

Senate Standing Committees on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600

community.affairs.sen@aph.gov.au

11 August 2023

To the Committee Secretary,

Re: Inquiry into the worsening rental crisis

Please find enclosed the Antipoverty Centre submission to the Senate Community Affairs
References Committee inquiry into the rental crisis.

For enquiries related to this submission please contact team@antipovertycentre.org.

Regards,



Kristin O'Connell
Research and policy at the Antipoverty Centre

Second-class tenants

Antipoverty Centre submission to the Senate Community Affairs References Committee
inquiry into the worsening rental crisis | August 2023

Prepared by Kristin O'Connell and Mel Powersmith. For enquiries related to this submission please contact team@antipovertycentre.org.

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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.

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.

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.

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.

CHO: community housing organisation

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.



Introduction

People in poverty are the most important stakeholders in the policies that affect our lives. We are the victims of flawed economic policies and ideologies that created the housing crisis.

*I won't take anyone who is on social security anymore and I feel bad about that. – A landlord*²

We write from personal experience of the rental crisis. In the past two years the authors of this submission have absorbed rent increases of up to \$90 a week, periods without a home, harmful sharehouse arrangements, exacerbation of disabilities, months waiting for urgent repairs that remain unattended, discrimination from real estate agents and landlords on the basis of our status as welfare recipients, and sexual violence from a landlord with no accessible recourse.

These problems are not new for those trapped in the private rental market, but as is clear from our own lives, the experiences of the welfare recipients we support, and countless media reports, they are intensifying.

*The role the home plays as a fundamental site of care is undermined or denied altogether by the erosion of access to secure housing that has come from extreme marketisation and ruthless cuts to public housing.*³

We are suffering and it is your fault.

Context

The current crisis is the inevitable result of decades of bad, inequitable policies that have dismantled our once-robust housing safety net.

In Sydney, the average rent for a house is \$700 a week and \$670 a week for a unit. The average rent for units across all capital cities is \$580 and the regional average is \$450.⁴

Bond lodgements data published by the Tenants' Union of New South Wales as part of their Rent Tracker Research Project shows the severity of the problem at the low end of the market, with

2 See: abc.net.au/news/2023-08-07/housing-crisis-landlords-interest-rate-rises-tenants-eviction/102672962

3 See: abc.net.au/radionational/programs/philosopherszone/housing-pt-1-care-ethics/14035870

4 See: domain.com.au/research/rental-report/june-2023



bottom quartile rents in Greater Sydney increasing by \$100 a week to \$520 since the beginning of 2022. Across New South Wales bottom quartile rents increased from \$400 to \$465 over the same period.⁵

The 2016 census found we had 12% more dwellings than households, up from 10% in 2001.⁶ As supply has outstripped the growth in households, property has only become more expensive at a dramatic pace.⁷

This crisis has not come about due to a shortage of homes. We have a property hoarding problem.

Unfair, unsustainable private market options

Over-reliance on the private rental market is hurting renters in all income groups, but it's hurting those in poverty the most. Policies that aim to create targeted solutions within the private rental market produce bad outcomes for us and are wasteful.

So-called affordable housing is a farce. When tied to market rents it is unaffordable by design, and is not even required to remain below market rent in perpetuity.

The National Rental Affordability Scheme is evidence of abject failure in housing policy. Providing generous direct cash incentives to investors who immediately began to jack up rents as the scheme began to wind down has pushed people out of their homes while property investors are laughing all the way to the bank.⁸

Commonwealth Rent Assistance

Increasing CRA is a pathetic, inadequate, exclusionary response to the housing crisis. The federal government must stop funnelling billions of public money to unaccountable private investors who are building their wealth off the backs of the poor to the detriment of the public good.

Not one who relies on income support is better off with a CRA increase compared to an increase in base payment rates. The operation of the 75% taper rate means CRA only increase by 75 cents for each extra dollar of rent paid. Every 6 months when indexation is applied, 300,00 people⁹ who do not qualify for the maximum CRA amount see a **reduction** in their payment. It is absurd.

5 See: tenants.org.au/tu/rent-tracker-area-tool

6 See: abc.net.au/news/2021-04-14/house-prices-australia-climbing-not-for-the-reason-you-think/100065644

7 Murray C (2021) 'The Australian housing supply myth', *Australian Planner*, 57:1, 1–12.

8 See: abc.net.au/news/2022-03-16/housing-crisis-to-worsen-as-prices-rise-and-nras-winds-down/100894974

9 Analysis of Department of Social Services (DSS) quarterly payments demographic data, accessed via: data.gov.au/dataset/ds-dga-cff2ae8a-55e4-47db-a66d-e177fe0ac6a0/details



Rent assistance payments are deeply inadequate for those who get them. A person living alone cannot get more than \$79 a week and people sharing are capped at \$53 a week, whether or not they pay more than someone living alone.¹⁰ Whether you increase these amounts by 15% or 100% they remain laughably low when compared to average capital city unit rents of \$580 per week.¹¹

CRA excludes countless people in rental stress, including homeless people and others without secure housing. It excludes people who do not have the ability to jump through Centrelink hoops to meet burdensome paperwork requirements, or who do not want to ask housemates to fill out invasive paperwork. It excludes owner occupiers who are struggling or unable to service mortgage repayments. Home owners who have relied on JobSeeker have reported to the Antipoverty Centre that they were forced to sell their home, returning to the private rental market and perversely becoming eligible to receive the CRA pittance. Even those who own outright are seeing their homes crumble around them because they cannot afford repairs.

We own our home outright, thanks to a loving uncle who passed away and left the bulk of his inheritance to me & my brother. It was just enough for us to buy our house... Now, we don't have enough money to carry out necessary repairs/maintenance on it. There are leaks in our roof, mould on all our ceilings, ivy all over our roof that sometimes grows through the 3-in-1 light, fan & heater in the bathroom. We also only have one working built in heater as the other died a year ago & we can't afford repairs or replacement. There are extra costs involved in home ownership so why are they not seen as important as equally important as covering rent? Not that rent assistance is particularly great. It barely covers a thing. – anonymous, Tasmania

We estimate that this year alone at least \$3.9 billion of payments to the 280,000 people on JobSeeker who currently receive Commonwealth Rent Assistance will be transferred to private landlords.¹² This excludes any rent paid by the 560,000 people on JobSeeker who do not receive CRA.

Commonwealth Rent Assistance is functioning as a money laundering scheme for private landlords to enrich themselves, with well over \$15 billion a year¹³ in Centrelink payments purported to help people on the lowest incomes being funnelled to those who are building their wealth at great cost to us as individuals and to the public.

The roughly \$5 billion a year¹⁴ the government gifts to landlords in CRA payments would be far better spent rebuilding the stock of public housing and getting people on low incomes out of the private rental market.

