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Over the past 20 years the affordability of housing has deteriorated – decreasing by 140 per cent between 1986 and 2006. In 1986, 3.6 years of average income was needed to purchase a home; by 2006 the purchase price required 7.0 years' pay. The total stock of public housing has declined and rental vacancies have reached an all-time low. Extensive media coverage in 2007 highlighted 'a crisis of affordable housing' and the issue was prominent in the 2007 Federal election. There is a strong case for a new national agreement on affordable housing that is broader than the current Commonwealth-States Housing Agreement, and the needs of young people should be explicitly addressed under any new agreement. There needs to be a real net increase in the investment in public and community housing; and in the short-term, the NYC has argued for education, training and employment linked housing in the form Foyers and other similar models.

Chapter 16 | Housing For Young People

Introduction

16.1 The previous chapter, Post-SAAP transitions looked at the services issues that result from the lack of affordable long-term housing exit points from the SAAP system. It raised the issue of the lack of long term, affordable and stable exit points from the support system. This Chapter takes up this issue for young people both in the private housing markets and the social housing sector.

16.2 Firstly, the issue of housing affordability and some of the consequences of the current housing affordability crisis are examined, particularly for young people. Secondly, the current government housing assistance programs are briefly reviewed. The chapter then considers the actions needed to tackle the affordability crisis in the medium to long term. Finally, a specific model of housing for young people is presented which should be developed irrespective of any housing affordability strategies.

Housing Affordability

16.3 Australia is currently experiencing a housing affordability crisis. The Inquiry was told that affordable housing is increasingly inaccessible for many young people throughout Australia, in rural areas, regional centres and capital cities. House purchase prices are rising and rents in the private market are increasing. A significant proportion of Australian low-income households is now in 'housing stress'.

House prices

16.4 There has been a sustained house purchase price boom over a number of years. House prices increased 140 per cent (accounting for inflation) between 1986 and 2006.¹ House prices have increased at a faster rate than average income. In 1986, 3.6 years of

average adult full-time income was needed to buy a house: in 2006 it was 7.0 years.²

16.5 The price boom presents two barriers to purchasing a house. The first is gaining a deposit, which the Reserve Bank of Australia calculated to be around 45 per cent of average annual income in 2003, up from around 25 per cent in 1990.³ Saving for a deposit takes longer than it did in the past and now presents a significant barrier to purchasing a house for first homebuyers.

16.6 The second barrier is the cost of repaying the loan. The higher the house price, the higher the loan needed and the higher the monthly mortgage repayment (at a given interest rate). As interest rates change so do mortgage repayments. The Australian Bureau of Statistics data shows that:

Between 1994–95 and 2005–06, owners with a mortgage experienced an \$82 (or 32%) increase in average weekly housing costs, after adjustment for inflation.⁴

16.7 The Real Estate Institute of Australia measures housing affordability by comparing mortgage repayments with average income. According to this measure, housing affordability fluctuates considerably but the trend since 1998 has been one of declining affordability and affordability, which is now at its lowest in 20 years.⁵

16.8 For many young people, the great Australian dream of home ownership is a “... dreamtime story”⁶.

Private Rental

16.9 As house purchase prices are increasing so too are rents in the private rental market. ABS data shows that private rents increased by \$36 per week (or 19%) after adjusting for inflation between 1994-1995 and 2005-2006.⁷

16.10 The expectation is that, in the near future, private rents will continue to increase as vacancy rates are at record lows. The Real Estate Institute of Victoria reported that the vacancy rate in Victoria was 1.2 per cent in September 2007, a 25-year low.⁸ This is putting upward pressure on rents and is leading to a shortage of affordable accommodation.

