

# 5 Assistance for housing

## 5.1 Introduction

Shelter is a basic human need, and there is a strong correlation between inadequate housing and poor health status, poverty and generally low living standards (AIHW 1997:153). Housing assistance is an important element of Commonwealth and State and Territory governments' social policy and welfare framework.

This chapter examines current information on housing assistance: household types, characteristics of the recipients of housing assistance, the nature of assistance, and government expenditure on it. The aim of housing assistance is to overcome the problems households face in obtaining or retaining suitable accommodation—whether due to cost, availability or adequacy—and to provide them with the flexibility to meet changing demand. In Australia housing assistance is made available through a diverse range of programs covering private, public and community sector housing. Assistance is provided for long-term, medium-term and transitory needs, and crisis accommodation. All States and Territories provide assistance across all tenure types, although because of differing specific or economic needs, there is great variation between jurisdictions in the composition and range of assistance. These differences are discussed in Section 5.3, page 137.

Changes to housing assistance in Australia in recent years have been characterised by growth in the extent of government assistance for households to rent in the private market and reforms to public, community and crisis housing assistance. Box 5.1 describes the main types of housing assistance.

Government policy and program changes are reflected in changing roles for the public, private and community sectors in the provision of housing assistance. At all levels of government, partnership arrangements with the private and community sectors are being more actively pursued, with the aim of providing greater choice. Joint-venture financing, head-leasing (see Box 5.5, page 150) and shared tenant and property management arrangements are becoming more common. Public and community housing policies have recently begun to focus more specifically on meeting the needs of people who cannot meet their own housing needs through home purchase or private rental. In public housing, for example, some States have implemented reforms to rent setting, tenure, eligibility and waiting list management practices to improve targeting and operational efficiency. These issues were highlighted by the Senate Community Affairs References Committee in the Report on Housing Assistance (SCARC 1997). Box 5.2 summarises this aspect of the report.

The nature of housing assistance in the future will be determined by the interaction of government assistance, non-government assistance and the private rental market in assisting people on low-incomes, particularly people with multiple disadvantages or complex social needs.

## **Box 5.1: Housing assistance-types and definitions**

### ***Private rental housing assistance***

*Private rental housing assistance is available to people on low-incomes who are renting accommodation in the private market. Such assistance is provided in two quite different forms.*

- *Commonwealth Rent Assistance is supplementary financial assistance that may be payable to recipients of social security and Department of Veterans' Affairs payments who pay rents above specified threshold levels in the private rental market.*
- *Private Rental Assistance is a suite of housing assistance programs, provided by the States and Territories through the Commonwealth–State Housing Agreement, aimed at assisting low-income households experiencing difficulty in securing or maintaining private rental accommodation. Assistance is provided in the form of rental assistance (subsidies), bond assistance and other assistance (such as relocation expenses and advice and information).*

### ***Public and community provided rental housing assistance***

*Public and community housing assistance takes several forms:*

- *housing for specific low-income groups such as single people, Indigenous Australians or homeless;*
- *housing support for people with additional needs;*
- *purpose-built and modified dwellings for frail aged people and people with disabilities;*
- *a variety of arrangements, from emergency or crisis accommodation through medium-term or transitional accommodation to long-term housing.*

*Public rental housing is an important form of housing assistance offered to people on low-incomes; eligibility is determined by multi-faceted criteria designed to identify those most in need. Government provides and administers publicly owned dwellings that are funded through the Commonwealth–State Housing Agreement and used to provide appropriate, affordable and accessible shelter for low to moderate income earners and their families who are unable to enter the private market and for those persons otherwise in need of housing.*

*Community housing is rental housing provided for low-income and special needs households, that is managed by non-profit community-based organisations such as local governments, churches and charity groups. It is available to people who are eligible for public housing and who may have special needs best catered for by a community-managed organisation.*

### ***Home purchase or home ownership assistance***

*Home purchase or home ownership assistance is provided for people who wish to buy their own home but need help with financing. Assistance can be in the form of deposit assistance, mortgage relief and easier access to the transfer of public housing stock.*

On 28 July 1999 the Commonwealth and the States and Territories signed a new four-year Commonwealth–State Housing Agreement (CSHA). The new Agreement is designed to provide strategic directions and funding certainty for the provision of housing assistance across Australia in the four years from 1 July 1999. It includes bilateral housing agreements between the Commonwealth and each State and Territory, allowing each jurisdiction more flexibility in delivering housing assistance according to its priorities and circumstances. Box 5.3 provides information about the new Agreement.

### **Box 5.2: The Senate Community Affairs References Committee’s Report on Housing Assistance**

*The Senate Community Affairs References Committee’s Report on Housing Assistance reviewed housing assistance provision, policy and problem areas. The report noted the following.*

- *The 1996 Commonwealth–State Housing Agreement represents a considerable change from earlier Agreements, especially in relation to Commonwealth–State responsibilities in the provision of public rental housing. Changes affecting eligibility requirements, rent levels and tenure arrangements occurred as a result of the June 1997 Housing Ministers’ meeting. For example, some States have increased the level of rents paid by tenants in receipt of rebates to not less than 25% of their income and replaced tenants’ indefinite rights to residence with tenancy on limited-term leases.*
- *The trend to de-institutionalisation and the consequently greater number of people with special needs now being accommodated in public housing have increased pressure on the States and Territories. Special needs tend to increase accommodation costs. The Committee considered public and community housing to be the forms of tenure that best met the needs of the most disadvantaged in our community.*
- *The interaction between the income test for public housing rebates, social security payments and the tax system can result in high effective marginal tax rates for tenants in public housing. Part-time work can mean that people receiving social security benefits and a public housing rent rebate can lose those benefits as their income rises. This serves as a strong disincentive to work.*

*Source: SCARC 1997.*

## **5.2 Profile of housing tenure**

Seventy-one per cent of Australian families are home owners (with or without mortgages) (Table 5.1).<sup>1</sup> Eighty per cent of ‘couple only’ and ‘couple with children’ households and 53% of sole parents are home owners or purchasers.

Approximately 1.8 million families rent their dwelling; this accounts for 26% of all tenures. Private renters are the major renter group. The public and community rental

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<sup>1</sup> Because of the lack of a standard way of measuring home ownership and differences in the way data are collected, official estimates of home ownership in 1996 ranged from 68% to 71% (see Mudd et al. 1999).

### **Box 5.3: The 1999–2003 Commonwealth–State Housing Agreement**

*The 1999–2003 Commonwealth–State Housing Agreement (CSHA) will provide more than \$4 billion for public, community, Indigenous and crisis housing, including \$269 million as compensation for the impact of taxation reform.*

*The new CSHA consists of a multilateral agreement accompanied by bilateral agreements between the Commonwealth and each State and Territory. The multilateral agreement specifies the guiding principles, funding arrangements and operating procedures. It also specifies an outcomes measurement framework based on bilateral information and a core set of nationally consistent indicators and data for benchmarking purposes. This includes the National Housing Data Agreement (NHDA) as a subsidiary agreement to the CSHA. Under the NHDA the Commonwealth and States and Territories will provide data according to specified national standards and will agree to provide funding for data management and other purposes.*

*The bilateral housing agreements allow for flexibility in the delivery of housing assistance according to each jurisdiction's needs and priorities.*

*The guiding principles underlying the Commonwealth–State Housing Agreement include:*

- to assist people whose needs for appropriate housing cannot be met by the private market for the duration of that need;*
- to provide housing assistance to those most in need and without discrimination;*
- flexible housing assistance arrangements to reflect the diversity of situations within the various jurisdictions;*
- provision of assistance while maintaining high standards of public accountability and quality.*

*The Commonwealth and the States and Territories agree that the bilateral agreements will be the main instruments for articulating housing assistance outcomes and objectives. The agreements will contain an integrated outcomes-measurement framework that identifies objectives and outcomes for the State to achieve during the life of the Agreement and details how the State will measure performance in achieving those objectives and outcomes.*

*Source: Commonwealth of Australia 1999.*

sectors have relatively higher proportions of sole parents and single-person households than does the private rental sector.

## **Changes in demographics**

Population growth and changes in household formation are important factors affecting the demand for housing and housing assistance. The 1971 Census results showed that there were 13.1 million people and 3.7 million households in Australia (AIHW 1995:350). By 1996 these figures had increased to 17.9 million people and 6.3 million households (ABS 1998b), representing an average annual population growth rate for the period of 1.3% and an annual household growth rate of 2.2% for the same period.

The average number of people per household fell from 3.3 in 1971 to 2.7 in 1996 (Table 5.2). The biggest factor in the trend to smaller households was an increase in one-

**Table 5.1: Families in private dwellings, by family type and tenure type, 1996**

Tenure type	Couple with		Sole parent	Singles only	Other	Total
	Couple only	(dependent) children				
<b>Number of families ('000)</b>						
Owner with and without mortgage	1,276.3	1,851.2	351.6	896.6	495.1	4,870.8
Private rental	228.8	305.0	190.4	348.9	313.4	1,386.5
Public rental housing	36.0	71.8	97.8	114.6	31.2	351.4
Community housing	3.4	8.1	8.1	12.4	3.8	35.8
Other	39.4	75.5	14.8	62.4	41.6	233.7
Total	1,583.9	2,311.6	662.7	1,434.9	885.1	6,878.2
<b>Distribution of tenure within each family type (per cent)</b>						
Owner with and without mortgage	80.6	80.1	53.1	62.5	55.9	70.8
Private rental	14.4	13.2	28.7	24.3	35.4	20.2
Public rental housing	2.3	3.1	14.8	8.0	3.5	5.1
Community housing	0.2	0.4	1.2	0.9	0.4	0.5
Other	2.5	3.3	2.2	4.3	4.7	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
<b>Distribution of family type within each tenure (per cent)</b>						
Owner with and without mortgage	26.2	38.0	7.2	18.4	10.2	100.0
Private rental	16.5	22.0	13.7	25.2	22.6	100.0
Public rental housing	10.2	20.4	27.8	32.6	8.9	100.0
Community housing	9.5	22.6	22.6	34.6	10.6	100.0
Other	16.9	32.3	6.3	26.7	17.8	100.0
Total	23.0	33.6	9.6	20.9	12.9	100.0

*Notes*

1. The 'other' family type includes not applicable. The 'other' tenure type includes rent free.
2. There may be more than one family per household or dwelling. For household-based data see Table A5.1.

Source: AIHW analysis of ABS 1998b.

person, particularly older person, households. One-person households constituted 14% of all households in 1971 and 23% in 1996.

The number of single-person households where the person was aged less than 25 years fell from 105,500 in 1971 to less than 80,000 in the 1980s (AIHW 1995:47) and rose again to 107,800 in 1996 (ABS 1998b). In contrast, there has been a marked increase in the number of single-person households where the person was aged 65 years and over, primarily as a result of the ageing of the population and the tendency for wives to outlive their husbands (McDonald 1995). The number of such households rose from 311,000 in 1971 (AIHW 1995:47) to 551,300 in 1996 (Table 5.4).

