

Housing assistance in Australia

Web report | Last updated: 14 Jul 2023 | Topic: Housing assistance

About

In 2022, around 815,500 Australians lived in social housing in over 442,700 dwellings across the country. The majority (67%) of social housing dwellings were public housing stock and Community Housing (25%). Commonwealth Rent Assistance was provided to over 1.3 million income units at the end of June 2022.

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Findings from this report:

- The proportion of households living in social housing in Australia decreased from 4.8% in 2011 to 4.1% in 2022
- In 2021-22, there were around 815,500 occupants living in Australia's main social housing programs
- The highest number of overcrowded dwellings were in public housing and in Major Cities (over 9, 100 households)
- At June 2022, over 1.3 million income units were receiving Commonwealth Rent Assistance (CRA)

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Summary

Housing assistance is an Australia's welfare topic

- Home ownership and housing tenure | 05 Apr 2023
- Homelessness and homelessness services | 07 Sep 2023
- Housing affordability | 07 Sep 2023

Australian and state and territory governments provide various types of assistance to people having difficulty with finding or sustaining affordable and appropriate housing in the private housing market. Housing assistance refers to both access to social housing (such as public housing), and targeted financial assistance to eligible Australians.

Social housing provides eligible households with rents set below market rates (based on a percentage of a tenant's income). Forms of social housing include:

- · public housing
- state owned and managed Indigenous housing
- · community housing
- · Indigenous community housing.

Governments also provide various forms of financial support to assist people on lower incomes to meet housing costs. Forms of financial support include:

- Commonwealth Rent Assistance
- Private Rent Assistance
- Home Purchase Assistance.

The data visualisation displays a summary of key data from the AIHW National Housing Assistance Data Repository and Australian Government Housing Dataset. Data presented are available in the individual sections of this report and in the data download section.

Key messages

- At June 2022, there were around 442,700 social housing dwellings. For more see Social housing dwellings
- In 2021-22, there were 31,703 households newly allocated social housing, including 15,023 households allocated public housing, 16,052 to community housing and 628 to state owned and managed Indigenous housing. For more see Entries, exits and transfers.
- The proportion of social housing households in Australia fell from 4.6% in 2014 to 4.1% in 2022. For more detail see <u>Households and</u> waiting lists.
- In 2021-22, 56,854 households in Australia received Private Rent Assistance and 43,289 households received Home Purchase Assistance. For more see <u>Financial assistance</u>.
- At June 2022, over 1.3 million income units were receiving Commonwealth Rent Assistance (CRA). For more see <u>Financial assistance</u>. The interactive data visualisation displays a summary of key national as well as state and territory data about housing assistance in Australia. Data presented is available in the individual sections of this report and in the data download section. There were around 442,700 social housing dwellings in Australia at June 2022, the highest number ever reported. However, social housing households as a proportion of all households has decreased nationally from 4.7% in June 2008 to 4.1% in June 2022. The number of households receiving Private Rent Assistance and Home Purchase Assistance decreased in 2021-22 compared with the previous year.

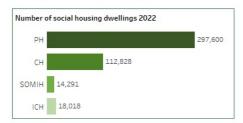
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Australians having difficulty meeting costs of housing can be supported by housing assistance programs, including social housing and financial assistance.

Social housing programs

Social housing provides eligible households with rents set below market rates (based on a percentage of a tenant's income). Forms of social housing include:

- public housing (PH)
- state owned & managed Indigenous housing (SOMIH)
- · community housing (CH)
- Indigenous community housing (ICH).

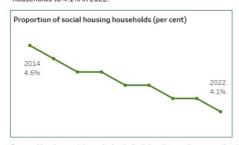


Newly allocated households

In 2021-22, there were 31,703 households newly allocated social housing including, 15,023 households allocated public housing, 16,052 to community housing and 628 to state owned and managed Indigenous housing.

Supply of social housing

There has been a decline in the proportion of social housing households in Australia since 2014, from 4.6% of all households to 4.1% in 2022.



Source: Housing assistance in Australia (https://www.aihw.gov.au/haa) Published 7 July 2023

Quick facts - Australia

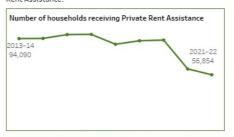
- 442.737 social housina dwellinas
 housing 418,434 households
 with 815,504 occupants throughout 2021–22.

In 2022, most (314,207) social housing dwellings met the size requirements for the household composition. There were 61,444 dwellings that were considered to be underutilised and 21,318 dwellings that were considered to be overcrowded.

Financial assistance programs

Governments provide various forms of financial support to assist people on lower incomes to meet housing costs.

In 2021–22, 56,854 households in Australia received Private Rent Assistance.



In 2021-22, 43,289 households in Australia received Home Purchase Assistance.



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Housing assistance

On this page:

- Access to appropriate and affordable housing
- Drivers for people seeking housing assistance
- Housing assistance policy
- Type of housing assistance

Australian and state and territory governments provide a range of types of assistance to people having difficulty with finding or sustaining affordable and appropriate housing in the private housing market. Housing assistance refers to both access to social housing (such as public housing), and targeted financial assistance to eligible Australians.

Access to appropriate and affordable housing

Housing affordability is critical to Australia's welfare. Affordable housing is housing that is appropriate for the needs of low to moderate income households and priced so that alongside the costs of housing, people are able meet their basic living costs, such as paying for food, heating, and medical care.

However, in recent times, finding and securing affordable housing has been difficult for many low-income households in Australia. Rising rents and low vacancy rates have intensified rental stress across Australia, especially, in the capital cities (Domain 2023; SQM Research 2023). In 2019-20, approximately 619,000 low-income households were spending more than 30% of their income on their housing costs (that is, were in rental stress). More than two-thirds (67%) of these households were in capital cities (ABS 2022a).

Living in unaffordable housing can be detrimental to the welfare of low-income households. High housing costs can make it difficult for these households to meet their basic living costs without compromises or sacrifices. It can also make it difficult to save money for retirement and emergencies or for pursuing opportunities, such as further education or business ventures (Anacker, 2019). Because housing affordability can affect so many different aspects of people's lives, it can have a dramatic bearing on the quality-of-life afforded to low-income households.

Housing assistance can provide households in need with affordable and appropriate housing, or with the means to afford appropriate housing. By providing housing assistance, low-income households can achieve greater financial flexibility and housing stability (Anglicare Australia 2019). The flexibility and stability provided to these households can also lead to greater social and economic participation, and as a result, improve social cohesion (Bridge et al 2007; Carnemolla and Skinner 2021).

For more information on housing stress, see Housing affordability and Home ownership and housing tenure (AIHW 2021a; 2021b).

Drivers for people seeking housing assistance

A variety of drivers—circumstances or changes, can contribute to the probability of households seeking housing assistance. Understanding these drivers, and the influence of critical life events, housing market and other factors, on households can assist in defining housing stress, an early indicator of household need for housing support, and can form part of interventionist approaches to housing assistance provision and policy (Ghasri et al 2022).

Housing stress describes the factors, and associated outcomes with an inability to meet housing or rental costs. For example, unexpected, or unwanted change in tenure, forced eviction or homelessness. Housing stress is also described by researchers, governments, and policy makers as households that are paying a high portion of their income on housing. The 30/40 housing stress measure is defined as the lowermost 40% of households (based on household income distribution) that spend 30% or more of total income on housing costs (Ghasri et al 2022).

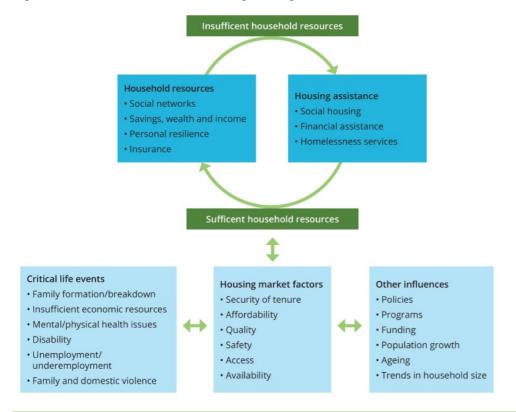
Critical life events are events that lead to major change in a person's life. These factors can involve family formation or breakdown, providing care to a family member, or loss of employment. Multiple intersecting critical life events may also put significant financial pressure on a household's ability to manage their housing and living costs.

Housing market factors are the specific arrangement of conditions in the private housing market that impact housing options and choices, and are influenced by taxation, regulation, supply, and availability. Additionally, other factors related to housing affordability include low vacancy rates, rising private market rental costs, and cost of living pressures such as inflation, interest rates, and energy costs may impact household situation of housing stress (Ghasri et al 2022; Stone et al 2016).

Households may seek assistance to alleviate pressures of housing affordability within a tightening private rental housing market, largely characterised by low vacancy rates, across capital and regional areas. However, households may be confronted with long wait lists for housing (Stone et al 2016).

In response to housing insecurity and housing affordability challenges households may need to access contingency resources (such as savings, assets, skills, or social networks) to ensure that they can sustain access to housing. However, low-income households often lack the additional resources to insure against or respond to any negative impacts arising from critical life events or housing market factors, leading them to seek housing assistance (Ghasri et al 2022) (Figure 1).

