of people who rent in the private rental market above applicable rent thresholds. It helps income support recipients and low and moderate-income families (with children) in the private rental market and in community housing.

Private Rental Brokerage Program (PRBP)

Commencement and Expiry: This is an ongoing funding scheme.

Main outputs: Aims to help vulnerable households to access and sustain private rental tenancies (AHURI, 2016).

National Rental Affordability Scheme (NRAS)

Commencement and Expiry: Launched in 2008, the NRAS has been a significant catalyst in generating the private finance needed to increase the supply of affordable rental housing in Australia (Milligan et al., 2013). This is an ongoing funding scheme.

Main outputs: Up to 38,000 NRAS properties which will be rented for up to 10 years will be delivered through the scheme. There are 133 housing providers (i.e., property developers, not-for-profit organisations and community housing providers) participating in the scheme, which issues financial incentives to organisations that provide people on low to moderate incomes with an opportunity to rent homes at a rate that is at least 20 per cent below market value.

International examples

Build-to-rent- US and UK

Is an alternative model of development, where developers design and build residential property specifically for long term rental with institutional investment. Build-to-Rent offers many benefits for both developers and investors. For developers, it offers the ability to maintain control over future upgrades or developments. Rents provide a steady income, rather than income from initial sales.

On the supply side, Build-to-Rent offers the prospect of delivering homes direct to a growing rental market, sidestepping a more challenging development finance and presales market and attracting global capital with a stable income profile.

The investor benefits because investment funds such as superannuation companies see this as a low risk and stable income stream.

There are potential benefits for tenants too – living in a development specifically designed for renters. This could result in better maintenance service, communal areas and a relationship with your landlord that enables longer-term tenancies. **At a market level Build-to-Rent brings new supply and greater choice. From a cultural perspective these benefits more closely align to Aboriginal cultural values.**

Rental Construction Financing initiative - Canada

This initiative provides \$2.5 billion in low-cost loans to support the construction of new rental housing, relieving pressure in rental markets that are experiencing low vacancy rates and high rents.

The initiative will complement commitments made in Budget 2017, which will invest more than \$11.2 billion over 11 years for initiatives designed to build, renew and repair Canada's stock of affordable housing. These significant investments are made as part of a new National Housing Strategy.

National Housing Co-Investment Fund - Canada

Offers low-interest loans to build affordable housing for the private rental market. To receive finance, projects must be able to show that **30 per cent of dwellings will be rented out for less than 80 per cent of median market rates for a minimum of twenty years.**

The National Housing Finance and Investment Corporation (NHFIC) is a body that has been established by the Canadian Government to attract new long-term institutional investment into affordable housing by acting as a bridge between community housing providers and superannuation funds. NHFIC and its associated bond aggregator aim to offer super funds with a standardised, rated investment product.

For a model like this to be successful in the Australian context there is a crucial role of public investment in providing housing for low-income households well established. This may come in the form of an upfront federal / state-based government investment.

Additional International Models

Following on from the move away from traditional public grant and loan funded models and the decline in direct government involvement in housing finance, Lawson et al. (2009) highlight the use of incentives and subsidies to attract institutional finance at scale to the sector.

Additional approaches to those discussed above, in the international context are:

- Housing tax credits (US)
- Rental assistance programs (US)
- Affordable Housing Guarantee Scheme (UK)
- Help to buy (UK)
- Rent to buy (UK)
- Syndicated bonds issuer (UK)
- Rental construction financing (CMHC)
- Affordable rental innovation fund (CMHC)
- Mortgage loan insurance (CMHC)
- Taxation, loans and shared equity (Austria)
- Protected circuit (France)
- Loan and bond system with public guarantees (Switzerland).

Action Plan - Overview

FOCUS AREA 1

Intervening early and preventing crisis

Increase early identification of at-risk groups

Who will benefit? Building the evidence base, working with young people to address risk early, low income families, families and individuals in financial hardship, Aboriginal people, rural and regional areas

Support people to maintain tenancies and avoid entering the homelessness system

Who will benefit? Early intervention, low income families, families and individuals in financial hardship, older people, Aboriginal people, rural and regional areas

Prevent exits from government services into homelessness

Who will benefit? Improving transitions from government services

FOCUS AREA 2

Providing effective supports and responses

Strengthen Housing First in NSW to reduce rough sleeping and prevent chronic homelessness through flexible, tailored supports

Who will benefit? People who are sleeping rough, people with mental illness, people with high or complex needs, Aboriginal people, rural and regional areas

Provide targeted housing options to prevent homelessness or chronic homelessness for high risk groups

Who will benefit? Women and children leaving domestic and family violence, young people leaving OOHC, low income families and individuals, older women, Aboriginal people, rural and regional areas

Provide choice and the right supports for people to address the issues putting them at risk of homelessness and to reduce repeat homelessness

Who will benefit? People who are sleeping rough, women and children leaving domestic and family violence, young people, older people, families and individuals in financial hardship, Aboriginal people, rural and regional areas

FOCUS AREA 3

Creating an integrated, person-centred service system

Improve accountability by agencies and services for homelessness outcomes in order to drive systemic change

Who will benefit? All groups, with a specific emphasis on people with high or complex needs

Increase service integration and collaboration to enhance person-centred responses

Who will benefit? All groups, with a specific emphasis on people with high or complex needs

Improve services by increasing trauma-informed care and culturally appropriate practice

Who will benefit? All groups, with a specific emphasis on Aboriginal people, people with high or complex needs, rural and regional areas with high or complex needs, rural and regional areas