

Taking stock: Perspective on the housing future fund

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Acknowledgement of Country

The Antipoverty Centre acknowledges the First Peoples of this unceded continent, who have been custodians of Country for thousands of generations, as its rightful owners. First Peoples have connections to place, land, waters and community that have been unbroken for 120,000 years.¹ 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 First Peoples 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 Antipoverty Centre

The Antipoverty Centre was established in May 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.

Related work

This issues paper was prepared as part of the Antipoverty Centre's response to the Labor government's 2022–2023 housing initiatives. For further reading see:

- Kristin O'Connell in [Crikey](#) on alternative responses to the housing crisis
- Mel Powersmith in the [Guardian](#) on the human cost of welfare residualisation
- [Submission](#) to the housing legislative package inquiry
- Opening [statement](#) at the housing legislative package inquiry hearing

¹ Bowler J, Price D, Sherwood J and Carey S (2019) 'The Moyjil Site, South-West Victoria, Australia: Fire and Environment in a 120,000-Year Coastal Midden — Nature or People?', *Proceedings of the Royal Society of Victoria*, 130(2):71–93, publish.csiro.au/rs/rs18007.



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Terminology

Affordable housing: Generally refers to schemes whereby landlords are subsidised and rents usually capped at around 80% of market value.

Community housing: An alternative to public housing provided by various third sector organisations, including faith based organisations.

Public housing: Housing owned and managed by a government authority.

Social housing: An umbrella term for both community and public housing.

Third sector: An umbrella term for non-government, voluntary or charitable organisations that provide welfare and related services on behalf of government.

Summary

The [housing legislative package](#) was introduced to parliament in February 2023 following Labor's 2022 election promise to establish a \$10 billion investment fund to facilitate the delivery of 30,000 social and affordable homes. We argue that the policy will fail to address, and potentially exacerbate, inequity in the housing market.

Overall, the planned stock market investment for 30,000 social and affordable homes over five years is quite small when compared with historical patterns of investment. For example, when the Commonwealth Government Housing Commission was established in 1943, a report set a target of 80,000 public housing dwellings to be built per year (Groenhart and Burke, 2014). This was when Australia had a population of just over 7 million (ABS, 2016). Australia built an average of 48,000 public dwellings in each five year period between 1950 and 1995 (Troy, 2012). These building programs were funded using direct public investment and loans (Lawson et al, 2019).

The current government's commitment means that the social rented sector will remain residual, accommodating increasingly high needs populations, as ever-increasing targeting of high-needs households continues (Morris et al, 2022). Those with complex needs include people with disabilities, people who use substances, those who have been institutionalised, etc. This has complex qualitative impacts for the people who live in social housing with such a concentration of disadvantage (Morris, 2015).

Like developments in other comparable countries (Byrne and Norris, 2018), Australia's welfare state and its intersection with the housing and labour markets has shifted. Social housing was previously used to counterbalance the market and intervene in terms of supply and ensuring access to housing. Now the state sets fiscal policies which actively feed into private housing wealth (Ryan-Collins and Murray, 2021).

A conceptual and practical shift towards the market

The investment fund represents a major shift in housing policy, because it aims to provide funding for both social and affordable housing by relying on the stock market. With this we can expect an increase in community housing run by third sector organisations, in preference to public housing. "Social housing" is an overarching term that refers to both public housing as well as an increasing proportion of subsidised housing which is provided by private non-profit providers. This is in keeping with prevailing logic that preferences quasi-markets over direct government provision, which is argued to be anachronistic, bureaucratic, and monopolistic (Nichols, 2014; Sisson, 2020). Public housing was denigrated by politicians and presented as causing welfare dependency (Yates, 2013). The trend in shifting towards community housing providers was evident in the modest expansion of

social housing resulting from the Rudd Labor government's Nation Building Economic Stimulus Plan in 2009 (Jacobs, 2015; Nicholls 2014).