Figure 1: Drivers for households seeking housing assistance



Low income household

A household whose equivalised disposable income falls between 3% and 20% of households. Equivalised disposable household income accounts for differences in household sizes and composition (ABS 2022b).

Housing assistance policy

Government housing assistance includes both indirect expenditure (taxation), direct expenditure by way of public and social housing, financial assistance (to support people to access private rental market housing), grants (first homeowner) and Specialist Homelessness Services (SHS) for people at risk of or at risk of homelessness. Policies and programs are implemented by all governments.

A brief history of housing assistance

In 1943, the Commonwealth Housing Commission was appointed by the Commonwealth government to evaluate the condition of Australia's housing stock. Due to the combined impact of the Great Depression and the use of labour and building materials in supporting the war effort, appropriate and secure housing was incredibly scarce during this time (Dufty-Jones 2018). In response to Australia's sizable housing shortage, the government began to provide people with adequate housing, to foster economic development and replace the tenement housing present at the time (Troy 2012; Macintyre 2015).

In 1944, the Commonwealth Housing Commission reported a shortage of some 300,000 dwellings and advised the Commonwealth to provide housing to overcome this housing deficit (Pawson et al. 2020). This advice would later result in the establishment of the first Commonwealth-State Housing Agreement (CSHA) in 1945.

The CSHA was an agreement between the Commonwealth and states/territories to provide funds for the construction of new dwellings. As a result, social housing provision from governments became a more prominent aspect of the housing landscape. The original 1945 CSHA has been updated numerous times, with the 2003 CSHA being the final revision, before it was officially replaced by the National Affordable Housing Agreement (NAHA) in 2009 (Parliament of Australia 2017). The NAHA was later superseded by the National Housing and Homelessness Agreement in 2018 (DSS 2022a).

Historically, social housing was built to stimulate the economy, provide people with secure accommodation, and facilitate participation in the workforce (Pawson et al. 2020). As such, access to social housing was made available to predominantly working families on very low, low, and moderate incomes (Groenhart et al. 2014; Yates 2013). However, from 1956 to 1973, the Government's housing strategy shifted towards encouraging home ownership and supporting low-income households in the private rental market. In 1973, income eligibility limits were introduced to social housing households, signifying the beginning of the shift towards the current policy where social housing are allocations partly based on need (Yates 2013).

By the 1999 CSHA, a greater emphasis was placed on helping families and individuals that could not be housed in the private market. Accordingly, a key feature of the 1999 CSHA was providing housing assistance according to need, classified by income, rather than security of tenure (Parliament of Australia 2001).

With the introduction of the NAHA in 2009, provision of social housing focused on assisting households experiencing disadvantage, and more complex needs— or in other words, people who are in greatest need, especially people experiencing homelessness (Pawson et al. 2020).

National Housing and Homelessness Agreement (NHHA)

Since 2018, the Australian Government has provided approximately \$7.9 billion in Commonwealth funding to states and territories to improve access to affordable, safe, and sustainable housing. The NHHA describes government roles and responsibilities for social housing, and support for people at risk of and experiencing homelessness (FFR 2018).

The NHHA came into effect on 1 July 2018, reforming previous funding agreements with states and territories, the National Affordable Housing Agreement (NAHA) supported by the National Partnership Agreement on Homelessness (NPAH). A one-year extension of the NHHA to 30 June 2024 has been offered to the states to support the transition to the Government's housing agenda.

Housing and Homelessness Plan

The Australian Government announced development of a National Housing and Homelessness Plan (the Plan) to inform future housing and homelessness policy in Australia. The Plan will include several new proposed initiatives outlined throughout this section, to improve housing and homelessness outcomes for Australians. These include, the National Housing and Affordability Council, Housing Australia Future Fund, the National Housing Accord, and an expanded remit of the National Housing Finance and Investment Corporation (NHFIC) to be renamed Housing Australia, as well as additional programs to assist people into home ownership (DSS 2023; NHFIC 2023; Treasury 2022a, Department of Finance 2023).

National Housing Supply and Affordability Council

The National Housing Supply and Affordability Council will guide development of the National Plan. The Council will deliver independent advice to Government on ways to increase housing supply and affordability, including promotion and regular collection and publication of data on housing supply, demand, and affordability (Treasury 2022b).

Housing Australia Future Fund

The <u>Housing Australia Future Fund</u> is a financial asset fund, set up to build financial capacity in the form of ongoing investment returns to deliver new social and affordable housing. The Australian Government has set a commitment to deliver 30,000 new social and affordable homes in the fund's first five years, including 4,000 homes for women and children impacted by family and domestic violence, or older women at risk of homelessness (Treasury 2023).

National Housing Accord

In late 2022, the Australian Government released detail on the <u>National Housing Accord</u> to address the supply and affordability of housing with an agreement to align efforts of all levels of government, institutional investors, and the construction sector.

The Accord recognises the need for more housing to be provided by the market with government playing a pivotal role within investment in the building of affordable housing that is close to services and other amenities.

Australian Government funding of \$350 million is planned for the delivery of 10,000 affordable homes over five years from 2024, with use of superannuation fund returns and other institutional investment returns to deliver social and affordable housing with public funding covering the gap between market rents and subsidised rents.

Additionally, State and territory governments have committed additional quotas of up to 10,000 new homes, a total of up to 20,000 new affordable dwellings (DSS 2023; Treasury 2022a).

Other housing initiatives

The <u>National Rental Affordability Scheme</u> (NRAS) was established in 2008 to increase the supply of affordable rental homes available to low to moderate income households. The program accepted property investors (including charitable organisations and for-profit organisations) who were offered financial incentives each year for renting out a property at a minimum of 20% below market rate. As of June 2022, there were 27,012 active allocations. The program ceased in 2014 with the scheme due to conclude in 2026 (DSS 2022b).

Housing assistance funding

In 2021-22, Australian Government funding for the NHHA was \$1.7 billion. An additional \$4.8 billion was spent on Commonwealth Rent Assistance (CRA). In 2020-21, this figure increased to \$5.4 billion due to pandemic-related measures. In 2021-22, state and territory social housing net recurrent expenditure was \$4.6 billion, up from \$4.5 billion the previous financial year. State and territory government social housing capital (non-recurrent) expenditure was \$2.6 billion, an increase from \$2.1 billion in 2020-21 (Productivity Commission 2023).

Types of housing assistance

The different forms of housing programs and assistance explored throughout this report include:

- social housing, owned and managed by government and non-government organisations, including:
 - public housing (PH)
 - o state owned and managed Indigenous housing (SOMIH)
 - community housing (CH)
 - Indigenous community housing (ICH)
- financial assistance given to tenants to meet private rental costs, including:
 - Commonwealth Rent Assistance (CRA)
 - Private Rent Assistance (PRA)
- financial assistance with home purchase, including:
 - Home Purchase Assistance (HPA)

The report does not cover the provision of services such as obtaining accommodation or sustaining tenancies provided by Specialist Homelessness Services. For information relating to these specific homelessness services, see <u>Specialist homelessness services annual report 2021-22</u> (AIHW 2022a).

Definitions of housing assistance programs

Social housing

Social housing is low cost or subsidised rental housing provided to eligible Australians by government or non-government (including not-for-profit) organisations (AIHW 2022b).

- Public housing: Rental housing managed by all state and territory housing authorities. This includes dwellings that are owned by the housing authority or leased from the private sector or other housing program areas and used to provide public rental housing or leased to public housing tenants. Public housing can be accessed by non-Indigenous Australians, Indigenous Australians, and permanent residents on low incomes and/or with greatest and/or special needs.
- Community housing: Housing managed by community-based organisations, available to low to moderate income or special needs households. Community housing models vary across states and territories, and the housing stock may be owned by a variety of groups including government. Community housing can be accessed by non-Indigenous Australians, Indigenous Australians, and permanent residents.
- State owned and managed Indigenous housing: Housing that state and territory governments provide and manage. It is available to households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin. Eligibility criteria for these households include low income, special needs, or greatest need.
- Indigenous community housing: Housing that Indigenous communities own and/or manage. These organisations may either directly manage the dwellings they own or sublease tenancy management services to the relevant state/territory housing authority or another organisation. This type of housing is made available to households with at least one Indigenous member (NIAA 2022).

Financial assistance with rental costs

- Commonwealth Rent Assistance: This is a payment provided by the Australian government to eligible families and individuals who pay or are liable to pay private rent or community housing rent. Commonwealth Rent Assistance is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children (DSS 2019). Indigenous Australians who are eligible can access this program.
- **Private Rent Assistance**: This is financial assistance administered by each state and territory government. It provides a range of financial assistance to low-income households experiencing difficulty with securing or maintaining private rental accommodation. Private Rent Assistance is usually provided as a one-off form of support—such as bond loans and rental grants—but may also include ongoing rental subsidies and payment of relocation expenses. Indigenous Australians who are eligible can access this program.

Financial assistance with home purchase

• Home Purchase Assistance: This is a form of government financial assistance administered by each state and territory. It provides a range of financial assistance to eligible households to improve their access to, and maintain, home ownership. Home Purchase Assistance may vary by state and territory, as some products are only offered within certain states and territories.

Government assistance for home ownership

There are various forms of Australian and state-territory government assistance and programs to support people into home ownership. Australian Government initiatives are briefly described below; however, they are not the focus of this report.

