



Message from the Minister

Every Queenslander has the right to have a place to call home. The Queensland Government understands that housing is an important foundation for a person to

achieve other vital outcomes in life such as good health, quality education and strong employment opportunities.

Getting Queensland's housing strategy right is vital to building caring and connected communities with resilient local economies. This is why addressing the challenge of creating secure housing futures for people is a key priority of this government.

This discussion paper goes beyond just identifying improvements to the homelessness and housing assistance system. It is about exploring issues affecting the community across the entire housing continuum from homelessness and social housing through to affordable rental and home ownership and a secure retirement.

These are challenges that we must address together. Our task is not something any one government, organisation, or individual can do alone. All of us have a role in contributing to better housing outcomes in Queensland. Your ideas on broadening the supply of housing choices are crucial to developing a sustainable strategy that will make sure all generations can share in the opportunities that secure housing brings.

I want our new housing strategy to produce outcomes that ensure every Queenslander can go about their life with confidence and security.

I would like to thank all of those involved in developing this discussion paper so far, including the Housing Affordability Expert Reference Panel, Housing Strategy External Reference Group, other State agencies and in particular, members of the Ministerial Housing Consultative Committee who helped to develop the themes, key issues and questions.

I invite you, through this discussion paper, to have your say about the strategic direction for housing policy in Queensland.



The Hon. Mick de Brenni MPMinister for Housing and Public Works
March 2016

Acknowledgements

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Commission



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Purpose of the Discussion Paper

The purpose of this discussion paper is to seek feedback from the community on the future directions for housing and homelessness in Queensland.

Your input and views will help inform the development of the new Queensland Housing Strategy which will set out the strategic direction and vision for the next 10 years.

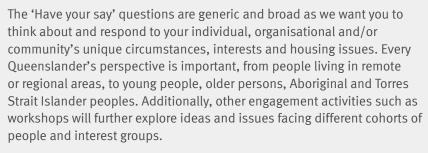
The views expressed in this discussion paper are not government policy. They are designed for consultation purposes and to stimulate conversation and generate ideas and suggestions on getting better housing outcomes for the people and communities of Queensland.

Your ideas will help shape the future response and directions for housing in Queensland.



You are invited to respond to the discussion paper by completing the online survey on the Queensland Government's Get Involved website or lodging a written submission. The online survey will only take a few minutes to complete, and will be available on the Get Involved website (www.getinvolved.qld. gov.au) from 21 March 2016 to 20 May 2016.

If you want to respond to the 'Have your say' questions contained in this discussion paper (refer to page 37 – summary of 'Have your say' questions), you can lodge a written submission by emailing housingstrategy@hpw.qld.gov.au or send your submission via post to the Housing Strategy team, GPO Box 690 Brisbane Qld 4001.



All written submissions will be published on the Department of Housing and Public Works' (the department) website within two weeks of the closing date. If you do not want your submission published, please indicate this in your submission. A summary report of the online survey results will also be published. For further information please visit www.qld.gov.au/housing

If you have any questions on the Strategy development process you can contact the department at housingstrategy@hpw.qld.gov.au



Aboriginal and Torres Strait Islander people should be aware that this discussion paper may contain images of deceased persons in photographs.





This discussion paper is the start of an important process. It is purposely broad ranging in scope to reflect the role that housing plays as critical infrastructure essential to our wellbeing, to social and economic participation, and to the overall sustainability of our communities.

With this expanded scope, we need to look more closely at the role and contributions of other government agencies, local government and the non-government sector, including private industry and the social services sector. Our aim is to explore how we can better work together to invest early in people and the outcomes that will resolve the housing access and affordability issues faced by a growing number of Queenslanders.

To get this started, we have established a number of ongoing engagement processes involving the non-government housing and homelessness sector, the private housing sector and development industry. This approach will help develop the Strategy and guide its implementation.

These groups have already provided expert advice and guidance on the development of this discussion paper. They will continue to provide advice to the Minister for Housing and Public Works and the department on the challenges and opportunities in delivering responsive, sustainable housing outcomes in Queensland.

This is a very different strategic approach to that taken by the former government which developed two separate strategies for housing and homelessness with limited involvement by external stakeholders.



Housing Strategy External Reference Group Comprising human services peak and representative bodies



Ministerial Housing Consultative Committee



Housing Affordability Interdepartmental Committee + Housing Affordability Expert Reference Panel

Minister for Housing and Public Works



In contrast, the scope of the new Strategy under development is far broader than just the housing and homelessness systems, extending across the entire housing continuum from homelessness and social housing through to affordable rental and home ownership.

We are committed to an integrated homelessness and housing assistance service system under one inclusive Strategy. The development approach for this Strategy will provide opportunities for people and communities across the state to be involved in describing the issues and framing the solutions.

The 26 regional workshops that took place across Queensland between November 2014 and May 2015 have informed the scope of this discussion paper, its key themes and many of the suggested solutions. The workshops involved over 500 people and were conducted as open forums to discuss issues, ideas and solutions on housing and homelessness across the state. A summary of the findings from the Regional Housing Engagement reports is provided in Attachment A.

We are now seeking your assistance to help us to identify and shape the key strategic priorities that require action to create a housing system in Queensland that is accessible and affordable to all. We want to hear from all Queenslanders across the housing industry and sector, including private and social housing tenants, home buyers and owners, investors and financiers, developers, non-government organisations, support agencies, advocacy groups and others.

While the government is seeking views on the issues contained in this discussion paper, responsibility for action may sit across all levels of government, including the Australian Government, and the state's ability to respond to certain issues may be constrained as a result.

At the same time that we are developing a new Housing Strategy for Queensland, there are some important conversations occurring between the states and territories and the Australian Government on matters with potential to reshape the housing and social services environment.

These all provide an opportunity to highlight the importance and central role of good quality affordable housing in improving people's lives, and the social and economic development of Australia as a whole.

This discussion paper focuses on Queensland and is part of a process that will significantly contribute to improving housing outcomes for all Queenslanders.



Housing is a fundamental need

The Queensland Government recognises that access to safe, affordable and appropriate housing is a fundamental human need.

The lack of a stable, safe and secure home impedes a person's participation in education and employment, and diminishes their sense of belonging and ability to deal with personal, social and health issues.

Housing instability and stress create significant costs for households and the community as a whole. These include reduced productivity, lower spending in other areas of the economy and increased demand for statefunded housing assistance. It is also likely to worsen other social issues, including domestic and family violence and homelessness.

Shifting demographics are changing the nature of people's housing needs in Queensland. This includes an ageing population, changed household composition, a large number of people requiring specialised health and other support services, emerging homelessness and the movement of people in and out of regional centres.

Effective housing markets are fundamental to productivity, job growth and the broader economy. Housing construction is an important component of annual Gross Domestic Product (approximately 5%), and a significant proportion of the workforce is employed in this industry. Approximately 10% of the Australian workforce is employed in housing construction, real estate, and related industries¹.

Housing is at the heart of building safe, caring and connected communities, and creating jobs and a diverse economy. It is also critical to the delivery of quality frontline human services and a key consideration in sustainable and responsive urban planning and development.

Affordable housing and housing affordability

There is a growing shortage of affordable housing for rent and purchase in many markets across the state, and the housing system overall is struggling to respond to people's changing needs. Many of us have experienced first-hand the difficulty of finding a house we can afford, or we have seen the impacts on those we care about.

Affordable housing is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a general rule, housing is usually considered affordable if it costs less than 30% of gross household income.

On the other hand, housing affordability relates to a household's ability to pay for their housing. It is a complex issue caused by local housing and labour markets as well as larger economic, environmental and social forces.

The housing affordability challenges facing people vary significantly from region to region. Each community in Queensland has its own unique social, cultural, and local climatic factors that impact people's housing needs. A 'balanced housing market' - a mix of rental, ownership and other housing options - may be different from place to place.

Home ownership is generally associated with increased wealth and financial independence in old age, as well as social benefits such as security of tenure for owner occupiers². There are now fewer households in outright home ownership (28.5%) with increasing numbers of people in private rental (35.6%)³ in Queensland.

It is increasingly common across Australia for people to drop in and out of home ownership (home ownership 'churn') particularly in later life (22% in 2001-2010), with 16% of households falling out of home ownership permanently⁴.



The Queensland Housing Snapshot (refer to Attachment B) contains a summary of key housing, homelessness and housing assistance data, including the number of social rental dwellings and the number of people assisted by specialist homelessness services.

The private rental market is not working well for many people who rely on it. Recent research by Australian Housing and Urban Research Institute (AHURI) found that more than half of Australia's low income tenants are being driven into poverty by unaffordable rents⁵.

On average, the Australian house price is now approximately 4-5 times the average annual household earnings⁶. High deposit requirements and increased costs of living mean that home ownership, especially for young people, is becoming out of reach. For example, home ownership in the prime 25 – 34 year age group has slumped from 56% in 1982 to only 34% in 2011⁷. This has resulted in more people staying in the private rental market for longer periods and an increase in the demand for social housing and homelessness assistance.



25-34 year age group

The lack of affordable housing for rent and purchase has impacts across the community, in particular for:

> Women who are vulnerable to housing stress and homelessness, as a result of lower wages, over-representation in casual and part-time employment, interruptions to workforce participation, and their making up the majority of sole parent and single person households. This makes women vulnerable to poverty, particularly older women nearing retirement with limited superannuation, women with disabilities, elderly women and women who are forced to leave their home because of domestic and family violence.

- Single parent households who make up almost 16% of all households⁸. The 2015 Anglicare Australia Rental Affordability Snapshot, applied on a national and point in time basis, found that single people on a minimum wage would find 3.3% of listed properties suitable if they had two children and 2.3% if they were living on their own⁹. On a metropolitan aggregate basis, the findings were more stark, with Parenting Payment recipients only able to access 17 or 12 suitable rentals out of 51,357 depending on whether they had one or two children respectively.
- > Young people who face particular challenges meeting their basic needs and experience difficulties in accessing and sustaining tenancies due to discrimination and poverty. Responses need to be tailored to take into account their developmental needs and be closely linked to increased education, training and employment opportunities.
- > People with a disability and their carers who are 36% more likely to experience housing stress compared to the general population. This is because of a lack of appropriate housing, high costs of relocation and lower earning capacity.