The debate on the diversification of the housing sector is complex. Proponents of community sector housing provision argue that it promotes more responsive, flexible tenancy management and consumer choice (Bijen and Piracha, 2017; Darcy, 1999; Randolph and Judd, 2000; Yates, 2013). It is argued that these providers are able to increase social housing supply by leveraging more funding through private debt and not public debt (Blessing, 2015; Groenhart and Burke, 2014, 2015). This strategy has not led to enough direct investment to boost the overall supply of social housing and this sector's expansion often comes at the expense of public housing through stock transfers (Groenhart and Burke, 2014; Porter and Kelly, 2022). Others find that providers lose their more grassroots tenant-centred ethos and become bureaucratic and corporatised as they must increasingly focus on being financially viable (Humphry, 2020; Porter and Kelly, 2022; Yates, 2013). Concerns have also emerged about some faith-based providers and the implications of them imposing their world view on tenants (Sisson, 2020).

Community housing providers are also in a more favourable financial position by being able to charge tenants higher rent than government providers, which charge a flat 25% of income. Rent to private providers includes 100% of Commonwealth Rent Assistance plus 30% of any other income, including from a primary income support payment such as JobSeeker or the Age Pension. Increases in CRA are in private housing providers' interest (Jacobs et al, 2010; Yates, 2013). CHPs receive government funding in perpetuity to cover their shortfalls, and enjoy tax exemptions (Porter and Kelly, 2022). The use of quasi-markets is a way for the state to relinquish its role in the direct provision of housing to people on low incomes (Capp et al, 2022) as well as relinquishing direct accountability.

"Affordable housing" is a vague term that signals a conceptual bridge between a multi-provider system of social housing undergoing marketisation to private market housing (Groenhart and Gurran, 2015; Rogers and Darcy, 2014; Yates, 2013). In Australia and the UK, affordable housing schemes usually benchmark rent at 80% of market price, with strict eligibility criteria in relation to income caps. This is still unaffordable, using common measures of affordability, to those on the lowest labour market incomes, or to those on income support (Lees and White, 2020; Preece et al, 2020). Affordable housing such as that provided under the National Rental Affordability Scheme also did not help the most marginalised households such as those exiting homelessness, although it did assist some on low to moderate incomes who could meet the affordability threshold (Parkinson and Parsell, 2018). The NRAS scheme provided funding to community housing organisations and private developers to build affordable housing (Nichols, 2014). As the scheme winds down, these subsidised rentals are returning to market rents.

Questions remain over what is meant by affordable housing in the government's plan, how effective it will be at remedying the housing crisis for low-income and marginal households and whether the subsidies supporting it will be permanent.

The government's plan also generally ignores public housing. The bill to establish the housing investment fund only refers to "social housing". This and the trends detailed above make it seem doubtful that there will be any investment in public housing.

The penetration of markets and financial actors in social housing and housing affordability also undermines its social, non-market dimensions (Wainwright and Manville, 2017). Ultimately the Housing Australia Future Fund defers to market logics, both conceptually in its provision, as well as by relying on the returns from an investment fund. The reliance on market mechanisms and speculation to deliver social housing also makes it extremely vulnerable to financial crises (Byrne and Norris, 2018).

Rental subsidies and public housing disinvestment

Australia, like other liberal welfare states of the Global North, preferences demand side responses rather than supply side interventions such as the direct provision of public housing (Brewer et al, 2019; Groenhart and Gurran, 2015; Spies-Butcher, 2015). These changes are implicated in the privileging of the market and are justified on the basis that they give people more consumer choice (Blunden and Flanagan, 2022). In Australia the main demand-side subsidy for housing is Commonwealth Rent Assistance, which is directly paid to people on income support. The expansion of CRA is entwined the increasing lack of direct investment in and residualisation of social housing sector (Bate, 2018; Blunden and Flanagan, 2022). Blunden and Flanagan (2020) write that expenditure on CRA surpassed direct funding for social housing in 2009. CRA also financially benefits community housing landlords but is not available for public housing tenancies (Pawson and Wiesel, 2014).

Problems with CRA and reliance on the private rental market

In response to problems with housing affordability, some advocate for an increase to CRA. However, findings from Australian and international research point to common problems with private market rental subsidies. The first is that the efficacy of these subsidies in allowing people to access housing is limited by discrimination in the private rental market. Discrimination can occur based on race, welfare recipient status, single mother status, income, and Aboriginality (Blunden and Flanagan, 2022; Reid, 2013). Rental subsidy programs also do not ensure affordability in tight rental markets. Private renting, especially for low-income households, is generally more precarious than direct provision of social housing (Morris et al, 2021; van Lanen, 2022).