Another notable change in the structure of Australian families in the past 25 years has been the increase in the proportion of sole-parent families, primarily as a result of the increased rate of marital breakdown and, to a lesser extent, the increase in the ex-nuptial birth rate (McDonald 1995:22). The number of sole-parent families with dependent children only more than doubled between 1971 and 1996, from 221,500 to 453,100 (ABS 1998b; AIHW 1995).

Household size has fallen but the number of bedrooms per private dwelling has increased slightly. Three-bedroom dwellings consistently made up around half of all

**Table 5.2: Household size in occupied private dwellings, 1971 to 1996 (per cent)**

Household size (number of people)	1971	1976	1981	1986	1991	1996
One	13.6	15.4	18.0	19.5	19.7	22.8
Two	26.5	28.2	29.2	30.0	31.1	32.4
Three	18.0	17.4	16.9	17.1	17.2	16.6
Four	18.7	19.4	19.1	18.6	18.5	16.7
Five	12.2	11.3	10.5	9.6	9.1	7.9
Six or more	11.1	8.3	6.4	5.2	4.3	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
<b>Total households ('000)</b>	<b>3,670.6</b>	<b>4,119.0</b>	<b>4,668.9</b>	<b>5,187.4</b>	<b>5,586.2</b>	<b>6,281.8</b>
Average number of people	3.3	3.1	3.0	2.9	2.8	2.7

Note: Excludes households in caravan parks and visitor households.

Source: AIHW 1995; ABS 1998a.

dwellings between 1971 and 1996. In the same period, however, the proportion of dwellings with two or fewer bedrooms fell from 36% to 28% and the proportion with four or more bedrooms rose from 13% to 22% (Table 5.3). The number of single-bedroom houses and bedsits remained steady, although this translates to a decreased proportion of total dwellings. On the other hand, the number of four-bedroom houses almost tripled and the number of houses with five or more bedrooms more than doubled.

**Table 5.3: Dwelling size of occupied private dwellings, 1971 to 1996 (per cent of dwellings)**

Dwelling size (number of bedrooms)	1971	1976	1981	1986	1991	1996
One <sup>(a)</sup>	9.7	6.8	7.2	5.9	5.6	5.6
Two	26.7	24.6	27.3	26.7	23.6	22.6
Three	50.3	51.9	51.5	52.1	51.0	49.7
Four	11.0	13.6	12.0	13.3	16.7	18.6
Five or more	2.3	3.0	2.1	2.1	3.0	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
<b>Total dwellings ('000)</b>	<b>3,627.3</b>	<b>4,025.1</b>	<b>4,598.4</b>	<b>5,063.6</b>	<b>5,513.1</b>	<b>6,218.3</b>
Average number of bedrooms	2.7	2.8	2.7	2.8	2.9	2.9

(a) Includes bedsits.

Note: Excludes caravans and other dwellings in caravan parks and dwellings whose number of bedrooms was not stated.

Source: AIHW 1995; AIHW analysis of ABS 1998b.

## Distribution of housing amongst population groups

Several groups in the community in need of housing assistance may need additional support beyond the provision of a dwelling. Among these groups are the aged, people with a disability or who are ill, people in crisis, and the homeless. Similarly, some groups may require types of housing that differ from what is generally available; examples are rural Indigenous Australians and newly arrived migrants. These groups might need housing-specific services such as the following:

- the provision of modified housing;
- support services related to meeting housing needs;
- subsidies to help with additional housing-related costs;

- short-term emergency accommodation;
- culturally appropriate housing and tenure arrangements to reduce discrimination;
- community support.

Other assistance might involve the integration of housing and support services covering supported accommodation services to the dwelling, placement of people in dwellings that are near specialised health or community services, and specialised supported accommodation such as respite and palliative care.

### People aged 65 years and over

Table 5.4 shows that 80% of all people over aged 65 and over living in private dwellings in 1996 were owners or purchasers of their homes. Of people over 65, 6.4% were in private rental and 5.3% were in public rental housing.

**Table 5.4: People aged 65 years and over in private dwellings, by housing tenure and living arrangement, 1996 (per cent)**

Housing tenure	Couple only 65+	Family 65+	Single person 65+	Other 65+	All persons 65 years and over		
					65–79	80+	Total
Owner without mortgage	82.7	73.2	66.8	54.4	75.7	71.4	74.9
Owner with mortgage	4.3	11.8	2.5	6.7	5.4	3.5	5.0
Private rental	4.3	7.1	9.3	9.0	6.3	7.0	6.4
Public rental housing	3.3	4.7	9.4	3.3	5.3	5.3	5.3
Other	2.4	1.2	5	2.5	2.5	5.1	3.0
Not stated	2.9	1.9	6.6	23.9	4.6	7.4	5.1
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total ('000s)</b>	<b>922.5</b>	<b>281.1</b>	<b>551.3</b>	<b>106.9</b>	<b>1,511.6</b>	<b>350.2</b>	<b>1,861.8</b>

Note: Excludes missing data.

Source: AIHW 1999f.

### People with disabilities

People with disabilities, who make up about 17% of the Australian population aged 15–64 years, are substantially over-represented in public housing, comprising 39% of all persons aged 15–64 years in this form of tenure. Table 5.5 shows the proportions of people aged 15–64 years, by level of disability, across various housing tenure types for 1998 (ABS 1999); it gives some indication of the potential need for modified or supported housing for groups within the disabled population.

People with a profound or severe core activity restriction—that is, people unable to perform, or always in need of help with, a core activity task (mobility, communication or self-care)—make up 10% of all public housing tenants aged 15 to 64. These people are likely to need support and modified housing including assistance to access homes and facilities, enlarged doorways, lowered bench tops, ramps and rails. People with a moderate core activity restriction, who need technical aids to assist with the activities of daily living make up 11% of public housing tenants, people with a mild restriction make up 10.5%. In addition to their need for modified housing, people with a disability

**Table 5.5: People aged 15–64 years living in households, by disability status and tenure type, 1998**

Tenure type	Profound/ severe core activity restriction <sup>(a)</sup>	Moderate core activity restriction <sup>(a)</sup>	Mild core activity restriction <sup>(a)</sup>	All with disability <sup>(b)</sup>	No disability	Total
	('000)					
Owner without mortgage	151.9	138.0	197.0	648.9	2,349.0	2,998.0
Owner with mortgage	137.7	121.4	172.8	627.4	3,960.7	4,588.0
Private rental	71.4	70.5	110.8	369.6	2,224.8	2,594.4
Public rental housing	45.0	48.7	46.3	170.7	270.2	441.0
Boarder	38.9	11.1	31.5	108.2	666.8	775.1
Living rent-free	34.2	12.8	21.6	98.2	762.0	860.3
Other	2.9 <sup>(c)</sup>	n.p.	4.6 <sup>(c)</sup>	10.2	43.1	53.3
<b>Total</b>	<b>481.9</b>	<b>403.0</b>	<b>584.5</b>	<b>2,033.3</b>	<b>10,276.7</b>	<b>12,310.0</b>
Lives in a non-private dwelling	8.8 <sup>(c)</sup>	10.6	5.4 <sup>(c)</sup>	33.4	111.6	145.0
<b>Total</b>	<b>490.6</b>	<b>413.7</b>	<b>589.9</b>	<b>2,066.7</b>	<b>10,388.4</b>	<b>12,455.0</b>
<b>Distribution of disability status within each tenure (per cent)</b>						
Owner without mortgage	5.1	4.6	6.6	21.6	78.4	100.0
Owner with mortgage	3.0	2.6	3.8	13.7	86.3	100.0
Private rental	2.8	2.7	4.3	14.3	85.7	100.0
Public rental housing	10.2	11.0	10.5	38.7	61.3	100.0
Boarder	5.0	1.4	4.1	14.0	86.0	100.0
Living rent-free	4.0	1.5	2.5	11.4	88.6	100.0
Other	5.4 <sup>(c)</sup>	n.p.	8.6 <sup>(c)</sup>	19.1	80.9	100.0
<b>Total</b>	<b>3.9</b>	<b>3.3</b>	<b>4.7</b>	<b>16.5</b>	<b>83.5</b>	<b>100.0</b>
Lives in a non-private dwelling	6.1 <sup>(c)</sup>	7.3	3.7 <sup>(c)</sup>	23.0	77.0	100.0
<b>Total</b>	<b>3.9</b>	<b>3.3</b>	<b>4.7</b>	<b>16.6</b>	<b>83.4</b>	<b>100.0</b>

(a) Core activities are communication, mobility and self care. For more information see Chapter 7.

(b) Includes people with employment or schooling restrictions and people without restrictions but still screened as disabled.

(c) Relative standard error in excess of 25%.

Source: ABS 1999:Table 19.

may find it more difficult to enter the private rental market for a variety of other reasons, such as low-income, unemployment and discrimination. See Table A5.2 and Chapter 7, page 214, for additional information.

### Recently arrived migrants

Of migrants arriving between 1995 and 1996, the 1996 Census found that one-third own or are purchasing their own home and 58% rent privately. Forty per cent of families arriving in Australia between 1991 and 1996 own or are purchasing their own home and 51% are in private rental accommodation (Table 5.6). These figures suggest that, just as with the total population, there is a tendency for migrant households to purchase their own homes. In contrast, a somewhat smaller proportion of the migrant population occupy public or community housing than for all Australians, and the proportion in this tenure is higher among migrants arriving after 1991 compared with those arriving after 1995.

**Table 5.6: Families in occupied private dwellings who recently arrived in Australia, by year of arrival in Australia and tenure type, 1996**

Tenure type	Arrived between 1991 and 1996		Arrived between 1995 and 1996	
	('000)	Per cent	('000)	Per cent
Owner with and without mortgage	84.9	40.4	28.8	33.9
Private rental	107.9	51.3	49.2	58.0
Public rental housing	8.6	4.1	2.9	3.4
Community housing	1.0	0.5	0.3	0.4
Other/not stated	7.9	3.8	3.7	4.4
<b>Total</b>	<b>210.3</b>	<b>100.0</b>	<b>84.9</b>	<b>100.0</b>

Note: 'Other' includes rent-free, life tenancy, shared equity and other tenures.

Source: ABS 1998b.

## Financial and non-financial housing problems

Australia currently lacks agreed methodologies and reliable data with which to assess the need for and effect of housing assistance (SCARC 1997). There is no official housing affordability measure applicable to all tenures, nor are there nationally agreed uniform occupancy standards. Similarly, there is no official poverty line. There are neither nationally acceptable estimates of poverty nor equivalence scales for adjusting income to account for the needs of households of different sizes and compositions. The lack of agreed measures leaves any examination of the need for and effect of housing assistance open to debate.

