

# Preview: Antipoverty Centre housing quality project

Antipoverty Centre representatives are in Canberra from 9 to 12 September and are available to discuss the housing quality project as well as our work on social security and employment services policy.

To arrange a time to meet, contact Jay Coonan on 0403 429 414 or via [jay@antipovertycentre.org](mailto:jay@antipovertycentre.org)

## About the Antipoverty Centre

The Antipoverty Centre was established in 2021 to counter problems with academics, think tanks, charities, bureaucrats and others in the political class making harmful decisions on behalf of people they purport to represent.

We are a collective of activists, advocates and researchers with direct, contemporary experience of poverty and unemployment. We have deep expertise in poverty because we live it. We defend and fight for the rights of people like ourselves who experience violence at the hands of an economic system designed to oppress us. It is our mission to shift how people speak about and respond to poverty and unemployment in this colony.

We work closely with peer support groups, activists and grassroots civil society organisations to complement their work. Our goal is to help ensure the voices and rights of people on the lowest incomes are at the centre of social policy development and discourse. We believe there should be no decision made about us without us.

## Acknowledgment of Country

We acknowledge the original peoples of this unceded continent, who have been custodians of Country for thousands of generations. First Peoples have connections to place, land, waters and community that have been unbroken for 120,000 years. We recognise Indigenous sovereignty and the cultural significance inherent in these connections; historical and contemporary.

We pay respect to Elders past and present and stand with all Aboriginal and Torres Strait Islander people in the quest for land back, self-determination, justice and truth-telling in the face of ongoing colonial violence, including that inflicted through racism in the welfare system, carceral system and labour market.

## About the housing quality project

The Antipoverty Centre housing quality project draws on an in-depth survey of 400 people of all income levels and tenure types (including home owners) and a subsequent workshop with four public housing tenants and a private renter who responded to the survey. In the coming months we will conduct additional workshops and release a series of snapshot reports bringing together the perspectives of contributors with external data and research relevant to their experiences. This document provides high level, preliminary insights.

The survey was distributed widely by grassroots and community sector organisations and contributions were collected between March and August 2024. It includes 170 quantitative and qualitative questions (only questions relevant to the individual were shown, for example, current public and community housing tenants were not asked if they have ever lived in public or community housing; home owners were not asked about their experience of the private rental market). Questions focused on the quality of housing, living cost pressures, and preferred policy options for improving the quality and availability of safe, secure housing.

This project is designed to provide insight into the links between housing quality and living costs as they relate to climate change impacts and the renewable energy transition. A complete list of survey questions and response options can be provided on request.

## Who responded

This project aims to gain a deeper understanding of the particular circumstances and perspectives of very low income people in all housing tenure types and how these compare to other groups. Respondents are not a representative population sample. The ratio of responses from welfare recipients to non-welfare recipients has provided valuable insight into similarities and differences in the experiences of these groups. The below tables give an overview of respondent demographics.

### Location

| State or territory         | Total      | Metropolitan area | %            | Regional, rural or remote | %            |
|----------------------------|------------|-------------------|--------------|---------------------------|--------------|
| ACT and NT                 | 14         | 13                | 92.9%        | 1                         | 7.1%         |
| NSW                        | 89         | 57                | 64.0%        | 32                        | 36.0%        |
| Qld                        | 62         | 42                | 67.7%        | 20                        | 32.3%        |
| SA                         | 51         | 43                | 84.3%        | 8                         | 15.7%        |
| Tas                        | 20         | 4                 | 20.0%        | 16                        | 80.0%        |
| Vic                        | 120        | 89                | 74.2%        | 31                        | 25.8%        |
| WA                         | 42         | 34                | 81.0%        | 8                         | 19.0%        |
| Jurisdiction not disclosed | 2          | 1                 | 50.0%        | 1                         | 50.0%        |
| <b>Total</b>               | <b>400</b> | <b>283</b>        | <b>70.8%</b> | <b>117</b>                | <b>29.3%</b> |

## Tenure type

68 respondents reported that they do not pay any mortgage or rent. Of these, 55 are owner occupiers and 7 do not have stable housing. The remainder pay mooring fees, caravan park site fees or are living with family/friends.

69.3% of private renters want to live in public or community housing. 28.6% of home owners want to live in public or community housing.