- Aboriginal and Torres Strait Islander people who are over-represented amongst those experiencing homelessness, struggling to access housing and residing in overcrowded dwellings. Because of issues such as separation from traditional land or from family, overcrowding, relocation and transience, it is critical that service responses are respectful of culture, history, kinship and Aboriginal and Torres Strait Islander people's connection to land.
- > People from culturally and linguistically diverse (CALD) backgrounds who experience difficulty in obtaining and sustaining suitable housing. For example, some families from CALD backgrounds commonly experience difficulty obtaining private market housing due to unemployment, not having referees, discrimination and a lack of suitable housing for larger households. This can result in families living some distance from their supportive communities, or overcrowding from extended family sharing one home.
- Older people who are increasingly vulnerable to housing stress and homelessness due to their fixed incomes. This includes people who have not achieved outright home ownership at retirement age and are forced into the private rental market; people who may wish to remain in their own home but struggle to find the supports or home modifications to do so; and people who are looking to purchase or rent modifiable affordable housing stock.

These housing challenges are faced by a significant proportion of our population and create additional demand on the homelessness and housing assistance system.

During 2014-15, specialist homelessness services assisted 44,213 people including over 13,456 children with accommodation and/or support in Queensland.

The main reasons for seeking assistance were housing crisis, financial difficulties and domestic and family violence¹¹. Homelessness is a complex social problem with many drivers and causes, including the shortage of affordable housing, long-term unemployment, mental health issues, domestic violence, trauma, substance abuse, and family and relationship breakdown.

Many people face multiple disadvantages and may have complex needs across a number of areas, and it is these people who generally require direct housing assistance and support to stay housed. Of these, some will need appropriate long-term support through mainstream and allied services such as aged care, mental health or disability services, and community facilities like neighbourhood centres.

We need to build the capacity of housing and homelessness services to deliver sustainable outcomes for future generations. This involves a greater focus on early intervention to respond to changing needs and transforming the way people access and navigate through the housing assistance service system. This also requires the department to work with other human service agencies to progress more responsive and integrated service delivery.

The Queensland Government is interested in your ideas about how we can invest in people and solutions early to remedy housing stress and avoid homelessness. This includes new, preventive approaches for ending homelessness, delivering lasting housing stability and assisting people with complex needs to remain housed.



Role of government

The Queensland Government has performed a role in helping people achieve good housing outcomes for more than 100 years, starting in 1910 with loans to help working families get a home of their own. Many things have changed significantly since then.

Today, the Queensland Government is a direct provider of social housing and housing assistance products. We fund community housing providers and specialist homelessness services to deliver a range of homelessness and housing assistance services including assistance

to access the private market, rental bonds being one example. We also play a critical role in influencing the broader housing market through industry regulation, consumer frameworks, urban planning, building instruments and processes, taxes and charges, and infrastructure funding and provision.

The history and achievements of housing assistance in Queensland are the result of many people and organisations working together to deliver better housing outcomes for the people and communities of Queensland. This history, and the many ways in which we can influence the market, provide a strong foundation for meeting our future challenges.

Working together for better housing and sustainable communities

Working together for better housing and sustainable communities means developing a new Queensland Housing Strategy that guides effective responses to the challenges and issues facing people and communities. To achieve our vision to deliver housing as a human service to those in need we have to:

- > Work together across all levels of government and non-government sectors, including private industry, to deliver safe, affordable and appropriate housing to Queensland households.
- Maximise the contribution that housing makes towards broader social and economic outcomes.
- > Seek long-term housing stability for individuals and families.

To help get feedback on the directions for housing in Queensland, this discussion paper is organised into three key discussion themes.



THEME 1. Sustainable communities - building housing and communities that maximise people's economic and social well-being and are sustainable for future generations.



THEME 2. Housing affordability - improving people's access to housing in both the rental and home ownership markets.



THEME 3. Responsive housing system - creating a single, accessible and integrated homelessness and housing assistance system.





Building housing and communities that maximise people's economic and social wellbeing and are sustainable for future generations

Across government, the non-government sector and industry, there is an increasing interest and imperative in applying approaches to developing and delivering housing that achieves better social, economic and environmental outcomes for people and communities.

A more holistic approach to housing is needed: one which considers the impacts of housing on productivity and economic growth, health, wellbeing and social inclusion, and the environment. This approach also needs to take into account the cost of living in and travelling from that home to employment and services. By considering the cost of living we can better meet the needs of future Queenslanders through creating sustainable communities that are great places to live.

The Queensland Government is committed to ensuring that housing markets meet the needs of the community and help achieve positive social and economic outcomes.

To achieve this commitment, we recognise that we perform an important role in facilitating and influencing urban planning, building codes, consumer protections and tenancy legislation, in addition to being a service provider, funder, investor and regulator of homelessness and housing assistance.

- 1. How do we create an environment that enables a human services approach to housing that puts people at the centre in Queensland?
- **2.** What do the department and other service partners need to do to operate more effectively as human service providers?
- 3. How can we maximise the contribution of housing to social and economic development and environmental outcomes in Queensland? What are the key issues we need to work on together?
- **4.** What are the opportunities for the non-government sector (private and community) to achieve better outcomes for people and communities through housing?
- 5. Do existing legislative frameworks provide the right level of protections for housing consumers, and how could they be improved to ensure fairer and more equitable access to housing?
- **6.** Are there differences in issues and approaches for housing that need to be considered in rural, remote and regional communities?





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Housing is not just a dwelling: it is where people make their homes; it is their part of Queensland. People need to have choice, safety and security in their housing. And that housing needs to facilitate access to employment, education, health and other services, as well as the natural environment.

Affordable and secure housing is critical to our overall wellbeing¹². Housing instability and homelessness are linked to poor health outcomes and reduced social and economic opportunities¹³. A stable home environment is critical for many things including children's education and development,¹⁴ and the ability of older people to participate in their communities¹⁵.

To help create this environment, we are interested in revisiting the things we currently do and what we could do better. For the homelessness and housing assistance system, this involves strengthening our service delivery approach. This includes integrating with other support services and working more closely with the nongovernment and private sectors to develop the options and pathways needed for people to secure stable and affordable housing.

This also involves reviewing consumer protections and industry frameworks to ensure they reflect contemporary needs. The way we consume housing, and the housing choices available, are changing. So too are the approaches to planning, construction and management.

Rental housing is a permanent option for many people. For some population groups, and in some regions, it is displacing home ownership as the primary housing tenure. Increasingly, there is also a diverse range of rental and ownership types. These include retirement living options, boarding houses, hostels and student accommodation, manufactured homes and caravans.

To ensure the existing arrangements for regulating these accommodation types, and the rights and obligations of tenants and lessors are fair, accountable and support good outcomes, the Queensland Government has commenced reviews of the Retirement Villages Act 1999, Residential Services (Accreditation) Act 2002, Manufactured Homes (Residential Parks) Act 2003, and the Residential Tenancies and Rooming Accommodation Act 2008. For example, the residential tenancies and rooming accommodation review will present an opportunity to identify options which will increase the affordability and security of rental accommodation, such as examining ways of encouraging longer-term leases, minimum condition standards for rental properties and reviewing provisions around notices to leave without grounds.

In addition, proposed changes to introduce national uniform law on residential tenancy databases are currently before Queensland Parliament. The changes will ensure databases only contain current and accurate information so tenants can be protected from unfair disadvantage and protect their rights when it comes to their personal information.



Planning for sustainable communities

The Queensland Government plays a key role in planning for the provision of social infrastructure through the State Planning Policy and work undertaken by Economic Development Queensland within the Department of Infrastructure, Local Government and Planning. Economic Development Queensland, established under the *Economic* Development Act 2012, works collaboratively with stakeholders to identify, plan, facilitate and deliver property development and infrastructure projects across Queensland.

The State Planning Policy provides a comprehensive set of principles that underpins Queensland's planning system to guide local governments and the state government in land use planning and development assessment. This includes planning principles that enable well-designed and serviced livable communities and that will enhance quality of life and provide accessible housing and land for future housing development.

In 2015, the Queensland Government released the draft Queensland State Infrastructure Plan for public consultation which acknowledges social housing as an infrastructure class in its own right for the first time. The government has also introduced three planning bills to the Queensland Parliament to establish a better planning system that will deliver confidence and transparency for the community and greater certainty for industry.

For the planning system to deliver these outcomes that make neighbourhoods better places to live – governments, industry and communities need to be willing to use these tools to deliver more affordable housing choices.

The department will continue to work with Economic Development Queensland to identify opportunities to address housing affordability issues under the existing legislative planning and development powers; and to review existing planning policy requirements and guidance material and make improvements as required, to support housing outcomes in Queensland.

As well as influencing new supply and redevelopment outcomes in the private housing market, there are a number of areas where the Queensland Government can do more.

Across Australia, housing departments are increasingly recognising the importance of their role as human service providers, and other departments and agencies are increasingly recognising the importance of housing to their services. The provision of housing has the potential to contribute to and maximise important outcomes delivered by health, child and family, disability, aged care, education, employment and justice services.

Working across private and public sectors, and across agencies and organisations, can be challenging, but the benefits of getting it right are enormous. It requires ongoing commitment, strong leadership, a willingness to consider different perspectives, ways of defining and solving problems and, at times, acknowledging there will be competing interests, agendas and priorities.

In taking a stronger human services approach, we will explore strategies for supporting integrated government service delivery through housing, and work with other human services agencies, and the non-government sector (private and community), to ensure better outcomes for people and communities. This includes:

- > Recognising housing as critical infrastructure for the delivery of all human services across government.
- > Understanding people's need to determine appropriate housing options and choices for themselves and their communities.
- > Exploring options for the management and delivery of affordable housing (rental and purchase) to meet the needs of specific groups such as those living in remote communities, people with complex needs, or older people.
- > Integrating training, education and employment opportunities into housing developments (locations) and services.
- > Improving the design, location, availability and management of affordable housing options in communities across the state.
- > Assessing and acknowledging the benefits (including cost savings) of well integrated housing developments and services to government and the community.



Achieving better social and economic outcomes

There are many great examples of the things that are happening now that put people and our communities at the centre. This includes work the department, other state agencies and community organisations are involved in. Examples include the Cairns Safer Streets initiative, through to housing services assisting young people to stay engaged in education and training.

Case Study

Greater Springfield City

Largest master planned city in Australia (2,860 hectares)

- Includes six suburbs Springfield Central,
 Springfield Lakes, Brookwater, Augustine Heights,
 Spring Mountain and Springfield
- > Estimated current population of 30,000 residents
- Planned 2030 equivalent population 105,000 residents (comparable to Darwin)
- Job creation target for 2030 30,000 (one for every three residents)
- > Key interconnected pillars of master planned city include: health, education and information technology. Precincts, including a CBD, are established to cater for all forms of health, wellness and education to ensure residents are benefiting from a high level of amenities and infrastructure locally.
- This includes schooling, tertiary, training and childcare educational services, a hospital, medical centres, parks and recreation facilities including dining and shopping, integrated bus and rail interchange, and a Digital Master Plan to create and adopt digital technologies and processes.

Some areas, where greater policy coordination and service integration are needed, are responding to the housing needs of young people, older people, Aboriginal and Torres Strait Islander peoples, people experiencing domestic and family violence and people with disabilities.