10 See: servicesaustralia.gov.au/how-much-rent-assistance-you-can-get

11 See: domain.com.au/research/rental-report/june-2023

12 Analysis of DSS quarterly payments demographic data.

13 Analysis of DSS quarterly payments demographic data.

14 See: pc.gov.au/ongoing/report-on-government-services/2023/housing-and-homelessness

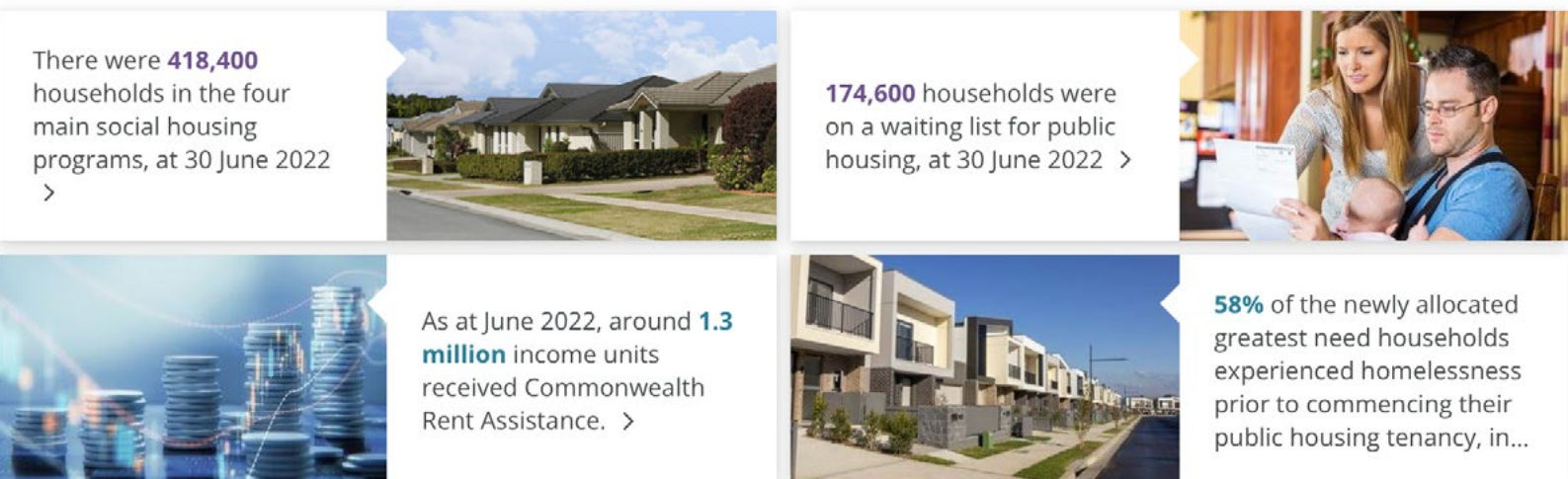
Undermining the role of public housing

Since the 1990s – when people relying on income support had more adequate payments and weren't forced to try and survive in deep and persistent poverty – social housing stock has effectively been cut by more than half when accounting for population growth.¹⁵

Governments built more than 30,000 public dwellings in every five-year period between 1945 and 1995.¹⁶ The population in 1950 was 8 million, 18 million in 1995, compared to 26 million today.¹⁷

...direct government support through publicly owned and managed housing has been a feature of housing policy ... since the early the 20th century. In Australia, public housing gained policy momentum in 1943 with the Commonwealth Government's Housing Commission established to examine and recommend solutions to Australia's housing problems... At its inception, public housing in Australia was not means-tested and was designated 'for those who were in need of proper housing ... and who ... did not desire or were unable to purchase their own homes.'¹⁸

The number of 'greatest need' households on public housing waitlists has almost doubled since 2016.¹⁹



Source: aihw.gov.au/reports-data/health-welfare-services/housing-assistance/overview

15 See: theguardian.com/australia-news/2023/jan/20/from-interest-rates-to-the-race-for-space-what-is-fuelling-australias-rental-nightmare

16 Troy P (2012) *Accommodating Australians: Commonwealth Government Involvement in Housing*, Federation Press.

17 See: abs.gov.au/statistics/people/population/historical-population and abs.gov.au/statistics/people/population/national-state-and-territory-population

18 See: researchbank.swinburne.edu.au/file/6ff9b926-63aa-4282-b6c0-9cf876f25849

19 See: rba.gov.au/publications/bulletin/2023/mar/renters-rent-inflation-and-renter-stress.html



Between 2006 and 2022, the number of public housing dwellings dropped by 13% from 341,400 to 297,600 dwellings. The number of households currently on the public housing waitlist is approaching half the total number currently in social housing.²⁰ Social housing stock must increase by more than 40% just to deal with this backlog.

Community housing is not public housing

Expansion of community housing is not an appropriate response to this crisis, and has already gone too far. Community housing tenants face their own challenges with paternalistic, controlling landlords and less security of tenure than those in public homes.

This [response from my community housing provider] had the effect of conveying to me that I am a lesser human being. – Mel Powersmith

People on the very lowest incomes are discriminated against by CHOs because non-profit organisations are still driven by income maximisation and those on higher welfare payments such as the Disability Support Pension or Age Pension present an opportunity to collect higher rent.

We do not believe community housing must be abolished, and in particular recognise its importance for First Nations-controlled groups, but it must return to its original ethos of community-oriented, community-controlled housing that is small in scale, rather than seen as the default option for housing low income people.

CHOs are the contemporary and preferred social housing landlord of Australian governments, mainly because of the resistance from those governments to providing adequate affordable housing... The larger CHOs are in essence required to scout for external investment partners in order to grow their asset base and assert their relevance.²¹

It is time for governments, federal and state, to abandon this resistance.

Redefining “social mix”

It is also time to abandon the “social mix” argument for further privatisation of public housing.

We agree that there is a version of social mix that produces social benefits, but experiments in destroying the fabric of public housing communities, disrupting the network of informal supports we rely on, to replace them with developments that seek to impose social mix where it cannot be

²⁰ See: aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/social-housing-dwellings

²¹ Kelly D, Shaw K and Porter L (13 December 2021) ‘[Vulture landlords and the justice-washing of housing struggle](#)’, *Overland*.



manufactured, are causing harm and do not build trust among and between residents in different tenure types.

Social mix should be achieved organically by better supporting public housing tenants to pursue their ambitions, and expanding public housing stock and eligibility so people with more diverse experiences are able to live alongside each other in public homes. It should mean ensuring the social cleansing that has seen poor people removed from gentrifying areas is reversed, with priority placed on increasing the proportion of low income households in high income areas.

See the submission [appendices](#) for extensive analysis of long-term shifts in social housing policy and related consequences.

False divisions obscure problems and solutions

The rental crisis does not exist in isolation of the housing system – we are in a housing crisis. Its manifestations in the private rental market are inextricably linked from the problems created by government across a range of tenure types. These policy choices create homelessness, stigmatise and degrade public housing, cause people to live in overcrowded conditions, rob people of independence, leave low income tenants particularly vulnerable to landlords who do not uphold legal standards and trap people on higher incomes in the private rental market, often paying enough to cover a mortgage but unable to save a deposit.