16.11 The rise in rents has meant that many young people are unable to enter or maintain themselves in the private rental market, and this trend is evidently contributing to the incidence of youth homelessness. In the ACT, the Inquiry was told that:

... the most common reason people turn up to SAAP is eviction or loss of previous accommodation. We know a lot of that is about people not being able to afford to take on a new lease. So we know that much of that is that the rents are just too steep and people are losing their housing as a result.⁹

16.12 Some young people are working but still are unable to afford rent and are turning to supported accommodation services for assistance. This is a fairly new phenomenon, as one youth SAAP worker said:

[A] profile we didn't encounter five years ago is people who are working or have a source of regular income, and that source of regular income is no longer sufficient ...¹⁰

16.13 Young people are forced into lower-quality housing that is barely affordable and not pleasant to live in. One young person in Brisbane told the Inquiry of her experience:

*It seems to be if you pay \$160 a week you're moving into a dive. If you pay \$220, you are moving into something nice, but you just can't afford to live there.*¹¹

16.14 The competition for housing means that landlords or estate agents can choose their tenants on the basis of their expectations of who will be the best tenants and look after the property. Unfortunately, young people have a poor reputation and estate agents will, more often, choose an older person as a tenant. As the Chair of Youth Accommodation Association (NSW) told the Inquiry:

*A young person or even a young couple, for example who go to apply for that \$300 a week, two-bedroom unit, are competing against people, couples in their mid-30s who both have an income, and who have both been working for 10 or 15 years. We can see, obviously, who the real estate agent will take in that sort of situation. So the tighter the market becomes the more competitive the market becomes the more young people are squeezed out in that kind of an environment.*¹²

16.15 Further, estate agents have been reported to require significant payments from prospective tenants just to apply to rent a property. The Chair of Youth Accommodation Association (NSW) said:

*I have heard of a number of real estate agents in the inner-city in particular who, to have your application assessed, you need to put in a full week's rent in advance, and sometimes they're asking for two weeks' rent in advance ...*¹³

16.16 The situation is even worse for Indigenous young people and refugees. While this was a common story across Australia one youth policy worker put it best when he told the Inquiry:

*... that people of colour ... have Buckley's chance of getting any airing let alone actually finding a house.*¹⁴

16.17 In some areas, the Inquiry heard, youth services were working with estate agents to accept young people and assisted them to maintain their tenancies. For example, a youth housing worker told the Inquiry that in Palmerston in the Northern Territory, a protocol was developed with estate agents:

*... for young people accessing private rental, they were able to access outreach support around their living skills to be able to help them sustain and maintain their private rental, their tenancy.*¹⁵

16.18 These types of arrangements occur throughout Australia but most require government financial assistance through SAAP or other programs.

Housing stress

16.19 The issue of housing stress was raised in Chapter 7 Poverty. To briefly reiterate, housing stress is where low-income households (the bottom 40% of the income distribution) spend more than 30 per cent of their income on housing costs. AHURI

estimated that 860,000 households were in housing stress and of these 460,000 were in the private rental market.

16.20 AHURI also indicated that the proportion of households in housing stress has remained remarkably stable over the past 10 years despite the decline in housing affordability.¹⁶ The reason suggested for this stability is that households make trade-offs to avoid increasing the proportion of their income on housing, e.g. such as younger people continue to rent rather than buy, remain longer in the family home and live in share households rather than single-person households.¹⁷ The Inquiry was given examples of young people moving from shelters to overcrowded share accommodation. For example, a SAAP service in Townsville told the Inquiry of one young person who:

*... moved into a house with five other people because it is the only way they can afford it.*¹⁸

Government housing assistance

16.21 In Australia, government housing assistance for low-income households is minimal compared with some other OECD countries. The main policy instrument for affordable housing in Australia is the Commonwealth-States Housing Agreement, which funds public and community housing and other programs, now to be called the National Affordable Housing Agreement. The Commonwealth Government also provides rent assistance to recipients of Centrelink pensions and benefits (discussed in Chapter 19 Income Support) and the First Home Buyers Grant. The states and territories also have some assistance with rent and bonds in the private rental market for low-income earners.