Several schemes are managed by the National Housing Finance and Investment Corporation (NHFIC) on behalf of the Australian Government (NHFIC 2022).

- First Home Loan Deposit Scheme supports people to buy their first home sooner, with a deposit of as little as 5%.
- The New Home Guarantee Scheme (HGS) supported people to build or buy a new home, with higher property price caps available in selected areas ended from 1 July 2022.

- The Regional First Home Buyer Guarantee (RFHBG) is an initiative to support eligible first home buyers purchase a home in a regional area, with a little as 5% deposit without paying Lenders Mortgage Insurance (LMI). Any guarantee of a home loan is for up to a maximum amount of 15% of the value of the property.
- The Family Home Guarantee (FHG) aims to support eligible single parents with at least one dependent child in purchasing a family home, with a deposit of as little as 2%.

The First Home Super Saver Scheme (FHSSS) was introduced by the Australian Government in the 2017-18 Budget. The FHSSS supports first homebuyers who meet the eligibility criteria to save money for a house deposit using their superannuation fund. Those who are eligible can voluntarily contribute up to \$15,000 in any one financial year, and \$30,000 in total under the scheme. They receive the tax benefit of saving through their superannuation contribution arrangements (ATO 2022).

The Indigenous Home Ownership Program supports Indigenous Australians into home ownership through providing access to affordable home loan finance. The program aims to address barriers such as loan affordability, low savings, and impaired credit histories (IBA 2021).

The National Disability Insurance Scheme (NDIS) funds Specialist Disability Accommodation (SDA) for a number of NDIS participants with extreme functional impairment or very high support needs, when deemed necessary and reasonable. SDA funding is used to stimulate investment in the building of new dwellings for NDIS participants (NDIS 2021).

The First Home Owner Grant scheme, introduced nationally on 1 July 2000, is funded by the state and territory governments, and administered under their legislation. A one-off grant is payable to first homeowners who apply and satisfy eligibility criteria. Additional schemes may also be in place in states/territories, such as first home buyer exemptions from some transfer duties.

Some of these forms of assistance can be used in conjunction with one another and/or state and territory first homeowner grants and stamp duty concessions (Australian Government 2020).

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Social housing dwellings

On this page:

- Quick facts
- Social housing dwellings
- Location of dwellings
- Occupancy
- Tenantable status
- Dwelling attributes
- Dwellings managed by non-government providers

Social housing dwellings data are provided by state and territory housing authorities. The data in this section are a snapshot of dwellings available on 30 June of the reference year.

Quick facts

- At June 2022, there were around 442,700 social housing dwellings.
- The majority of social housing dwellings were public housing (297,600 dwellings or 67%); a decrease from 341,400 (84%) in 2006.
- The number of community housing dwellings more than tripled from 30,100 dwellings in 2006 to 112,800 in 2022, steadily rising ever year, mainly due to the transfer of ownership or management of public housing dwellings to community housing organisations during this period.
- The most common social housing dwelling type was flats, units, or apartments, and dwellings most commonly had 3 bedrooms.
- The majority (69%) of social housing dwellings were located in *Major cities*.

There is considerable variation in the number of dwellings and dwelling attributes across the four main social housing programs in Australia (public housing, state owned and managed Indigenous housing or SOMIH, community housing and Indigenous community housing). The variation in dwelling numbers and attributes is in part a reflection of the various housing programs in place across states and territories and changes in policies and programs over time.

The information presented throughout this report provides insights into dwelling stock variability and is a snapshot in time describing tenantable status and housing provision of Australia's social housing system and programs in 2021-22.

What is a dwelling?

In this report, a dwelling is defined as a structure, or a discrete space within a structure, intended for a person or group of people to live.

Dwelling types include:

- a separate house
- a semi-detached, row or terrace house, townhouse, etc.
- a flat, unit, apartment, or cabin, etc.

A full list of dwelling types can be found METEOR.

For more information on how dwellings differ to households see Households.

The concept of a dwelling may be different across the social housing collections; see the <u>Data quality statements</u> page for more information.

Social housing dwellings

At June 2022, there were around 442,700 dwellings in Australia's four main social housing programs, of which (Table DWELLINGS.1):

- 67% or 297,600 dwellings were public housing (PH)
- 25% or 112,800 dwellings were community housing (CH)
- 3.2% or 14,300 dwellings were state owned and managed Indigenous housing (SOMIH)
- 4.1% or 18,000 dwellings were Indigenous community housing (ICH).

Social housing dwellings changes over time

From June 2006 to 2022, Australia's social housing stock increased by around 36,200 dwellings (Table DWELLINGS.1).

There have been considerable changes to the composition of social housing stock among the four programs, including the transfer of ownership and/or management of public housing dwelling stock to community housing organisations, involving:

- A transfer of a large number of dwellings from public housing and SOMIH to community housing in South Australia and New South Wales (an additional 4,100 and 11,200 dwellings respectively) between 2018 and 2019.
- The transfer of around 5,000 dwellings from Indigenous community housing to NT remote public housing between 2008 and 2010.
- A transfer of over 2,000 Tasmanian public housing dwellings to community housing between 2021 and 2022.
- The number of SOMIH dwellings has fluctuated between 2006 and 2016 due to stock transfers. A transfer of approximately 5,000 NT remote public housing dwellings to the SOMIH program in 2017, has led to a relatively stable number of SOMIH dwellings since 2017.

From 2006 to 2022 (Figure DWELLINGS.1; Table DWELLINGS.1):

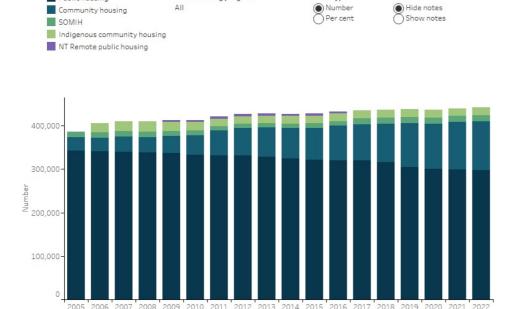
- The number of public housing dwellings decreased from 341,400 in 2006 to 297,600 in 2022.
- The number of community housing dwellings increased over three-fold from 30,100 in 2006 to 112,800 in 2022.
- There was a decrease in the number of Indigenous community housing dwellings from 22,200 in 2006 to 18,000 in 2022.
- The number of SOMIH dwellings fluctuated as a result of stock transfers.

Social housing program

Over time, the above data shows a gradual but steady shift towards growing the community housing sector.

Figure DWELLINGS.1: Dwellings by social housing program, at June 2006 to 2022

This vertical stacked bar graph shows that from 2006 to 2022, public housing has consistently had the most social housing dwellings. The number of public housing dwellings decreased from 341,400 (or 84%) in 2006 to 297,600 (or 67%) in 2022. The number of community housing dwellings increased from 30,100 (or 7.4%) in 2006 to 112,800 (or 25%) in 2022. The number of SOMIH dwellings increased from 12,900 (3.2%) in 2006 to 14,300 (3.2%) in 2022. The number of Indigenous community housing dwellings decreased from 22,200 (5.5%) in 2006 to 18,000 (4.1%) in 2022.



Sources: AIHW National Housing Assistance Data Repository. Northern Territory Government. Department of Housing, Annual Report. Darwin. NT. Supplementary table DWELLINGS.1.

States and territories

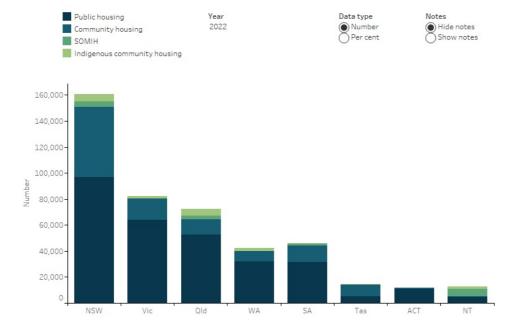
Public housing

At June 2022, there was considerable variation in the profile of social housing across states and territories (Figure DWELLINGS.2; Table DWELLINGS.2).

- New South Wales had the highest number of public and community housing dwellings (96,700 and 54,300 dwellings, respectively).
- For Indigenous community housing, New South Wales (5,500) had the most dwellings, followed closely by Queensland (5,200 dwellings).
- For SOMIH, the Northern Territory (5,400) had the most dwellings.
- For New South Wales, Victoria, Queensland, Western Australia, South Australia, and the Australian Capital Territory, the majority of dwellings were public housing (60-92%), followed by community housing (8-34%).
- From 2015 to 2021, Tasmania had a near equal proportion of public housing (around 49%) and community housing (around 45%) dwellings (about 7,000 dwellings per housing program). However, due to public housing stock transfer in 2021-22, community housing dwellings (9,300) now outnumber public housing dwellings (5,000).
- The majority of Northern Territory social housing dwellings were SOMIH (43% or 5,400), followed by public housing (39% or 4,900 dwellings), and Indigenous community housing (14% or 1,800 dwellings).

Figure DWELLINGS.2: Dwellings by social housing program by state or territory, at June 2014 to 2022

This vertical stacked bar graph shows the variation in the number of dwellings in each social housing program (public housing, SOMIH, community housing and Indigenous community housing) across states and territories by number and per cent. In 2022, the Australian Capital Territory (92%) had the highest proportion of public housing dwellings, while Tasmania (34%) had the lowest proportion. Tasmania had the highest proportion of community housing dwellings (64%), while the Northern Territory had the lowest (3.9%) in 2022. New South Wales had the highest number of Indigenous community housing dwellings increasing from 4,700 in 2014 to 5,500 dwellings in 2022.