Solutions that address the root cause of the variety of problems affecting us – extreme residualisation of public housing and obscenely generous tax arrangements for property investors – directly and indirectly benefit all of us dealing with these challenges.

Social housing tenants and those in private rentals should not be treated as two separate classes of renter with two separate solutions. There is no hard line between us. Many people on the social housing waiting list are private renters. People in poverty are being weaponised by politicians who use those of us on the ever-growing waitlist as an excuse to displace current public tenants from their homes as part of the relentless push to privatise.

Retaining, refurbishing, buying and building quality public homes means not only can those already on the waiting list leave the private market, but that eligibility can be extended. The goal should be to ensure that anyone who wants to can escape the private rental market, regardless of their inability or ability to buy a home.

Increasing the number of people who can access public housing and improving its desirability has flow-on benefits in the private rental market. It forces property investors to compete by ensuring people who do not own a home have a quality low-cost alternative.



We urge the committee and participants in the debate about the housing crisis not to draw a false dichotomy between tenants in the mainstream private rental market and those in public or community housing. While our rights and experiences differ, the solutions to our problems are structural and interconnected.

Recommendations

This government, as with those before it, can afford to do what's obvious and necessary. Respecting or denying our right to a safe and secure home is a political choice.

Triage measures

Governments have many options, all of which need to work in concert to make a meaningful difference to the exorbitant cost of housing. We have included a range of proposals below, but they will take time to implement. The crisis is now and is forecast to worsen.²²

Ensuring we have enough to survive for the immediate future is urgent. That will buy us breathing room while work is done to permanently solve the deep systemic problems in our housing system.

Immediately increase the base rate of Centrelink payments to at least the poverty line

While it is not a long-term solution, the fastest and most effective thing the government can do to ensure those of us on low incomes are housed is help us make rent by increasing income support payments to at least the Henderson poverty line. Increasing payment base rates is the most inclusive way to support the greatest number people experiencing poverty and housing stress.

Bailout property investors affected by interest rate increases

Urgently establish a government buyback scheme to ensure tenants are not financially penalised for irresponsible investment decisions by their landlord. The government should acquire homes from landlords who won't absorb higher mortgage costs and those who own NRAS properties exiting the scheme. It's not our fault they have debt – those who can't afford to be in the landlord business should get out of it.

²² Both unemployment and rents are set to increase. See: rba.gov.au/publications/smp/2023/aug/economic-outlook.html



Private rental market regulation and related improvements

Protect people from losing their home

Take immediate steps to alleviate the housing crisis and improve standards nationally while the longer-term work of investing in housing is done by working with state and local government to:

- Urgently implement eviction moratoriums for those who can't keep up with rent.
- Ban no cause evictions, including prohibiting evictions before a lease term is up if a landlord decides to sell their property.
- Impose rent controls to cap rent increases for all private market rentals and reverse above-inflation rent increases of the past two years. A firm and nationally consistent definition of “reasonable” rent increases must be developed and retrospectively applied to reduce rents that have increased above the determined level. Landlords who have increased rents above a reasonable rate in the past year should be required to roll them back. It is not our fault that landlords may be experiencing higher loan servicing costs. People in poverty should not be paying the price of irresponsible investment decisions, or building landlords' wealth for them.
- Introduce robust standards for maintaining properties and resourcing for regular inspections of rental properties to ensure standards are met.
- Protect low-income renters with a rule requiring landlords to cover all moving costs for people in housing stress if the tenant is forced to leave within 3 years of taking up a tenancy.

Raise and enforce dwelling standards

Tenants cannot be expected to carry the burden of enforcing rental regulations. We are powerless to ensure the accountability of people who are in a position to make us homeless.

All prospective tenants should be supplied with clear, plain English rights information at the point of application and when signing a lease. Tenants rights information should be promoted by government and resourcing provided to legal centres and grassroots advocacy groups to raise awareness of rights and assist people in asserting their rights.

Governments should follow examples in other jurisdictions where regulators have been given a clear mandate to proactively uphold tenants' rights. A public sector organisation should be resourced to ensure a rental standards inspector accompanies real estate agents and landlords to 5% of all property inspections at a minimum. The regulator should be responsible for issuing annual surveys to all tenants, which may inform which properties are included in the list of those to be inspected. Tenants should be able to proactively request an inspection if their real estate agent or landlord fails to maintain the property to an appropriate standard or does not respond to repair requests in a timely or adequate manner.



Penalties for landlords who do not maintain properties to a fair standard should face fines for initial breaches, after which the severity of consequences is increased to the point where they may be barred from renting out property.

Act to end unfair discrimination

People looking for a rental property experience discrimination on the basis of race, income, gender, sexuality and caring responsibilities regardless of our track record. Many of these factors can only be resolved with changes in societal attitudes that are difficult to impose via regulation.

This is not true of income. There are measures governments can put in place to provide more privacy and flexibility for prospective tenants in demonstrating their capacity to pay rent. Real estate agents should be required to accept rental payment history as proof that an applicant can cover rent as an alternative to bank statements, pay slips and other forms of currently accepted evidence.

Landlords do not need to pick over every detail of our lives to identify the most “desirable” tenant. There must be tight restrictions on the quantity and type of information real estate agents and landlords are permitted to request in a rental application. They should not be de facto job applications. Reference letters should be banned. Our ability to be housed must not hinge on our talent for self-promotion or ability to demonstrate social capital.

Real estate agents and landlords must also be required to delete all sensitive personal data submitted by applicants no more than 30 days after the application is rejected or the property is leased.

Support people to establish a tenancy

Inconsistent and heavily targeted bond schemes mean people with low capacity to save are unable to access needed support that would enable them to enter a rental agreement for a property they can otherwise afford. Bond schemes must be accessible and nationally consistent.

There is no need to means-test rental bond schemes. It should be as simple as ticking a box on a lease agreement to say the bond will be covered by the relevant state body responsible for administering the scheme.

Reverse harms driven by the expansion of short-stay accommodation

Restrict short stays with a geographically determined cap using a licensing framework that would generate government income to be used for direct investment in public housing. Caps should be determined in consultation with the relevant local governments and community members to ensure they are appropriate for the conditions in the housing market and role of tourism in the area.



Restrictions should not apply to dwellings that have a long-term occupant who is temporarily absent or renting out part of the home while living there.

Public and community housing standards

The federal government must go further than the welcome \$2 billion in funds recently announced for state governments to maintain and upgrade social housing. This is a first step, but the money must come with conditions that require states to maintain a high standard for public housing properties with timely repairs. The practise of degrading public homes to the point where it can be argued that demolition is a reasonable way forward must end.

Community housing providers with a record of mistreating or placing severe restrictions on tenants, providing substandard homes or failing to carry out adequate maintenance should be precluded from receiving grants, with a formal resident consultation structure developed to ensure only suitable providers receive funds. Residents should have the option to seek government acquisition of their property if their CHO fails to uphold standards.