Brewer et al, (2019) and Haffner and Oxley (1999) find that the financial benefits of rental subsidies are strongly weighted towards landlords, rather than tenants. Jacobs (2015) in turn argues that CRA is a proxy landlord subsidy, which can be used to justify increases in rent, and that it constitutes a form of reverse welfarism. Byrne and Norris (2018) found in Ireland that the financialisation of social housing and the use of subsidies for people to rent privately fuelled the property market. The same scenario may also be playing out in Australia – because landlords benefit from CRA, this can add fuel to the fire, along with other programs such as tax concessions and negative gearing which already serve to build housing wealth while increasing the cost of purchasing or renting a home (Aalbers and Christophers, 2014; Nicholls, 2014; Troy 2012).

Other types of subsidies and head-leasing schemes which use the private market tend to be time-limited. The National Rental Affordability Scheme affordable housing program was short-lived (Blunden and Flanagan, 2022; Parkinson and Parsell, 2018). Targeted temporary assistance with private rentals has been granted to women fleeing domestic violence under various state programs (Blunden and Flanagan, 2022) and homeless families (Plage et al, 2023). Schemes attempting to socialise the private market tend to fall prey to the logic of neoliberalism, and time limits diminish the capacity of these programs to assist people. These programs tend to be individualised and focus on building “resilience”, when a lack of social housing and housing that is affordable is a structural issue (Blunden and Flanagan, 2022; Plage et al, 2023).

The cost of failing to act meaningfully on housing affordability

Public and social housing are often conceptualised in terms of cost or as a policy problem, rather than their net benefit to society (Gregory, 2022; Lawson et al, 2019). Because social housing residualisation has become widely accepted, this precludes a broader role for it in the economy and offers a strategically weakened vision (Jacobs et al, 2010). Public housing was once a tenure where public sector workers and tradespeople could live (Byrne and Norris, 2018). It intervened to provide secure accommodation because the private market failed to do so, as it does today. The proportion of homeowners in Australia was previously increasing, but recent decades have seen an increase in private renting and a steady fall in home ownership (Productivity Commission, 2022). Unaffordability in rental housing is growing for people in work, as wage growth fails to keep pace with housing costs (Aalbers and Christophers 2014; Ryan-Collins and Murray, 2021).

The situation in the UK gives us a picture of what housing retrenchment and unaffordability looks like for young people, with people delaying milestones in life such as moving out of parental homes or forming families (van Lanen, 2022). The current arrangement of generous subsidies for homeowners is intensifying intergenerational inequality, and unequal patterns of inheritance are likely to increase inequality within younger cohorts (Stebbing and Spies- Butcher, 2016). Precarity in the private

sector, including rental stress and insecure tenure, are negatively impacting people's mental health (Morris et al, 2021; Thompson et al, 2017). There has also been an increase in more marginal forms of accommodation including caravans, boarding houses and other forms of unstable housing (Goodman et al, 2013). Bad quality and insecure housing is a known social determinant of health and a driver of poor mental and physical health (Boch et al, 2020; Gurney, 2021).

Failing to act on housing affordability by directly providing housing will result in costs elsewhere, such as in the health, the criminal justice system, or in lost economic productivity though people not being able to fully participate in society and develop human capital (Lawson et al, 2019; Parsell et al, 2017; Productivity Commission, 2022).

Conclusion

Subsidies, or interventions narrowly targeted to people said to be reliant on welfare, are not considered a right, but something underserved (Blokland, 2008, Sisson, 2020). Many commentators point out that more affluent Australians also have their housing subsidised and that Australia is moving to a dual welfare state that provides lean, targeted public welfare, and more generous subsidised private welfare (Jacobs, 2015; 2023; Sisson, 2020; Spies-Butcher, 2014). Housing wealth is being subsidised and rentierised, while public and social housing have become residual and inaccessible for many who need it.

We argue for a return to a social tenure – particularly through the provision of public housing – to counter an unbalanced housing market that government policies have contributed to (Gregory, 2022; Nicholls, 2014; Stebbing and Spies-Butcher; Troy, 2012). Public housing construction could provide employment and a source of economic growth as it has done in the past (Byrne and Norris, 2018, 2019).