Sources: AIHW National Housing Assistance Data Repository. Northern Territory Government. Department of Housing, Annual Report. Darwin, NT. Supplementary table DWELLINGS.2.

Location of dwellings

The location of social housing is an important component of the suitability of a dwelling for an occupant. Location is associated with access to amenities, employment opportunities, health services, and transportation services (AIHW 2022). For further information on the suitability of social housing in terms of location, see the <u>National Social Housing Survey 2021: Did the location of a tenant's home meet their needs?</u>

The location of social housing largely reflects the geographic distribution of the population of Australia, with large concentrations of people living in urban centres of both the south-east and east coasts. Further, dwellings managed by the four different social housing programs align with where target groups of each program are largely situated.

The proportion of social housing dwellings vary across remoteness areas.

At June 2022 (Table DWELLINGS.3):

- Most of the public and community housing dwellings were in Major cities (76% and 65% of dwellings, respectively).
- Most of the SOMIH and Indigenous community housing dwellings were in Very remote areas (33% and 50%, respectively).

What is the Australian Statistical Geography Standard?

The Australian Statistical Geography Standard (ASGS) is a classification of Australia into a social geography to reflect the location of people and communities to assist in the publication and analysis of social, economic, and demographic statistics. The ASGS categorises the regions of Australia into a hierarchy of statistical areas and consists of ABS structures and non-ABS structures (such as local government and postal areas). The ABS structures are made up of six interconnected hierarchies of regions. It is an inclusive hierarchy of geographies, where each level is included (or excluded) directly into (or from) the next (ABS 2021). For further information on the ASGS and the structures, see the latest release of the <u>Australian Statistical Geography Standard</u>.

Statistical Area level 4 (SA4) refers to the geographical area of sub-state regions in the main structure of the Australia Statistical Geography Standard (ASGS). SA4 broadly represents the labour markets or groups of labour markets within each state and territory, with the boundaries reflecting the separation of sub-state regions by different labour markets. For the largest regional cities, including Wollongong and Townsville, SA4s broadly reflects the labour markets of the city. For outer regional and remote area, SA4s broadly reflects the aggregation of smaller and localised labour markets that are geographically, socially, and economically similar (ABS 2021).

Across the states and territories, the number of dwellings managed by the different social housing programs varied by geographical region.

In 2022 (Figure DWELLINGS.3; Table DWELLINGS.4):

- Melbourne Inner had the highest number of social housing dwellings, with 19,300 dwellings, Sydney Parramatta, City and Inner South, and Inner South West regions, followed by Adelaide North dwelling numbers ranging from 14,100 to 13,200 dwellings.
- the highest number of public housing dwellings was in *Melbourne Inner*, with 14,800 dwellings, followed by the *Australian Capital Territory*, with 10,700 dwellings, followed by the Sydney areas of *Paramatta* (10,600), *Inner South West* (10,300), and *City and Inner South* (10,200).
- the highest numbers of community housing dwellings were in the *Hunter Valley excluding Newcastle* (4,600), *Melbourne Inner* (4,500) and Hobart (4,200).

Similarly, the number of total social housing dwellings varied across Local Government Areas (LGA). *Brisbane LGA* (19,000) and the *ACT* (11,700) had the highest numbers of social housing dwellings, followed by *Sydney*, *Canterbury-Bankstown* and *Blacktown*, with total dwellings ranging from 10,400 to 11,100 (Table DWELLINGS.5).

Figure DWELLINGS.3: Number of dwellings by social housing program Statistical Area Level 4 (SA4), at June 2022

Click on the interactive map to explore the data

- For the best experience use Chrome, Edge or Firefox browsers. For more information on browser compatibility, see Supported browsers
- Best viewed on a desktop, laptop or tablet.

Number of dwellings by social housing program Statistical Area Level 4 (SA4), at June 2022



(map opens in a new window)

Occupancy

Occupancy describes whether a dwelling is occupied under a formal tenancy agreement. In social housing, the rate of occupancy is calculated by analysing occupied dwellings in reference to total social housing dwellings for the reference year. The occupancy rate is influenced by tenancy turnover, changes to the number of available dwellings over time, as well as the need for redevelopment or replacement of dwellings whereby major maintenance work needs to be completed before dwellings can be allocated to a new household.

In Australia, social housing occupancy rates have remained high year to year. At June 2022, public housing (97%) had the highest occupancy rate of all housing programs, followed by community housing (95%), SOMIH (95%), and Indigenous community housing (94%) (Table DWELLINGS.6).

At June 2022 (Table DWELLINGS.6):

- For public housing, the highest occupancy rates were in Queensland (98%) and Tasmania (98%). The lowest occupancy rate was in Victoria (95%).
- The highest occupancy rate for SOMIH was in Queensland (99%) compared to the Northern Territory, which had the lowest occupancy rate (90%).
- For community housing, the highest occupancy rate was in New South Wales (98%), whereas the lowest was in the Australian Capital Territory (77%).
- For Indigenous Community Housing, Tasmania had the highest rate of occupancy (98%), with the lowest rate in Western Australia (87%).

Tenantable status

The tenantable status of a dwelling relates to whether a dwelling provides a certain level of basic amenity, and that maintenance is completed to the required minimum level (see also NSHS 2021: were tenants satisfied with maintenance services?).

At June 2022, almost all public housing dwellings were tenantable (99% or 293,500); higher than the proportion of SOMIH (97% or 13,800) and community housing dwellings (93% or 105,400) (Table DWELLINGS.8).

Around 3,500 (1.2%) public housing dwellings were not tenantable and over 600 (0.2%) were undergoing major development. For SOMIH, over 400 (3.1%) dwellings were not tenantable, and 32 (0.2%) undergoing major development. A similar proportion of community housing dwellings were not tenantable (2.1% or over 2,300).

Data were not available for Indigenous community housing dwellings.

Dwelling attributes

Dwelling type

At June 2022, most public housing dwellings were a separate house (37%), flat, unit or apartment (35%) or semi-detached, townhouse, etc. (27%). In comparison, the vast majority of SOMIH dwellings were a separate house (82%), followed by a relatively small proportion of semi-detached, townhouse etc. (15%). This pattern of SOMIH dwelling types likely reflects the location of dwellings and the target group. More than half of all community housing dwellings were a flat, unit or apartment (52%), followed by a separate house (30%) (Figure DWELLINGS.4; Table DWELLINGS.9).

The proportion of the different dwelling types has varied over time among public housing and community housing dwelling, while SOMIH has remained relatively stable.

From June 2012 to 2022 (Figure DWELLINGS.4; Table DWELLINGS.9):

- In public housing, there was a decrease of around 19,400 separate houses.
- There was an increase in the proportion of flat, unit or apartment type dwellings in community housing; from 43% in 2012 to 52% in 2022.

Number of bedrooms

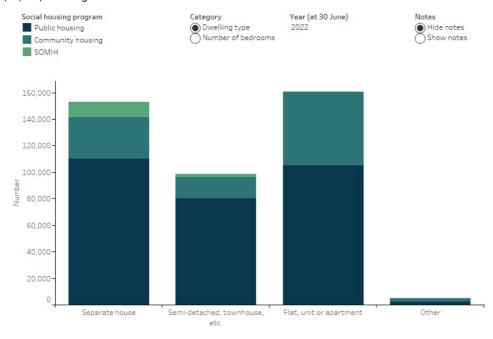
At June 2022 (Figure DWELLINGS.4; Table DWELLINGS.10):

- Public housing dwellings were most likely to have 3 bedrooms (36% or 105,900 dwellings), followed by 2 bedroom dwellings (31% or 93,500).
- The majority of SOMIH dwellings were 3 bedroom dwellings (58% or 8,400 dwellings), with very few 1 bedroom dwellings (2.3% or 300).
- Community housing dwellings were most commonly 2 bedroom (37% or 39,800) or 1 bedroom (32% or 34,200) dwellings.
- Around half of Indigenous community housing dwellings were *3 bedroom* dwellings (49% or 6,600) and a further 24% (or 3,300) were *4 bedroom* dwellings.

Over time, the proportion of 3 bedrooms dwellings declined among public housing stock (39% in 2012 to 36% in 2022), SOMIH (62% in 2012 to 58% in 2022) and Indigenous community housing (51% in 2014 to 49% in 2022).

Figure DWELLINGS.4: Dwellings by dwelling type, number of bedrooms and social housing program, at June 2012 to 2022

This interactive figure consists of two sections with both showing a vertical stacked bar chart of social housing program. The first section shows a comparison of the number of dwellings by dwelling type across social housing programs from 2012 to 2022. In 2022, the most common dwelling type in both public housing (110,000) and SOMIH (11,700) were separate houses, while for community housing the most common dwelling were flats, units, or apartments (55,300). The second section shows a comparison of dwellings by number of bedrooms across social housing programs. In 2022, 3 bedroom dwellings were the most common number of bedrooms for public housing (106,000), SOMIH (8,400) and Indigenous community housing (6,600). In contrast, the most common number of bedrooms in community housing (39,800) dwellings were 2 bedrooms.