Rules governing security of tenure and rent setting for community housing should be brought into line with those that apply to public housing tenants. All social housing tenants should have more freedom to make minor modifications to their homes.

If governments want community housing to exist they should ensure it is directly and adequately funded, and not rely on back channel mechanisms like Commonwealth Rent Assistance to keep the system afloat.

Structural change for long-term security and sustainability

It is time to reverse the cuts of the past 30 years, provide meaningful relief and set a new direction to leave a legacy Labor can really be proud of.

Federal and state governments should work together on a commitment to return public housing density to its mid-90s level of 5% in the medium term, with targets to be revised up in the longer-term.²³ The ultimate goal should be to ensure there are enough public homes available for anyone who wants one, and that they are of a high standard so that people actually want to live in them.

Comprehensive and complementary reforms to undo the damage of housing commodification

Return housing to its primary purpose: ensuring our right to shelter is upheld, not used as a tool of wealth creation that turbocharges inequality.

²³ See: researchbank.swinburne.edu.au/file/6ff9b926-63aa-4282-b6c0-9cf876f25849/1/PDF%20%28Published%20version%29.pdf

Restrict property hoarding and remove incentives that accelerate wealth transfer from low income people to those with high incomes or wealth.

- Cap the number of investment properties a person can own at four (affecting less than 1% of all households), providing a phase-in period during which property investors exceeding the limit can divest.²⁴
- Abolish negative gearing and capital gains tax discounts. These are first and foremost (failed) housing policies rather than taxation measures, given their disproportionate effect on the housing market compared to the impact of foregone revenue on the budget. Removing handouts to landlords would redirect money to more productive investments and reduce competition for people buying a home to live in.

Ensure everyone who wants an alternative to private rentals or home ownership has options.

By making a significant investment in housing now, the government can over time significantly reduce, or remove entirely, the need for expensive landlord subsidies like Commonwealth Rent Assistance, which currently costs \$5 billion per year.²⁵

- Acquire and build quality public homes, and maintain them, at a rate that would enable universal access to public housing over the long-term.
- Create a government buyback guarantee scheme to convert private rentals into public housing without disrupting tenants, which can be accessed by investors who exceed the cap on investment properties as well as those who are under the cap.
- Expand existing shared equity schemes, including changes to create a pathway for tenants to buy their home from their landlord with co-investment from government.
- Establish a program to support democratically controlled co-operative housing, including direct funding to assist people in acquiring or building housing under a co-operative model.
- Allow community housing tenants to access funds through the housing co-operative scheme to convert community housing to supported co-op housing, with tenant-controlled property supported by service providers. These providers may include organisations currently involved in the community housing market however tenants should have the option to select an alternative.
- Increase funding for social housing maintenance and retrofitting to a level sufficient to ensure all dwellings comply with Liveable Housing Design Guidelines (LHDG) platinum standard, and ensure all new social housing dwellings comply with the LHDG platinum standard.

²⁴ See: abs.gov.au/statistics/people/housing/housing-occupancy-and-costs/latest-release

²⁵ See: dss.gov.au/publications-articles-corporate-publications-budget-and-additional-estimates-statements/portfolio-budget-statements-october-2022-23-social-services



Considerations for remote communities

The nature of local economies in remote communities means a more targeted sophisticated strategy is required to maintain a fair standard of living over time.

For example, in an area with higher population density, access to a public housing property or adequate income support payment is likely to be sufficient to maintain a fair standard of living.

By contrast, remote communities may not have resourcing for housing to be maintained. An adequate standard of living can only be sustained with significant levels of direct investment in infrastructure and programs that support longer term needs, and that create the jobs and skills base to support those needs. Investment in public sector jobs that provide these services and incorporate skills development is one way of improving the sustainability of housing over the long-term.

A dedicated First Nations housing program to build and maintain dwellings in remote communities must be coupled with training and employment programs as well as a funded ongoing maintenance that will equip communities with skills and resources to ensure housing remains at a high standard. The government must work with remote communities to guide investments in public infrastructure and labour market programs. A substantial amount of related work has already been done – the process needs to incorporate and be led by the existing knowledge, leadership and recommendations from First Nations-controlled work. The needs of specific communities should be determined by those communities and funded by government.

Appropriate expertise

The expertise and needs of tenants, particularly low income tenants, must be centred in all activities related to rent regulations, planning for social housing, as well as in the oversight and regulation of CHOs.



APPENDIX A A personal stake in the public housing redevelopment debate: “This is social housing, what do you expect?”

Antipoverty Centre issues paper | August 2023

This issues paper was prepared by Mel Powersmith as part of the Antipoverty Centre's response to the ongoing demolition of public housing estates and displacement of tenants in favour of “renewal” and privatisation.

I spent the first fourteen years of my life in public housing, and it was the most stable tenure I have experienced.

Introduction

Firstly, I would like to begin with a personal angle, before heading into academic and empirical arguments about social housing redevelopment. My contribution here is as PhD housing researcher focussing on the experiences of people living in social housing, but also as someone who has lived in both community and public housing in the past. I am now on the social housing waitlist again, while experiencing housing precarity in the private rental market.

I spent the first fourteen years of my life in public housing, and it was the most stable tenure I have experienced. In Brisbane I lived in community housing as I was doing my undergraduate degree. I was mortified when I first saw the name of the housing provider with a vacancy, which was a church organisation. Facing homelessness with the unaffordability of private rental left me with no other option than to sign a lease with them.

My experiences with this organised religion and its adherents have not been positive. Not to say that all religious actors are regressive, but I felt deeply uncomfortable throughout my tenancy with them.

When I took over the community housing property it was filthy and infested with German cockroaches. There were insect tracks on the roof and a layer of filth covered everything in the dwelling — the previous tenant had been ill and no bond clean was done. To top it off, faeces was floating in the toilet when I arrived.



I rang the provider and complained about the condition of the property and the property manager said to me “This is social housing, what do you expect?”.

I also felt great humiliation for renting from a church.

This had the effect of conveying to me that I am a lesser human being and that I had no right to basic courtesies people enjoy in wider society. I cleaned the place thoroughly and the provider even tried to bill me for pest control, but one understanding housing officer made sure this was covered.

In this complex there were a lot of people with unmet support needs who had had some adverse life experiences. However, unlike other privately rented complexes, the neighbours talked to each other, and helped one another. When our housing provider exercised no duty of care and when services were lacking, some of us stepped in.

Living there was trying, and it became too much dealing with the concentration of people without support or in dwellings that were inappropriate for their needs. People who had experienced trauma in the past were also being retraumatised. I also felt great humiliation for renting from a church and wanted to move because it felt like a bit of blast from the past begging from the parish. Seeking to leave, I applied for National Rental Affordability Scheme, but realised that other properties on the market were more affordable because the dwellings were older and had less up to date amenities.