The Commonwealth-States Housing Agreement

16.22 The Commonwealth State Housing Agreement (CSHA) is an agreement between the Australian Government and the state and territory governments for funding for social housing, the Crisis Accommodation Program (see Chapter 14 Supported Accommodation) and other related programs. The CHSA funds three main types of social housing: public rental housing, state owned and managed Indigenous housing and community housing. The Commonwealth Government provides the bulk of funds but the state and territory governments also contribute. Changes which may be folded into a new National Affordable Housing Agreement had yet to be determined at the time this report was released.

Public housing

16.23 Public housing refers to provision and administration of publicly owned dwellings funded through the Commonwealth-States Housing Agreement (CSHA). The state and territory governments own and administer the dwellings.

16.24 As at 30 June 2006 there were 341,378 public housing dwellings in Australia.¹⁹ There has been 4 per cent decline in the number of such dwellings in the six years from 30 June 2000.²⁰

16.25 As at 30 June 2006 there were 186,934 households on the waiting lists for public housing.²¹ Some young people are able to enter into public housing from a SAAP accommodation service. However, this appears to be uncommon as waiting lists are getting longer and priority is not necessarily given to homeless young people. Most young people who spoke to the Inquiry were on the waiting list, having been assisted with their application by a SAAP service. The Inquiry heard from youth and policy workers that waiting periods for public housing were exceedingly long (e.g. up to eight years in Western Australia).²² As Southern Youth and Family Services (NSW) wrote in their submission:

*Young people are no longer young when they obtain [public] housing.*²³

16.26 The Commonwealth will spend around \$765 million on public housing in 2007-2008.²⁴ The CSHA also commits the state and territory governments to contribute an amount of around 50 per cent of the Commonwealth's grant. The Victorian Office of Housing said that Commonwealth Government has reduced funding to public housing under the CSHA:

*Since 1994-95 the Commonwealth has slashed \$900 million from the CSHA, which has had an enormous impact on the supply of public housing in Victoria, and forced the State government to make up additional funds for housing and homelessness initiatives.*²⁵

16.27 Some organisations believe that funding for public housing is now insufficient to operate and maintain existing housing stock in most jurisdictions.²⁶

State-owned Indigenous housing

16.28 State governments own and manage some Indigenous housing. There are other forms of Indigenous housing that are not funded through the CSHA. State-owned Indigenous housing provides shelter for low to moderate-income Indigenous families or those otherwise in housing need for the duration of their need.

16.29 There were 12,893 dwellings in the state-owned Indigenous housing program, as at 30 June 2006.²⁷ The total number of dwellings has remained reasonably steady over the past few years. There were 9,815 households on the waiting list for state owned and managed Indigenous housing at 30 June 2006.²⁸

16.30 Commonwealth funding is around \$96 million in 2007-2008.

Community housing

16.31 Community housing provides rental housing to low-income families and individuals by not-for-profit organisations including housing associations, housing cooperatives and community or welfare services. Community housing provides housing assistance on a basis which is respectful of tenants rights, including opportunities for participatory management, and constructive links with community development.

16.32 There were 29,474 community-housing dwellings in Australia at 30 June 2006.²⁹ The total number of dwellings has remained steady over the past few years,

despite the fact that there were 36,983 households on community housing waiting lists.³⁰

16.33 Commonwealth Government funding to community housing is around \$67.5 million in 2007-2008.³¹

State and territory government assistance for private renters

16.34 Commencing a lease in the private rental market is expensive. Most states and territories allow landlords to require the payment of a bond equivalent to four weeks rent and two weeks rent in advance to commence the lease. This is a significant barrier for low-income earners, especially young people to enter the private rental market.