The Department of Communities, Child Safety and Disability Services is leading the development of a Queensland Youth Strategy as part of a whole-of-government approach to improving outcomes for young people in Queensland. Housing and homelessness has been identified as a critical issue for young people. The Youth Strategy development process allows for exploration of this issue and looks to identify solutions and coordinate government processes and actions to address problems associated with young people's access to safe and secure affordable housing.

Homelessness and living in unsuitable or inadequate housing is particularly significant for young people who are involved with the child protection and youth justice systems. The Queensland Government is taking a whole-of-government approach to addressing the needs of these particularly vulnerable young people through the development of a whole-of-government Youth Justice Policy by the Department of Justice and Attorney-General, and through the Stronger Families Reform Program. Under this program, the Department of Communities, Child Safety and Disability Services, with its government and non-government partners, is improving transition planning and post-care support for young people leaving care.

The Queensland Government's Advisory Taskforce on Residential Transition for Ageing Queenslanders is giving a concerted focus to the housing needs of older Queenslanders. The focus of the Taskforce is to ensure access and equity, and to address the issues of affordability that confront many older Queenslanders, along with physical accessibility.

Many older people express a desire to age in their current home or move into a smaller home in their local community. The availability of housing choices that facilitate 'ageing in place' support age-friendly and inclusive communities.

Domestic and family violence is a major cause of homelessness and housing instability. The Special Taskforce on Domestic and Family Violence's report 'Not Now, Not Ever: Putting an End to Domestic and Family Violence in Queensland' noted that a lack of alternative housing options is a barrier to victims and their families escaping violence.

The Queensland Government's Domestic and Family Violence Prevention Strategy and its First Action Plan (2015-2016) seek to build on and improve existing service responses and provides guiding principles which form the basis of how Queensland communities can work together to end domestic and family violence. Housing is central to the integrated service responses that help victims rebuild and empower their lives, remain independent and ends violence.

In relation to the homelessness and housing needs of Aboriginal and Torres Strait Islander peoples, the department is developing a five-year Aboriginal and Torres Strait Islander peoples housing strategy to guide the development of the sector in Queensland, in partnership with the Aboriginal and Torres Strait Islander peoples housing sector.

A whole-of-government approach is also required to support implementation of the National Disability Insurance Scheme (NDIS). Increased demand for affordable, accessible and appropriate housing is anticipated with the introduction of the NDIS. The NDIS aims to enable people with a disability to choose where they want to live and with whom.

AHURI research found that financing new housing supply – user cost of capital funds will be insufficient to address the estimated unmet need nationally (83,000 – 120,000 units) for affordable and appropriate housing under NDIS¹⁶. It is critical that we plan now, and explore options to leverage or incentivise assets and investments to increase the supply of appropriate housing across tenures (social housing, private rental and owner occupation), to meet this anticipated housing demand.

The NDIS is an opportunity to encourage innovative and inclusive housing based on the preferences of NDIS participants. This includes identifying housing solutions beyond congregate living models and ensuring a mix of people with and without disability residing within a housing development or apartment block.

Sustainable urban developments that integrate a diversity of housing types and provide important community infrastructure are part of the solution. These include introducing urban infill developments (where undeveloped land is developed or single dwellings are replaced with small-scale medium density housing) to new residential housing estates that deliver more than dwellings by integrating housing into neighbourhoods, and connecting transport and other services.



The new Housing Strategy will align with whole-of-government priorities and outcomes from key reviews, such as the Better Planning for Queensland reforms; an analysis of the recommendations of the Senate Economics References Committee Inquiry into housing affordability; the ongoing implementation of the National Regulatory System for Community Housing; and the Stronger Families Reform Program.

All Queenslanders are entitled to have a safe and secure place to call home. Delivering on this requires an understanding of what people need, the things that we are doing now that work well and a commitment to continually improving and innovating.

Case Study

Cairns Safer Streets Initiative

The Cairns Safer Streets Initiative established a taskforce in July 2013 to respond to high and increasing rates of offending in Cairns.

The taskforce is made up of representatives from the Queensland Police Service, Queensland Health, Department of Justice and Attorney-General, Department of Education and Training, Department of Communities, Child Safety and Disability Services, Department of Housing and Public Works and Department of Aboriginal and Torres Strait Islander Partnerships.

The taskforce has implemented a range of practical local initiatives, including:

- The co-responder initiative that is providing integrated service delivery and support to vulnerable people in public housing.
- > The trial of the whole of government referral management system.
- The opening of community hubs in Mooroobool and Manoora to improve access to services.
- Cross-agency approaches to address overcrowding and tenancy breaches.





Improving people's access to housing in both the rental and home ownership markets

Changing demographics, including an ageing population and greater diversity of household types, along with cost of living pressures, is increasing demand for wider housing choices across Queensland.

Much of this demand is driven by the need for more affordable rental and purchase options. However this is not just about the immediate cost of purchasing, it is also about improving the ongoing cost and amenity of housing in terms of its design, size, and location (including proximity to employment, transport and services).

We need to work together with private industry, the community housing and homelessness sector, and across all levels of government to address the supply of and access to affordable housing and address housing affordability issues for people and communities. We also need to empower and enable people to take up housing opportunities and navigate the market.

- 7. How can we improve people's access to sustainable and affordable housing by making better use of existing assets, subsidies and incentives? For example, incentivising the market and non-government sector to respond to people and communities.
- **8.** How can we improve housing affordability through sustainable housing practices such as energy efficient designs and other initiatives?
- **9.** What are the benefits of creating an affordable rental sector, and what needs to happen for that to be successful?
- **10.** How should the department work with its partners to extend the supply of social housing? For example, renewal of the existing social housing portfolio and financing and developing new supply.
- **11.** What is the role of community housing providers in delivering peoplecentred services, responding to local needs, and growing supply through potential housing transfers in the future?
- 12. What is the role of local governments in housing affordability and how can the State better support this? For example, if we provided incentives, or implemented 'inclusionary zoning' for affordable housing at a local government level, where (or how) would you see this working and what would it deliver?





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Role of government – housing access and affordability

Australian, state and local governments all have a role to perform in improving housing affordability and appropriateness. Governments at all levels offer a range of incentives, concessions and subsidies to owner occupiers, investors and renters.

A key challenge for all levels of government is to increase the supply of affordable and appropriate housing. There are numerous factors that influence housing supply including finance, state and local government planning instruments and processes, building policies, taxes and charges and infrastructure funding and provision.

Improving the supply of housing in demand areas across Queensland will greatly assist in keeping house prices in check and avoiding price inflation on the scale seen in Sydney and Melbourne.

Like other jurisdictions, the Queensland Government has responded to housing market access and affordability by assisting first home owners, by providing social housing and some targeted loan products and, more recently, by taking a bigger role in assisting people to enter or sustain private market tenancies.

Australian Government reforms and changes to national funding agreements are likely to have some impact on how we do business and deliver affordable housing, housing assistance and homelessness services in Queensland. We will continue to work with the Australian Government on any potential impacts on Queensland.

We need to find smarter and more innovative solutions to address housing needs with potentially reduced funding over the coming years and in an environment of increasing costs of living, including the basics – food, water and electricity.



Some of the potential options to consider include

- Develop a whole-of-government plan for housing affordability and supply, with local governments, the residential development industry and social services sector.
- Redevelop the Queensland Government's public housing portfolio to better align with contemporary and future households' needs by drawing on greater private, community housing and social service sector involvement and innovation
- > Provide incentives and demonstrate the demand for housing diversity and affordability in strategic locations, including government-led developments and through partnerships between private sector and not-for-profit housing providers.
- Implement new technology for energy efficiency and transport that reduces long-term household costs.
- Create a dedicated, affordable housing sector that delivers rental dwellings at discount to market rates with key financial, development, private and notfor-profit delivery partners.
- Establish place-based responses to address housing affordability in regional and remote areas such as Aboriginal and Torres Strait Islander communities.
- Encourage innovative housing design to provide housing diversity and choice with housing products tailored to the needs of specific communities and population groups.
- Investigate alternative tenure security or financing arrangements such as rent to buy initiatives where tenants in rental properties have the option to purchase outright.

Across all of these options, there needs to be consideration given to the types of housing and the features required to ensure these homes help people live safely and sustainably in communities across the state.



Improving livability and urban design

Designing, planning and building homes that are more environmentally, socially and economically sustainable will ensure people's needs are met now and in the future. Urban design goes beyond the individual home to consider the broader needs of cities and communities.

All levels of government have a role in and influence over how housing and our urban environments are designed and delivered. For example, some local governments are implementing plans to increase the supply of affordable housing within their communities. At the Australian Government level, Indigenous Business Australia and the Torres Strait Regional Authority help Aboriginal and Torres Strait Islander peoples purchase their own houses and businesses, as well as invest in commercial ventures.

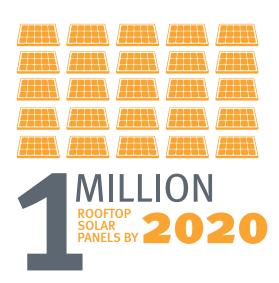
The Queensland Government provides policies, regulations and standards that govern building, design and sustainable housing. Sustainable home design considers ecological impacts, consumption of natural resources, resilience and optimising the conditions for social wellbeing. We recognise that sustainable home design can reduce environmental impacts, improve the quality of affordable housing, and lower household costs of living, for example through savings in electricity and water bills.

The Queensland Government has set a target for one million rooftops or 3000 megawatts of solar photovoltaics in Queensland by 2020. The Queensland Government is also committed to supporting Solar 60 initiative (in collaboration with the Australian Renewable Energy Agency) to help support the development of local, large-scale solar projects¹⁷. These projects will help lower electricity costs for families and businesses, create jobs and protect the environment.

Industry and community groups are continually exploring ways to build housing more cheaply and effectively through innovation in design and materials. Incorporating people's needs and energy efficiency considerations at the construction stage can deliver housing which is more comfortable and affordable for people by reducing living costs now and for future generations. Other sustainable design ideas include:

- > Shading (e.g. eaves and verandahs).
- > Building materials that are lightweight and renewable.
- > Insulation in ceilings and walls.
- Water efficient appliances and fittings with a higher
 Water Efficiency Labelling and Standards (WELS) rating.
- > Water tanks for collecting roof water for use on the garden and for flushing toilets.
- > Position of rooms and the house (on the block), taking advantage of breeze and natural light.
- > Exploring options for housing types.

By carefully considering urban design and planning, we can build houses and buildings that better suit Queensland's unique climate and deliver more livable, safe, cost efficient and environmentally friendly homes.