Source: AIHW National Housing Assistance Data Repository. Supplementary tables DWELLINGS.9 and DWELLINGS.10

<u>Dwellings managed by non-government providers</u>

Community housing and Indigenous community housing dwellings are managed by non-government organisations. At June 2022 there were (Table DWELLINGS.11):

- Around 520 community housing providers across Australia, a decrease from 531 providers the previous year. The majority (71% or 370) of these providers managed less than 50 dwellings.
- Over 200 Indigenous community housing providers. Nearly half of these providers managed fewer than 20 dwellings (Table DWELLINGS.11).

References

ABS (Australian Bureau of Statistics) (2021) 'Australian Statistical Geography Standard (ASGS) Edition 3', ABS Website, accessed on 29 April 2022.

AIHW (Australian Institute of Health and Welfare) (2022) 'National Social Housing Survey 2021', AIHW, Australian Government, accessed on 28 February 2023.

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Households and waiting lists

On this page:

- Quick facts
- Households
- Supply of social housing
- Key characteristics of households
- · Length of household tenure
- Waiting lists

Social housing household data are provided by state and territory housing authorities. The data in this section are the ongoing households as at 30 June of the reference year.

Quick facts

- At June 2022, there were 418,400 households in the four main social housing programs, an increase from 378,600 in 2008.
- The number of households living in public housing decreased from 331,100 in 2008 to 286,000 in 2022.
- The proportion of households living in social housing in Australia decreased from 4.8% in 2011 to 4.1%, in 2022.
- In 2022, over 4 in 10 (44%) households in public housing had been in their tenancies for 10 years or more.

Households

Information on the characteristics of households (such as sex, income status and disability status) provides an insight into the demographic profile of social housing households.

Note: In 2017, about 5,000 dwellings were transferred from Northern Territory remote public housing to SOMIH but households and tenant information for these dwellings was only available for these dwellings from 2018.

Households

For the purposes of this analysis, a household is either an individual or a group of 2 or more related or unrelated people residing in the same dwelling. Information is presented about ongoing households, that is, those with a tenancy that has not concluded by 30 June in the reference year. Complete data were not available for all programs in some states and territories.

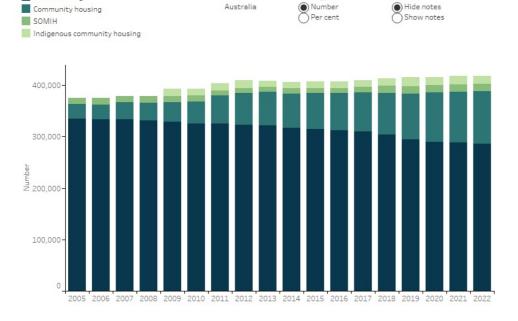
Household composition describes the group of people living in household in a dwelling and is based on couple and parent-child relationships. A single-family household contains a main tenant only, or a main tenant residing with a partner and/or the main tenant's children. Group households consist of 2 or more tenants aged 16 or over who are not in a couple or parent-child relationship. Mixed households are households not described by the other two types-for example, multiple single-family households.

At June 2022, there were around 418,400 households living in the four main social housing programs across Australia. Among social housing programs (Figure HOUSEHOLDS.1; Table HOUSEHOLDS.1):

- 286,000 households (68%) were in public housing
- 102,600 households (25%) were in community housing
- 13,500 households (3.2%) were in SOMIH
- 16,300 households (3.9%) were in Indigenous community housing.

Figure HOUSEHOLDS.1: Households by social housing program, at June 2005 to 2022

Figure DWELLINGS.2: Dwellings, by social housing program, by state or territory, at June 2014 to 2022. This vertical stacked bar graph shows the highest proportion of households living in public housing from 2005 (89%) to 2022 (68%). Community housing had the second highest proportion of households at 25% in 2022; increasing from 7.5% in 2005. In contrast, SOMIH (3.2%) and Indigenous community housing (3.9%) had the lowest proportion of households, with both proportions remaining mostly unchanged from 2005 and 2009, respectively.



State

Data type

Notes

Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.1.

State and territory

Public housing

Each state and territory in Australia, employs a variety of different models of social housing provision. In addition, the number of households largely reflect the number of social housing dwelling types available to providers for allocation.

Of the social housing households at June 2022 (Figure HOUSEHOLDS.1; Table HOUSEHOLDS.1):

- In most states and territories, public housing households made up the majority of social housing households, followed by community housing.
- The majority of social housing households in Tasmania were community housing (64%), followed by public housing (35%).
- Households in the Northern Territory were roughly evenly split between public housing (39%) and SOMIH (41%), followed by Indigenous community housing (15%).

Changes over time

The number of ongoing households in the four main social housing programs has fluctuated in recent years reflecting dwelling changes within each program (see <u>Social Housing Dwellings</u> section). Changes to the number of households in public housing and community housing programs account for the largest changes across time.

From 2008 to 2022, the number of public housing households decreased from 331,100 to 286,000. However, this decrease was offset by the number of community housing households which nearly tripled from 35,000 to 102,600 (Table HOUSEHOLDS.1).

The number of Indigenous community housing households increased from 14,200 in 2009 to 16,300 in 2022. Conversely, the number of SOMIH households has fluctuated over time, decreasing from 12,400 in 2008 to 9,600 households in 2017. SOMIH household data for the Northern Territory were reported for the first time in 2018 and in turn, the number of SOMIH households increased to 13,800. It has remained steady since then with around 13,500 SOMIH households reported in 2022 (Figure HOUSEHOLDS.1; Table HOUSEHOLDS.1).

The change in the proportion of households in each of the social housing programs varied across states and territories (Figure HOUSEHOLDS.1). Due to changes in systems and processes, data for individual states and territories may not be comparable across reporting years. In addition, stock movements between the various programs, which changes the patterns of social housing over time, may lead to differences in the data. For example, in 2017-18 in South Australia, 2018-19 in New South Wales, Tasmania in 2021-22 there was a large number of dwellings that were transferred from public housing and/or SOMIH to community housing. This impacted the total number of households in these programs.

See the Data quality statements for more information.

Supply of social housing

The following analysis compares the total number of households in social housing to the total number of households in Australia using:

- the number of social housing households (public housing, SOMIH, community housing and Indigenous community housing)
- the total number of households in Australia sourced from the Australian Bureau of Statistics household projections series (ABS 2010; ABS 2015; ABS 2019).

In the years from 2011 to 2022, the number of social housing households increased from 404,300 in 2011 to 418,400 in 2022 (Table SOCIAL SHARE.1). Over this same period, the number of total households in Australia also increased from 8.4 million in 2011 to 10.1 million households in 2022 (ABS 2015; ABS 2019).

The overall growth of social housing households has not kept up with the overall growth in the total number of households in Australia. The amount of social housing households as a proportion of Australian households has seen a steady decline since 2011, from 4.8% to 4.1% in 2022 (Table SOCIAL SHARE.1).

From June 2014 to June 2022, the share of social housing households varied between states and territories (Figure HOUSEHOLDS.2; Table SOCIAL SHARE.1). In 2022, the proportion of social housing households was less than 5% for the four largest states: 4.7% in New South Wales (down from 5.0% in 2014); 2.9% in Victoria (down from 3.5% in 2014); 3.5% in Queensland (down from 3.8% in 2014); and 3.9% in Western Australia (down from 4.4% in 2014). The proportion of social housing households was around 6% in South Australia (6.1%), Tasmania (6.1%) and the Australian Capital Territory (6.3%), although these were lower than 2014 proportions (6.7%, 6.2% and 7.6% respectively). Due to stock transfers, data for the Northern Territory are comparable from 2018. The proportion of social housing households remained stable at 14.6% in 2018 and 2022.

Figure HOUSEHOLDS.2: Social housing households as a proportion of all Australian households, by states and territories, at June 2008 to 2022

Click on the interactive map to explore the data

- For the best experience use Chrome, Edge or Firefox browsers. For more information on browser compatibility, see Supported browsers
- Best viewed on a desktop, laptop or tablet.

Social housing households as a proportion of all Australian households, by states and territories, at June 2008 to 2022



(map opens in a new window)

Key characteristics of households

At June 2022, key characteristics of household composition in the three main social housing programs; public housing, SOMIH and community housing; Indigenous community housing data were not available (Table HOUSEHOLDS.4):

- Over 6 in 10 (62%) of main tenants were female; 37% were male.
- Main tenants aged 75 and over (14% or 57,800 households) were the largest 5 year age group, followed by main tenants aged 60-64 (11% or 44,800 households).
- Almost two thirds (65% or 263,000 households) of all main tenants were aged over 50 years.
- Around 1 in 6 (16%, or 62,900) households included an Indigenous Australian.
- More than one third (36%, or 145,300) included a person with a disability.
- Most households consisted of a single adult (58% or 231,100).

The vast majority of ongoing public housing (96%), SOMIH (98%), and community housing households (92%) were low-income households (Table HOUSEHOLDS.4).

Length of household tenure

Social housing tenants may remain in tenure for long periods of time. Tenure length presented here relates to the length of ongoing tenancies, rather than tenure length experiences within the social housing system. Tenure length is not available for Indigenous community housing.