The ABS housing surveys provide the only detailed national data on the financial and non-financial housing status of all tenures (ABS 1996). The next such survey will not be concluded until December 1999. As a consequence, the most recent data are those presented in *Australia's Welfare 1997* (AIHW 1997), which provided a comprehensive analysis of housing problems based on the 1994 ABS housing survey. In summary, it found that about 28% of households reported some financial or non-financial problems

**Table 5.7: Incidence of housing problems, by tenure type and type of problem, 1994 (per cent)**

Tenure type	Affordability	Over-crowding	Inadequate amenities	Requires repairs	Poor access to services	Total with problems	Number ('000)
Owner without mortgage	5.9	2.7	3.1	4.1	4.1	16.2	2,793.9
Owner with mortgage	14.6	3.9	4.3	8.6	2.8	27.8	1,890.3
Private rental	28.8	16.5	5.1	19.0	2.8	48.4	1,271.4
Public rental housing	12.8	6.6	8.0	23.2	6.6	44.7	414.8
Other	5.0	6.5	8.7	13.4	6.2	31.6	307.6
<b>Total</b>	<b>13.3</b>	<b>4.6</b>	<b>4.4</b>	<b>9.8</b>	<b>3.8</b>	<b>28.4</b>	<b>6,677.9</b>

Notes

1. Affordability is measured using the equivalent National Housing Strategy (NHS) affordability ratio. For a description of other problem types, see AIHW (1997, Box 5.3).
2. Estimates are derived from the ABS 1994 housing survey. See AIHW (1997, Technical Appendix, especially Box TA5.2) for discussion of issues that affect interpretation. A total of 586,391 weighted cases were missing data for the equivalent NHS affordability measure.

Source: AIHW 1997:Table 5.23.

with their housing; just under half of them had affordability problems and about one-third required urgent and essential repairs. In 1994 there were large differences in the levels of housing problems across tenure types (Table 5.7). Levels of householders reporting problems ranged from 16% of owners without a mortgage to 48% of private renters.

More recent data on affordability are available from the ABS survey of housing occupancy and costs (ABS 1997). Landt (1999) has used these and previous data collections to examine the distribution of affordability. Table 5.8 uses a proportional affordability measure similar to that used for the 1997 AIHW analysis and shows that in 1995–96 almost one-quarter of all private renters were experiencing housing affordability problems. In contrast 11% of public housing renters have poor housing affordability.

**Table 5.8: Households experiencing poor housing affordability<sup>(a)</sup>**

	1981–82	1985–86	1989–90	1993–94	1994–95	1995–96
	<b>Per cent of tenure type</b>					
Owner without mortgage	0.7	0.5	1.1	3.1	3.1	1.5
Owner with mortgage	6.9	8.2	10.4	11.7	10.4	10.7
Private rental	20.6	23.8	26.4	27.6	25.6	24.6
Public rental housing	4.3	9.7	10.3	15.6	11.1	10.7
Other	1.9	1.0	3.2	7.5	9.9	9.1
<b>Total</b>	<b>6.9</b>	<b>7.9</b>	<b>8.7</b>	<b>11.1</b>	<b>10.4</b>	<b>9.6</b>
	<b>Number ('000)</b>					
Owner without mortgage	11	8	24	75	72	36
Owner with mortgage	96	118	149	171	153	154
Private rental	170	210	225	295	282	295
Public rental housing	10	26	34	52	40	37
Other	5	3	12	18	23	24
<b>Total</b>	<b>293</b>	<b>365</b>	<b>444</b>	<b>612</b>	<b>569</b>	<b>546</b>

(a) Households are identified as experiencing poor housing affordability if household housing costs exceed 30% of household disposable income.

Source: Landt 1999:Table A2.

As noted above there is currently no single measure of affordability and alternative measures of affordability often produce different results. For example published data from the ABS survey of housing occupancy and costs (ABS 1997) shows that in 1995–96 about one-third of all private renters were paying more than 30% of their income in rent; this compares with 5.5% of all public renters (Table A5.3). In contrast the CSHA Public Rental Housing Data Collection (1995–96) showed no public housing tenants paying rent in excess of 30% of their assessable income (SCRCSSP 1997:245).

## 5.3 Housing services and assistance

Housing assistance is provided across all tenures; it ranges in type from a cash income supplement for privately renting recipients of income support to tax concessions for owners and purchasers. Government spending on housing assistance may be recurrent or capital in nature. Because of housing's strong links with other areas of social policy, some funding for housing assistance comes from health, community services and education programs. Housing assistance is also important in contributing to whole-of-government outcomes for families and communities through policies such as urban renewal (TDCHS 1998:99).



In 1997–98 about 395,000 households<sup>3</sup> occupied mainstream public housing (SCRSCCP 1999) paying either subsidised or full market rent. A further 11,400 households were occupying public housing specifically for Indigenous Australians provided through the CSHA Aboriginal Rental Housing Program (Table 5.22).

In the case of community housing in 1998 at least 39,600 households lived in mainstream community housing provided through CSHA and State and Territory community housing programs and other organisations not dependent on government funds (AIHW 1999b). During 1998, Indigenous Australian public and community organisations also provided community-managed housing for at least 16,000 households from various CSHA, Aboriginal and Torres Strait Islander Commission (ATSIC) and State and Territory housing programs (see Figure 5.1). In September 1998, 16,300 people or families were receiving crisis accommodation through the CSHA Crisis Accommodation Program (Purdon & Twyford 1999).

## Commonwealth Rent Assistance

Assistance to private renters is mostly provided through Rent Assistance paid by the Department of Family and Community Services (formerly the Department of Social Security) and to a lesser extent the Department of Veterans' Affairs (DVA) and the Department of Education, Training and Youth Affairs (DETYA). Commonwealth Rent Assistance is a non-taxable income supplement paid to individuals and families in recognition of the housing costs they incur in the private rental market. All pensioners, allowees (recipients of allowances such as Newstart Allowance), beneficiaries and people receiving more than the minimum rate of Family Allowance may be eligible for this assistance. It is paid at the rate of 75 cents per \$1 of rent paid above the rent threshold, subject to maximum rates.

Commonwealth government expenditure on Rent Assistance was \$1,490 million in 1997–98 (Table A5.4) and at March 1998 there were 911,000 income units in receipt of Rent Assistance (DSS 1998:186). The average payment was \$29.73 a week. The range between the highest and lowest average payments by location was relatively narrow, from \$30.73 a week in Sydney to \$28.39 in non-metropolitan South Australia. The range was wider by income unit, from \$43.06 a week for couples with three or more children to \$19.94 a week for single sharers aged less than 25 years (DSS 1998:184–6).

Of those receiving Commonwealth Rent Assistance in 1998, 31% were pensioners, 33% received allowances and 36% were recipients of family payments (DSS 1998:186). Single people were the primary recipients (Table 5.9). Pensioners and allowees with

**Table 5.9 Commonwealth Rent Assistance, by income unit, March 1998**

<b>Income unit</b>	<b>Proportion of recipients</b>
Single person	55.7
Sole parent	20.9
Couple with dependants	15.3
Couple without dependants	8.0
<b>Total</b>	<b>100.0</b>

*Source:* DSS 1998:186.

3 Because of differences in the way census and administrative data are collected, this figure does not match the 351,000 public renter families shown in Table 5.1.

dependent children receive Commonwealth Rent Assistance as part of their family payments and are therefore included in the family payments group.

### **Assistance for people aged 60 years and over**

In September 1998, 175,800 income units receiving Commonwealth Rent Assistance (19% of the total) were aged 60 years and over (FaCS 1999a). The Department of Veterans' Affairs reported that, in February 1999, 18,897 of its clients in receipt of DVA rent assistance (92% of the total) were aged 61 years and over (DVA 1999).

### **Assistance to people with disabilities or illness**

In September 1998, 144,600 people (15% of the total) were receiving both a Disability Support Pension and Commonwealth Rent Assistance (FaCS 1999a). According to the DVA 5,581, of its clients (27% of the total) were receiving both the DVA Disability Pension and DVA rent assistance in February 1999 (DVA 1999).

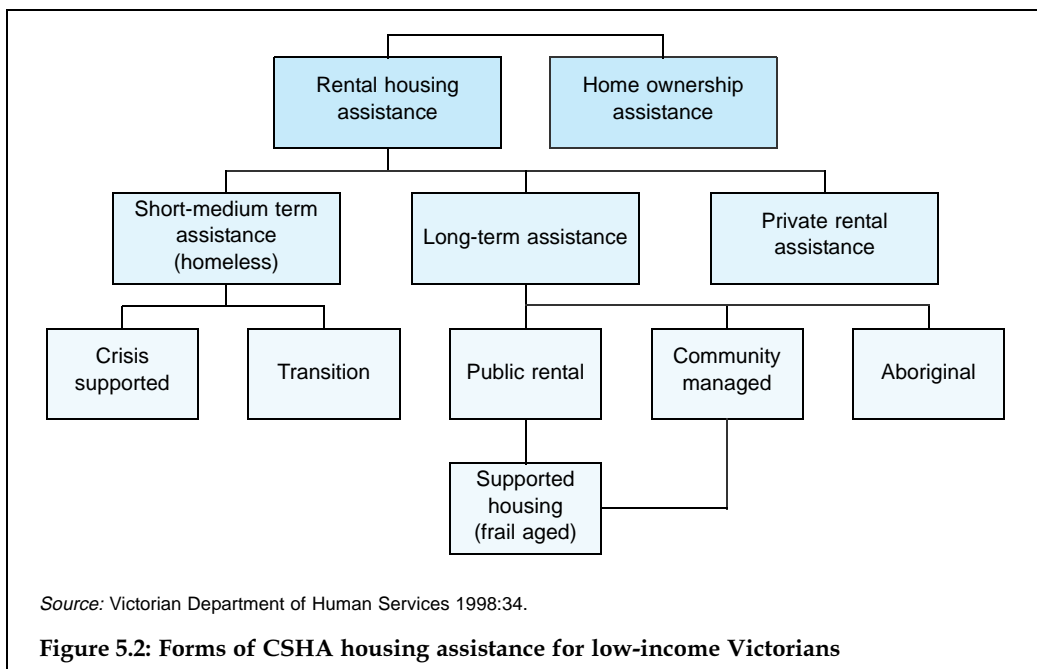
### **CSHA funding and administration**

The Commonwealth-State Housing Agreement (CSHA) is the major national housing-specific government program. Its purpose is to provide for low-income households access to housing that is adequate, secure, appropriate and affordable. The CSHA assists renters and purchasers: cash benefits are provided to assist with rents and bonds for people renting privately and to assist with mortgage repayments and deposits for people purchasing homes; in-kind assistance is provided in the form of subsidised public rental housing, community housing, Aboriginal rental housing and low-deposit loans for home purchase. The six major program areas of the CSHA are public housing, community housing, crisis accommodation, Aboriginal rental housing, private rental assistance, and home ownership assistance.

The diversity of housing operations under the CSHA is illustrated by the range of services provided to low-income Victorians as shown in Figure 5.2. Similar forms of assistance are provided in the other States and the Territories but program boundaries and structures differ (see AIHW 1999e).