More universal and structural interventions, such as rental tenancy protections and expanding public and social housing stock more significantly, would help to reduce the demarcation between a disadvantaged sub-population of low income people from the rest of society. The social housing tenant base could be broadened to make social housing access more universal and socially sustainable. In short, the Housing Australia Future Fund is based on the same flawed, prevailing logic that already underpins housing assistance in Australia. Ultimately, the market needs to be corrected, rather than being relied upon as a basic organising principle of housing policy in Australia.

Housing should provide a home over being a commodity. This will deliver more equitable economic benefits across the community.

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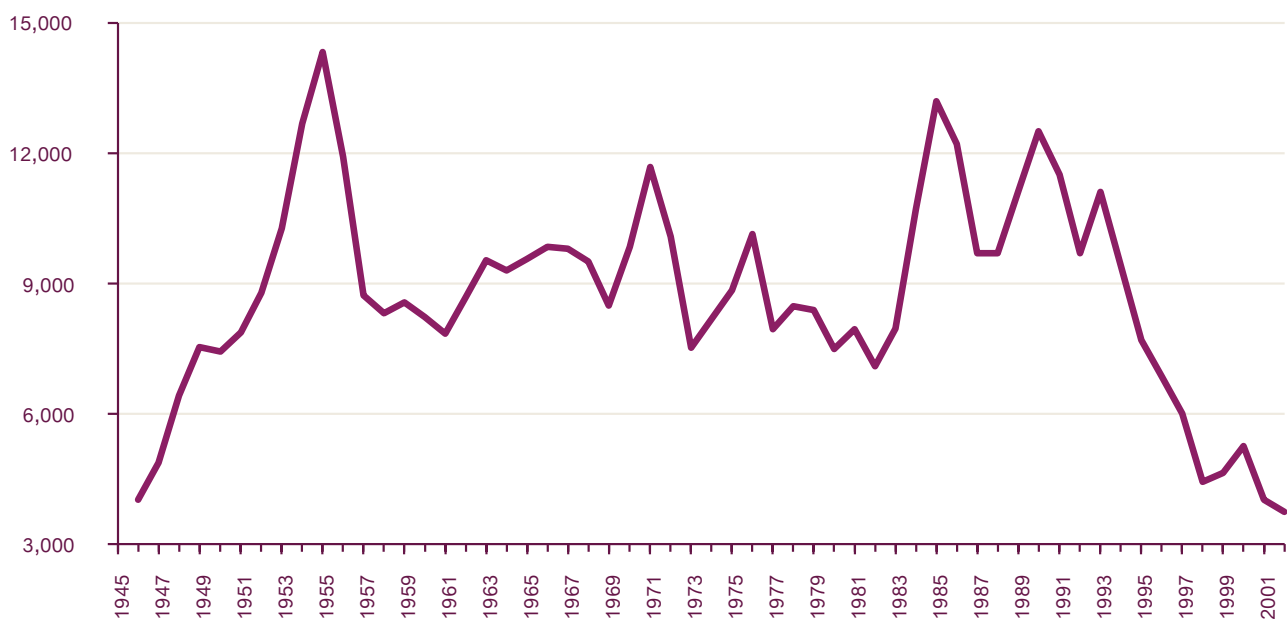
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Appendix: Social housing historical levels and demand