At June 2022, about 44% of public housing, 32% of SOMIH and 22% of community housing households had been in their current dwelling for more than a decade. In contrast, 4.0% of public housing households and 7.5% of community housing households had been in the same tenure for six months or less (Figure HOUSEHOLDS.3; Table HOUSEHOLDS.6).

The tenancy length profile differs between the social housing programs. At June 2022, around than 1 in 6 public housing (15%) tenancies were less than 2 years, compared to over 1 in 4 community housing (28%) tenancies. Conversely, public housing had a higher proportion of households with longer tenures, with almost two thirds (65%) of households who had been in the same dwelling for 5 years or more, compared with 2 in 5 (43%) community housing tenancies (Table HOUSEHOLDS.6).

The number of households with a tenancy length of 20 years or more has increased over time for public housing (37,400 in 2011 to 57,200 in 2022) and SOMIH (900 in 2014 to 1,300 in 2022). For community housing, the number of households with a tenancy length of 20 years or more also increased, from around 400 in 2014 to 4,100 in 2022.

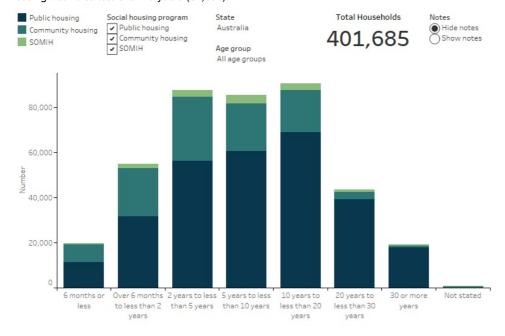
Age groups

The length of tenure also differs considerably by the age of the main tenant in the household. At June 2022, for public housing, the number of shorter tenure lengths (less than 2 years) was relatively similar for all reported age groups (ranging from 7,800 to 8,500) with the exception of the 15-24 years group (3,100). As expected, the longer the tenure length, the higher the proportion of main tenants who were

aged 65 or older. Of the 17,900 public housing households that had been in the same dwelling for 30 years or more, over three quarters (77%) were aged over 65 years (Table HOUSEHOLDS.5).

Figure HOUSEHOLDS.3: Households by tenure length and social housing program, at June 2022

Figure HOUSEHOLDS 3: Number of households, by tenure length, age group and social housing program, at June 2022. This vertical stacked bar graph shows that across the social housing programs (public housing, community housing and SOMIH), the most common tenure for all age groups was 10 to less than 20 years (90,700). For community housing, the most common tenure length was 2 to less than 5 years for all age groups (28,400), whereas the most common for SOMIH was 5 to less than 10 years (3,700). The most common tenure length for public housing was 10 to less than 20 years (69,000).



 $Source: {\tt AIHW\ National\ Housing\ Assistance\ Data\ Repository}. \ Supplementary\ table\ {\tt HOUSEHOLDS.5}$

Indigenous households

The length of tenure for Indigenous households varied depending upon the housing program. Of Indigenous households at June 2022 (Table HOUSEHOLDS.7):

- 19% of public housing, 32% of SOMIH and 14% of community housing Indigenous households had been in the same tenure for more than a decade
- 28% of public housing, 16% of SOMIH and 40% of community housing Indigenous households had been in the same tenure for less than two
 years.

Data for Indigenous community housing were not available.

Waiting lists

In all states and territories, access to social housing is managed through the use of waiting lists with priority given to those considered to be high priority applicants (see <u>Priority Groups</u>). Fluctuations in the number of people on waiting lists are not necessarily measures of changes in underlying demand for social housing. Factors that may influence the length of waiting lists include changes to allocation policies, priorities, and eligibility criteria put in place by state/territory housing authorities, as well as their implementation (Dockery et al. 2008).

Further, applicants accessing social housing may not apply due to the associated length of the waitlist and associated time to be allocated a dwelling, or the lack of available dwellings in their preferred location (Muir et al. 2020). Importantly, in some states/territories, applicants may be on more than one waiting list, as wait list are held by programs, as such, combined figures could be an overestimate of total households on social housing waitlists.

For further details, see the Data quality statements.

Waiting list data for both community housing and Indigenous community housing were unavailable.

At June 2022, the number of households on a waiting list (excluding transfers) were (Figure HOUSEHOLDS.4; Table HOUSEHOLDS.26):

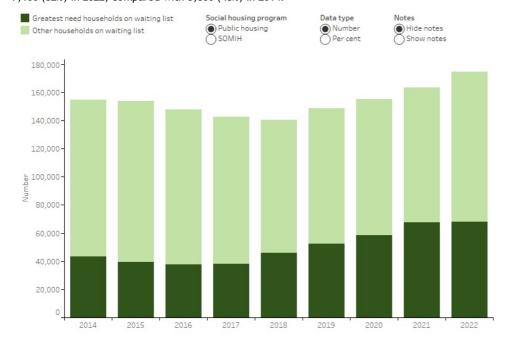
- 174,600 households waiting to be allocated public housing (up from 154,600 at June 2014)
- 13,700 households on a waiting list for a SOMIH dwelling (up from 8,000 at June 2014).

Of those applicants on a waiting list at June 2022 (Table HOUSEHOLDS.26):

- There were 68,000 greatest need households on the waiting list for public housing; an increase from 43,200 at June 2014.
- There were over 7,100 greatest need households waiting for SOMIH dwellings, up from 3,800 at June 2014.

Table Figure HOUSEHOLDS.4: Households on the waiting list by public housing and SOMIH, at June 2014 to 2022

Figure HOUSEHOLDS.4: Number of households on a waiting list, by greatest need status, for public housing and SOMIH, 2014 to 2022. This vertical stacked bar graph shows that the number of greatest need households on waiting list has increased for public housing, with 68,000 (40%) in 2022, compared to 43,200 (28%) in 2014. For SOMIH, the number of greatest need households on the waiting list has increased, with 7,100 (52%) in 2022, compared with 3,800 (48%) in 2014.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.26

State and territory

There were some notable differences in the proportion of new greatest need households on the waiting lists among the states and territories, which is not unexpected given the criteria for priority needs varies across jurisdictions.

Of the applicants on the waiting list, at June 2022 (Table HOUSEHOLDS.27):

- The proportion of applicants that were greatest need for public housing ranged from 11% in New South Wales, to 86% in Queensland.
- The pattern was similar for SOMIH with 94% (or 6,400) greatest needs households on the waiting list for Queensland, compared to 15% (or 86) in South Australia.

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Occupants

On this page:

- Quick facts
- · Occupants in social housing
- Indigenous occupants in social housing
- Occupants' satisfaction with social housing

In this report, 'Occupants' refers to people living in any housing provided by Australia's four main social housing programs: public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing, within the reference year as at 30 June (see <u>data quality statements</u> for exceptions).

Quick facts

- In 2021-22, there were around 815,500 occupants living in Australia's main social housing programs (public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing); the majority (67%) were in public housing.
- 55% of the social housing occupants (where information was provided) were female.
- Around a third of occupants were aged 55 and over in public housing and community housing, but only around 1 in 7 occupants were in this age group in SOMIH.

Occupants in social housing

In 2021-22, about 815,500 people were living in Australia's four main social housing programs: public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing (note, complete data were not available for all programs, such as in Queensland and the Northern Territory). This is the lowest number of occupants reported in social housing since 2013-14.

Of the 815,500 social housing occupants in 2021-22 (Table OCCUPANTS.1):

- 67% (around 546,200 people) were in public housing
- 23% (around 190,000 people) were in community housing
- 5.9% (around 48,100 people) were in SOMIH
- 3.8% (around 31,200) were in Indigenous community housing.

State and territory

Following the location of social housing dwellings, most of the occupants resided in Australia's three most populous states: over one-third of social housing occupants lived in New South Wales (34%) and almost one fifth lived in Victoria (18%) and Queensland (18%), respectively.

The number of occupants in each social housing program generally reflected the housing options available within the respective states. In all states but Tasmania and the Northern Territory, most occupants were in public housing, followed by community housing. In Tasmania, most occupants were in community housing, while in the Northern Territory, most were living in SOMIH (Table OCCUPANTS.1). Note that community housing and Indigenous community housing data were unavailable for the Northern Territory.

Age and sex of occupants

Females made up 55-56% of the occupants in social programs including public housing (298,800), SOMIH (26,600) and community housing (105,100). Data were not available for Indigenous community housing.

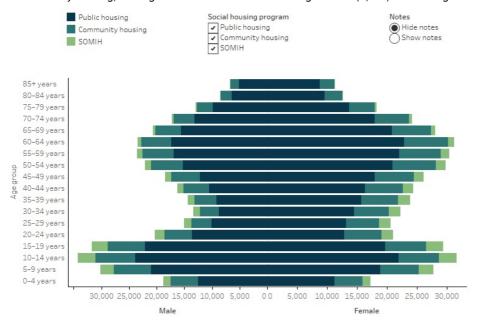
Occupants in public housing and community housing had a similar age profile. In 2021-22, the key similarities, and differences in the age profile of public and community housing occupants included (Figure OCCUPANTS.1; Table OCCUPANTS.2):

- The public housing program had 37% of occupants aged 55 years and over compared with 33% of occupants in this age group in community housing.
- 1 in 3 occupants in both public housing (33%) and community housing (33%) were under the age of 25.
- Across the other age groups, community housing (34%) and public housing (30%) had a relatively similar proportion of occupants aged 25 54.