Sustainable financing models

In Queensland, the majority of households are adequately housed through home purchase or private rental markets. Social housing (public and community housing) comprises approximately 4.2% of total housing in Queensland and is primarily targeted at assisting households with high and complex needs¹⁸.

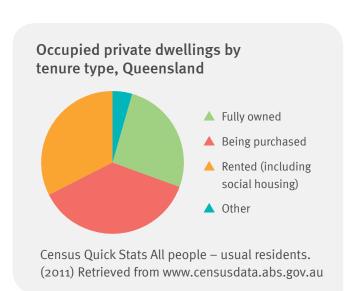
Despite the department adding approximately 300 units per annum in recent years, there has been an overall trend of declining market share for social housing. This is a national trend and is not being counteracted to any significant degree by the corresponding growth in the community housing sector.

In an increasingly tight fiscal environment, a challenge for governments and communities to consider is the ideal or desired size of social housing and to identify a broader range of financing options, including cost neutral models for delivering on this growth. The downward trend in market share raises questions about the ongoing ability of social housing to influence or counteract market trends and respond to people in housing need in the community in a meaningful and accessible way.

The available supply of market affordable housing for low income earners is also reduced by households on higher incomes choosing to live in lower cost private rental properties. This occurs for a range of reasons, including assisting people to save a deposit large enough for them to access home ownership. The transition or pathway to home ownership for young people is not just about overcoming the challenge of mortgage affordability. Increasingly, deposit requirements are the most significant hurdle.

This means simply adding to the supply of housing for rent or purchase will not by itself resolve the affordability issues for low to moderate income households. Some form of targeting of supply-side incentives (for lessors and vendors) and demand-side subsidies (for renting or purchasing households) is required. This is particularly the case where demand is location specific (i.e. for employment), for particular types of dwelling (i.e. for household size), or where key features are needed to ensure dwellings are appropriate (accessible and safe for older people, people with disability or with other mobility or support requirements).

A number of states and territories have growth funding directed to community and affordable housing options. However much of the current growth experienced by the community housing sector is driven by stock (management) transfers from public housing authorities. This has occurred for a number of reasons including





potential advantages of not-for-profit delivery over public delivery. From a financial perspective, this includes the ability of community housing tenants to access Commonwealth Rent Assistance which is a subsidy currently not available to tenants in publicly-managed social housing.

The Queensland Government is interested in hearing about potential innovative and sustainable financing models to attract private and philanthropic investment for affordable housing as well as homelessness, housing assistance and other support services.

One approach is the use of social benefit bonds, which aims to specifically address complex social challenges by sourcing funds from private investors and providing a return when agreed outcomes are met.

The Queensland Government's pilot of social benefit bonds includes one in the area of homelessness. Potential benefits of social benefit bonds include a greater focus on the delivery of outcomes for clients, flexibility and innovation in service delivery, more investment in early intervention, potentially reducing future demand for acute services, and an improved evidence-base and availability of robust data for policy makers.





Social benefit bonds may also provide an opportunity to generate much needed capital to increase the housing choices and pathways for many households, and to increase the size of the community housing sector in Queensland. More information is available on the Queensland Treasury website: www.treasury.qld.gov.au

Other potential private investment approaches include housing bonds, mixed tenure developments that allow cross subsidisation, community land trusts and cooperatives, other place based initiatives and fee for service arrangements.

At the regional engagement workshops in 2015, the housing and homelessness sector raised the following potential financing ideas:

- Social housing stock transfers (including titles) to the not-for-profit sector to support borrowing for housing development and renewal.
- > Reduced or no interest loans with government to act as guarantor for loans.
- > 'Seed funding' for new social and affordable housing projects.
- > Developer levy to create affordable housing fund.
- Redevelop or dispose of unsuitable social housing stock and use proceeds to build better stock.





Improving rental housing

Improving housing choices and economic outcomes for people in the private rental market is vital for the one third of households in Queensland who are renters. Many of these households will continue to rely on rental housing. While some will take the opportunity to transition to home ownership, others will move between the purchase and rental markets as their life circumstances change.

A key finding in an AHURI report on changes in the private rental sector in Australia¹⁹ identified that, over the 30-year period 1981–2011, the growth in private renter households was greatest in Queensland (at 174%).

Growth in household incomes over this time has also not kept pace with house prices and rental increases. As a result, low income households increasingly struggle to pay for a home in the private market. In 2006, 59% of low income earners paid more than 30% of their incomes on rent in Queensland, increasing to 61.1% in 2011. Similarly, over the same period, 47.3% of low income earners paid more than 30% of their incomes on a mortgage in Queensland, increasing to 54.1% in 2011²⁰.

Across Queensland, the rental vacancy rate increased from 2.6% to 2.9% between March 2014 and March 2015. A rate of 3% or below generally reflects a fully utilised market in which supply of dwellings marginally exceeds demand for dwellings. Rental markets, well under the state average where demand is high, include Sunshine Coast (1.0%), Gold Coast (1.3%), and Moreton Bay and Scenic Rim (1.5%). Rental markets well over the state average include Mackay (6.6%), Maranoa (9.4%) and Townsville (5.1%)²¹.

National Rental Affordability Scheme (NRAS)

- > A partnership between the Australian Government and state and territory governments, to increase the supply of affordable rental housing for low and moderate income earners
- As at 30 June 2014, a total of 10,024 affordable rental homes were supported through NRAS in Queensland with another 358 to be made available for rent in the near future.
- In total, affordable rental homes in Queensland supported by NRAS comprised almost 28% of all allocations made across Australia. Unfortunately, the Australian Government has discontinued this scheme

Currently, the Queensland Government provides a number of initiatives assisting households to enter into or sustain housing in the private market. Some of these households have vulnerabilities which, if not addressed by appropriate support services, may impact their capacity to sustain a tenancy. This aligns with the Specialist Homelessness Services data collection, which confirms that the majority of people who access specialist homelessness services have come from private market tenancies, and return to the private market after receiving assistance²².

In 2014-15, the department assisted more than 97,820 new households obtain private rental dwellings through the provision of bond loans, rental grants, RentConnect services and investment in affordable rental housing through the NRAS.

Why
RentConnect
is so
successful

RentConnect helps Queenslanders find, secure and sustain a home to rent in the private rental market. It started in 2008 in Caboolture and Rockhampton as a pilot and now operates in 18 locations throughout Queensland.

Some of the key features critical to RentConnect's success, include:

- > working closely with local real estate agents and networks
- > linking in with non-government services
- > tailoring the service to local market conditions and household needs.

In terms of human service delivery, it applies a 'strengths-based approach' to building people's capacity and confidence to access and sustain their private market tenancy.





Improving access to home ownership

High deposit requirements and increasing house prices and costs of living mean that home ownership, especially for young people, is becoming out of reach. This also puts pressure on the private rental market and the housing and homelessness assistance system.

Currently, the Queensland Government provides three forms of assistance to first home owners:



1. Great Start Grant of \$15,000 for the purchase or construction of new homes under \$750,000.



2. Concessions on transfer (stamp) duty for all home occupiers, with no transfer duty payable by first home buyers purchasing homes below \$500,000.



3. Land tax concessions for principal places of residence. These all provide benefits to owner occupiers above those provided to investors.

Home ownership rates for Aboriginal and Torres Strait Islander households also continue to be well below the state average.

While the gap between Aboriginal and Torres Strait Islander and non-Indigenous home ownership is gradually decreasing, Aboriginal and Torres Strait Islander peoples are half as likely to be homeowners compared with other Queenslanders. Australia wide, 11% of Aboriginal and Torres Strait Islander households owned their home outright while 25% were home owners with a mortgage²³.

The Queensland Government is committed to providing Aboriginal and Torres Strait Islander peoples living in remote communities, with the same opportunities for home ownership as available in urban and regional locations. At present, 99-year home ownership leases allow for private tenure over communal land and the government is working with Trustees to develop freehold land options. It is important that home ownership opportunities in Aboriginal and Torres Strait Islander communities are culturally appropriate, respond to local concerns, and are sustainable in the long-term.

Aboriginal and Torres Strait Islander peoples are twice as likely to be renting their accommodation, making them more vulnerable to the private rental market and threats of homelessness, and more dependent on social and affordable rental housing. In Queensland they are also four times more likely to be living in overcrowded conditions, with 13.6% of Aboriginal and Torres Strait Islander households and 3.4% of other households deemed to require one or more extra bedrooms in 2011²⁴. Aboriginal and Torres Strait Islander peoples are five times more likely to use a homelessness service than non-Indigenous people²⁵.





Creating an affordable rental sector

The Queensland Government is interested in encouraging an increase in the supply of rental dwellings, particularly those dwellings that are affordable for low income earners.

This could be achieved by working with local governments, key financial, development, private and not-for-profit delivery partners to develop affordable rental stock. This affordable stock would be based on a discount-to-market-rent model and could be co-located with social housing, following redevelopment of existing social housing sites, or incorporated into private sector developments, as a measure for ensuring social diversity.

Creating an affordable rental sector should not be at the expense of increasing the supply of social housing for tenants with high and complex needs. Its purpose would be to provide an alternative to social housing for tenants who are struggling with affordability issues but do not require highly subsidised assistance.

Recent innovations in building materials and design have the potential to contribute to significant improvements in the construction cost of new homes, without compromising safety, security and environmental considerations (for example, energy costs and home security).

Case Study

Caggara House, Mt Gravatt

- > Brisbane Housing Company (BHC) in partnership with the department, delivered a \$15 million development specifically designed for senior tenants. It addressed issues of under-occupancy and supply for long-term public housing tenants, by offering a choice to move in to Caggara House.
- Caggara House includes 57 one-bedroom, one bathroom units – with lift access for wheelchairs and mobility scooters, modern designs and energy efficiency features.

For more information - www.voutube.com/watch?v=s4hmsOomooA

Creating an affordable rental sector also means increasing the supply of affordable home ownership options. Critical to getting better outcomes for people through housing markets is for government to acknowledge housing as essential community infrastructure.

This is more than making social housing work harder and harnessing the capacity of the nongovernment sector. It is also about all levels of government collaborating, creating incentives for the private sector to respond, and empowering people to navigate their way through the housing system.

A combination of planning mechanisms can be used to facilitate affordable housing through the planning framework. This includes supporting a range of diverse housing options, ensuring adequate land supply, reducing the timeframes and costs imposed through the planning approval process and allowing design trade-offs (for example, reduced car parking) to encourage development of smaller, less costly and better-located housing.

One example of securing new dedicated affordable housing is through inclusionary zoning at a local government level. Inclusionary zoning can be used to mandate the delivery of affordable housing through the planning system. In many cases, this requirement is combined with incentives that improve the dwelling yield of a development site or the overall viability of a project.

