

Submission on the *National Housing and Homelessness Plan Bill 2024 (No. 2)*

PowerHousing Australia
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Executive Summary

Every individual deserves the right to a safe and secure home. Homes are a cornerstone of one's dignity, providing stability and the opportunity to thrive and contribute to the community meaningfully. However, this reality is starting to slip away for many people in Australia, with many unable to secure a roof over their heads. Access to adequate housing is becoming more elusive due to policies not being targeted to ensure housing as a fundamental human right in this country.

Community housing providers (CHPs) are committed to developing homes and have an impressive track record of delivering social and affordable housing to those most in need. CHPs are specialised not-for-profit entities that are at the forefront of addressing the housing crisis and offering sustainable solutions. As the primary representative for 80% of CHPs, PowerHousing Australia's 38 CHP Members deliver large-scale social and affordable housing to 90,000 households, supporting 150,000 people across Australia.

We commend the efforts of Ms Kylea Tink MP and Senator David Pocock for putting forward a private members bill that recognises housing as a fundamental human right.

We would also like to propose that our recommendations made in our submission to the *National Housing and Homelessness Plan* should be strongly considered in the development of the plan and as part of the proposed legislation.

We welcome the opportunity to provide feedback on the *National Housing and Homelessness Plan Bill 2024 (No.2)* through this submission.

Recommendations

PowerHousing Australia recommends the following in the development of the *National Housing and Homelessness Plan Bill 2024 (No.2)*:

1. Utilise CHP expertise to inform the National Housing and Homelessness Advocate and the National Housing Consumer Council. CHPs can represent/involve people with lived experience of limited access to housing and propose innovative funding solutions that benefit consumers.
2. Introduce anti-displacement strategies and strengthen tenant rights to ensure housing security is improved and that people are protected from being evicted.
3. Ensure social and affordable homes are inclusive in design, support, and community engagement to ensure homes meet the diverse needs of the wider population.



Recommendation 1: Strengthen CHP involvement in the National Housing & Homelessness Advocate and National Housing and Consumer Council

Utilise CHP expertise to inform the National Housing and Homelessness Advocate and the National Housing Consumer Council. CHPs can represent/involve people with lived experience of limited access to housing and propose innovative funding solutions that benefit consumers.

To enhance the effectiveness of the National Housing and Homelessness Plan and ensure policies are grounded in practical experience, it is crucial to include CHP leaders in the National Housing and Homelessness Advocate and the National Housing Consumer Council. CHPs have a proven track record of delivering innovative housing solutions through deep community connections and expertise in social and affordable housing. For instance, HousingFirst and Launch Housing's Collaboration with the Royal Women's Hospital on the Cornelia Program provided vulnerable pregnant women with a supportive pathway to safe accommodation and access to support services.ⁱ CHP-led programs ensure that there are sufficient homes for women who need access to housing, as they currently make up over half (55%) of social housing programs.ⁱⁱ

CHPs have also leveraged various funding models effectively. For example, St George Community Housing (SGCH) partnered with Lighthouse Infrastructure to deliver affordable housing by investing \$120 million to support SGCH with the acquisition of 161 apartments for moderate to low-income key workers in Sydney CBD.ⁱⁱⁱ Access to affordable housing is crucial, as the Australian Housing and Urban Research Institute's (AHURI) research on key workers shows that between 17% to 20% of key workers are experiencing housing stress.^{iv} Including CHP leaders will ensure that innovative funding solutions and successful models are integrated into national housing policies, benefitting consumers and addressing housing concerns comprehensively.

Recommendation 2: Include anti-displacement strategies and strengthen tenancy rights

Introduce anti-displacement strategies and strengthen tenant rights to ensure housing security needs are met and that people are protected from being evicted.

To protect vulnerable populations and ensure long-term housing stability, the proposed legislation should include provisions for anti-displacement strategies and stronger tenant rights and protections. This should involve measures such as rent control, eviction prevention programs and enhanced legal protections for tenants.

Research shows that up to 30% of renter moves are due to evictions, which result in substantial financial costs averaging around \$4000 per move and long-term negative impacts on employment, health and education outcomes.^v Studies have also shown that the threat of an eviction has mental health repercussions, causing stress and anxiety.^{vi} Strengthening tenant protections and providing legal support can mitigate these impacts. For example, AHURI's research found that jurisdictions



with stronger tenant protections report higher levels of housing stability and reduced evictions rates.^{vii}

Investing in tenant protections is also cost-effective. A report from Maryland, USA, found that an annual investment of USD 5.7 million in tenants' rights to legal council would result in USD 35.6 million in cost savings for the state, including savings on housing displaced people in shelters, medical costs, education and foster care.^{viii}

*Recommendation 3: Develop inclusive homes that cater to diverse population needs
Ensure social and affordable homes are inclusive in design, support, and community engagement to ensure homes meet the diverse needs of the wider population.*

Adopting universal design standards in all new housing developments ensures accessibility for people with disabilities and the elderly. These standards are supported by the Australian Network for Universal Housing Design^{ix} and the National Construction Code.^x This is also in line with the UN Convention on the Rights of Persons with disabilities,^{xi} thereby strengthening the need for a human rights approach to housing. It is imperative that these standards are nationally recognised to meet the needs of people accessing community housing, as 1 in 3 (36%) of people in social housing are disabled^{xii} and 1 in 5 (19%) of people in community housing are over 65 years.^{xiii}

Additionally, targeted housing strategies for Indigenous communities are essential. First Nations people in remote areas recorded higher rates of household overcrowding, as compared to those in non-remote areas.^{xiv} Only 45% of First Nations people in very remote areas live in appropriately sized housing, as compared to 88% in major cities. Overcrowding for any individual can lead to a range of health and social issues.