The age profile of SOMIH occupants was younger compared to public housing and community housing occupants. Almost half of the occupants (48%) were aged under 25 and about a third (29%) were aged 0-14. In contrast, relatively few were aged 55 or over (15%) (Figure OCCUPANTS.1; Table OCCUPANTS.2).

Figure OCCUPANTS.1: Household members by social housing program, age and sex, 2021-22

Figure OCCUPANTS.1: Household members, by social housing program, age, and sex, 2021-22. The butterfly graph shows the age profile of male and female household members in three social housing programs (public housing, community housing and SOMIH). In 2021-22, the highest number of females household members in public housing were aged 60-64 years (22,900) whereas the highest number of males were aged 10-14 years (23,900). For SOMIH, the highest number of female (3,000) and male (3,200) household members were aged 10-14 years. For community housing, the highest number of females were aged 60-64 (7,300) and the highest number of males were aged 10-14 (7,200).



Source: AIHW National Housing Assistance Data Repository. Supplementary table OCCUPANTS.2.

Indigenous occupants in social housing

In 2021-22, around 120,400 Indigenous Australians were living in public housing and SOMIH. Of these occupants (Table OCCUPANTS.3):

- 77,100 occupants lived in public housing
- 43,200 occupants lived in SOMIH.

Changes over time

The total number of Indigenous occupants (across public housing and SOMIH has grown since 2017-18), with increases in each successive year. The overall growth has mainly been driven by increases in public housing, as the number of occupants with an unknown Indigenous status has declined over this time. In contrast, the number of Indigenous occupants in SOMIH has been relatively steady since 2017-18, with only minor fluctuations from year to year.

Occupants' satisfaction with social housing

In the 2021 National Social Housing Survey, almost three-quarters (73%) of occupants reported that they were satisfied with the overall services provided by their social housing organisation (AIHW 2022). Satisfaction was most closely associated with the condition of the home, with satisfaction falling significantly with increasing number of structural problems.

More information about the analyses and occupants' satisfaction with amenities, locations and services as well as the economic, health and social benefits of social housing, can be found in the National Social Housing Survey 2021.

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AIHW (Australian Institute of Health and Welfare) (2022) 'National Social Housing Survey 2021', AIHW, accessed 28 February 2023.

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Entries, exits and transfers

On this page:

- Quick facts
- Households entering social housing
- Priority groups
- New allocations for greatest need households
- New allocations for special needs households
- Time waited for social housing allocation
- Households exiting social housing
- · Households transferring dwellings

Quick facts

- During 2021-22, 31,700 households were newly allocated to public housing, community housing and SOMIH dwellings, an increase from 29,900 new allocations in 2020-21.
- The majority of new housing allocations were provided to those in greatest need; 82% of new housing allocations in public housing, 79% in SOMIH and 77% in community housing.
- For public housing, more than half (58%, or 7,100 households) of the newly allocated greatest need households were experiencing homelessness prior to commencing their public housing tenancy in 2021-22. A further 32% were at risk of homelessness.
- Households in greatest need spent less time on waiting lists than other households. Two thirds of greatest need households (67% or 8,200 households) received public housing within one year of the household being on the waiting list, compared to 2 in 5 households without greatest need status (41% or 1,100).

During a collection period, people may be allocated social housing, exit a social housing program, or move from one social housing dwelling to another within the same program (Figure ENTRIES.1). This section presents key data on these entries, exits and transfers.

Data on entries, exits and transfers for Indigenous community housing were not available.

Figure ENTRIES.1: Entries, exits and ongoing households



Households entering social housing

Allocating social housing to eligible applicants depends on their level of priority (based on need) and dwelling availability. Applicants access to social housing are managed through <u>waiting lists</u>. Generally, when an appropriate dwelling is available, it is offered to high priority applicants first (such as those deemed greatest need or special needs households; see definitions below). The criteria determining applicant eligibility and priority, however, varies by the policies and procedures set by providers in each jurisdiction at a given time. Accordingly, caution must be exercised when making comparisons between states and territories.

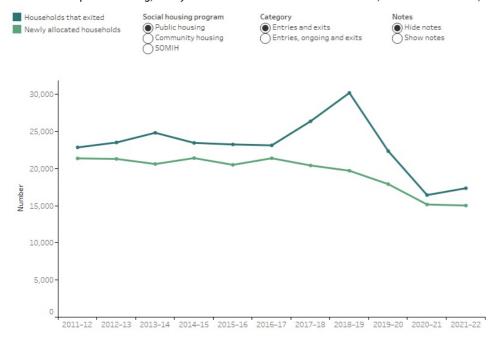
The total number of newly allocated households (also referred to as new entries) in 2021-22 increased to 31,700 compared with 29,900 in 2020-21 across public housing, community housing and SOMIH. Of the 31,700 new allocations, approximately half were allocated community housing (51% or 16,100 households); followed by public housing (47% or 15,000 households) and SOMIH (2.0% or 600 households), which is similar to the stock profiles of each housing program. For New South Wales, Queensland, Tasmania and Northern Territory, the number of newly allocated households for public housing in 2021-22 was fewer than all years since 2013-14 (Figure ENTRIES.2, Table HOUSEHOLDS.10).

In recent years, the number of new entries into public housing has been declining, reflecting the declining dwelling stock. In contrast, the number of new entries into community housing has remained relatively stable in recent years, in part due to dwellings transfers from public housing and SOMIH to community housing (Figure ENTRIES.2, Table HOUSEHOLDS.10).

For SOMIH, the number of newly allocated households reached its lowest number in the past decade, falling to 600 in 2021-22 from 1,000 in 2020-21 (Figure ENTRIES.2; Table HOUSEHOLDS.10). However, the number of dwellings in SOMIH was also lower in 2021-22 compared with 2020-21.

Figure ENTRIES.2: Ongoing households, newly allocated households and exited households, by social housing program, 2011-12 to 2021-22

Figure ENTRIES.2: Ongoing, newly allocated and exited households, by public housing and SOMIH, in 2011-12 to 2021-22. This line graph shows the changes in newly allocated entries, ongoing and exits households from 2011-12 to 2021-22 for public housing and SOMIH. Ongoing households in public housing decreased from 323,400 in 2011-12 to 286,000 in 2021-22 while SOMIH increased from 9,700 in 2011-12 to 13,500 in 2021-22. For public housing, newly allocated households declined from 21,400 in 2011-12 to 15,000 in 2021-22.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.23.

Characteristics of newly allocated households

Newly allocated public housing households were mostly *single adult* (58%) households during 2021-22. Other key characteristics of newly allocated households in public housing for 2021-22 included (Table HOUSEHOLDS.12):

- the main tenant was female in over half (56%) of the households
- Over 1 in 4 (26%) households were Indigenous
- For 1 in 3 (31%) households, the main tenant was aged 55 and over, and 1 in 5 (19%) households with a main tenant aged 29 and under.
- Over a third (36%) of households had a member with disability.

For SOMIH, newly allocated households during 2021-22 were more likely to be *sole parent with dependent children* households (39%) compared to *group and mixed composition* households (29%). In contrast to public housing, only 16% of newly allocated households in SOMIH were *single adults* and 74% of main tenants were female (Table HOUSEHOLDS.12).

While proportions for each measured characteristic did have some degree of variation between states, all states followed the same general trends for both public housing and SOMIH.

Data on the characteristics of newly allocated households for community housing and Indigenous community housing were not available.

Housing features of new allocations

Housing features of new allocations differed between public housing and SOMIH. The different profiles of new allocations by housing features partly reflect the differences in the types of dwelling type stock available within the programs (see <u>Dwelling attributes</u>). In 2021-22, newly allocated households in the public housing program were more likely to be dwellings with fewer bedrooms (40% were 1 bedroom, 32% were 2 bedrooms, 24% were 3 bedrooms and 4.2% were 4 or more bedrooms) compared to SOMIH (4.1% were 1 bedroom, 22% were 2 bedrooms, 54% were 3 bedrooms and 19% were 4 or more bedrooms) (Table HOUSEHOLDS.14).

Priority groups

Allocation to social housing is determined by policies regarding eligibility, priority groups and entitlement (such as type and location of the property) (Powell et al. 2019). Although income remains the primary eligibility factor for social housing allocation, allocations are also based on an applicant's circumstances, that is, their need for social housing relative to others on the waiting list (Pawson et al. 2020).

While social housing allocations were historically targeted towards households with a lower income, over time, social housing policies have increasingly focused on supporting vulnerable and complex need applicants, such as applicants experiencing trauma, disadvantage and/or financial instability (Groenhart et al. 2014; Pawson et al, 2020).

As a result, social housing is generally allocated according to priority needs, with allocations made based on identifying those people with the greatest need (such as applicants experiencing homelessness) and those with special needs for housing assistance (such as applicants with disability).

Data on greatest need status for Indigenous community housing were not available.

Greatest need households

Public housing, SOMIH and community housing programs prioritise household allocations through priority waiting lists, such as the greatest need waiting list. The criteria for priority needs varies between jurisdictions, so any comparisons between states and territories must be exercised with caution.