It was these, and other experiences, that lead to my interest in studying housing and the welfare state. Below I will discuss some of the issues regarding changes in the provision of social housing which are relevant to proposed redevelopments, and how redevelopment and mixed developments are not a solution, whether for social housing or for other parts of the housing system.

From public to community housing

An increasing proportion of social housing in Australia is provided by community housing organisations – this has reached 25 percent of all social housing in Australia (AIHW 2023). Unlike tenants in public housing, tenants in community housing receive Commonwealth Rent Assistance (Pawson and Wiesel 2014). In effect, public housing tenants pay 25 percent of their income in rent and community housing tenants pay 30%. Porter and Kelly (2022) criticise the community housing sector for absorbing public housing stock. They warn that community housing tenants are more exposed to the market and speculation.

If we look at the origins of community housing providers, there is heterogeneity. Some started off the back of struggles for social justice, and some have their roots in religious charities (Porter and Kelly 2022; Power and Bergan 2019). Community housing providers may have organisation mission statements which uphold social justice (Power and Bergan 2019), while some try to follow through with these, they are often undermined by imperatives to be financially viable and conform to market oriented (neoliberal) imperatives.

Non-profit providers become commercially oriented, foreground fiscal responsibility and focus on growth.

In the UK for example, community housing associations have more power to evict tenants than do council landlords (Lees and White 2020). Research from the UK where this type of management of 'social housing' is now more commonplace than in Australia, suggests that non-profit providers become commercially oriented, foreground fiscal responsibility and focus on growth (Pawson et al. 2010). Further, facing increasing exposure to markets and financial risk, due to fears around viability, UK housing associations are shifting away from social provision to more mid-tier rental products like 'affordable housing' (Preece et al. 2020), and are becoming more selective which who they offer tenancies to (e.g. excluding the unemployed), and thus no longer upholding a universal right to housing (Humphry 2020; Preece et al. 2020).

In the US, public housing projects have been aggressively replaced with mixed income developments, where tenants are also subject to heightened conditionality such as requirements to be in the workforce (Blessing 2016). In Australia, we are witnessing the trend of community housing being targeted further, to specific sub-populations, including the over 55s, evident on the webpages of some community housing providers. We could speculate that this would further intensify residualisation in other segments in the social rented sector.

The shift from public housing to social housing and the creation of a quasi-market also fits in with the broader financialisation of housing. It is argued that quasi markets would create more competition between providers and that this would result in better, more responsive service for tenants (Groenhart and Gurran 2015; Pawson et al. 2010). Community housing providers also increasingly partner with private developers and investors to help finance their projects (Pawson and Pinnegar 2018; Raynor et al. 2021). There is also a shift increasingly toward 'affordable housing' which has been touted as 'the future of Australian social housing'. Community housing providers supplied affordable housing under the National Rental Affordability scheme (Blessing 2016). Community housing providers are also involved in redevelopment schemes, alongside developers and financiers (Pawson and Pinnegar 2018). The collective and public ownership of housing would be opposed by real estate lobbyists, as it acts to ensure access to housing and acts to decommodify housing and is thus at odds with commercial interests (Blessing 2016; Jacobs 2015).

Problematising social mix

There are ideological factors mobilised in support of social mix, such as communitarianism and neighbourhood effects – the idea that the local neighbourhood is the cause of disadvantage (Gwyther 2011).

Social mix is presented as a panacea for social disadvantage (Bijen and Piracha 2017). It is argued with social mix, that disadvantaged people would have better behaviour modelled to them by wealthier peers. Social mix intends to address concerns about a concentration of poverty which it is argued creates a negative and pathological culture.

Homeowners and mortgage-holders will be a part of the community and model to social housing tenants how to be responsible citizens...

In Australia, Pawson and Pinnegar (2018) write that the case social mix is supported with scant evidence. One of the rationales underpinning mixed tenure developments in Australia is that homeowners and mortgage-holders will be a part of the community and model to social housing tenants how to be responsible citizens and encourage an aspirational culture based around paid work. In practice however, the private market units have proven attractive to landlord investors, and these communities become dominated by renters, with high turnover, and thus little potential to form this 'aspirational community'. Obviously, people also find this idea quite patronising.

As residents in Sisson's (2020) research asserted, "we already have a social mix", alluding to the diversity and the sense of community in Waterloo Estate. Much research on concentrated public housing has found that although communities experience their fair share of problems, people also form strong communities and identify with the community in which they live.

A consistent finding both overseas in in Australia is that residents enact strong ties and help each other materially and well as emotionally, caring for their neighbours (August 2014). These types of ideas which designate certain neighbourhoods as infamous or disordered include classed and often racialised dimensions (O'Keeffe and Daly 2022). These close ties experience strain however, as under residualisation and more stringent targeting, Arthurson et al. (2016) describe the influx of tenants with mental health problems and addictions. A form of intensively social neighbouring coupled with disadvantage can lead to difficulties between some neighbours, which can be compounded by poor design, and communal facilities (Cheshire and Buglar 2016). However, when communities experience problems, rather than being intrinsic to these communities, this is a result of government policies which reduce social housing supply and serve to concentrate people experiencing complex needs in close proximity.

Research now exists on social mix development, which are still heavily promoted. Though it is found that social mix can sometimes decrease outside stigma directed at housing development, it has been found that non-subsidised tenants can look down on subsidised tenants and distance themselves from them (Raynor et al. 2020).

Many studies find that social mix doesn't result in people from tenants mixing. In many cases, tenants who pay market rent differentiate themselves from and do not mix with subsidised tenants. Others find that social mix dilutes the sense of community and sense of affiliation that tenants felt in mono tenure public housing estates (Bradley 2012). In some developments, this tension has resulted in separate facilities, such as the phenomenon of 'poor doors' in mixed developments, for market properties to be profitable (Pawson and Pinnegar 2018).

Ultimately, social mix is tied to the state's retreat from redistributive measures to alleviate problems of equality.

Developers also oppose forms of social mix such as "pepper potting", preferring 'mixed' development to be more segregated, because they consider social dwellings to devalue their market properties. Market logic here causes great friction for the provision of 'decommodified', 'social' dwellings, which was the original point of public or 'social' housing and welfare states moreover. Mixed tenure developments usually operate with tenures being managed by different organisations.

It is that it is often the case with mixed redevelopments that fewer social homes are provided overall (Blessing 2016; Darcy 2010). For example, under the redevelopment of Bonnyrigg estate, public dwellings were reduced from 90% to 30% (Rogers 2013b). Arthurson et al. (2016) also find that residents experienced better subjective wellbeing when their aging or inferior housing estate was redeveloped.

While improved residential environments can positively impact health, this can be achieved without resorting to social mix. Such housing estates do not need to be redeveloped, but rather improved and refurbished and maintained as public housing tenure (See OFFICE 2022).