The CSHA was established in 1945 and has undergone many changes. The 1996 Agreement covered the period 30 June 1996 to 30 June 1999; under it, reforms were introduced that have seen a changing role for public and community housing. These changes are demonstrated by:

- public and community housing increasingly being provided with community and health service support and/or dwelling modification. In Victoria, for example, Supported Housing properties that enable the frail aged or people with a disability to live independently in the community grew from less than 240 in 1995-96 to 696 in June 1998 (VDHS 1998:34-5);
- the merging of public and community housing tenancy arrangements, such as shared waiting lists and dwelling stocks;
- greater flexibility in housing assistance program and funding arrangements:
  - between mainstream and targeted groups such as Indigenous Australians,
  - a breakdown of the distinction between crisis and emergency, transitional and medium and long-term tenure arrangements,
  - increased use of capital funds for non-capital use such as head-leasing or cash assistance to house homeless people;
- transfers of stock from public to community housing with a variety of property, asset and tenant management arrangements;



- joint-venture arrangements—between States and Territories housing authorities, churches and other not-for-profit organisations, and private developers—for building public and community housing.

In 1997–98 the Commonwealth and the State and Territory governments provided \$1,207 million for housing programs under the CSHA (Table 5.10; see also Table A5.4). Public and community housing accounted for the majority of CSHA funding. In 1997–98 the Commonwealth paid to the States and Territories \$91.0 million for the Aboriginal Rental Housing Program, \$39.7 million for the Crisis Accommodation Program, and \$64.0 million for the Community Housing Program (DSS 1999b:7). Base funding is provided as general funding to be used for any form of housing assistance.

**Table 5.10: CSHA funding for housing assistance, Australia, 1996–97 and 1997–98 (\$m)**

Funding arrangement	1996–97	1997–98
Base funding allocation	873.1	780.4
Less State fiscal contributions <sup>(a)</sup>	141.7	149.7
<i>Base funding grants<sup>(b)</sup></i>	<i>731.4</i>	<i>630.7</i>
Aboriginal Rental Housing Program	91.0	91.0
Crisis Accommodation Program	39.7	39.7
Community Housing Program	64.0	64.0
State matching grants	427.4	382.0
<b>Total</b>	<b>1,353.4</b>	<b>1,207.4</b>

(a) In 1996–97 and 1997–98, \$141.7 million and \$149.7 million respectively, were deducted from base funding by some jurisdictions that elected to use CSHA grants to offset their State fiscal contributions (SFC) to the Commonwealth Government's deficit reduction program that was agreed to at the 1996 Premiers Conference.

(b) Includes Public Housing, Home Purchase Assistance and Private Rental Assistance Programs.

Source: FaCS 1999b, 1999c; DSS 1998:181–3.

## CSHA private rental market assistance

The Private Rental Assistance program is designed to enable people to access and maintain accommodation in the private rental market (AIHW 1999g). The following are among the types of assistance provided:

- provision of bond loans;
- assistance with rent payments, including cash assistance additional to Commonwealth Rent Assistance and advance rent payments;
- relocation expenses, other one-off grants such as housing establishment grants, and advice and information.

In 1996–97, the Commonwealth and the States and Territories provided \$81.1 million under the Private Rental Assistance Program (FaCS 1999b:14). The diversity of types of assistance, the way assistance is targeted across States and Territories, and the lack of consistent national data, make it difficult to gain a national perspective. For example, a single episode of assistance may involve a one-off rent payment subsidy to prevent eviction and homelessness or it may take the form of long-term assistance such as provision of a rental supplement over several months to resolve a housing affordability problem.

During 1997–98 at least 163,000 Australian households received assistance under the Program. About two-thirds of this assistance was in the form of bond loans (Table 5.11). Some States and Territories were unable to report on all types of assistance provided.

**Table 5.11: CSHA Private Rental Assistance Program: number of households assisted, by type of assistance, by State and Territory, 1997–98**

Type of assistance	NSW <sup>(a)</sup>	Vic	Qld <sup>(b)</sup>	WA	SA	Tas	ACT	NT <sup>(c)</sup>	Aust. <sup>(d)</sup>
Bond loans	29,298	16,795	16,920	13,842	19,665	4,454	n.a.	186	101,160
Rental grants/subsidies	27,629	n.a.	510	n.a.	10,281	988	366	342	40,116
Relocation expenses	3,476	n.a.	n.a.	n.a.	n.a.	353	n.a.	n.a.	3,829
Other one-off grants	4,582	12,000	n.a.	n.a.	11,810	1,962	n.a.	n.a.	30,354
<b>Total households assisted</b>	<b>66,038</b>	<b>28,795</b>	<b>17,430</b>	<b>n.a.</b>	<b>41,756</b>	<b>8,072</b>	<b>n.a.</b>	<b>528</b>	<b>162,619</b>

(a) Instances of assistance, rather than households assisted.

(b) Queensland provides relocation expenses or one-off grants as part of its Private Housing Assistance Scheme.

(c) Number of applications for each type of assistance, rather than instances of assistance.

(d) Australian total includes only States where total values were recorded.

Source: AIHW Commonwealth–State Housing Agreement Private Rent Assistance data collection 1997–98 unpublished data.

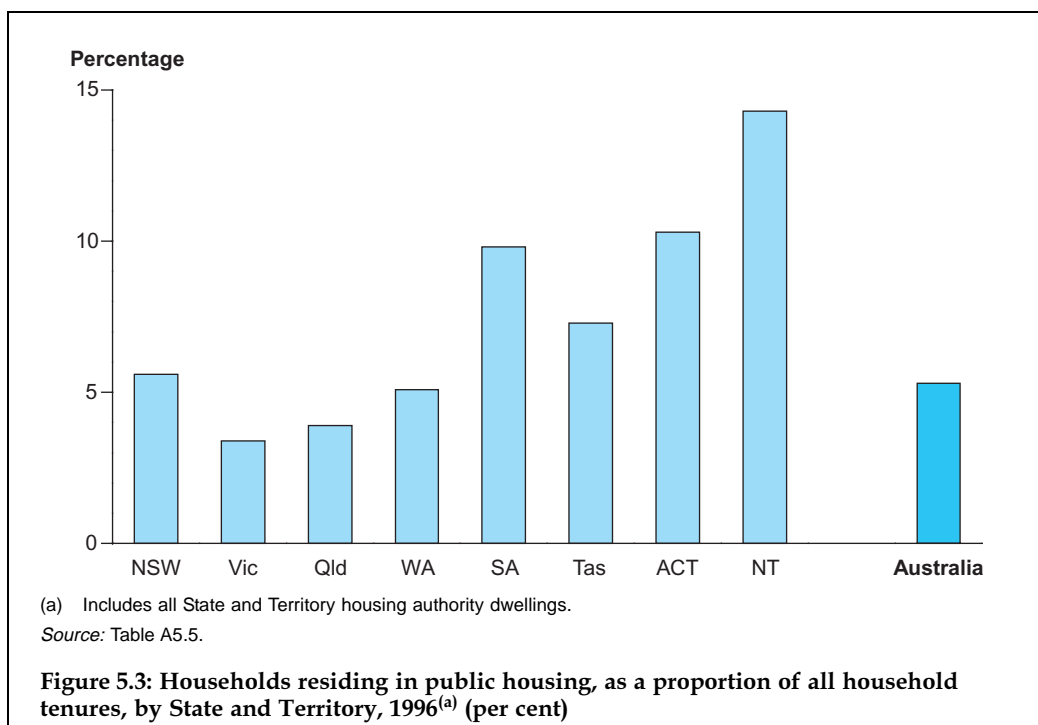
## Public rental housing assistance<sup>4</sup>

Households become eligible for public rental housing assistance if they have incomes below a specified threshold. Eligibility requirements and administrative procedures vary between the States and Territories. In some jurisdictions, eligible households are ranked according to criteria such as whether the household is escaping domestic violence, whether occupants are living in overcrowded conditions or substandard

<sup>4</sup> Public rental dwellings include only public rental properties covered by the Commonwealth–State Housing Agreement—excluded are the CSHA Aboriginal Rental Housing Program (ARHP), Community Housing Program (CHP) and Crisis Accommodation Program (CAP) (AIHW 1999h).

housing, whether the household contains people with disabilities who have special accommodation needs, or how long the household has been on the waiting list. Housing is allocated according to the established priorities as it becomes available through vacancies, new construction, purchase or lease. For Australia as a whole about 5% of all households live in public housing tenures; across the States and Territories the proportion ranges from 3% in Victoria to 14% in the Northern Territory (Figure 5.3).

In 1997-98, 394,507 households occupied 348,802 public rental housing dwellings (SCRCSSP 1999, Tables 14A.1, 14A.2). There were 360,765 public housing dwellings in total. Of the 12,388 vacant dwellings, 6,392 were untenable.<sup>5</sup> Tables A5.6 and A5.7 provide more detailed data on the distribution of public rental housing.



### Older people

At 30 June 1997 approximately 34% of the total of 351,514 public rental households included people aged 55 years or more (Table 5.12). Data for people aged 65 years or more are not available.

### Assistance to people with disabilities or illness

Table 5.13 shows the distribution across States and Territories of public housing tenants with a disability or health condition that requires dwelling modification or support services. About one in five public housing tenants stated that they required dwelling modification or support services; between 3% and 5% of public housing tenants

<sup>5</sup> 'Untenantable' refers to unoccupied dwellings where maintenance has either been deferred or not completed (AIHW 1999h).

required assistance to communicate with their landlord (a State or Territory housing authority) because of their disability or health condition.

Twenty per cent of public housing households that contained a person with a disability were dissatisfied with the service they received from the State or Territory housing authority; this compares with 14% of other public housing households (Table 5.14).

**Table 5.12: Number of households with singles and couples aged 55 or more and occupying public rental housing by State and Territory, 30 June 1997 ('000)**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust. <sup>(a)</sup>
Single male	11.3	5.1	2.5	5.6	4.0	0.8	0.7	n.a.	30.0
Single female	21.9	11.3	4.3	9.8	9.7	2.2	1.6	n.a.	60.9
Couple	10.0	4.0	2.8	4.5	5.1	0.6	0.4	n.a.	27.4
<b>Total</b>	<b>43.3</b>	<b>20.3</b>	<b>9.5</b>	<b>20.0</b>	<b>18.8</b>	<b>3.7</b>	<b>2.7</b>	<b>n.a.</b>	<b>118.4</b>

(a) Australian total includes only States where total values were recorded.

Note: Includes both rebated (households paying less than the market rent) and non-rebated households. Excludes group households and family households containing people aged 55 or more.

Source: SCRCSSP 1999:Table 14A.5.

**Table 5.13: Public housing tenants: proportion with a disability or health condition requiring dwelling modifications, by State and Territory, 1998 (per cent)**

Requirement	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Housing modifications	15	10	12	13	13	14	15	10
Home close to support services	11	11	8	12	10	11	10	8
Special help to communicate with housing authority	3	5	5	4	4	5	4	4
<b>Total with one or more requirements</b>	<b>21</b>	<b>18</b>	<b>17</b>	<b>21</b>	<b>20</b>	<b>22</b>	<b>22</b>	<b>15</b>

Source: Donovan Research 1998:Table 1.3.