16.35 Most state and territory governments provide financial assistance to low-income earners to cover the cost of starting a private rental lease. For example, the Western Australian Department of Housing and Works provides interest free loans to cover bond and two week rent in advance at the commencement of a lease.³² The Queensland Department of Housing, the ACT Department of Disability, Housing and Community Services, Northern Territory Housing and the Victorian Office of Housing have similar bond loan schemes.³³

16.36 The Queensland Department of Housing also has a rental grant scheme that provides a once-only grant of two weeks rent to help meet some of the costs associated with moving into private rental accommodation.³⁴

16.37 The Tasmanian Department of Health and Human Services funds two community organisations to provide financial assistance with bonds, removal assistance and rent in advance or rent in arrears.³⁵ The NSW Department of Housing has a scheme called Rentstart, which provides financial assistance for bonds, rent in advance or rent in arrears.³⁶ Housing South Australia provides financial assistance to households including one-off payments of bond assistance, rent in advance, or rent in arrears.³⁷

16.38 One witness to the Inquiry brought the effectiveness of this assistance into question, especially in a tight rental market. He suggested that while young people could access a bond loan:

*... if you go to a real estate and say "I'll be applying for a bond loan", you should forget it.*³⁸

State and territory government assistance for first home buyers

16.39 All states and territory governments provide a first homeowner grant, which was introduced to offset the effects of the GST on house prices. Some state governments offer rebates or exemptions on stamp duty for first home buyers (e.g. the NSW Government).

Solutions to the housing affordability crisis

16.40 The current and ongoing housing crisis has led to calls for all governments to take action to improve affordability under a national housing affordability strategy.

For example, a coalition of organisations comprised of the Australian Council of Social Service, the Housing Industry Association, the Australian Council of Trade Unions, National Shelter and the Community Housing Federation of Australia held a National Affordable Housing Summit in 2004. In 2007 the organisations released a Call for Action for governments to develop a national strategy with a National Affordable Housing Agreement.³⁹ A Victorian-based group, called Australians for Affordable Housing, has also called for a National Affordable Housing Agreement.⁴⁰

National Affordable Housing Agreement

16.41 The proposal from the National Affordable Housing Summit organisations is for a National Affordable Housing Agreement to replace the Commonwealth State Housing Agreement when it ceases on 30 June 2008. Its main components are:

- stronger and better-directed funding for public and non-profit housing; and
- a National Affordable Rental Incentive.⁴¹

16.42 The National Summit group has called for a substantial Capital Grants Program for building or buying additional housing stock for public and community housing. They have also want a Recurrent Subsidies Program to enable public and community housing providers to subsidise housing at affordable rents.

16.43 The National Affordable Rental Incentive is to attract increased levels of private investment in affordable rental housing for lower-income households by providing developers, investors or landlords with a cash payment or tax credit sufficient to attract substantial levels of investment in affordable housing in the private rental market.⁴²

16.44 These two elements are aimed at significantly increasing affordable housing stock in Australia in the public, community and private housing sectors. While these strategies will generally improve housing affordability, it is unlikely that the housing situation of young people will improve markedly. Public housing, as it currently exists, is not often suited to young people because of the waiting and bureaucracy involved.⁴³ Private landlords will continue to discriminate against young people, who will remain at the bottom of the pile in the housing market.

Foyer Model of youth housing

16.45 The Inquiry was told that new models of housing for young people are needed.⁴⁴ Donna Curtis, Youth Accommodation Association (NSW), told the Inquiry there needs to be youth specific housing options that provide young people with the opportunity to complete their education and become established in work.⁴⁵ One such model that has received widespread support is the “Foyer” model.

16.46 Foyers started in France and have been established in Britain. In Britain, foyers provide a transitional step for young people who have left home or care and are trying to attain independence.⁴⁶

16.47 According to the British Foyer Federation, foyers provide:

- a stable and secure community in which young people can support one another and

achieve independence;

- help with finding appropriate employment, training or education to make this possible;
- training in basic skills and independent living skills;
- help with finding permanent accommodation and ongoing support when the young person has left the foyer.⁴⁷

16.48 One of the principles of the French foyers is that they are not meant to be ghettos but include a broad social mix. Peer group support is also an important component and the diversity of the groups brings the opportunity to draw on a wide range of experience and training.⁴⁸

16.49 Foyers provide a degree of independence but in a supported environment. In the Australian context, foyers would provide a link between the SAAP-funded crisis accommodation and independent living.