Darcy (2010) writes that when public dwellings are replaced under redevelopment, the new dwellings are likely to be smaller. Ultimately, social mix is tied to the state's retreat from redistributive measures to alleviate problems of equality (Arthurson 2012). Capp et al. (2022) argue that social mix is just an obfuscation of the further privatisation of housing.

Redevelopment and social cleansing

Redevelopment is presented as laudable and positive and presented as a way of solving housing crises (Watt 2021). It usually involves displacing residents either temporarily, or permanently (Pawson and Pinnegar 2018). Displacement can happen at varied speeds and people can have their right to be in the city challenged even before redevelopments are proposed (Elliott-Cooper et al. 2020).

The demonisation of public housing and people who occupy it can be used to justify redevelopment. Even neglect and disinvestment can impact people's experience of place (Leaney 2022). Homes can be devalourised and attrition can set in (Crookes 2011).

Redevelopment and demolition have devastating impacts in residents and people suffer

Social mix discourses encourage attacks on concentrations of public housing and is used to justify redevelopment. Redevelopment and demolition have devastating impacts in residents and people suffer because of the loss of community and loss of place. Announcement of redevelopment can make people feel like they are in limbo and feel a sense of placelessness (Bijen and Piracha 2017). Rogers (2012a) describes the sense of loss tenants experience when their homes, which are imbued with memories that become more salient when these homes are scheduled for redevelopment or demolition.

Housing policy disregards these lived experiences of home, particularly for citizens who are deemed less valuable by the state (Leaney 2022). The geographers Porteous and Smith (2001) refer to the deliberate physical destruction of homes as domicide, and they discuss how this harms dwellers. Referring to this, Morris (2019) writes about the destruction of community in Sydney's Millers Point public housing, which he terms 'Communcide'. Hubbard and Lees (2018) and Leaney (2022) also write that this destruction of community is underpinned by a belief that poor people has less right to a community than people with more means (Hubbard and Lees 2018; Leaney 2022).

As areas increase in popularity and amenity through gentrification, there is mounting pressure to expunge people who are deemed 'undeserving' from these areas (Morris 2019). After being moved away, people are disconnected from their social networks and experience a sense of loss (Crookes 2012; Morris 2019). These forced relocations are particularly daunting to older tenants, who experienced stronger emotional attachment to place, and some of whom were frail and required support from other neighbours. Tenants who were moved suffered from social isolation and issues with physical mobility.

Pawson and Pinnegar (2018) write that not only do people lose their community, but they also become politically invisible. Arguments in support of social mix tend to focus more on tenure,

rather than the location of dwellings, labour market change, or socio-tenorial sorting such as residualisation (Gwyther 2011). These 'solutions' treat the symptoms rather than the underlying condition. Regeneration programs are also described by critical urban scholars as gentrification strategies led by the state. Writing in the UK, Watt (2021) writes that estate regeneration unlocks land values and has the effect of increasing house and rent prices, as well as making surrounding areas unaffordable.

Conclusion

I worry more that more than ever, people are being forced to rely on religious charities for support and vital services such as housing when this might go against their personal values, given the past injustices perpetrated by church-based organisations, such institutional violence and discrimination. More and more we see social housing supplied in partnership with traditional religious charities.

It was because of my own life history that I felt uncomfortable with a faith-based organisation. Moreover, Just because an organisation bears the label 'non-profit' does not mean that it is beyond reproach. The proponents of quasi-market models argue that this type of multi provider system make for better service and more choice, but this was rhetoric in my case, as it might be for some other tenants. A smattering of appeasing words like 'community management' and 'social mix' might sound positive to people who have not personally experienced these settings.

Words like 'community management' and 'social mix' might sound positive to people who have not personally experienced these settings.

Kuskoff and colleagues (2023) write that people who perform charitable acts attain social capital and acclaim through doing so, and that the voice of 'recipients' of charitable acts, who are presented as deficient, are often omitted in media narratives. Similarly, Community Housing Providers have an unequal power relationship with tenants where they can promote themselves, they are supported by various industry associations, and they are valourised in political discourses. I had encounters with many non-profits. While they might help in some instances, this was mostly not the case in my own experience.

What I needed to get ahead was adequate, tangible resources, such as housing and education – not endless 'management' and pathologisation from the government/non-profit poverty industry. A lot of charitable responses focus not on the structural conditions that create poverty, but rather on 'reintegrating the individual' by making their poverty less visible (Kuskoff et al. 2023).



Clearly the way to revive social housing is to make it a larger tenure and end the trend of residualisation.

Rather than 'social mix', Pawson and Wiesel (2014) argue that making more people eligible for public and social housing would make people less segregated.

We need to hear from more people who live in and need public housing as well as people experiencing housing stress generally. We need to be visible, but on our own terms, not as passive subjects. Policy should not ignore our lived experiences and how we make home. We don't need to be repackaged and presented as passive recipients of virtuous organisations or have the structural conditions which affect us obscured.

I don't need a middle-class homeowner to come in and show me how to be aspirational, I need you to stop taking the opportunities and social infrastructure away and subsidising wealthy people.

We need to be visible, but on our own terms.

As we saw with the discussions on the Housing Australia Future Fund, social mix is still accepted uncritically as common sense and a good idea. So, here's what I expect with regards to 'social housing' – I expect substantial public investment in public homes, flawed ideas around social mix in partnership with property developers to be dropped, for the sector to become less residual and cater to a broader tenant base, and for the social housing system to enshrine universal access to housing for all.

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APPENDIX B *Taking stock: Perspective on the housing future fund*

Antipoverty Centre issues paper | March 2023

This issues paper was prepared by Mel Powersmith 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

Introduction

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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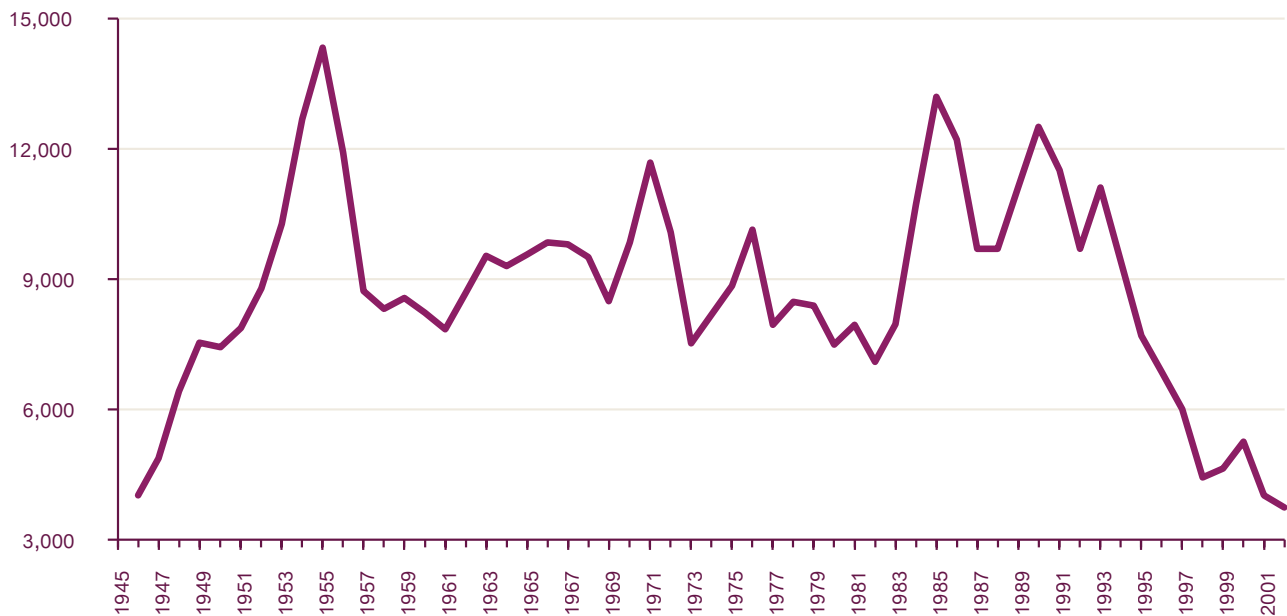
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APPENDIX C Social housing historical levels and demand