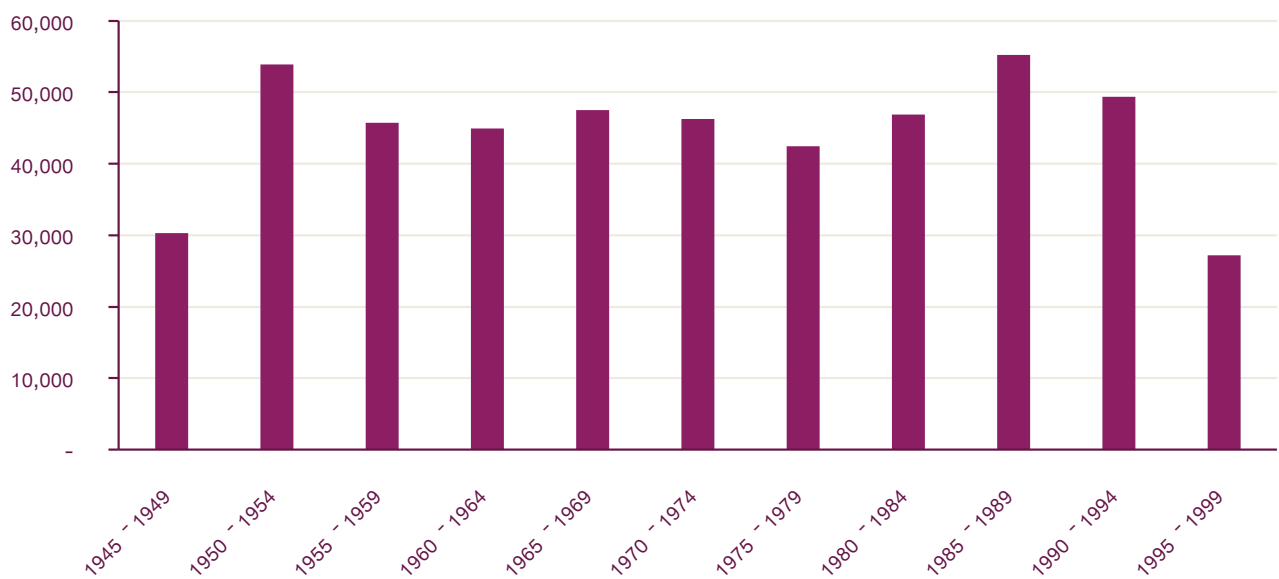
Public housing completions

Source: ABS Yearbooks, in Troy PN (2012) *Accommodating Australians: Commonwealth government involvement in housing*, Federation Press.

New public housing completions by year, 1945–46 to 2001–02



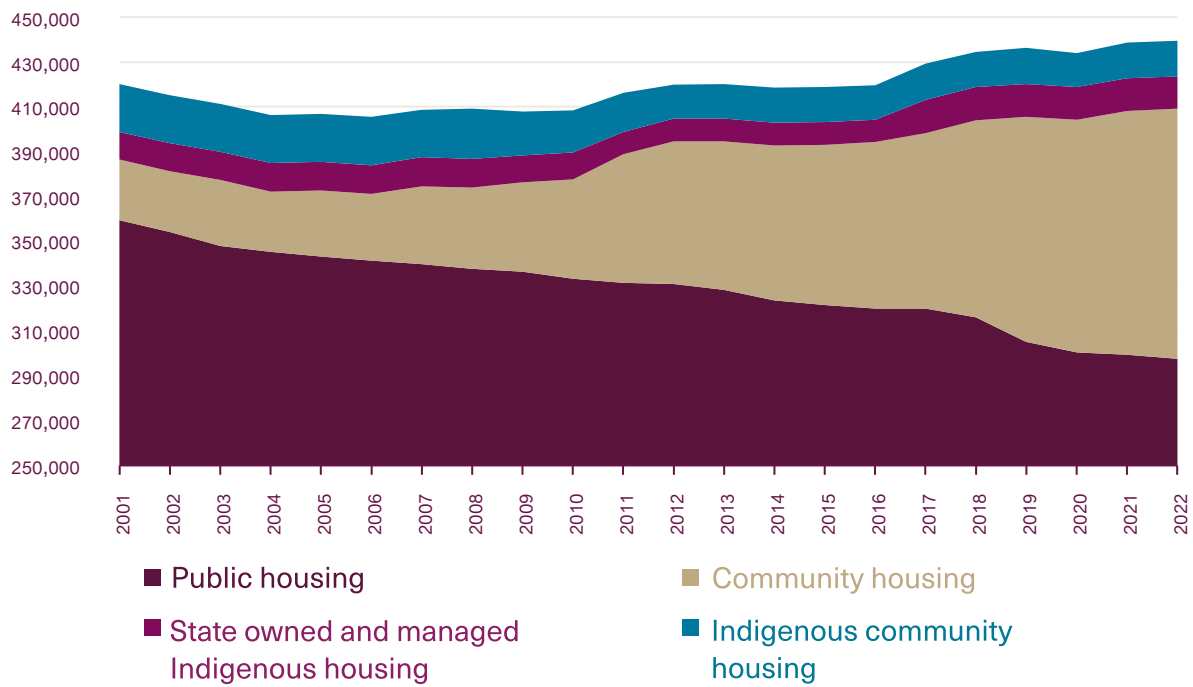
New public housing completions per five-year period, 1945–46 to 1999–2000