Welfare recipients and people with disability are over-represented among respondents due to the survey being shared primarily among low income communities.

| Tenure type          | Total      | Welfare recipient | %            | Not on income support | %            | Has a disability | %            |
|----------------------|------------|-------------------|--------------|-----------------------|--------------|------------------|--------------|
| Private rental       | 199        | 107               | 53.8%        | 92                    | 46.2%        | 148              | 74.4%        |
| Owner occupier       | 112        | 44                | 39.3%        | 68                    | 60.7%        | 69               | 61.6%        |
| Public housing       | 33         | 32                | 97.0%        | 1                     | 3.0%         | 31               | 93.9%        |
| Community housing    | 17         | 15                | 88.2%        | 2                     | 11.8%        | 15               | 88.2%        |
| Unstable housing     | 15         | 10                | 66.7%        | 5                     | 33.3%        | 9                | 60.0%        |
| Crisis accommodation | 6          | 6                 | 100.0%       | 0                     | 0.0%         | 5                | 83.3%        |
| Other*               | 18         | 14                | 77.8%        | 4                     | 22.2%        | 18               | 100.0%       |
| <b>Total</b>         | <b>400</b> | <b>228</b>        | <b>57.0%</b> | <b>172</b>            | <b>43.0%</b> | <b>295</b>       | <b>73.8%</b> |

\*Includes people living in rent-controlled affordable housing, housing co-operative, boarding house, care home, retirement village, caravan, boat.

## Preview of report highlights

### Bad housing is disproportionately harming low income people

Two thirds of survey respondents said their housing is having a negative effect on their health. Of 388 people who responded to the question, 242 reported that their housing situation is damaging their mental health (62.4%), and 132 their physical health (34%). 112 respondents (28.9%) said both their mental and physical health are negatively affected by their housing situation.

Respondents were asked to rate their wellbeing overall. 54.91% of welfare recipients rated their wellbeing as bad or very bad, compared to 18.24% of people not receiving a Centrelink payment.

|                       | Very bad | Bad    | Moderate | Good   | Very good |
|-----------------------|----------|--------|----------|--------|-----------|
| Welfare recipient     | 16.52%   | 38.39% | 32.14%   | 9.38%  | 3.57%     |
| Non-welfare recipient | 1.76%    | 16.47% | 41.18%   | 33.53% | 7.06%     |

### **People care about climate change but are blocked from responding**

Low income people are concerned about climate impacts, their inability to make improvements that would make their homes safer and barriers to accessing renewable energy.

People are concerned about climate change but feel they are unable to take action or make choices to reduce their climate impact due to the stressors created by a lack of financial resources, bad quality homes, precarity, health conditions and caring responsibilities.

These themes were reflected across responses from welfare recipients and non-welfare recipients.

### **Safety and comfort are the top reason people want to move**

The most common reason people gave for wanting to move house was to live somewhere that is more safe and comfortable in hot or cold temperatures at 41.1%, with 37% saying they want to move to pay less for their rent or mortgage, 14.8% to move closer to work or study and 8.8% to move into a smaller home. 27.7% did not want to move, however many respondents commented that this is due to the stress and cost of moving rather than satisfaction with their current home.

### **People are stuck in debt traps with their energy retailers**

Survey respondents spoke about the stress of energy bills and debts in written responses.

49.6% of respondents said they have energy costs related to managing their health condition or disability.

41.3% who have air-conditioning or a heater can only afford to run it sometimes when they need it, while 21.3% are rarely or never able to afford heating or cooling. Of 94 people who do not have a built-in air-conditioning unit, 46.9% said they would rarely or never be able to afford to run it if they did.

Of 84 respondents who are behind on any of their electricity, gas, internet, phone, rates, rent or water bills, 54 have a debt with an energy company (64.3%), double the second most common debt, which was for phone bills (32.1%).

According to the Australian Energy Regulator:<sup>1</sup>

- There are 95,634 people with an energy debt, with the average debt amounting to \$1,762. 58% of people who are in debt to their energy provider owe more than \$500.
- More than half of all people with an energy debt are on a Centrelink payment or have a Low Income Healthcare Card.
- 60% have been excluded from a payment plan because they were unable to keep up repayments, which may result in electricity disconnection and/or referral to a debt collector.
- Only 30% of people who have a debt are able to successfully pay it off.

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<sup>1</sup> See: <https://www.aer.gov.au/publications/reports/performance/annual-retail-markets-report-2022-23>

- Only 35% have lower energy costs in each billing period than the amount they need to repay as part of their plan.