In this scenario, developers are required either to deliver a percentage of affordable housing stock as part of a broader development, or to make a financial contribution to the delivery of affordable housing on another site in a similar locality. As part of this, the affordable housing stock could be retained by community housing providers as affordable rental homes or sold to owner-occupiers meeting published definitions around low to moderate income earners.

Inclusionary zoning is used extensively overseas and has limited application in other parts of Australia such as Sydney and South Australia. It is often used in conjunction with the transfer of government land assets to community housing providers to increase the number of social and affordable homes.

In many cases, the completed dwellings or financial contributions are channelled to selected community housing providers to provide property and tenancy management. Where the titles of the properties are transferred to community housing providers, a significant lift in financial viability and performance is experienced, increasing their ability to develop more housing.



Renewing the social housing portfolio

Social housing is crucial for households who are not able to purchase or rent in the private market. Despite consistent efforts to align the portfolio over the last 15 years, supply does not always match demand.

As the largest residential property owner in the state, the Queensland Government is committed to maximising the use of its asset base to meet current and future need. This is pursued through the department's capital works program as well as through redevelopment and new construction projects in partnership with the private and not-for-profit sectors, supported by local government planning schemes.

The department continues to implement condition-based housing maintenance, upgrade programs and disability modifications to optimise useful life of assets.

The department continues to engage with local authorities to identify opportunities to rezone properties into 1 and 2 bedroom apartments better aligned to housing needs. The graph below highlights the department's efforts to realign the portfolio since 2008.

Transferring title on targeted social housing dwelling portfolios is one possibility that may give selected community housing providers a suitable asset and revenue base to redevelop sites, increase housing yield and improve amenity for tenants.

Other jurisdictions are:

- > Expanding the role and capability of the nationally registered community housing sector under the National Regulatory System for Community Housing (NRSCH).
- Developing mechanisms for redeveloping ageing social housing portfolios in partnership through potential housing transfers and alternative finance mechanisms with the non-government and private sectors.
- Supporting innovation and better integration of services through place-based responses and more flexible services.
- > Encouraging diversification in funding and investment to improve the viability, range and mix of social, affordable housing and support services.

Growing the affordable housing segment to respond to low-to-moderate income households would provide additional finance for further housing development, be more attractive for investors and provide an option for tenants exiting social housing who cannot afford private rents.

Greater service and contract flexibility could enable providers to generate a profit in one area to fund housing assistance and support in other areas.

We are interested in your views on, the role of community housing providers in the future; the best mix of community and public housing for Queenslanders and ways of growing supply to respond to local and statewide needs.

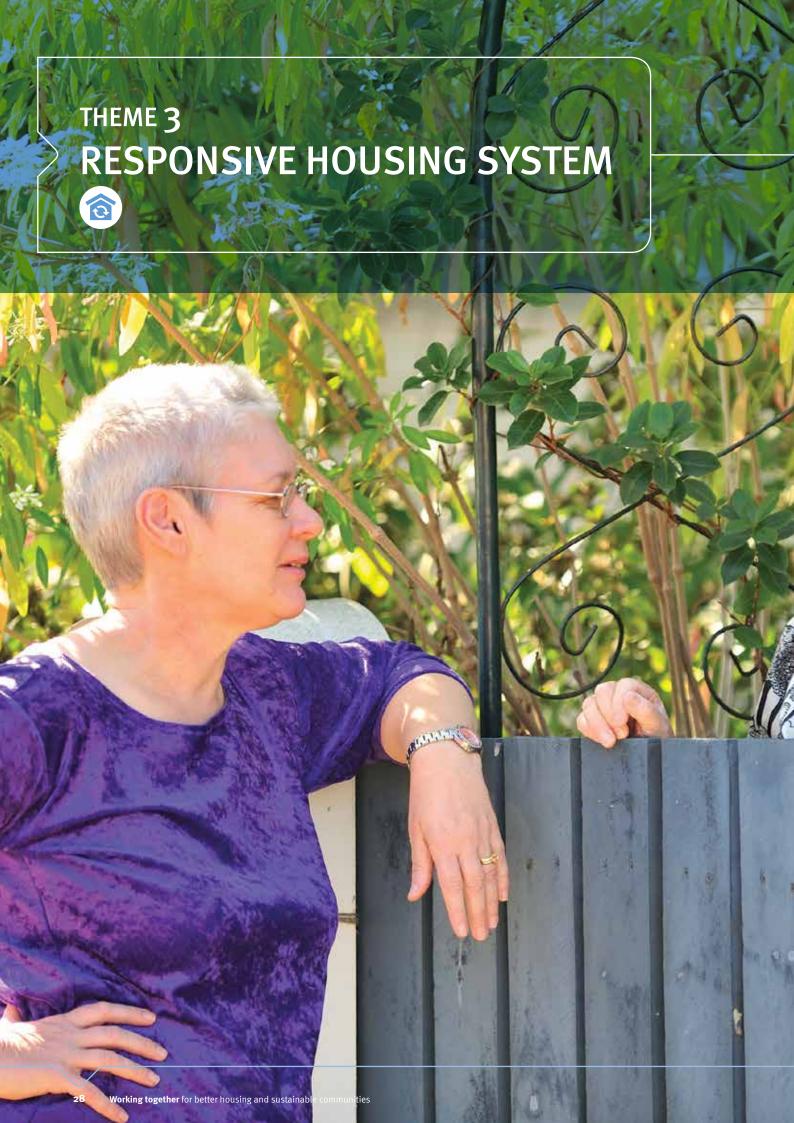
Case Study

Logan renewal initiative

The Logan Renewal Initiative is improving social housing for tenants and building a brighter future for the Logan community. The state has entered into a 20-year contract with not-for-profit community housing provider Logan City Community Housing (LCCH) for:

- > Property and tenancy management of approximately 4,900 social housing tenancies in Logan.
- Managing the Housing Register for the Logan area and delivering private rental assistance and referrals to
- Renewing and redeveloping social housing in Logan including reducing social housing concentration and better aligning the housing with current and future need.
- > Constructing approximately 2,600 new dwellings for rent and sale, resulting in an increase of 800 social and affordable dwellings for the community.

For more information please visit www.qld.gov.au/housing





Creating a single, accessible and integrated homelessness and housing assistance system

Our vision is to build a best practice, single, accessible housing assistance system that better integrates and coordinates products and services across the housing continuum: from homelessness to social housing to private market pathways and affordable housing choices. This requires a housing service delivery model that is peoplecentred and operating within a human services framework.

Housing assistance includes the provision of social housing, homelessness services and assistance to access and sustain private housing, both directly by government and through community housing providers and specialist homelessness services.

A consistent message from housing assistance providers is that the lack of affordable housing supply has a significant impact on the choices and options for people with complex or high needs.

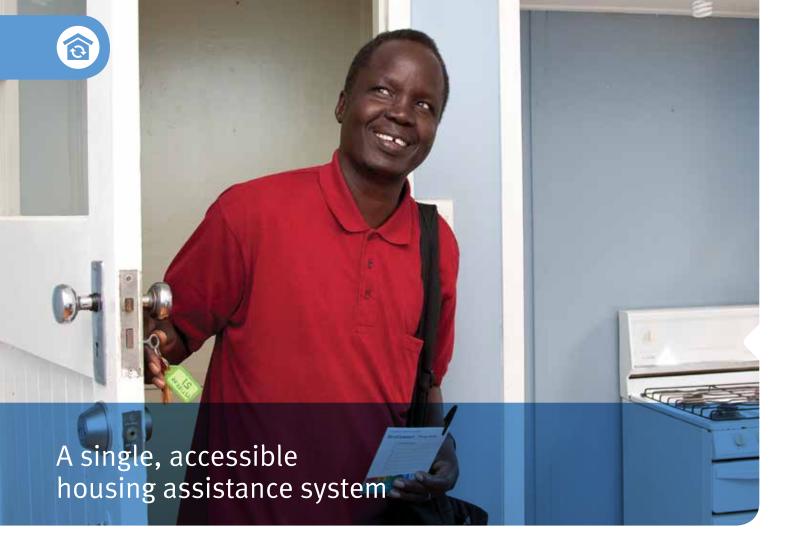
Most people seeking help from specialist homelessness services come from, and exit to, the private rental market. Opening up opportunities for people to access the broader housing market will help to create pathways through the housing assistance system.

- **13.** What should be the roles and relationship of government and the non-government sector in the delivery of homelessness and housing assistance in the future?
- **14.** How do we better develop and integrate the housing and homelessness service systems so they operate as one housing assistance system centred on people's needs and what is required to make this happen?
- **15.** How do we best support collaborative regional and local place-based initiatives? For example, how do we make best use of our collective limited resources to achieve outcomes for people?
- **16.** How can government support innovation in the development of mechanisms that will increase the finance and investment available for homelessness and housing assistance?





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The Queensland Government's housing assistance model is made up of two service systems:

- 1. housing services, which provides eligible people with social housing or assistance to enter into private market tenancies.
- 2. specialist homelessness services, funded through the Homelessness Program, which assists people who are homeless or at risk of becoming homeless to obtain housing, maintain their housing and maximise their capacity to be independent, self-reliant and connected to appropriate social and community supports.

In 2013, responsibility for the Homelessness Program was transferred to the department to help align and strengthen connections between the two service systems.

While homelessness services have operated mainly within a human services framework, housing services have traditionally focused more on capital, property and tenancy management relationships. Both systems aim to assist people towards independence and self-reliance in the private market, where possible.

The Housing Need Assessment (HNA) that is used to prioritise a person for social housing, collects a limited range of information about a person's support needs. As a result, people may be housed in social housing without their vulnerabilities or support needs being known or

addressed. At times this has resulted in challenges for the person involved, as well as other tenants, tenancy managers and neighbours.

Homelessness services, on the other hand, use a case management approach to assess and respond to a person's needs across a range of areas that may have contributed to their homelessness or risk of homelessness. However, there is currently little systemic integration across housing and homelessness sectors, although local, ad hoc arrangements often occur and can be very effective.

An integrated accessible housing assistance system would be more efficient and contribute to better housing outcomes for people who access either or both systems.

500 Lives 500 Homes

The 500 Lives 500 Homes Housing Working Group collated information to better understand the level of supply of both housing and housing-focussed support and noted that affordability is a significant barrier for people with complex needs, which makes scarce social housing the default housing option²⁶.



Responding to people's needs

There is no 'one size fits all' housing assistance system. We want to create a climate for innovation and excellence that allows organisations and communities to try new ways of doing business and delivering services that are appropriate for their local conditions and that evidence shows deliver outcomes for people.

The department recognises that there is considerable effort made at local levels through our Housing Service Centres, community housing providers, homelessness services and other non-government organisations to:

- > Deliver well-integrated housing assistance to people, including place-based responses.
- Recognise the interconnectedness of housing and homelessness and other issues including domestic and family violence, child protection, mental health issues, drug and alcohol issues, family conflict and family breakdown.