Social housing stock

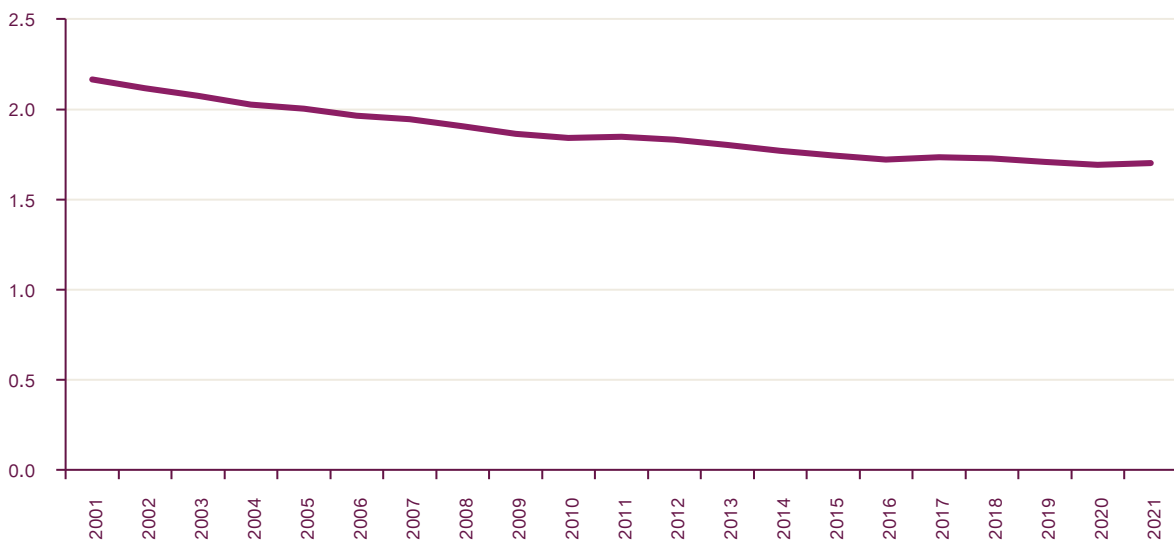
Total social housing stock, 2001 to 2022

Source: Report on Government Services 2005, 2008, 2013, 2018, 2023. (Note: Figures imputed for Indigenous Community Housing 2003-2005 and 2022; Community housing figures represent dwellings rather than tenancies.)



Social housing dwellings per 100 persons

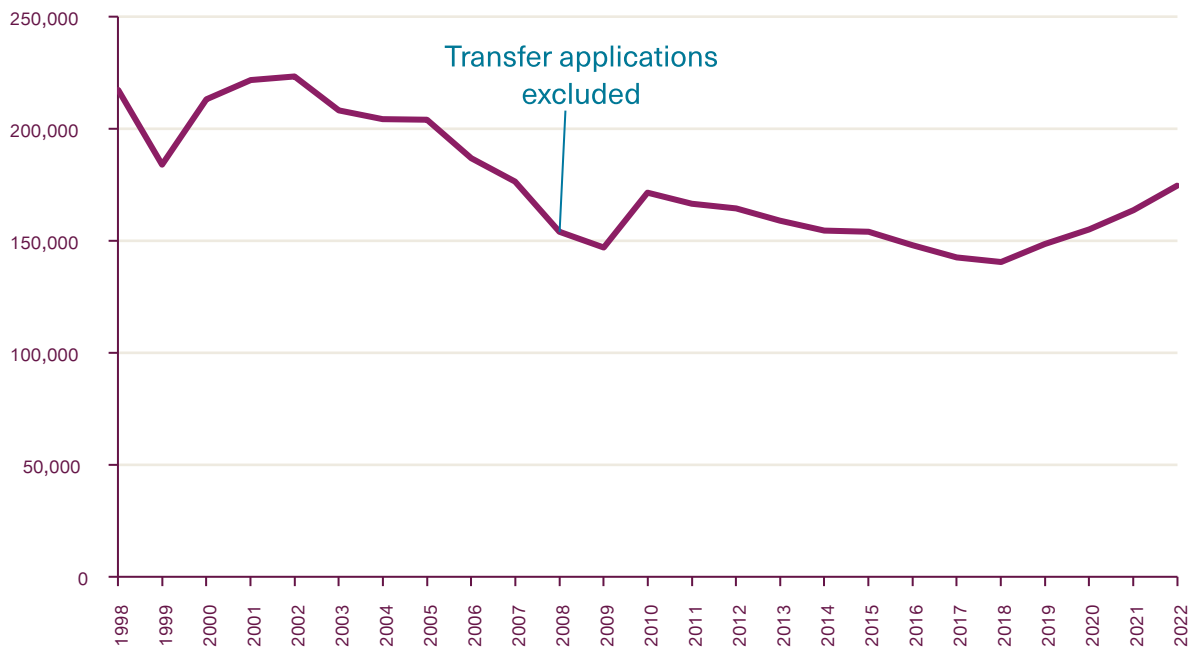
Source: Report on Government Services 2005, 2008, 2013, 2018, 2023; ABS 3101.0 National, state and territory population June 2022.