Implementing a Housing First model nationally would integrate support services with housing programs to address the ongoing housing crisis. AHURI's review of the Housing First Model showed that Housing First programs in Australia have achieved housing retention rates between 66% to 90%, which are substantially higher compared to a traditional model.^{xv} People who are part of such programs also reported to be less reliant on emergency healthcare and have less interactions with the criminal justice system. The Aspire Social Impact Bond (SIB) program that was introduced in South Australia used the Housing First model.^{xvi} Based on an independent review over 3 years of the program, the combination of utilising public and community housing allocations ensured long-term housing for 78% of those who were part of the program.

Finally, housing should be energy-efficient and climate-resilient. Energy-efficient homes lower utility bills for low-income households, providing financial relief and better quality of life. Climate resilience protects homes from extreme weather, ensuring long-term safety and reducing repair costs. These



measures align with global goals like the UN SDGs^{xvii} and national commitments under the Paris Agreement. Research by the AHURI underscores the health and economic benefits of such housing.^{xviii}

Conclusion

In conclusion, PowerHousing Australia appreciates the opportunity to contribute to the National Housing and Homelessness Plan Bill 2024 (No.2). We believe that by incorporating our recommendations and recognising the essential role of CHPs, the bill can create a robust framework for addressing housing insecurity and homelessness in Australia. We look forward to continued collaboration to achieve the shared goal of ensuring every Australian has access to safe, secure, and affordable housing.



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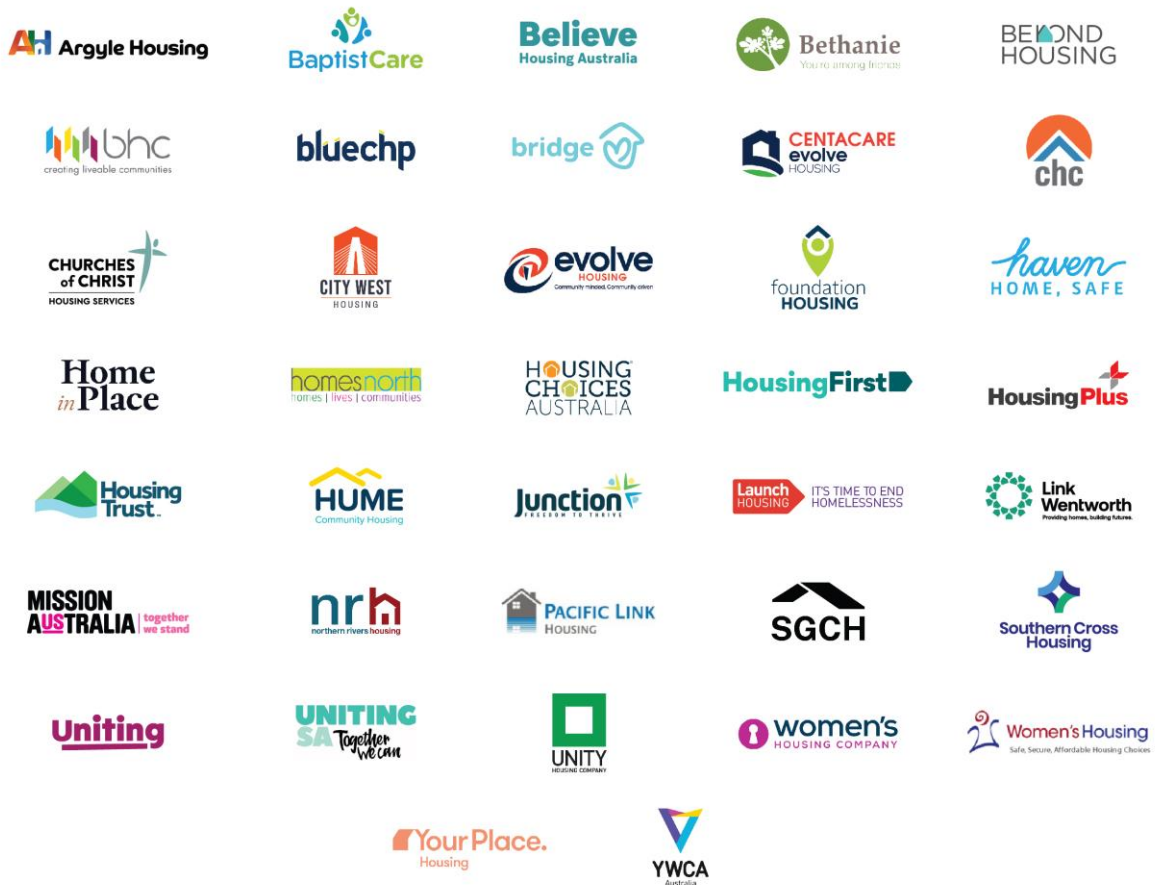


Appendix:

About PowerHousing Australia

PowerHousing Australia as a member network for community housing provider (CHP) members across Australia, is committed to addressing housing need through growth of supply, best practice in housing and community development, and excellence in tenancy and asset management. PowerHousing and our 38 registered CHP members, provide social and affordable housing to 90,000 households, with assets worth over \$35 billion and 150,000 tenants nationally, the majority being low to moderate income earners and vulnerable Australians. Refer below to our CHP members.

PowerHousing is based in Canberra in close proximity to the seat of Government in Australia. Working closely with our members and affiliates we act as the independent voice for the growth providers of social and affordable housing.





About PowerHousing Affiliate Partners

Our 60 affiliate partners are national finance investment, construction, materials, labour, software, housing data and supporting expertise. Refer below to our principal and corporate affiliate partners. This affiliate expertise connects and collaborates with our CHPs to help support these growth providers of social and affordable housing to deliver more housing outcomes in partnership with Australian governments.



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