### People are willing to sacrifice safety due to fear of housing cost increases

Despite significant concerns about health, safety and comfort issues related to substandard housing expressed throughout the survey, respondents overwhelmingly chose rent control when presented with a choice between minimum rental standards and protection from rent increases. The below question was only presented to private renters and received 191 responses.

| If you were given the option, which of the following would you choose?                                                   | Responses | %     |
|--------------------------------------------------------------------------------------------------------------------------|-----------|-------|
| Rules to limit rent increases but with no right to upgrades that make my home more comfortable and reduce energy bills   | 152       | 79.6% |
| A right to upgrades that make my home more comfortable and reduce energy bills but with no rules to limit rent increases | 39        | 20.4% |

## Actions required to meaningfully address the housing and climate crises

### Immediate action is needed to protect people from rising bills and homelessness.

- Immediately increase the base rate of Centrelink payments to at least the Henderson poverty line to help people cover energy bills and reduce the risk of eviction by rent increase.
- Impose price controls on energy companies to capture the benefits of large scale renewables that are already part of the electricity grid.
- Implement a debt relief scheme for low income people who are unable to repay more than the value of their electricity usage in each billing period and move people who qualify for debt relief to lower tariff plans or providers. Ensure people who have an energy debt of any amount are free to change retailer at any time.
- Impose rent controls to cap rent increases for all private market rentals and reverse recent above-inflation rent increases.

### Ensure people on low incomes don't pay more for the transition to renewable energy

- Increase the \$300 million already committed via the Household Energy Upgrades Fund for retrofitting social homes to at least \$1.8 billion for energy-saving climate upgrades in the next federal budget and ensure that adequate funding is available to upgrade 100% of social homes.
- Establish a national public energy retailer to provide electricity at cost.
- Provide direct financial assistance to very low income home owners to cover the cost of solar, batteries and other upgrades required to install them.
- Adopt better design and construction standards for all new properties to better maintain safe temperatures without the need for using air-conditioning or heaters.

- Make regulatory changes to enable people in all dwelling types to access the benefits of solar, batteries and community renewables.
- Establish nationally consistent minimum standards to require that all rental dwellings are climate safe with accompanying rent controls to protect renters from paying the price of the climate transition. By 2030, all renters must have access to energy efficiency upgrades and rooftop solar or community renewables for their homes at no cost to tenants. Landlords must not be allowed to increase rent until their property is compliant with all minimum standards, and rent increases must be capped to ensure tenants do not bear the cost of compliance.
- Introduce robust standards for maintaining properties and resource a public sector authority to ensure standards are met by proactively conducting inspections of a minimum of 5% of all rental properties, including private, public and community housing. Private landlords and community housing organisations with a record of providing substandard homes or failing to carry out adequate maintenance should be penalised.

## Contributions from respondents

### Testimony from a private renter living in Victoria

This respondent said they would like to move “to live in a place worthy of living in, instead of a place that makes us look like terrible disgusting neighbours”.

*The only people who would be desperate enough to live in our rat infested, mouldy house with holes in the floor/walls are clearly people like us on cenno. It's embarrassing to have any visitors.*

*They haven't responded to/acted on our requests for repair both when asked in person during inspections or giving detailed description/photos at their request for an online inspection.*

*Our location is regularly without power during any heatwave. We're stressed, seem to have fatigue from mould poisoning, are kept awake by rats chewing the roof, and if we dare complain about the house being unliveable it'll be used to kick us out for good.*

*No security and no justice make us feel like second class citizens, hopeless and dejected despite paying for the service of BARELY having a roof over our heads, with our rent going up every year despite no repairs. Its extra expensive heating a house with holes in it, so we often go cold and live in discomfort.*

*I'm concerned about discrimination. [It's] not their business to know my disability status, and considering they won't even fix the hole in the kitchen floor that mice and redback spiders come in through, **I don't think they give a fuck if I die of cold or anything else.***

– anonymous contributor #315

## Testimony from a public housing tenant living in New South Wales

*My housing makes my health worse, but [it was] worse when I was in the private market.*

*I moved into 2 other public housing places that had mould and I had a letter from a specialist saying I was allergic to mould. They never fixed it. Now I am living in my 3rd public housing place and it has flooding. I get gaslighting. People come to inspect and do nothing. It's scary to now deal with flooding potentially entering our apartments anytime there is a downpour.*