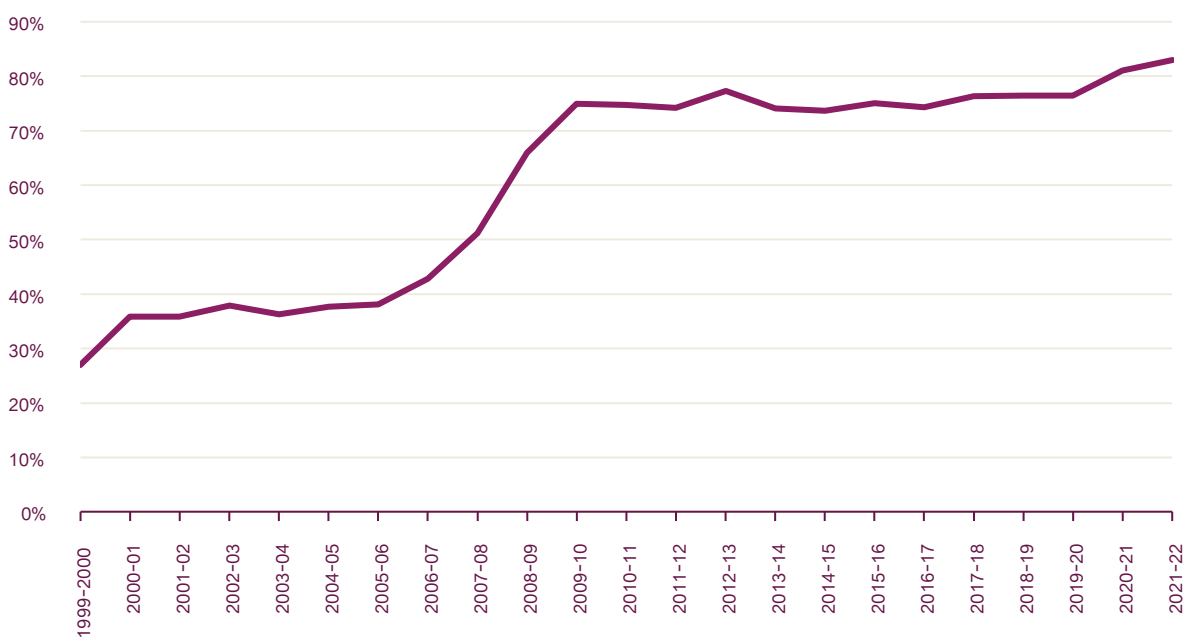
Demand for social housing

Source: Report on Government Services 1999, 2000, 2001, 2005, 2008, 2013, 2018, 2023.

Social housing waiting list, 1997-98 to 2021-22



Greatest need allocations to public housing as percentage of all new allocations



Rebated tenants

Households in public housing receiving a rental rebate

Source: Foard G, Karmel R, Collett S, Bosworth E and Hulmes D (1994) *Public housing in Australia*, Australian Institute of Health and Welfare; Report on Government Services 1999, 2000, 2005, 2009, 2013, 2018, 2023. (Note: 1993–1996 (inclusive) imputed due to unavailable data; 200–2002 (inclusive) imputed due to inconsistent data reporting method.)