16.50 An example of a foyer in Australia is Miller Live 'N' Learn in western Sydney. This Foyer provides accommodation for up to 30 young people aged 16 to 25 years who are in education or training. The accommodation is in fully furnished self-contained units each with a kitchenette and bathroom. A computer room is available and each unit has an Internet connection.⁴⁹

16.51 The Salvation Army's Oasis Youth Support Network in Sydney told the Inquiry of a foyer-type housing project that they have been running as a pilot for over 12 months. This is a block of 18 units each with a kitchen and bathroom. There is also a communal kitchen. Two support staff members are in attendance for eight hours a day, seven days a week. It provides an important exit point from crisis accommodation.⁵⁰

16.52 A community organisation in Wollongong (NSW), Southern Youth and Family Services, gained funding through the National Homelessness Strategy to start a Foyer trial. The Garden Court Foyer is an enhancement of a supported housing service for young homeless and disadvantaged people. In addition, a 'dispersed' Foyer provided for additional young people to live independently of the main Foyer site, with outreach accommodation and housing support provided and access to the training, education and employment supports at the foyer site and on an outreach basis. The property has seven individual bed-sit apartments for young disadvantaged and homeless people. Each apartment has its own bathroom, kitchenette and living/bedroom area. Communal areas are also provided including the laundry, lounge room, dining room, outdoor courtyard area, kitchen and a training and computer room. There is a unit for a caretaker and office areas for support staff. The 'dispersed Foyer' includes properties away from the main area for young people to live in but who could also access the supports and facilities of the Foyer Service. Since 2006, the AFL Players' Association and the AFL Foundation have committed to 'youth homelessness' as an issue to which they want to contribute. The AFL has formed the Ladder Project to develop what is called the Foyer Plus model in various sites around Australia, in partnership with community organisations. There were a number of sites of innovation drawn to the attention of the Inquiry and there is growing interest in this kind of model.

Findings and Recommendations

Australian Government

16.53 There is a crisis of housing affordability in Australia. This inquiry accepts that a new and broader strategic approach is needed to ensure housing affordability for all low-income groups in the community, including young people.

Recommendation 16.1:

The NYC Inquiry recommends that the Australian Government undertake a wide-ranging review of the social and economic policy settings that have contributed to the housing affordability crisis. The review should suggest a long-term strategic approach to growing the public, community and private housing sectors with projections of the extent of public investment required over at least the next 10 years to ensure sustainable housing affordability.

16.54 This Inquiry accepts the argument from the National Housing Affordability summit group that a new and broader approach is needed. The policy thinking about public and community housing needs to shift and the balance between rental assistance versus public housing stock needs to be reset.

Recommendation 16.2:

The NYC Inquiry recommends that the current Commonwealth-States Housing Agreement be replaced by a National Affordable Housing Agreement which includes public housing but also deals with broader issues of affordability in terms of public-private community housing and the development of private rental housing for low income individuals and families.

16.55 As part of such a strategy, taxation incentives for public-private ventures and private rental accommodation registered as available for sub-market affordable rental need to be considered. Existing tax-related provisions such as capital gains tax exemptions and negative gearing have not contributed to encouraging the building of affordable housing stock and are expensive and ineffective incentives. Tax reform in this area should be constructed so as to make it more attractive for private investors to invest in housing projects for lower income families and individuals.

Recommendation 16.3:

The NYC Inquiry recommends that the Australian Government consider tax incentives for private investment in affordable housing projects for low-income individuals and families.

16.56 The lack of affordability of housing is blocking people from exiting SAAP services. Solutions to the housing affordability crisis include funding for capital and operating costs of social housing. Young people have specific needs and much of the public housing stock is ill-suited to housing young people. Additionally, many young people are not ready for the independent living in public housing. The Foyer model offers

an integrated approach to support young people in their accommodation, education and training, and employment. Foyers ideally require a commitment to education, training and employment as a condition of access, open-ended tenure, an extensive program of support services and program for residents and social enterprise opportunities linked to or part of the model. The accommodation is studio/bed-sits or one-bedroom flats. Foyers can be a dispersed network of accommodation in the same general locality or a large high-rise building, and what is generally appropriate in Australia cities and towns will be different from what can and should be done in American capital cities. Foyers developed in public-private ventures could accommodate a broader cross-section of young Australians than just young people who have been homeless. In the longer-term, the social mix ought to be managed with diversity as a core social goal.