It is essential for housing assistance to be provided in collaboration with other human services in the community, as part of holistic, integrated responses to people's needs. These links are often best facilitated at the local level, through place-based responses, where local community needs, issues and the local service ecosystem is known, and where relationships and networks frequently already exist. By working together at a local level, better community outcomes can be achieved.

But these local efforts need to be supported by policies that better support collaboration and integration towards shared outcomes. We are interested in supporting initiatives which encourage local planning, technology, collaboration and integration, and will consider how we can do this through broad and ongoing policy and program development, rather than one-off initiatives.

We can learn from and build on previous locally-based initiatives to better integrate the housing and homelessness system. These include place-based planning and service delivery improvement initiatives such as the Homelessness Community Action Plans (HCAPs) and Home for Good Registry Weeks where data is collected from people experiencing homelessness, in locations across the state, to determine their needs. Both initiatives then work with local communities to assist them to access and make best use of the data collected, including housing people where possible.

Person-centred approaches give careful consideration to a person's individual, diverse and special needs, including aspirations, choices, expectations, motivations, preferences and values, and available resources, services and supports. As a person's circumstances and need may change over time, a degree of flexibility should be embedded in any service response.

A case management approach is common in human service delivery as it supports a holistic and planned intervention with clients and should be incorporated across housing service delivery more broadly.

To build a more responsive housing assistance system, we need to:

Build the sector's and department's service delivery capability Have a capable and responsive housing assistance sector and a skilled workforce Look for opportunities to get better outcomes for people in the existing system Use evidence and data to support quality and accountable service delivery



As well as providing assistance to people who are experiencing crisis, we will continue to expand our focus on early intervention and preventative approaches that invest early in resolving problems. These elements are important in the design of service delivery as they can prevent a person from having more intensive or intractable issues, which can impact on their quality of life and be more resource intensive to address.

The Queensland Government is focused on supporting disadvantaged Queenslanders and building safer and more inclusive communities for all. Accepting a broader role for housing services means housing assistance could include community development, community building and social inclusion programs to promote good housing outcomes, social cohesion and safer neighbourhoods.

It also means that we will look to integrate opportunities to build social and economic benefits for people into our service delivery, such as the creation of social enterprises linked to housing or homelessness services, training and jobs.

Fairness needs to be at the heart of housing assistance delivery. We recognise that some groups in our community experience disadvantage and discrimination and may need specific support to ensure they have fair and equitable access to services and are able to achieve successful housing outcomes.

For example, culturally appropriate assistance that meets the specific cultural needs of Aboriginal and Torres Strait Islander peoples, and people from culturally and linguistically diverse backgrounds, is an essential part of putting people at the centre of service delivery responses. We will be focusing intensively on building cultural proficiency in the way we work, to enable improved housing responses.

As part of a person-centred approach, the department is undertaking a fairness review of housing policies. The review aims to ensure fair and compassionate responses, flexible approaches allowing for local decision-making based on individuals' circumstances and recognising the specific needs of disadvantaged, vulnerable and over-represented groups, such as Aboriginal and Torres Strait Islander peoples, people with mental health issues or those affected by domestic and family violence.



Housing First approaches to end homelessness

The Housing First model was first developed in the United States and targeted rough sleepers and people experiencing chronic homelessness, placing homeless people directly from the street or emergency shelters into permanent housing with comprehensive, non-compulsory support. This was based on evidence that placing people in housing as soon as possible, and with coordinated support, is the most effective strategy in ending their homelessness.

Supportive housing is a form of service delivery commonly linked with the housing first approach. It combines two elements: safe and affordable housing and integrated support.

The principles that underpin a housing-first approach can be incorporated into all aspects of housing assistance and across the continuum of need. Communities across the United States have adopted it to meet the needs of homeless families, as well as individuals experiencing chronic homelessness²⁷.

For some people who have only recently become homeless, one-off tailored assistance to source private market housing ('rapid rehousing') and support may be all that is needed.

There is some evidence of the cost effectiveness of supportive housing, particularly where clients are heavy users of other service systems, such as the health or the justice system.





While housing first approaches are not a panacea, evidence from the United States experience indicates that they achieve "higher rates of housing stability, greater sense of choice and reduced use of drugs and alcohol despite a more tolerant harm reduction approach" However, they do not 'cure' mental illness, addiction, trauma or poverty and they have struggled to achieve goals for social inclusion.

We have implemented a number of initiatives based on housing first approaches:

- > Brisbane Common Ground a supportive housing model providing both housing and support to tenants in their building in South Brisbane.
- > Street to Home services that have adapted the housing first approach and provide assertive outreach to people sleeping rough aimed at assisting them into stable housing linked with ongoing support.
- > A youth foyer which incorporated participation in education, training and employment with stable housing as a pathway to independence.

There have been initiatives in the mental health field that acknowledge the importance of combining housing with support to sustain tenancies and achieve improved mental health and social outcomes.

The Housing and Support Program, which commenced in 2006, provides coordinated social housing, clinical treatment and non-clinical support for people with mental illness and psychiatric disabilities.

We will consider how best to implement housing-first strategies more broadly, incorporating coordinated access to assistance, 'rapid re-housing', tenancy sustainment strategies and strong, effective partnerships with mainstream services and opportunities for economic and social participation.

We will adopt a flexible approach, based on housingfirst principles, and include a range of housing options, including single site (with housing all located on one site) and scattered site (where housing is dispersed throughout the community) approaches, and utilising private rental as well as social housing.

Housing first models will have a better chance of success if the broader housing market better meets the needs of the whole community.

Furthermore, there are other approaches in the broader human services field which may be relevant to improving the delivery of housing and homelessness assistance in Queensland. For example, trauma informed care (this involves incorporating an understanding of trauma that a person may have experienced into service delivery) and strengths-based service delivery are already being implemented by some organisations. We will explore these alternative approaches to improve the support system by drawing upon Australian and international best practice research and examples.





What we are doing now

Integrated responses

- The department is undertaking a process of developing approaches that aims to deliver more accessible, responsive services through improved intake and assessment processes and by introducing enhanced case coordination and case management approaches.
- > These initiatives are characterised by a systemic approach to service delivery to ensure programs are integrated across housing, homelessness, and the broader human services.

Under 1 Roof

- > The Under 1 Roof consortium supports people who have been homeless in inner-north Brisbane to access and sustain long-term housing.
- Thirteen consortium members include human service agencies, housing providers and the Rotary Club of Fortitude Valley.
- > This model supports an integrated case management approach with person centred intake and assessment.

HomeStay Support

- > HomeStay is an early intervention and post-crisis response to homelessness that assists people who are housed from becoming homeless.
- > Thirteen services across Queensland provide case management and practical and emotional support, tailored to address the issues that are placing tenancies at risk. This may include assistance with budgeting skills, advocacy with private real estate agents, assistance to complete forms and engage with government and employment agencies and other services.

Private rental products

- > The department offers a range of products that help people access the private rental market or home ownership.
- In 2014-15, the department assisted 96,798 new households across a range of programs including RentConnect, National Rental Affordability Scheme, bond loans, rental grants, Home Assist Secure and housing loan products.

Queensland State Tenants' Advice & Referral Service (QSTARS)

- > QSTARS allows tenants and residents to access free tenancy information, advice and assistance.
- QSTARS commenced on 1 October 2015 and is delivered by Tenants Queensland Inc.
- QSTARS can be accessed by all renters and is designed to provide independent advice and advocacy to tenants.

Street to Home (STH)

- Recent evaluation shows STH is making a significant contribution to resolving people's chronic homelessness through securing housing for clients in both social housing and the private rental market.
- > Housing sustainment is generally high, with evidence suggesting that, in selected sites, over 80% of clients who had been housed since inception of the program in 2010, remained housed when data was collected in March 2013.

Phillips, R., Davis, K., Jones, A., Seage, N., Parsell, C., James, A. & Tomaszewski, W. (2013). Evaluation of the Street to Home Initiative, Brisbane: Institute for Social Science Research (ISSR), UQ.



Service quality and accountability

The department has an ongoing commitment to engaging with and building the capacity of the housing and homelessness service system, including the government and non-government sectors, to deliver quality, responsive human services. Vulnerable people need quality services. Government must ensure the services delivered and funded are high quality and effective.

To this end, the Queensland Government, along with other states and territories, is committed to the National Regulatory System for Community Housing (NRSCH). The NRSCH ensures consistent standards of governance and management across all community housing providers around Australia.

A major benefit of the NRSCH, from a growth and viability perspective, is its ability to encourage private finance into the sector and diversify the funding base. As financiers other than government begin to invest in the sector, providers will become better positioned to extend statefunded services.

Specialist homelessness services are required to operate under the Human Services Quality Framework along with organisations delivering services that receive funding through the Department of Communities, Child Safety and Disability Services. It is designed to measure and improve the quality of human services delivered in Queensland.

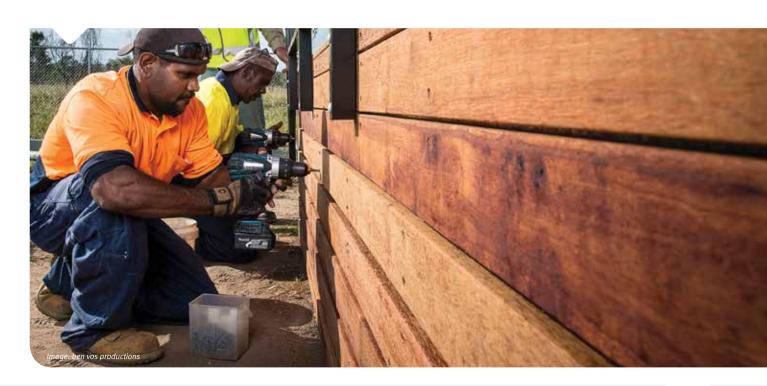
Governments at all levels are struggling to find the funds needed to meet the demand for homelessness services, social housing and to redevelop the existing portfolio.

The benefits of community housing and homelessness providers delivering services include:

- The ability to access a range of funding sources and subsidies such as Commonwealth Rent Assistance, charitable donations and tax concessions that are not available to governments to reduce costs and increase revenue.
- The ability to enter into partnerships with all levels of government and the private sector for the development of new housing and redevelopment of existing dwellings.
- Providers can offer provision of services across Queensland.

As the capacity and performance of the non-government sector develops, there is a need to ensure the department is able to benchmark its own service delivery performance against national and quality standards.

In terms of services delivered directly by government, the department is developing the capacity and capability of Housing Service Centre staff, with a focus on outcomes and client needs. This work will ensure that the department's workforce is equipped to deliver services using a person-centred approach in collaboration with other human services.