**Table 5.14: Relative satisfaction level of people with disabilities in public rental housing, 1998 (per cent)**

Overall satisfaction level	Households that include a person or people with disabilities	Other households	All public housing households
Very satisfied	20	22	21
Satisfied	42	47	46
Dissatisfied	20	14	15
Other	18	17	18
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Donovan Research 1998:Figure 2.3.4.

### Proportion of income spent on rent

Rents for public housing are charged according to the household's assessable income until payments are equal to a market rent. Housing authorities have different definitions of 'assessable income', take different household members' incomes into account, have different rates of payment according to different income thresholds, and value market rents differently. Often these varying arrangements are summarised broadly so that it can be said that most households pay between 20% and 25% of their gross income in rent. In 1997-98, 98% of rebated public housing households paid 25% or less of their assessable income on rent; only 0.1% paid more than 30% (Table 5.15). The difference between the market rent and the rent charged is called the 'rent rebate'.

**Table 5.15: Proportion of household income spent on rent: rebated public renter households, by State and Territory, 30 June 1998 (per cent)**

Proportion of income	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust.
0–20%	86.8	18.5	27.0	29.7	37.3	0.0	1.8	76.0	48.0
0–25%	100.0	96.9	95.4	100.0	96.2	94.4	100.0	100.0	98.0
0–30%	100.0	100.0	99.4	100.0	100.0	100.0	100.0	100.0	99.9

*Notes*

1. Includes only rebated households with known income details.
2. The definition of 'assessable income' varies between jurisdictions.
3. All public housing tenants in Tasmania pay a minimum of 21.5% of assessable income on rent.

Source: SCRCSSP 1999:Table 14A.10.

### Extent of overcrowding and under-use

One measure of the appropriateness of public housing assistance is the match of rental dwellings to household size. Using the proxy occupancy standard defined in Box 5.4, Table 5.16 shows that the Northern Territory had the highest proportion of households residing in appropriately sized dwellings at 30 June 1998; the Australian Capital Territory had the highest proportion of moderately overcrowded dwellings (13%); and South Australia had the highest proportion of under-used dwellings (17%). Highly overcrowded dwellings made up less than 3% of dwellings in all jurisdictions. Several factors such as the profile of public housing stock and the criteria used by authorities to match households to dwelling types differ between jurisdictions and thus affect how the data are interpreted.

**Table 5.16: Proportion of overcrowded or under-used public housing dwellings, by State and Territory, 30 June 1998 (per cent)**

Use	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust.
Moderate overcrowding	7.3	7.5	6.8	5.2	1.4	4.6	12.7	6.5	6.3
High overcrowding	2.1	1.4	0.0	0.4	0.2	0.2	2.5	0.9	1.2
Under-use	7.2	7.2	7.2	13.5	16.7	9.8	13.0	5.1	9.4

*Notes*

1. The indicator is calculated for rebated tenants only where household composition details are known.
2. It should not be assumed that non-rebated tenants are all appropriately housed.
3. All single people aged 16 years and over are assumed to need a separate bedroom.

Source: SCRCSSP 1999:Table 14.A.14; see also Box 5.4.

### Community housing

Community housing offers a range of housing choices that may not be available through the public or private housing markets. This is particularly relevant to households that may have special needs or require supported accommodation services with links to aged, disability and health services. Non-profit community and local government organisations provide community housing for people on low and moderate incomes.

The size of the community housing sector varies between jurisdictions reflecting the differing emphasis States and Territories place on community housing as an alternative to public housing and also on its role in de-institutionalisation (NCHF 1998:3). The size in 1996–97 varied from less than one-third of a per cent of households in the Australian Capital Territory to 4.6% in the Northern Territory (Table 5.17).

### Box 5.4 Proxy occupancy standard for public rental housing

Table 5.17 uses the proxy occupancy standard shown here to identify the number of households that satisfy the following definitions:

- moderate overcrowding – where one additional bedroom is required to satisfy the proxy occupancy standard;
- high overcrowding – where two or more additional bedrooms are required to satisfy the proxy occupancy standard; or
- under-use – where there are two or more bedrooms additional to the number required to satisfy the proxy occupancy standard.

The proxy occupancy standard details the number of bedrooms required for various householder types, as follows:

- single adult only – one bedroom;
- single adult in group house – one bedroom (per adult);
- couple with no children – two bedrooms;
- sole parent or couple with one child – two bedrooms;
- sole parent or couple with two or three children – three bedrooms;
- sole parent or couple with four or more children – four bedrooms.

It should be noted that the standard was adopted for use in the context of reporting against CSHA public housing performance indicators; it is not a widely endorsed national standard.

Source: AIHW 1998b.

**Table 5.17: Households residing in community housing, as a percentage of all households, by State and Territory, 1996 (per cent)**

State /Territory	Percentage
New South Wales	0.4
Victoria	0.4
Queensland	0.6
Western Australia	0.5
South Australia	0.7
Tasmania	0.6
Australian Capital Territory	0.2
Northern Territory	4.6
<b>Australia</b>	<b>0.5</b>

Note: The higher proportion in the Northern Territory reflects the delivery of housing services through Indigenous community housing organisations.

Source: SCRCSSP 1999:Table 14A.39.

Another important aspect of community housing's role is its size relative to public housing. Figure 5.4 shows this: Victoria has the highest proportion of CSHA community housing (8%) while the Northern Territory has the lowest (1%).

In addition to different relative sizes of the sector across Australia, a variety of management structures operate and a variety of funding and ownership arrangements apply (AIHW 1999c:8–10). The two main management models are housing cooperatives and housing associations. Housing provision may be funded from a single source such

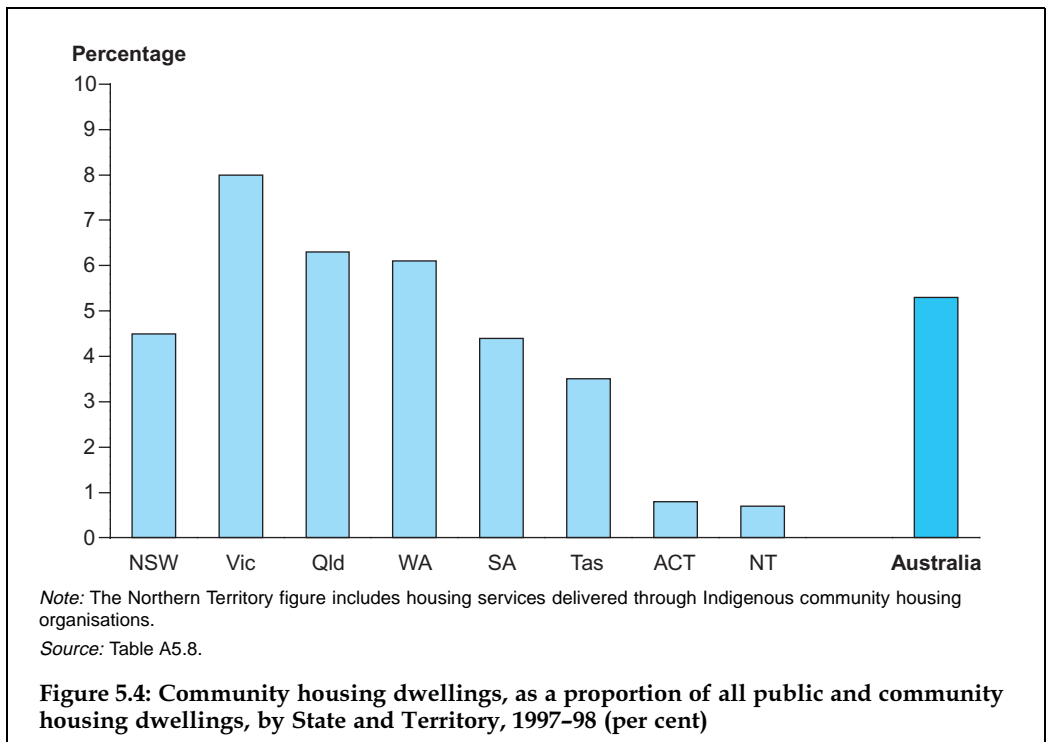
as a government housing authority or church organisation or it may involve a partnership or joint venture between any of government, financial organisations, non-government agencies and individuals. Dwellings used to provide community housing may be owned by government, community organisations or private rental landlords (in the case of private head-leasing) – see Box 5.5 for definitions.

There are three main community housing assistance areas:

- mainstream or long-term assistance, which is characterised by programs such as the CSHA Community Housing Program and State-specific programs such as Western Australia’s CSHA Disabled Community Housing Program (WAH 1998);
- Indigenous community housing assistance, which cover ATSIC Community Housing and Infrastructure Projects and Health Infrastructure Priority Projects and the States’ and Territories’ Indigenous housing programs;
- crisis accommodation such as that provided through the CSHA Crisis Accommodation Program, and other short-term transitional or medium-term housing such as the Victorian Transitional Housing Management Program (VDHS 1998:34).

Reliable national information on the community housing sector has always been scarce; in an attempt to resolve this problem the Commonwealth Department of Family and Community Services funded three projects aimed at improving information on the community housing sector:

- the National Community Housing Forum’s community housing mapping project (AIHW 1999b, NCHF 1999);
- the Community Housing Federation of Australia’s Indigenous community housing mapping project (CHFA 1999);
- the CSHA Crisis Accommodation Program mapping project (Purdon & Twyford 1999).



All three projects demonstrated the need to collect consistent and reliable data and identified significant data-related deficiencies. They also found overlaps between program target groups and client characteristics.

## Mainstream or long-term assistance

In 1999 the Institute undertook the first national data collection for the community housing sector, as part of the National Community Housing Forum's mapping project (AIHW 1999b). The mapping project estimated that 39,600 households occupy 38,000 mainstream community housing dwellings that are managed by 2,127 organisations. Of the 38,000 dwellings, 62% were funded under the CSHA (Table 5.18).

**Table 5.18: Estimates of CSHA and non-CSHA community housing households, dwellings and organisations, by State and Territory, 1998**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
<b>Number of households</b>									
CSHA	5,906	7,096	5,189	2,490	2,567	510	283	56	24,097
Non-CSHA	4,691	4,187	2,973	900	1,953	684	128	0	15,516
<b>Total</b>	<b>10,597</b>	<b>11,283</b>	<b>8,162</b>	<b>3,390</b>	<b>4,520</b>	<b>1,194</b>	<b>411</b>	<b>56</b>	<b>39,613</b>
<b>Number of dwellings</b>									
CSHA	5,989	7,101	5,000	2,174	2,567	510	196	56	23,593
Non-CSHA	3,837	3,461	3,596	902	1,865	653	128	0	14,442
<b>Total</b>	<b>9,826</b>	<b>10,562</b>	<b>8,596</b>	<b>3,076</b>	<b>4,432</b>	<b>1,163</b>	<b>324</b>	<b>56</b>	<b>38,035</b>
<b>Number of organisations</b>									
CSHA	224	257	359	185	116	63	14	8	1,226
Non-CSHA	300	214	118	98	115	49	3	4	901
<b>Total</b>	<b>524</b>	<b>471</b>	<b>477</b>	<b>283</b>	<b>231</b>	<b>112</b>	<b>17</b>	<b>12</b>	<b>2,127</b>

*Note:* This table is based on a number of sources covering CSHA community housing data and non-CSHA organisations but gives only a partial picture of the sector, being limited by coverage problems and survey non-response. In particular, the number of tenancies was used as a proxy for households in some cases, although not all data sources define the number of households as equivalent to the number of tenancy agreements.