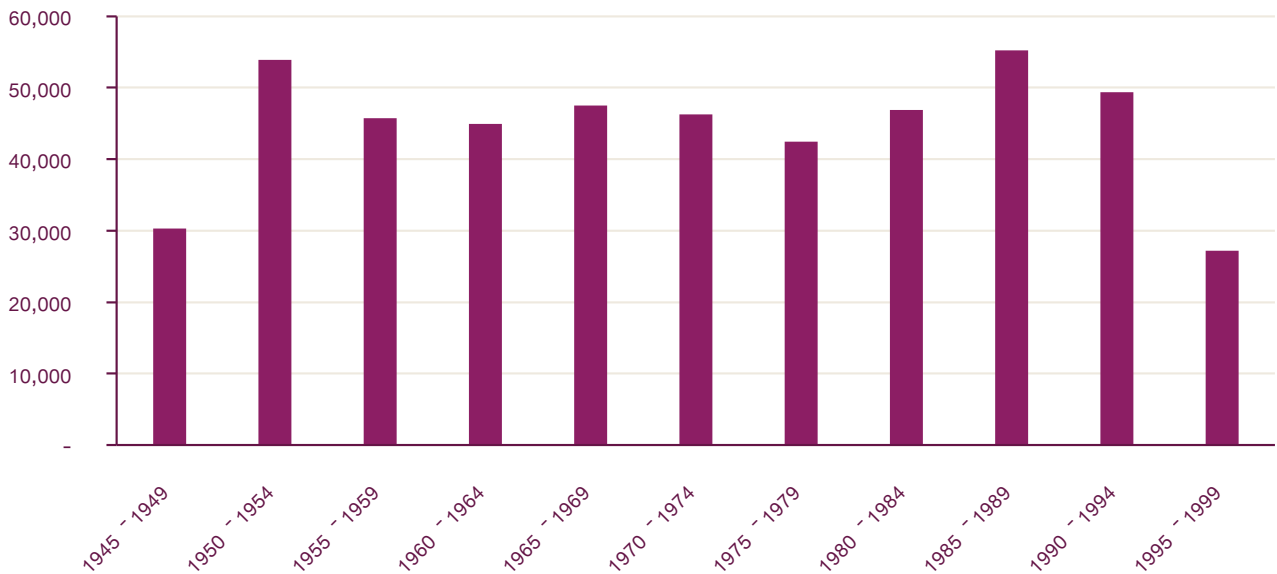
Public housing completions

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



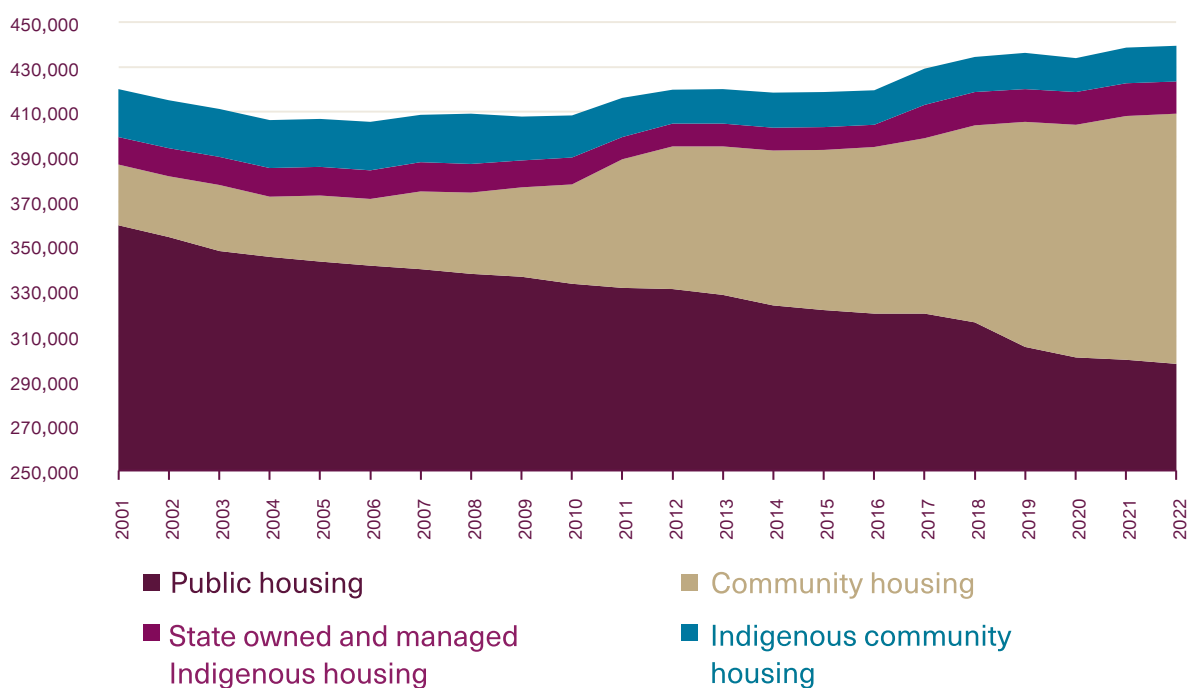
New public housing completions per five-year period, 1945–46 to 1999–2000