To respond to the 'Have your say' questions, please submit a written submission by emailing housingstrategy@hpw.qld.gov.au (closing 20 May 2016). All written submissions will be published on the department's website within two weeks of the closing date. If you do not want your submission published, please indicate this in your submission.



THEME 1: SUSTAINABLE COMMUNITIES

- 1. How do we create an environment that enables a human services approach to housing that puts people at the centre in Queensland?
- 2. What do the department and other service partners need to do to operate more effectively as human service providers?
- 3. How can we maximise the contribution of housing to social and economic development and environmental outcomes in Queensland? What are the key issues we need to work on together?
- 4. What are the opportunities for the non-government sector (private and community) to achieve better outcomes for people and communities through housing?
- 5. Do existing legislative frameworks provide the right level of protections for housing consumers and how could they be improved to ensure fairer and more equitable access to housing?
- 6. Are there differences in issues and approaches for housing that need to be considered in rural, remote and regional communities?



THEME 2: HOUSING AFFORDABILITY

- 7. How can we improve people's access to housing by making better use of existing assets, subsidies and incentives? For example, incentivising the market and non-government sector to respond to people and communities.
- 8. How can we improve housing affordability, through sustainable housing practices such as energy efficient designs and other initiatives?

- 9. What are the benefits of creating an affordable rental sector? What needs to happen for that to be successful?
- 10. How should the department work with its partners to extend the supply of social housing? For example, renewal of the existing social housing portfolio and financing and developing new supply.
- 11. What is the role of community housing providers in delivering people-centred services, responding to local needs, and growing supply through potential housing transfers in the future?
- 12. What is the role of local governments in housing affordability and how can the state better support this? For example, if we provided incentives, or implemented 'inclusionary zoning' for affordable housing at a local government level, where (or how) would you see this working and what would it deliver?



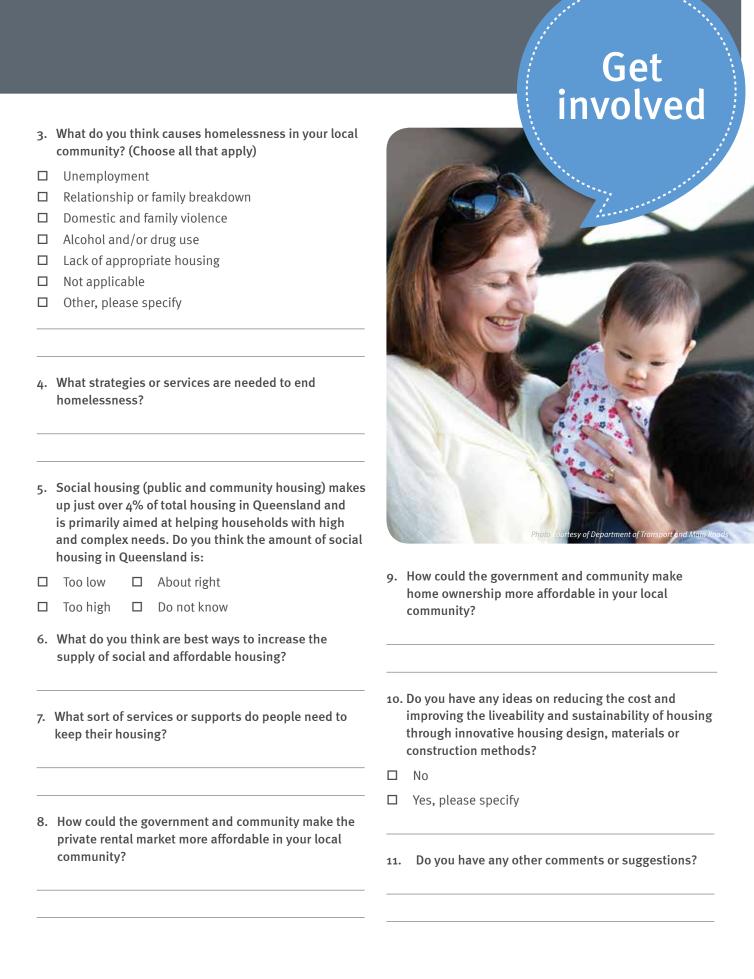
THEME 3: RESPONSIVE HOUSING SYSTEM

- 13. What should be the roles and relationship of government and the non-government sector in the delivery of homelessness and housing assistance in the future?
- 14. How do we better develop and integrate the housing and homelessness service systems so they operate as one housing assistance system centred on peoples' needs and what is required to make this happen?
- 15. How do we best support collaborative regional and local place-based initiatives? For example, how do we make best use of our collective limited resources to achieve outcomes for people?
- 16. How can government support innovation in the development of mechanisms that increase the finance, resources and investment available for homelessness and housing assistance?

Get Involved Online Survey

To respond to this survey, please visit www.getinvolved.qld.gov.au (closes 20 May 2016)

Are	you responding on behalf of an organisation?	What type of household do you live in?	
□ If Ye	Yes □ No es:	☐ Single person☐ Couple without children☐ Couple with a child/children	
	Not-for-profit organisation (i.e. church/charity) Private organisation (business or professional association)	□ Sole parent family with a child/children □ Group household (your household consists of 2 or morepeople over the age of 15 who are not related	
Oth	er, please specify	and are not in a relationship with each other) ☐ Other, please specify	
Wh	at is your gender identity?		
	Female □ Male □ Other		
Wha	at age group are you in? Under 18	 Housing is a fundamental need and is essential to the wellbeing of people and communities. What do you think are the main housing issues facing people in your local community? (Choose all that apply) 	
	35 - 44		
	65 - 74	☐ Unaffordable rent	
What is your postcode?		☐ High house purchase prices	
		□ Lack of one and two bedroom properties□ Lack of appropriate housing generally	
		Overcrowding	
You	r housing - are you:	☐ Homelessness	
	Renting (private)	☐ Other - please specify	
	Renting (social housing)	, ,	
	Looking to buy		
	Home owner		
	Other, please specify	 Homelessness can take many forms – sleeping rough in a park or street or in improvised/abandoned 	
Do you identify as belonging to any of the following communities? (Choose all that apply)		dwellings; staying in emergency accommodation, youth refuges or couch surfing; or staying in accommodation that falls below minimum community	
	Aboriginal Torres Strait Islander	standards. What is the extent of homelessness in your local community?	
	Australian South Sea Islander	☐ Very small extent ☐ Small extent	
	Culturally and linguistically diverse (CALD)	☐ Moderate extent ☐ Large extent	
	Person with disability	☐ Very large extent ☐ Not a problem	
	None of the above	☐ Do not know	
	Other, please specify		



Glossary

Affordable housing

Is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30% of gross household income.

Note that while this figure provides a useful benchmark of housing affordability, the definition of affordability varies according to a household's individual circumstances. Demands on the same gross income may differ significantly.

Community housing

Is a form of social housing delivered by registered organisations and local governments in Queensland funded by the department under the Housing Act 2003.

Community land trust

Is where a private not-for-profit organisation purchases or leases land and/or property to provide affordable rental and ownership options.

Culturally and linguistically diverse background

Is a broad and inclusive descriptor for communities with diverse language, ethnic background, nationality, dress, traditions, food, societal structures, art and religion characteristics. This term is used broadly and often synonymously with the term 'ethnic communities'.

Home

Is a place where one lives; a residence.

Homeless

Where people are living in improvised dwellings or 'sleeping rough', in short term or emergency accommodation, or in temporary arrangements without security of tenure. For example, staying with friends or relatives, in boarding houses or motels and in unsafe or inadequate accommodation, for example where domestic/family violence or abuse, threatens the person's safety or there is severe overcrowding.

Housing

Is shelter, lodging, or dwelling place.

Housing affordability

Relates to a household's ability to pay for their housing. It is a complex issue caused by local housing and labour markets as well as larger economic, environmental and

social forces. When people struggle to meet the cost of housing, researchers describe it as housing affordability stress. See more at: www.ahuri.edu.au

Housing assistance system

Refers to social housing, homelessness support and accommodation services, assistance to access the private market and affordable housing products, such as National Rental Affordability Scheme (NRAS).

Housing First

Is an approach that places people directly into tenured housing with comprehensive, non-compulsory support. It does not attempt to 'fix people' to make them 'housing ready'. It can include supportive housing, rapid rehousing and prevention in the form of tenancy sustainment.

Housing provider

Refers to the department, or a registered housing provider funded by the department.

Housing Services

Is a branch within the department and delivers a range of housing and homelessness assistance to eligible Queenslanders through government owned and managed social housing, as well as funding to registered providers of community and local government managed social housing and organisations that assist people who are experiencing homelessness.

Human services approach

Recognises housing as essential to a person's wellbeing and social and economic participation. Acknowledges the key role that a stable home plays in achieving a better quality of life for people, and the links between housing and other human services such as health and community support services.

Inclusionary zoning

Can be used to mandate the delivery of affordable housing, in defined geographic areas through the planning system. In this scenario, developers are required either to deliver a percentage of affordable housing stock as part of a broader development, or to make a financial contribution to the delivery of affordable housing on another site in a similar locality.

Local government

Is an elected body that is responsible for the good rule and local government of a part of Queensland including Indigenous regional councils and Indigenous local governments.

National Rental Affordability Scheme (NRAS)

Is a partnership between the Australian Government and the states and territories to invest in affordable rental housing.

National Regulatory System for Community Housing (NRSCH) Is the new national system of registration, monitoring and regulation of community housing providers that came into effect on 1 January 2014.

Non-government organisations

Deliver a range of housing services and products including financing, planning, building, social housing, homelessness support and accommodation services, assistance to access the private market and affordable housing products, such as NRAS, and other private rental products, and are not Local Government Authorities, state Governments or the Australian Government.

Overall housing market

Refers to the private housing market (includes NRAS) properties, home ownership and private rental accommodation) and the housing assistance system.

Person-centred approaches

Give careful consideration to a person's individual, diverse and special needs, including aspirations, choices, expectations, motivations, preferences and values, and available resources, services and supports. Often associated with a human services approach.

Public housing

Is social housing service provided directly by the state.

Social housing

Includes public housing, community housing, state funded affordable housing (including Aboriginal and Torres Strait Islander community housing).

Specialist Homelessness Services

Are services that are funded specifically to assist people who are homeless or at risk of homelessness across Australia. Assistance provided by specialist homelessness services are for people who are homeless or at imminent risk of homelessness, and people who are housed but at risk of homelessness.

Supported accommodation

Refers to temporary accommodation with support provided by a specialist homelessness service.