*Source:* AIHW 1999b:Part B1, Tables 5, 6 and 7.

The Institute's more detailed data collection provided data on 34,200 households occupying 30,800 dwellings managed by 944 organisations (AIHW 1999b:Part B3, Table 1). It showed that organisations provided community housing to 5,659 households containing people with disabilities, 3,605 households containing people from a non-English-speaking backgrounds, and 864 households containing Indigenous Australians. Nearly one-quarter of all dwellings had been modified for use by people with disabilities or the frail aged (AIHW 1999b:7). The collection also found that, of the 20,512 households for which details of household composition were available:

- 12,691 contained single adults only;
- 3,740 contained sole parents with dependent children;
- 1,602 contained couples only;
- 1,566 contained couples with dependent children;
- 55 involved other family compositions; and
- 858 involved other shared arrangements.

## Older people in community housing

In 1998 some 36% of community housing organisations targeted people aged 65 years and over; this represented nearly half of all stock, or 14,427 dwellings (AIHW 1999b:132). Fifty-two per cent of organisations targeting older people were non-CSHA funded. Local government and not-for-profit organisations and church-based organisations target the majority of their stock for the aged (73%, 76% and 83% respectively) (AIHW 1999b:125,134).

Thirty-six per cent of people in community housing tenancies (10,432 people) were aged 65 years or more indicating a close relationship between targeting and occupancy. Of these people 8,119 were in non-CSHA housing managed by other welfare and not-for-profit organisations or church-based organisations (AIHW 1999b:149–50).

## People with a disability in community housing

In 1998 community housing was provided to 5,659 households containing people with a disability; this represents 21% of all households in community housing (AIHW 1999b:146).

Table 5.19 shows that, of the 3,380 community housing dwellings targeted to people with disabilities, 24% were for people with an intellectual disability and 22% were targeted to people with a psychiatric disability.

**Table 5.19 Community housing dwellings targeted to people with disabilities by target group type, 1998**

Target group	Dwellings	
	Number	Per cent
Intellectual disability	815	24.1
Psychiatric disability	748	22.1
Physical/sensory disability	263	7.8
Dual/multiple disability	168	5.0
Drug/alcohol abuse	37	1.1
Acquired brain injury	23	0.7
Other—disabled	1,326	39.2
<b>Total</b>	<b>3,380</b>	<b>100.0</b>

Source: AIHW 1999b:130.

## Crisis community housing assistance

Government and churches and other welfare organisations use community housing organisations to provide a range of housing services to assist people who are in situations of actual or impending crisis or homelessness. These services range from provision of emergency accommodation to the provision of information about housing (VDHS 1997:15–20). The primary type of crisis housing assistance provided by government has been in the form of ‘bricks and mortar’ through the CSHA Crisis Accommodation Program. Several government housing agencies are currently examining options for the provision of a more flexible range of housing assistance, among them transitional housing assistance, head-leasing and brokerage (for definitions see Box 5.5). The need for flexibility and links between crisis and short-term accommodation on one hand and other medium- and long-term accommodation on the

other was demonstrated by the CAP mapping project. It found that crisis and short-term accommodation represented only 19% of accommodation units in the Program and that 74% of all accommodation units provided for medium- and long-term accommodation, the remaining 7% being a mix (Purdon & Twyford 1999:ii).

The provision of housing through crisis accommodation and emergency housing programs has strong links to services that health and community services agencies provide for people in crisis. In the health area, housing agencies work closely with mental health and alcohol and drug abuse service providers; in the community services area the major link is with supported accommodation and crisis services provided through the Supported Accommodation Assistance Program (SAAP). Chapter 9, page 295, and Table A5.9, provide details of SAAP and other community services for people who are homeless or in crisis.

### **Box 5.5: Community housing assistance: types and definitions**

*Governments, Indigenous community councils, charities, churches and other welfare organisations all provide community housing assistance. The nature of the assistance varies according to the circumstances, but it includes the following:*

- *initiating and managing community housing projects;*
- *contributing assets – money, land or buildings – towards community housing projects;*
- *holding title to community housing stock;*
- *facilitating community action, such as identifying needs for funding for community housing;*
- *involvement in administration of, research into and advocacy for housing provision.*

*The two major models for the delivery of community housing are housing cooperatives and associations:*

- *Housing cooperatives are responsible for tenant management and housing maintenance, while government, a central finance company or individual cooperatives own the housing stock. Equity-sharing rental housing cooperatives wholly own the housing stock and lease it to tenants, who are shareholders in the cooperative and therefore have the rights and responsibilities associated with cooperative management.*
- *Housing associations are managed by community organisations, churches, other non-government organisations and local governments to provide low-cost housing. Tenant participation in the management of housing is not necessarily a condition of provision, unlike cooperatives. Regional housing associations provide property management service and community groups provide support service to tenants.*

*'Head-leasing' refers to a lease arrangement between the owner of the property and an agency that sublets the property to a household. In the case of community housing, housing stock is owned by housing authorities or private owners but managed by community groups. Brokerage involves community housing organisations providing assistance to enable low-income households to access the private rental market through processes such as short-term head-leasing to overcome discrimination or additional rent subsidy to reduce the impact of affordability problems.*

*Source: NCHF 1998; QDPWH 1998a; QDPWH 1998b.*

Crisis Accommodation Program funds are used for the purchase, construction, renovation, maintenance and lease of dwellings so as to provide accommodation assistance to people who are homeless or in crisis; at 30 June 1997 there were 3,520 CAP-funded dwellings in Australia (FaCS 1999b:17). Eighty-eight per cent of the dwellings were separate or semi-detached houses or flats; 3% were bed-sits and 9% were hostels, shelters or boarding houses (Purdon & Twyford 1999:Table 3.3).

The CAP mapping project found that, for the night of 30 September 1998, 11,623 people or families were occupying CAP-funded properties (Purdon & Twyford 1999:92). Of these, 46% were single adults and young people, 33% were adults with children, 20% were non-single adults, and 1% had other family arrangements. This crisis accommodation was managed by 504 agencies, the majority of them being community based and the remainder being mainly church-based and other welfare agencies.

#### **Access for people with special needs**

Eight per cent of crisis accommodation dwellings were modified for people with a disability (Purdon & Twyford 1999:32). Single women and women escaping domestic violence and in need of crisis/short-term accommodation, as opposed to medium/long-term accommodation need, were the main users of these dwellings. Further, hostels and stock in rural areas were more likely than other dwelling types to have been modified.

#### **Older adults**

An indication of extent of older people's use of crisis services can be obtained from the SAAP data. Unlike the mainstream community housing sector, where a large proportion of tenants are older people, only 6% of SAAP-supported accommodation periods were used by people aged 55 and over and just 2% were used by people aged 65 years and over (AIHW 1999i:Table 4.4). Older people were, however, more likely to require housing and accommodation assistance than other age groups (AIHW 1999i:Table 4.20).

### **CSHA Home Purchase Assistance**

Home Purchase Assistance under the CSHA is designed to make home ownership (including shared home ownership) more accessible for people who are unable to obtain private sector finance for home ownership; this includes public housing tenants and households that are eligible for public housing. Assistance measures appropriate to the needs of particular clients and market conditions are:

- direct lending
- shared home ownership
- government guarantees
- deposit assistance
- interest rate assistance
- home purchase advisory and counselling services
- mortgage insurance protection
- mortgage relief (AIHW 1999d).

In 1997–98, the total value of home purchase assistance provided to households by the States and Territories through the CSHA and related programs was \$4,441.4 million.<sup>6</sup> Table 5.20 shows the diversity in the way home purchase assistance is provided and characterised: large States such as NSW and Victoria report lower numbers and values of assistance than do smaller States such as Western Australia and South Australia. This reflects historic and current differences in policy objectives and program activity (see AIHW 1999e).

**Table 5.20: CSHA Home Purchase Assistance: type of assistance to households, by State and Territory, at 30 June 1998**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust.
<b>Instances of assistance (N)</b>									
Deposit assistance	n.a.	0	278	590	985	100	300	382	2,635
Direct lending	7,416	19,942	11,786	21,252	23,489	274	3,037	3,305	90,501
Interest rate assistance	n.a.	0	0	0	3,949	n.a.	0	118	4,067
Mortgage relief	2,265	293	969	166	238	n.a.	23	n.a.	3,954
Other types of assistance	n.a.	746	0	0	0	n.a.	0	n.a.	746
<b>Total instances of assistance</b>	<b>9,681</b>	<b>20,981</b>	<b>13,033</b>	<b>22,008</b>	<b>28,661</b>	<b>374</b>	<b>3,360</b>	<b>3,805</b>	<b>101,903</b>
<b>Value of assistance (\$m)</b>									
Deposit assistance	n.a.	0.0	3.1	0.9	1.7	0.5	1.5	0.7	8.4
Direct lending	479.0	644.4	407.4	1,412.5	1,107.9	13.8	186.9	158.0	4,409.8
Interest rate assistance	n.a.	0.0	0.0	0.0	2.4	n.a.	0.0	0.1	2.5
Mortgage relief	12.3	0.8	2.9	0.1	0.4	n.a.	0.1	n.a.	16.6
Other types of assistance	n.a.	4.0	0.0	0.0	0.0	n.a.	0.0	n.a.	4.0
<b>Total value of assistance</b>	<b>491.3</b>	<b>649.3</b>	<b>413.4</b>	<b>1,413.5</b>	<b>1,112.4</b>	<b>14.3</b>	<b>188.5</b>	<b>158.7</b>	<b>4,441.4</b>
<b>Households</b>									
<b>Total households receiving assistance</b>	<b>7,918</b>	<b>20,981</b>	<b>12,733</b>	<b>22,008</b>	<b>21,775</b>	<b>1,494</b>	<b>3,060</b>	<b>n.a.</b>	<b>89,969</b>

*Notes*

1. Data may include non-CSHA activities, so State-to-State comparisons are unreliable.
2. In South Australia the numbers and values of interest rate assistance instances and deposit assistance instances are also included in the direct lending amounts.
3. Households may be assisted by more than one scheme.

*Source:* AIHW Commonwealth–State Housing Agreement Home Purchase Assistance data collection 1997–98 unpublished data.

## Other assistance to home owners and purchasers

In addition to the CSHA home purchase assistance, households owning or purchasing their home may also receive a range of other government assistance through government outlays and tax expenditures. Forty-three per cent of households own and 29% are purchasing their dwelling (Table A5.1), but there are only limited data with which to describe the level of assistance provided to home owners and purchasers. Assistance provided to owners, particularly through the taxation system, is significant (Bourassa et al. 1995; Pender 1994).