Recommendation 16.4:

The NYC Inquiry recommends that the Australian Government urgently develop a significant new stock of affordable housing for young people based on an Australian version of the Foyer Model as well as exploring other education, training and employment related housing models as a significant component of long-term housing provision for young people.

16.57 While there are a range of measures that need to happen under the proposed National Affordable Housing Agreement, increased funding for public housing will be necessary alongside private sector incentives and rental assistance. The increase in funding will need to be sustained over a long period of time and contribute to the redevelopment and upgrading of existing stock as well as building new stock.

Recommendation 16.5:

The NYC inquiry recommends that additional funds be provided to enable the states and territories to acquire and build additional public housing stock for young people.

16.58 Despite the issues of high-rise estates and single suburb public housing estates and the objective of achieving a social mix in the community to avoid putting people with low incomes and complex needs in the same locality, in practice, the policy of priority into public housing for homeless people has tended to increase the proportion of high needs people on an estate. In Victoria, there are ambitious plans to redevelop the high-rise housing estates close to central Melbourne. Such plans are premised on inner-urban locations, public-private partnership with major developers, with the objective of creating new apartments in the same locale as well as refurbishing the existing public housing stock on site. To what extent, this approach results in a real change in the social mix of household living in close proximity and changes the ambience of the estate remains to be seen. The Carlton estate will be the test case for how this is likely to turn out.

Crisis Accommodation Program

16.59 In some areas, there is a lack of crisis accommodation. This is particularly evident in rural areas where up to one-quarter of the homeless population may be sleeping out or inhabiting some form of improvised dwelling. Communities need a balance of support

and supported accommodation to provide a timely response to people who have become homeless.

Recommendation 16.6:

The NYC Inquiry recommends that the Crisis Accommodation Program guidelines be extended to allow for the urgent provision of medium and long-term supported accommodation for young people and that funding levels be significantly increased to meet these new objectives.

Local government and community Housing

16.60 Although the Australian Government and the state and territory governments are the signatories to agreements such as the CSHA or what might succeed the current CSHA, an active role for local government needs to be facilitated in order to strengthen communities.

Recommendation 16.7:

The NYC Inquiry recommends that the Australian Government and state and territory jurisdictions consider how local government could be more involved in the development of affordable housing through the implementation of appropriate local planning policies. Additional funds will need to be allocated to facilitate the development of capacity in local government.

16.61 Commonwealth Rental Assistance, introduced in 1992 for 16 to 17 year olds receiving Job Search Allowance at the Independent or Homeless rate, was regarded as a more flexible measure, than a total reliance on access to public housing. However, the underpinning assumption of this policy is that household income is the only problem. CRA policy ignores the availability of rental housing, whether the rents are affordable even with the assistance and issues of location, housing quality and amenities, as well as tenants support needs and rights, all of which are important for homeless young people. The rate of CRA is standardised everywhere across Australia ignoring the fact that rents may vary widely between different regions. CRA recipients tend to gravitate to areas where unemployment rates are higher but rents are lower. In areas of economic development where rents are higher, CRA recipients cannot afford to live there so are disadvantaged in gaining access to labour market opportunities in those areas. Two measures are worth considering – firstly, adjust CRA rates according to regional rental levels and secondly, provide incentives for private landlords to lease properties and rents, which can be reasonably afforded by individuals and families on low incomes - a National Affordable Rental Incentive Scheme.

Recommendation 16.8:

The NYC Inquiry recommends that Commonwealth Rental Assistance be continued but reviewed with a view to considering adjustments that take account of regional differences in private rental markets.

ENDNOTES

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- 27 Australian Institute of Health and Welfare (2006) State owned and managed Indigenous housing 2005–06: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 154. AIHW, Canberra, p.ix. Note that the ACT does not have a

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