Attachment A

Regional engagement for housing assistance 2014-15: summary of findings and responses to date

This regional engagement summary reflects the findings from 26 workshops, with over 500 participants, held across Queensland between November 2014 and May 2015, as well as six submissions from individual organisations. The regional engagement workshops were facilitated by independent consultants, with a focus on future ideas and solutions for housing and homelessness assistance, based on regional needs and issues, as identified by participants, who were mainly housing and homelessness providers.

The engagement reports and submissions are rich with ideas and help identify opportunities for informing business improvements across Housing Services and the development of a new strategic direction for housing and homelessness assistance, aligned with the policy intent of the government, service delivery improvement and innovation at local or regional levels.

This summary identifies the broad themes or issues raised at numerous workshops and in submissions.

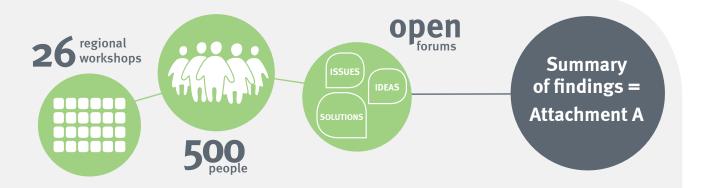
The regional engagement identifies that:

- > The sector wants to be actively involved and work with the department in a partnership based on respect and trust.
- > There is a shared commitment to delivering sustainable housing outcomes for people across all housing and homelessness responses.

> There are many large and small ideas for improvements to service delivery at local levels as well as improvements to generate investment in social housing and affordable housing.

Key issues or problems raised by participants:

- > Lack of affordable housing significantly impacts housing outcomes for vulnerable people.
- Communication and engagement between the department and non-government sector needs improvement.
- > The department's approach to funding and programs does not support flexible and innovative service delivery in response to need.
- The number and complexity of information systems (access, client management and reporting) do not support effective, efficient service delivery to achieve outcomes.
- > There is a need for more tenancy sustainment in both social and private housing.
- > There is a need for better collaboration across sectors and coordination across government at all levels.



Proposed solutions include:

1. Increasing investment in/supply of social and affordable housing:

- NRAS style programs to increase affordable housing supply
- > Stock transfers (including titles) to support borrowing for stock development.
- > Reduced or no interest loans, government to act as guarantor for loans.
- > Alternative pathways to home ownership e.g. shared/ sweat equity schemes, rent to buy.
- > 'Seed funding' for new projects.
- > Developer levy to create affordable housing fund.
- > Redevelopment or disposal of unsuitable stock and use proceeds to build better stock.
- > Use of government land.
- > Working with local government in their role: zoning, land transfers, loaning reclaimed properties, community focused development, red tape and regulation reduction.
- > Balanced tenant mix, allowing some higher rents, to ensure sustainable housing industry.

2. Improving housing to better meet needs and sustain tenancies:

- More mixed portfolio with more 1 and 2 bedroom properties, and some larger properties for bigger families.
- > Flexible use of portfolio, facilitating housing transfers and swaps between providers and across programs.
- > Repurposing of existing stock to meet changing needs.

3. Increased funding flexibility and security:

- > Greater funding certainty with longer contracts (3-5 years).
- > Much greater flexibility, outcome based, not program based.
- > Reduced red tape and streamlined reporting.
- > Move from competitive tendering to negotiation.
- > Use of surpluses to meet service/client needs.

4. Single point of intake and integrated information systems:

- > Support better coordination and case management.
- > Streamlined data collection and reporting.
- > An integrated homelessness and housing system.

5. Working more closely with real estate agents:

> Promotion of mutual benefits.

6. Better communication, coordination and collaboration:

- > Timely and better departmental communication and greater involvement of industry/sector in policy development.
- > Re-establish regional housing and homelessness networks and re-engage with regional cross government networks.
- > Fund collaboration and coordination by NGOs.
- > Improve cross-government communication and collaboration.
- > Develop comprehensive/holistic regional housing plans/ strategies.

7. Target service gaps:

- > Service hubs to improve access and more efficient service delivery.
- > Increased crisis accommodation for specific target groups (location dependent).
- > Social enterprise initiatives as part of housing provision.
- > Seniors, young people and (to lesser extent) larger families, specifically identified.
- > Identify the appropriate housing gap for meeting the needs of people taking up NDIS supports.
- > Regional outreach appropriately funded (time intensive).

8. Review of the legislation covering tenancy databases:

> Address unfair listings and barriers to housing access.

9. Improve tenancy sustainment:

- > Tenancy support which follows client.
- Case coordination with multidisciplinary support (including community-based health, mental health, drug and alcohol, family support, employment and training) and better assessment.
- > Tenant education/skills development.
- > Tenant participation and engagement.
- > Strategies to promote community inclusiveness.

What we are doing:

We are enabling fair and equitable access to housing through industry regulation and consumer safeguards:

- > Reviewing the legislation governing the provision of a range of housing types (Retirement Villages Act 1999, Residential Services (Accreditation) Act 2002, Manufactured Homes (Residential Parks) Act 2003, and the Residential Tenancies and Rooming Accommodation Act 2008) to identify options which will increase affordability, safety and security people have over their accommodation.
- > Introducing national uniform law on residential tenancy databases to Queensland.
- > Creating a single, accessible and integrated homelessness and housing assistance service system for responding holistically to people's needs.
- > Undertaking a process of front-end reform that aims to deliver more accessible, responsive services through improved intake and assessment processes and by introducing enhanced case coordination and case management approaches.
- Reducing the reporting burden for funded services by streamlining performance reporting, including through the use of a single specification across the community housing programs.
- > Supporting innovation and better integration of services through place-based responses and more flexible services in a number of locations involving Housing Service Centres, local providers and sector agencies such as Queensland Council of Social Service.
- Exploring program and funding approaches which facilitate integrated, flexible, tailored place-based responses to local housing and homelessness needs.
- > Exploring ways to increase resourcing and financing of housing and homelessness support services including collaborating with Queensland Treasury and other line agencies to implement the pilot of social benefit bonds, which includes one in the area of homelessness.

What we have done:

- Re-established a tenant advice and advocacy service to provide tenants access to free, independent and impartial advice through funding of State-wide Tenants' Advice and Referral Service (QSTARS) in October 2015.
- Reviewed social housing policies to ensure fairness and developed a Fairness Charter. These policy changes will be released progressively.
- Re-established tenant engagement and social participation opportunities through activities such as the "My Home Awards" garden competition in social housing.
- Delivered a thorough and intensive communication and engagement program to inform tenants, local support providers and other community members about the Logan Renewal initiative with a view to minimising impacts for all, and promoting initiatives that encourage greater participation of social housing tenants in the community.
- > Considered findings from regional engagement workshops in policy, program and service initiatives by the department and service partners. Ideas generated are still being explored in the context of discussing a new approach to housing in Queensland. Findings have been used to inform the development of this discussion paper which sets the frame for further conversations to inform new directions for housing and homelessness in Queensland.
- Developed an engagement framework and resources ensuring engagement processes in Housing Services are undertaken in a coordinated, consistent way and that engagement opportunities and processes offer fair, equitable and inclusive participation by all stakeholders.
- > Involved a broad range of stakeholders in the development of the new Housing Strategy through a Ministerial Housing Consultative Committee, an External Reference Group made of human service organisations and a Housing Affordability Expert Reference Panel made up of key housing industry representatives.

In addition, we are:

Addressing housing affordability and supply through:

- > Continuing to work with the Australian Government and local governments on improving affordable housing and housing affordability issues.
- > Establishing the Housing Affordability Interdepartmental Committee comprising seven state government agencies and a Housing Affordability Expert Reference Panel to explore ways to address for housing affordability and supply. The panel includes key stakeholders including local government, the residential development industry and social services sector.
- > Continuing to develop private market products and interventions such as RentConnect to assist new households to remain in or move to the private housing rental market.

Targeting housing responses by:

- > Participating in whole-of government National Disability Insurance Scheme (NDIS) working groups and national processes to assist in the development of NDIS and housing policy, including ways to increase affordable, appropriate and accessible housing for NDIS participants.
- > Partnering with the Department of Communities, Child Safety and Disability Services to support the work of the Advisory Taskforce on Residential Transition for Ageing Queenslanders which is focussing on the housing needs of older Queenslanders.
- Supporting development of a Domestic and Family Violence Prevention Strategy and implementation of the Government's response to Domestic and Family Violence Taskforce Report.



Attachment B

Queensland social housing and homelessness snapshot

Social housing applicants (Housing Register)
(as at December 2015)

15,184
Applications

61.6%
Very high or high needs applications

Households assisted (social housing)

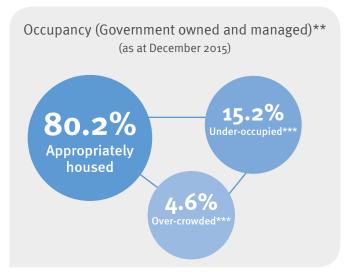
68,531

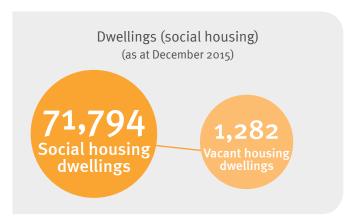
Total households
(YTD – Dec 2015)

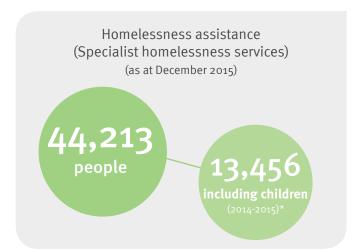
New households
(YTD)

90.8%
Very high or high needs applications

Average wait time (months) for very high or high needs households



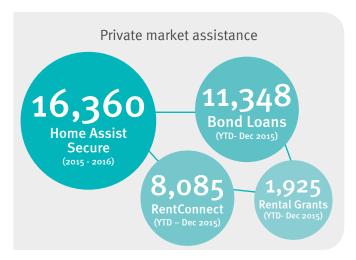




You can access more housing data via the Open Data website: https://data.qld.gov.au/Source: Adapted from Department of Housing and Public Works Business Governance and Data, November 2015 and Australian Institute of Health and Welfare (AIHW) Annual Report 2014-2015.
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** Government owned and managed social rental housing comprises the public rental housing program (PRH) and the Aboriginal and Torres Strait Islander housing rental program (ATSIHRP).



*** Under-occupied figure is defined and measured using the Canadian Occupancy Standard (CNOS). Underutilisation is deemed to have occurred if households live in dwellings that have two or more bedrooms above their entitlement based on household size and composition. Some of these households will have been approved for extra bedrooms for specific reasons such as having access to children, to assist with medical needs or approved part time residents such as carers.

**** Overcrowding is defined and measured using the Canadian National Occupancy

Standard (CNOS) under which overcrowding is deemed to have occurred if one or more additional bedrooms are required to meet the standard.

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