6 Due to the way home purchase funds are managed in some States and Territories it is not possible to separately identify CSHA and other funding.

Tax expenditures are measured in terms of the amount of tax revenue forgone by government as a result of concessional taxation treatment. This is, however, probably an understatement of the actual amount as many tax expenditures in this area go uncosted because of lack of data and conceptual difficulties in choosing a suitable tax benchmark. In the housing sector the Commonwealth exempts the principal residence and does not subject the imputed rental income arising from ownership to taxation. Most States and Territories also offer stamp duty exemptions for first home buyers and usually exempt the principal residence from land taxes.

The most recent analysis, based on data for 1984–85, concluded that the value of assistance was an average of \$1,890 per household per year for owners and \$890 for purchasers; this compares with \$2,890 for public renters and \$970 for private renters (Flood 1993; AIHW 1997:Table 5.4). For owners and purchasers, much of the assistance was in the form of tax expenditures<sup>7</sup>, such as exemptions for capital gains and imputed rent, rather than direct government subsidy.

The capital gains tax exemption for gains on the disposal of a taxpayer's main residence (Treasury 1999) is recognised as an important area of housing assistance.<sup>8</sup> The value of this exemption is not available from official sources and is not calculated in reporting tax expenditures. An indication of the size of this assistance was, however, provided in Flood's study of housing subsidies, which estimated, using 1984–85 data, that the non-taxation of capital gains for home owners represented a subsidy of \$1.5 billion (1993:Appendix 3).

Owner-occupied housing is also treated differently from other assets because the service, or imputed rent, from the dwelling is not taxed.<sup>9</sup> Assets such as bank savings, shares and investment properties produce income that is taxed; owner-occupied housing provides an imputed income stream that is not. On the other hand, costs associated with producing the service are not tax exempt; for example, mortgage interest payments cannot be deducted from a person's taxable income. This presents a short-term disadvantage for purchasers, but the long-term advantage of a non-taxed imputed rent has been calculated to more than outweigh this at given rates of mortgage repayment (Bourassa et al. 1995).

State and Territory taxes also provide assistance to home owners; for example, through transaction tax exemptions for first home buyers and land tax exemptions. Land tax exemption has been raised as a source of horizontal inequity between renters and owner-occupiers and as a disincentive to rental property investment (Yates 1994:22; National Housing Strategy 1991:59).

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7 The Australian Taxation Office recognises the role taxation plays in providing benefits by way of government revenue forgone as a result of concessional tax treatment (Treasury 1999).

8 Unlike other assets, owner-occupied housing is exempt from capital gains tax. This is sometimes interpreted to mean that owners can make untaxed gains by selling their homes in markets in which the value of their home has increased at rates greater than inflation (Pender 1997).

9 Imputed rent from owner-occupied dwellings refers to the imputed value of the services, such as shelter, that ownership provides to the households after the deduction of expenses and depreciation.

Assistance is also provided to pensioners, who receive subsidies for their local government rate payments. These subsidies are funded by State and Territory governments, which reimburse local governments. The size and number of subsidies vary from State to State: no comparable information is available.

## 5.4 Housing assistance for Indigenous Australians

In 1996 Housing Ministers acknowledged that housing provision for Indigenous Australians was often unacceptable and established the Commonwealth–State Working Group on Indigenous Housing to develop practical strategies for removing the impediments to improving housing outcomes for Indigenous Australians. In 1997 the Ministers endorsed a reform agenda, which focuses on the following:

- identifying and addressing outstanding need;
- improving the viability of Indigenous community housing organisations;
- establishing safe, healthy and sustainable housing for Indigenous Australians, especially in rural and remote communities;
- establishing a national framework for the development and delivery of improved housing outcomes for Indigenous Australians by State, Territory and community housing providers.

The considerable difficulties faced in reporting on the social and health status of Australia's Indigenous population has compounded difficulties governments face in acting to reduce the disadvantage this population experiences. The Working Group recognised that underlying any moves to improve housing outcomes is the need to adequately resource and support the community housing sector and collect nationally consistent and comparable data.

High priority has been given to developing information about the Indigenous population in the National Community Services Information Development Plan (SCCSISA 1999), the National Aboriginal and Torres Strait Islander Health Information Plan (AHMAC & AIHW 1997) and the current development of a National Indigenous Housing Data Management Strategy.

Integration of housing assistance and other areas of social policy is particularly relevant for Indigenous Australians, whose health status and level of access to services fall below the population average. The association between poor housing and health problems in Indigenous people is well reported, particularly but not only in rural areas (ABS & AIHW 1997; EHNCC 1998; Faulkner-Hill 1996; Pholeros et al. 1993).

### **How housing assistance is provided for Indigenous people**

As with all Australians, Indigenous Australians can obtain housing assistance through the Commonwealth–State Housing Agreement program areas of public housing, community housing, private rental assistance, home purchase assistance and crisis accommodation, through Commonwealth Rent Assistance, and through other State and Territory programs. There is little reliable information about Indigenous Australians' use of CSHA housing assistance programs. Indigenous identification is optional under Commonwealth Rent Assistance.

In addition, a range of programs is directed at Indigenous families and communities with the purpose of addressing special (additional) needs, such as needs arising from remote location or the need for culturally and climatically appropriate housing. The primary sources of targeted funding are the Aboriginal Rental Housing Program (ARHP) which is funded by tied funds under the CSHA, and ATSIC, which provides housing assistance under several programs. The main ATSIC housing programs are the Community Housing and Infrastructure Program (CHIP) and hostels funded by Aboriginal Hostels Limited. ATSIC also funds the Home Ownership Program (Box 5.6). Most States and Territories contribute a proportion of untied CSHA funds to the Indigenous housing effort. As well as State Indigenous-specific programs using CSHA funds, some States also provide Indigenous home ownership programs. Figure 5.5 summarises the modes of assistance to which Indigenous Australians have access.

It is important to understand that generally speaking, ATSIC housing assistance other than home ownership is resourced as part of combined and sometimes integrated housing and infrastructure programs. This causes some difficulty in determining the housing component of housing and infrastructure projects, as well as 'boundary' questions about where 'housing' ends and 'infrastructure' begins.

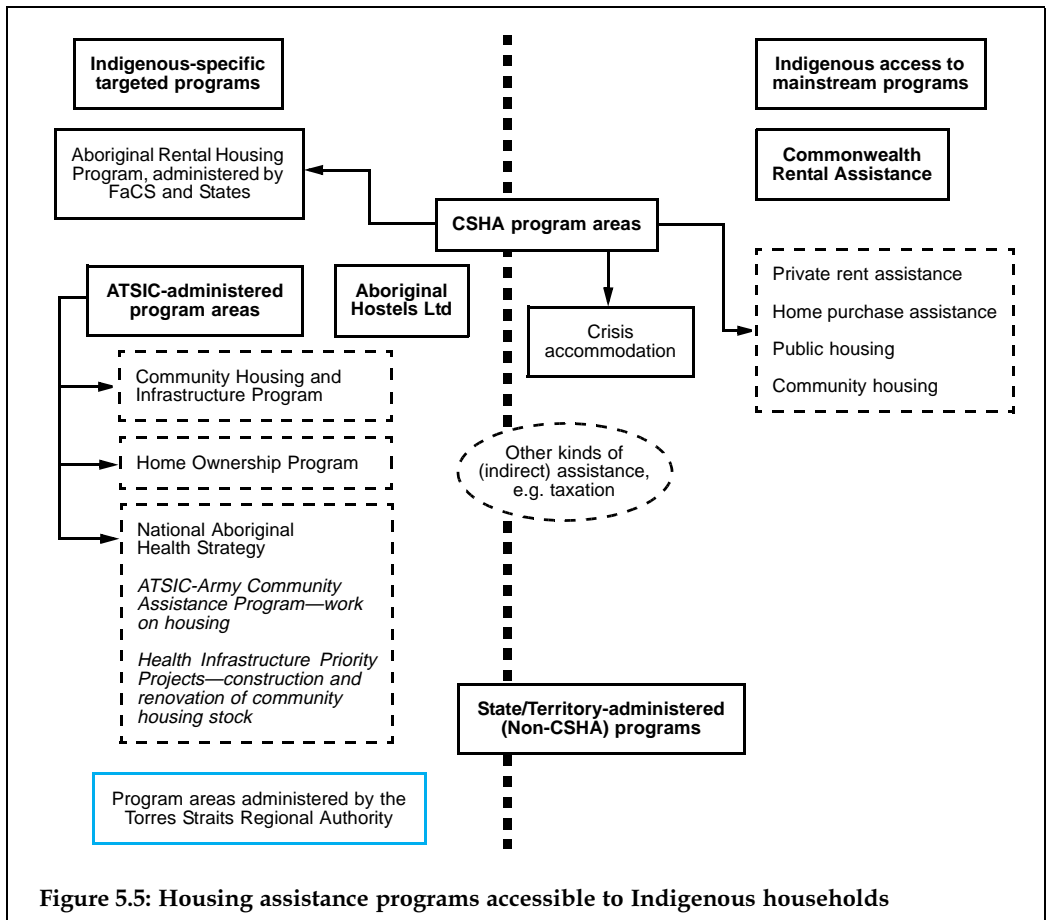


Figure 5.5: Housing assistance programs accessible to Indigenous households

## Provision of targeted housing assistance

Sufficient evidence of housing disadvantage is available to give a rationale for providing targeted housing assistance for Indigenous Australians. The picture of disadvantage is supported by over-representation of Indigenous families in the clientele of mainstream housing assistance programs for which data are available. Overall, the available information suggests that, in terms of housing status, Indigenous families are somewhat disadvantaged relative to non-Indigenous families. The 1996 Census data show that Indigenous families are more likely to live in subsidised housing and much less likely to be owners or purchasers (Table 5.21). Furthermore, the SAAP data for 1997–98 show that Indigenous Australians accounted for 12.4% of support periods (AIHW 1999i) while representing only 2% of the total Australian population (Table P1).

**Table 5.21: Families in occupied private dwellings by Indigenous status of family and tenure type, 1996 (per cent)**

Indigenous status	Owner with and without mortgage	Private rental	Public rental housing	Community housing	Other/not stated	Total families
Non-Indigenous families	71.1	20.4	4.9	0.4	3.3	100.0
Indigenous families	33.1	26.7	22.8	10.3	7.1	100.0
<b>Total families</b>	<b>70.4</b>	<b>20.5</b>	<b>5.1</b>	<b>0.5</b>	<b>3.4</b>	<b>100.0</b>

### Notes

1. A family is defined as Indigenous if any adult or child in the family is identified as Indigenous. This differs from standard ABS practice of considering adult family members of married couple and sole parent families only. In some areas of housing assistance eligibility is based on the Indigenous status of all family members.
2. Excludes not stated and overseas visitor families.
3. Caution should be taken when interpreting this data. For an account of known Indigenous data quality concerns from the 1996 Census, see Ross (1999).