Social housing stock

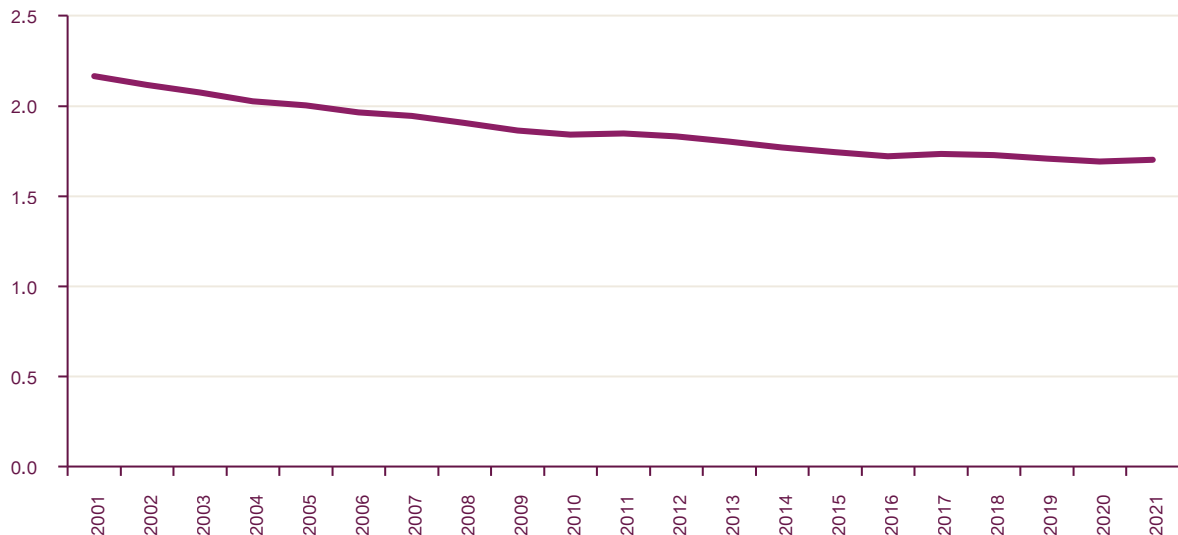
Total social housing stock, 2001 to 2022

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

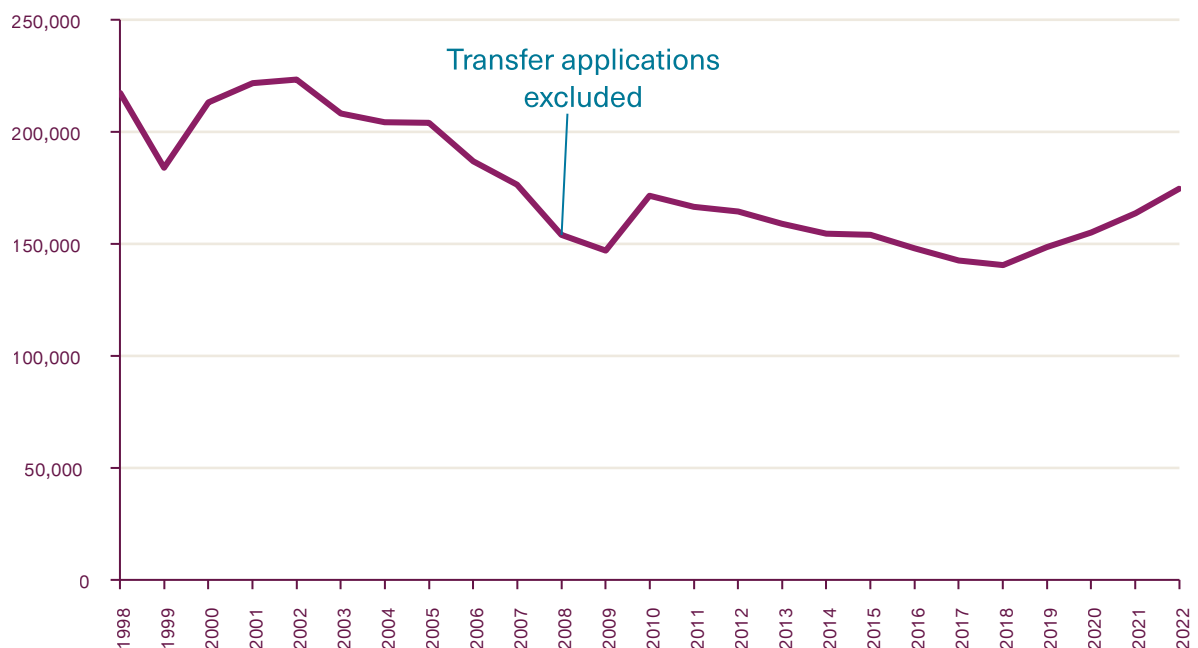
Source: Report on Government Services 2005, 2008, 2013, 2018, 2023; ABS 3101.0 National, state and territory population June 2022.



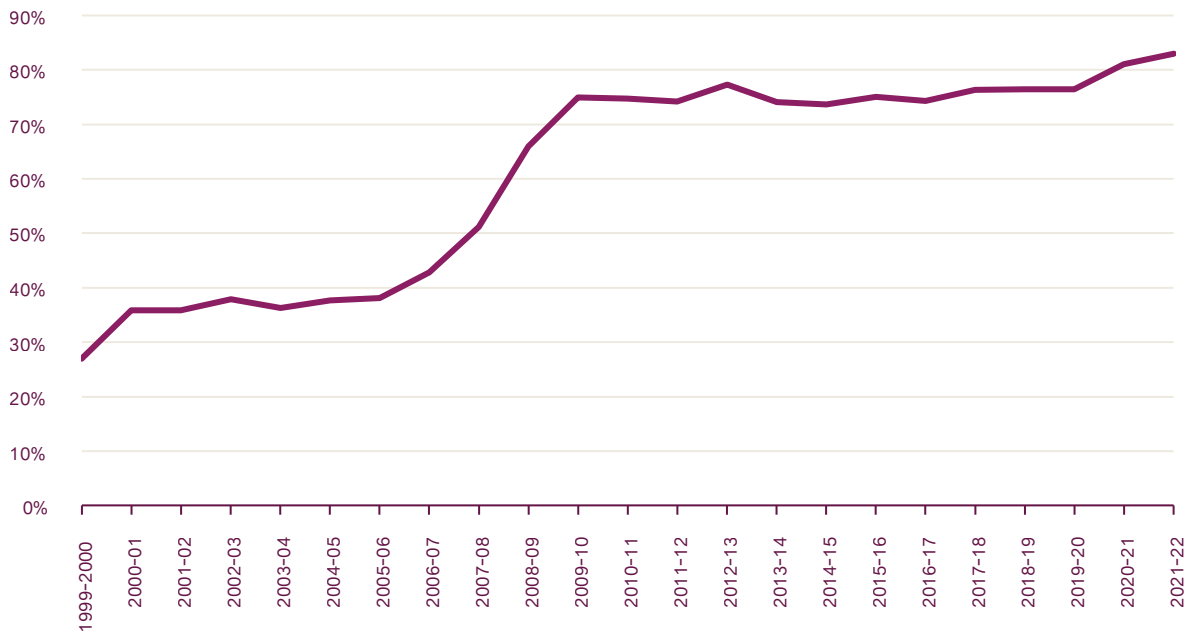
Demand for social housing

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.)