*[I don't want to move,] I want them to fix this one.*

*I don't trust Land and Housing Corporation or Homes NSW. If public housing is managed better then it could be good but they keep selling it off to community housing providers who also neglect properties. We should be keeping public housing in public hands. Affordable housing not being affordable should also stop. Upgrade homes because pulling them down like they do now is bad for the environment.*

*Public housing should be for everyone because I have seen the changes of only the most marginalised living in it. The contribution that workers contribute pays for better maintenance. There is less of that now because of LAHC selling off properties and only non-working, poor disabled folks qualify.*

*Stop selling off public housing and throwing money at developers and community housing providers. When they do these bad things people die. Three people died when we were all booted out of our homes.*

– Carolyn Ienna

## Additional comments

### Precarity and lack of dignity

*"It is critical that social security is doubled, we are literally dying." – Janet, home owner in Queensland*

*"In addition to the flaws in my current accommodation contribute to my poor health, the insecurity associated with renting in a housing crisis has affected my mental (and in turn physical) health more than anything else I've experienced and i have experienced an extreme amount of trauma throughout my life. Nothing has made me more suicidal than the countdown to the end of a lease and the knowledge that I'm about to be thrown back into the chaos and trauma of the rental "market"." – anonymous contributor #413, private renter in New South Wales.*

*"I want to live in a decent house I am retired." – Raymond Neal, private renter in Victoria*

*"We are too afraid nowadays to pursue our rights as tenants because if we do, property managers tend to give bad references and engage in 'informal blacklisting'. Renting has*

become insecure by no fault of our own, rather, it's due to houses falling into disrepair and landlords refusing to fix them... It's bad for our physical health because moving frequently is exhausting and stressful, and ends up impacting other facets of our lives, like work and relationships. Moving house has hidden costs like having to pay for an osteopath because we've strained muscles. It's stressful because we've moved four times since 2021 and it has cost me around \$20,000.” – anonymous contributor #401, private renter in Victoria

“We feel like we have to hide the fact that we are a queer couple. There were a few places we applied for and could easily afford but were rejected, while the place continued to sit on the market.” – anonymous contributor #401, private renter in Victoria

“My needs and health are not a factor in how landlords or property managers deal with their property.” – anonymous contributor #161, private renter in South Australia

“Dealing with landlords and property managers makes me feel helpless about my living situation. I don't feel like my house can be my home as it can be taken away or made untenable by rental increases.” – anonymous contributor #261, private renter in Victoria

“They do not care about the tenants. We know by the way we are treated.” – anonymous contributor #232, community housing tenant in Western Australia

“Since Covid rent has skyrocketed.” – Mazikeen, living in crisis accommodation in Western Australia

“Stop penalising jobseekers with inadequate payments and inhumane requirements.” – anonymous contributor #256, home owner in Western Australia

“We have the right to safe, suitable, well maintained, eco-friendly housing. We have the right to be able to afford three meals a day, appropriate medical and dental care and other basics needed for survival. Renters should not be treated like fodder to feed investors greed.” – Elizabeth, private renter in Victoria

“Housing is a human right, not a money-making scheme.” – anonymous contributor #216, home owner in Victoria

“House the poor you dogs.” – Stu, community housing tenant in South Australia

“The quality of the house I live in determines the quality of my life. I fear the house I currently live in will kill me.” – Maddison Stoff, private renter in South Australia

“Public housing could provide massive employment and solve our real estate market problems meaning housing is affordable for everyone again... a bunch of extra payments and specific supplements wouldn't be required if we got rid of all the property developers and investors.” – Beau, private renter in New South Wales

“Housing is a human right, everyone deserves to be housed and safe.” – anonymous contributor #197, private renter in Victoria

“[Welfare] payments should be significantly increased. There needs to be more safe, well-built public and community housing. Debt relief is also urgently required.” – Elizabeth, private renter in Victoria

“[I’m] on aged pension so can’t afford repairs, let alone routine maintenance to prevent damage.” – Janet, home owner in Queensland

“Ultimately, there should be enough public housing of various kinds so professionals like teachers can live next to a young stay at home parent etc. to build community.” – anonymous contributor #399, home owner in Queensland

“Affordability to maintain a mortgage as a single mother in regional Australia is difficult and stressful. Housing location is not ideal for work. Unable to afford to move.” – anonymous contributor #400, home owner in South Australia