Source: AIHW analysis of ABS 1998b.

## Level of provision of targeted housing assistance

The ATSI Home Ownership Program approved 402 new loans valued at \$38.5 million in 1997–98, providing housing for 1,274 people. At 30 June 1998 there were 3,807 active accounts valued at \$250.9 million (ATSI 1998:96-8).

Table 5.22 shows summary data for the state owned and managed dwellings of the CSHA Aboriginal Rental Housing Program.<sup>10</sup> It should be noted that national aggregate program data exclude the Northern Territory, which collects the relevant data differently. At 30 June 1998, 11,394 households living in 11,374 dwellings were receiving assistance.

Little information is available about Indigenous families assisted under other targeted programs. ATSI has estimated that in 1997–98 about 1,500 extra people were housed and the circumstances of a further 4,000 improved as a result of the Community Housing and Infrastructure Program (ATSI 1998:100-2). Through this Program, in 1997–98 ATSI funded the purchase of 154 dwellings, the construction of 211 new dwellings, and the upgrading or renovation of 926 dwellings; the cost was \$64.8 million, of which \$15.5 million was administered by the Indigenous Housing Authority of the Northern Territory. A further 240 houses were purchased or

10 Excluded are ARHP funds used in some jurisdictions for properties owned by Indigenous communities.

constructed and 177 renovated under the National Aboriginal Health Strategy component of the Program (ATSIC 1998:119).

**Table 5.22: Households occupying Aboriginal Rental Housing Program housing and dwellings available through the Program, by State and Territory, at 30 June 1998**

Households / dwellings	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust.
<b>Total households</b>	<b>3,761</b>	<b>872</b>	<b>2,446</b>	<b>2,397</b>	<b>1,638</b>	<b>275</b>	<b>5</b>	<b>n.a.</b>	<b>11,394</b>
Occupied dwellings	3,741	872	2,446	2,397	1,638	275	5	n.a.	11,374
Tenantable and vacant	47	8	49	58	72	14	0	n.a.	248
Untenantable and vacant	7	56	71	59	24	16	0	n.a.	233
<b>Total dwellings</b>	<b>3,795</b>	<b>936</b>	<b>2,566</b>	<b>2,514</b>	<b>1,734</b>	<b>305</b>	<b>5</b>	<b>n.a.</b>	<b>11,855</b>

Source: AIHW Commonwealth–State Housing Agreement Aboriginal Rental Housing Program data collection 1997–98 unpublished data.

## Box 5.6: Major targeted Indigenous housing assistance programs

### *CSHA Aboriginal Rental Housing Program*

*The Aboriginal Rental Housing Program provides targeted assistance through government owned and managed stock as well as supporting community-managed housing.*

*Publicly owned dwellings from CSHA stock that are specifically set aside for allocation to Indigenous tenants includes all stock where ownership resides with a State or Territory government and allocation is specifically identified for Indigenous households only. This stock may be funded from ARHP or general grants and includes CSHA stock transferred to ARHP or an Indigenous housing government unit or agency for allocation to Indigenous tenants.*

*CSHA funds including ARHP or general grants may also be used in some jurisdictions for properties owned by an Indigenous community. These funds support Indigenous-managed community housing assistance where ownership of the dwelling, which does not necessarily mean property title, resides with a community organisation (an incorporated organisation, another group or an individual).*

### *ATSIC-administered programs*

*In the following programs only the housing component of the program purpose is described.*

- The Home Ownership subprogram provides home loans to Indigenous people generally unable to obtain loans from mainstream sources. Low-income first home buyers are targeted.*
- The Community Housing component of the Community Housing and Infrastructure Program provides funding to Indigenous housing organisations for rental housing, support and advice, and repairs and maintenance.*
- The National Aboriginal Health Strategy component of the Community Housing and Infrastructure Program provides priority housing and housing-related infrastructure to improve environmental health. Elements of this component are the Health Infrastructure Priority Projects program and the ATSIC-Army Community Assistance Program.*

*Aboriginal Hostels Limited operates as a company within the Aboriginal and Torres Strait Islander portfolio. It provides transient accommodation; accommodation for homeless and aged Indigenous Australians, rehabilitation and education.*

Source: AIHW 1999a; ATSIC 1998.

Data about the level of provision for other forms of medium- to long-term assistance are available only in terms of expenditure and stock availability. It is not generally feasible to separate projects neatly into housing and infrastructure components: most projects involve housing construction or renovation or preparatory work for housing construction and their status as housing or infrastructure is indeterminate. Such projects are often funded through State and Territory programs under the National Aboriginal Health Strategy, the ATSIC–Army Community Assistance Program (AACAP) and the Health Infrastructure Priority Projects (HIPP) program. Under AACAP—which was jointly funded by ATSIC (\$6.6 million), the former Department of Health and Family Services (\$5 million) and the Army (materials, personnel and consumables)—seven communities received assistance. HIPP program outlays for 1997–98 amounted to \$32.9 million. Ninety-two large-scale housing and infrastructure programs are currently underway through the National Aboriginal Health Strategy (ATSIC 1998:111–2).

Aboriginal Hostels Limited provided another form of assistance. A government-owned company, it funds and provides low-cost hostel accommodation for Indigenous people through company-operated hostels and hostels funded through its Community Support Hostels scheme. Funds for 1995–96 to 1997–98 averaged \$36.92 million a year: 84% of that amount was funded by the Commonwealth Government; the remainder was made up of tariffs and other income. In 1997–98, 135 hostels provided 2,903 beds a night with a 69% occupancy rate (AHL 1998). This rate was slightly down on the 72% in 1995–96 and 1996–97, primarily because of closures for renovations and the effects of flooding in Katherine, in the Northern Territory. The cessation of the Student Rental Subsidy scheme in December 1996 reduced the number of beds available by approximately 300.

## 5.5 Data development

At present there is much variability in data quality and the compatibility of information about housing assistance. In particular, measuring the needs for and effectiveness of assistance to disadvantaged households, such as people with disabilities or Indigenous households, is difficult because of the lack of comprehensive, reliable data for these groups. A substantial data development effort needs to be made to enable reliable measurement of effectiveness, efficiency and appropriateness in the medium and long term. Furthermore, standard methodologies need to be developed, agreed and implemented, to facilitate comparison across areas of housing assistance and related community services.

In several areas information about housing assistance has not been a central concern and there are limitations on what data are available. In areas such as financial information and tenant profiles the existing data collections may be deficient in terms of detail and timeliness. There is also a need to develop definitions and classifications for the main data areas. For providers of housing assistance, standard ways of measuring organisation type, target group, funding source and service delivery models are required. In the case of the recipients of assistance, few, if any, standard means of measurement are used.

The difficulty of measuring housing outcomes is compounded by the pooling of program funding or cross-program sharing of service delivery. Shifting of stock

between programs, head-leasing, and concurrent administration of several sets of program funds by single (often small) agencies add to the difficulties.

Nevertheless, a variety of data-development initiatives that are under way should lead to improved data availability and consistency in the next few years. Two important developments are the 1999–2003 Commonwealth–State Housing Agreement and the National Indigenous Housing Data Management Strategy: the aim of both is to obtain adequate information to satisfy general accountability requirements, assess outcomes, inform resource allocation, and underpin policy and program decision making.

The development of a National Housing Data Agreement is in its early stages. Its establishment is required under Section 3 of the 1999–2003 CSHA, which states:

3(2) ... there will be a core set of nationally consistent indicators and data for benchmarking purposes. These are to be specified in a Subsidiary Agreement on National Housing Data ...

3(3) Under the National Housing Data Agreement the Commonwealth and States will:

- (a) provide such data as specified in the Agreement, according to specified standards; and
- (b) provide the specified level of funding for data management and other purposes.

This model for developing a mechanism for agreement on national housing information is analogous to the successful models operating in the health and community service sectors—the National Health Information Agreement and the National Community Services Information Agreement. In the first instance, the management of a National Housing Data Agreement will provide a means of coordinating existing initiatives arising from the CSHA, the Steering Committee for the Review of Commonwealth/State Service Provision, and the interim National Indigenous Housing Data Management Group.

A process has been devised for formulating the details of the National Housing Data Agreement. The Agreement's importance is shown by the coordinating group's very early recognition that, although constituted under the CSHA, the Agreement should support policy and program planning that obtains a comprehensive view of housing assistance in Australia, including housing assistance that falls outside the scope of the CSHA. Examples are Commonwealth Rent Assistance, indirect assistance via taxation concessions, and additional programs supported by non-government, local government and State and Territory government resources.

The drive for consistent national housing data originates from the increasing need to target programs better to people most in need of assistance and the increased emphasis on program accountability. Further, government interest in performance measures and the involvement of the Steering Committee for the Review of Commonwealth/State Service Provision, have raised awareness of the need for national housing information. It is widely accepted that there should not be separate data collections for the Steering Committee's reporting needs and for reporting under the CSHA.

The initial approach of developing performance indicators served to highlight the data deficiencies in the housing sector. This is bringing about a shift in thinking on data development—from the end product of a performance indicator to the basic tools of

data definitions and standards, leading to the ability to specify appropriate data sets, to a means for consistent collection of data and to soundly based outcome measures.

The initial objectives of the National Indigenous Housing Data Strategy are to formulate an effective process for establishing a national information environment for Indigenous housing assistance, for obtaining national agreement on data development, and for reporting that is compatible with other related data developments. A primary requirement for acquiring data about Indigenous households receiving or seeking assistance from mainstream sources is to identify such households.

The ABS National Centre for Aboriginal and Torres Strait Islander Statistics has developed a standard form of Indigenous identifier. Its use as the national standard is endorsed under the National Health Information Agreement and the National Community Services Information Agreement and it is widely accepted. Some housing assistance data collections do use an Indigenous identifier, but it is not always formulated or collected according to the standard protocol. Furthermore, although the consistent determination of Indigenous identity appears to be amenable to a broad intersectoral approach, eligibility for access to housing assistance is based primarily on the Indigenous status of the household. Eligibility for access to programs specifically for Indigenous people is based on the concept of 'Indigenous household': there is some general understanding of what makes a household 'Indigenous', but it cannot yet be applied consistently because of differences in eligibility criteria between programs. Efforts to resolve this impasse are being made under the National Indigenous Housing Data Strategy. Among other problems related to data quality are insufficient numbers (particularly lack of representation of remote communities) in nationally representative surveys and the census, lack of consistency in data definitions between jurisdictions or programs, and the overlap of data between mainstream and targeted collections.

There is a good prospect that both the National Housing Data Agreement and the Agreement on National Indigenous Housing Information will come into operation during the coming year. In the meantime, development work continues, assisted by increased awareness of the range of work being done in the various jurisdictions and the first stages of national coordination.

The first priority for development under the proposed National Housing Data Agreement is public housing. The priorities under the proposed Agreement on National Indigenous Housing Information are community-managed housing and identification in mainstream collections. Further housing data development at the national level offers excellent prospects for advancement in the near future.

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