### Energy costs

“I’m already doing everything I can to reduce my energy costs and they still keep increasing.” – Thomas Devlin, private renter in Victoria

“[I] installed solar panels 6 years ago & solar hot water, reducing electricity bills & ending gas bills.” – Penny, home owner in South Australia

“[The community housing organisation] added solar for the share house area and for their own power to be covered for things like complex security lights, but NOT for the rest of the tenants. When asked why not, they said it was “too hard”. They promise to help, but do not listen to what we need. Solar panels would make such a difference for us all.” – anonymous contributor #5, community housing tenant in Western Australia

“There is nothing we can do to reduce cost, we do the minimum already. We don’t have a dish washer or dryer or other appliances that use a lot of electricity like that.” – anonymous contributor #58, private renter in New South Wales

“I wish there was solar power to reduce electricity costs.” – Melissa, private renter in Victoria

“We have already changed our solar from 1K to 6.6k. The bills still arrive and the energy companies keep raising prices.” – anonymous contributor #134, home owner in South Australia

“[I experience] anxiety about being able to afford housing and the very high cost of heating the house over winter.” – anonymous contributor #22, private renter in New South Wales

“I rarely use the heater in winter and instead sit covered with an electric blanket on. This reduces what I do and I still feel cold on my face and hands.” – anonymous contributor #43, private renter in New South Wales

“We really need air-conditioning... But they’re expensive to run. This cost could be reduced by having solar power installed, but the State Government doesn’t seem to prioritise that

kind of help for those living in Public housing.” – Trent, public housing tenant in Western Australia

### Minimum standards

“Public housing should set a standard for private landlords that have to compete.” – anonymous contributor #396, private renter in Queensland

“There needs to be suitable and well maintained properties, an evaluation done by a government body before anyone can rent a property. Adequate cooling/heating and security should be required for all properties.” – Mazikeen, living in crisis accommodation in Western Australia

“When it's cold there's nothing I can do. Just stay in bed all day with warm clothing.” – anonymous contributor #233, private renter in South Australia

“Last winter I got very sick with a bronchial infection that I could only ride out and look after myself the best way I could.” – Francis, living in a caravan in Tasmania

“Hot weather is impossible to mitigate, cold weather we have limited and expensive options to manage. Black mould exacerbates respiratory issues.” – Cameron, private renter in Victoria

“They refuse to install air-conditioning... The last time our toilet needed fixing, the property manager refused to do it. She asked us to pay for it ourselves. We had to complain to Consumer Affairs. They threaten us when we ask for any work to be done,” – anonymous contributor #232, community housing tenant in Western Australia

“Our cat got heatstroke and was sick for a week, had to be taken to the vet.” – anonymous contributor #73, private renter in Victoria

“[We need] mandatory minimum standards – energy efficiency, heating and cooling, appliances made in this century, and proper punishments for landlords who refuse [and a] dramatically expanded public housing system.” – Eve, private renter in Victoria

“[We need] mandatory minimum standards for all rental and public housing. Harsher penalties for owners who do not adequately maintain their rental properties. Subsidies for low income people to make climate safe improvements to their homes.” – anonymous contributor #67, home owner in South Australia

“All properties should have appropriate heating and cooling systems. The tenants are paying rent, so why should they not have access to a climate safe home? It should be mandatory.” – anonymous contributor #232, community housing tenant in Western Australia

“All future homes need increased building standards, and all current homeowners should be given money to renovate their homes to meet said standards.” – Tony, public housing tenant in New South Wales

“I live in a purpose-built home, designed with architects and occupational therapist and me. I made sure it is a passive solar design within the limits of the housing authority. It has made a huge difference to the ease of my life with a disability.” – Vanessa, public housing tenant in Western Australia

“When it's cold I go for walks because it's literally colder inside than out, when it's hot, god help me.” – anonymous contributor #396, private renter in Queensland

“High quality, energy efficient, accessible, electric (with solar and community battery) public housing should be readily available.” – contributor #397 in Victoria, home owner in Victoria

“My landlord has refused to fix the elevator in my apartment building since May. In late June, I fell down the stairs and broke two bones in my wrist. As a result, I had to get a major surgery. The surgery, recovery and subsequent struggle to find some way to bring a legal complaint has impacted every part of my life and livelihood.” – anonymous, contributor #407, private renter in Victoria.