Assessing greatest need status

Greatest need applies to households if, at the time of allocation, household members were subject to one or more of the following circumstances:

- they were experiencing homelessness
- they were at risk of homelessness, including:
 - o their life or safety was threatened within existing accommodation
 - o a health condition was exacerbated by existing accommodation
 - o their existing accommodation was inappropriate to their needs
 - they were experiencing very high rental costs.

For more information, see METEOR.

States and territories may use different criteria for classification of greatest need.

Special needs households

Households seeking social housing often have members with special needs. Some households may have one or more members with multiple special needs. The definition of special needs differs across the different social housing programs and between jurisdictions.

Assessing special needs status

For public housing, special needs households include those with:

- a member with disability,
- a main tenant younger than 25 years or older than 75, or
- one or more members who identify as Aboriginal and/or Torres Strait Islander.

As SOMIH is an Indigenous targeted program, Indigenous households in SOMIH are not considered special needs households. For SOMIH, special needs households are only those that have:

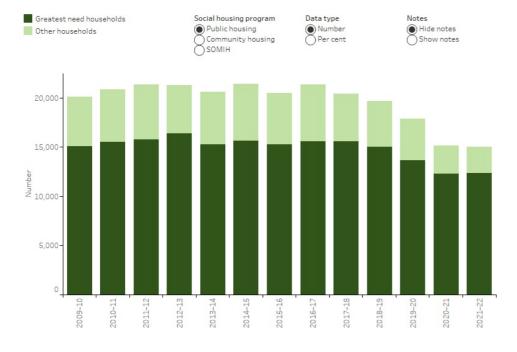
- a member with disability or
- a main tenant under 25 years or over 50.

New allocations for Greatest need households

Greatest need households accounted for 82% (or 12,400 households) of all newly allocated public housing households in 2021-22 (Figure ENTRIES.3; Table HOUSEHOLDS.15).

Figure ENTRIES.3: Newly allocated households by greatest need status and social housing program, 2009-10 to 2021-22

This vertical stacked bar graph shows, for public housing, community housing and SOMIH, there were more newly allocated greatest needs households than other households, from 2009-10 to 2021-22. In 2021-22, the majority of new public housing allocations were provided to households in greatest need (82%). In 2009-10, 71% of newly allocated SOMIH dwellings were provided to households in greatest need; this increased to 79% in 2021-22. Housing allocations to greatest needs households in community housing was 77%.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.15

Almost 80% (300) of newly allocated SOMIH households were households with greatest need status in 2021-22 (excludes Tasmania and the Northern Territory, as greatest need data were not available) (Figure ENTRIES.3; Table HOUSEHOLDS.15). The proportion of newly allocated SOMIH households with greatest need status was around 60% from 2016-17 to 2018-19 but increased by about 5 percentage points to 65% from 2019-20 to 2020-21. This further increased to 79% in 2021-22, however this large increase reflects changes in the total number of newly allocated households within SOMIH, rather than in an increase in the number of greatest need households.

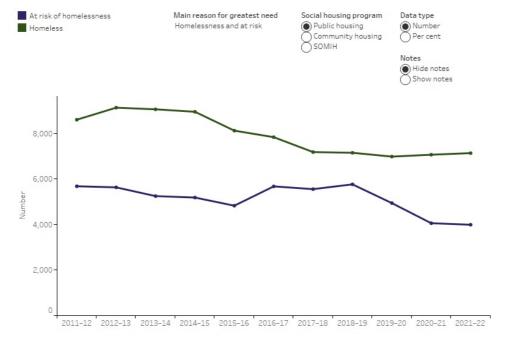
Main reason for greatest need

In 2021-22, of the 12,400 newly allocated public housing households in greatest need (Figure ENTRIES.4; Table HOUSEHOLDS.16):

- 58% (7,100 households) were experiencing homelessness at the time of allocation; rising by 10 percentage points compared to 2018-19.
- 32% (4,000 households) were at risk of homelessness, of those households:
 - About 1 in 6 (17% or 2,100) reported the main reason for their greatest need was because their *life or safety was at risk in their accommodation*.
 - o Around 1 in 10 (11% or 1,400 households) reported a health condition aggravated by housing as their main reason for greatest need.

Figure ENTRIES.4: Newly allocated households in greatest need by main reason for greatest need and social housing program, 2011-12 to 2021-22

This line graph shows the main reason for greatest need of newly allocated households. In 2011-12, the main reason for greatest need in public housing was homelessness (55%); this increased to 58% in 2021-22. Of those at risk of homelessness in public housing in 2011-12, the most common main reason for greatest need was because their health condition was aggravated by housing (15%); in 2021-22, the common main reason was because their life or safety was at risk in accommodation (17%).



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.16.

Data on the main reason a household was in greatest need is not collected for community housing. Based on available data, in 2021-22, more newly allocated greatest need community housing households were *experiencing homelessness* (52%) than being at *risk of homelessness* (46%) (Figure ENTRIES.4; Table HOUSEHOLDS.16).

New allocations for special needs households

Data on special needs were available for public housing, SOMIH and community housing. A household may have more than one special needs reason. In 2021-22, there were 9,400 newly allocated public housing households with special needs, representing 62% of all newly allocated households. Of these (Table HOUSEHOLDS.18):

- over half (58%, or 5,400 households) had at least one member with disability
- 2 in 5 (42%, or 3,900 households) had at least one Indigenous member
- almost 1 in 6 (16%, or 1,500 households) had a main tenant aged under 25
- 7% (or 600 households) had a main tenant aged 75 or over.

In 2021-22, of the almost 300 newly allocated SOMIH households with special needs:

- 1 in 2 (49%, or 140 households) had a main tenant aged 50 and over
- 3 in 10 (30%, or 90 households) had a main tenant aged under 25 years
- Over a third (35%, or 100 households) contained at least one member with disability.

Greatest and special needs households

Greatest and special needs categories are not mutually exclusive, as one or more household members may be eligible within each priority group and between priority groups. Households with members in both greatest and special needs groups may be some of the most vulnerable households and may require high levels of care and support.

In 2021-22, of the newly allocated households in public housing (Figure HOUSEHOLDS.4; Table HOUSEHOLDS.17):

- over 1 in 2 (53%, or 8,000 households) were both greatest need and special needs households
- 1 in 5 (22% or 3,300 households) were greatest need only (no special needs)
- 800 (5.2%) were neither greatest need nor special needs households.

In 2021-22, of the newly allocated households in SOMIH:

- around 1 in 4 (23%, or 140 households) were both greatest need and special needs households
- 1 in 4 (24%, or 150 households) were greatest need only (no special needs)
- around 4.6% (or 30 households) were neither greatest need nor special needs.

Note that greatest need information for SOMIH was unavailable for Tasmania and the Northern Territory.

Time waited for social housing allocation

The time waited by applicants is influenced by dwelling availability (including the size of dwelling needed) and priority group status (greatest need or special needs) (Powell et al. 2019). Since households with priority group status (such as people experiencing homelessness or a disability) are placed ahead of households without priority group status, the number of households with priority group status may

influence the amount of timed waited for social housing allocation. Additionally, the time waited for social housing programs can vary both between and within jurisdictions, as the time waited for social housing in high demand city areas are often far greater than other areas (NSW Government 2018; Powell et al. 2019).

The method used to calculate the amount of time waited for a housing allocation varies depending on household priority status. For households in greatest need, the time waited is calculated from the date applicants were determined to be of greatest need (priority group status) and the amount of time that passed before they were allocated housing. In other words, time waited is the amount of time *between* the greatest need determination and housing allocation.

For households *not* in greatest need, however, the time waited is calculated from the housing application date to housing allocation - this includes special needs only households. Hence, the time waited is measured here as the amount of time between the housing application and housing allocation.

Data on time waited for housing allocation were unavailable for both community housing and Indigenous community housing.

In 2021-22 (Table HOUSEHOLDS.21)

- Of all newly allocated public housing households:
 - Almost half (46%) of households were allocated housing within 1 year; 43% waited 1 to 5 years and 11% waited 5 years or more for housing allocation
 - About one third (32%) of *couples with dependent children* and *single adults* were allocated housing in less than 6 months, similar to that of *group and mixed composition* households (30%).
- Of all newly allocated SOMIH households:
 - Over half (55%) of households were allocated housing in less than 1 year; 37% waited 1 to 5 years and 7.2% waited 5 or more years for housing allocation.

Over half (54%) of group and mixed composition households were allocated housing in less than 6 months.

Greatest need and time waited for housing allocation

Greatest need status prioritises housing allocation to households with a relatively higher need for housing than other households. For greatest need households, time waited is the amount of time *between* the greatest need determination and housing allocation. For more detailed information, see the <u>Priority groups</u> section.

In 2021-22, among newly allocated households (Figure ENTRIES.2, Table HOUSEHOLDS.19):

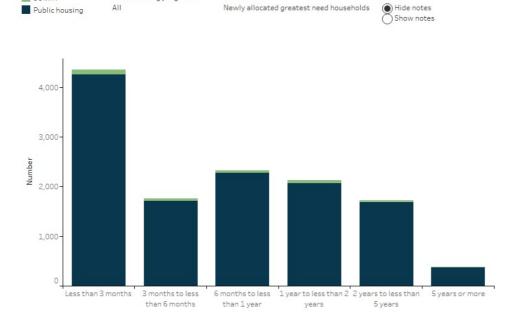
- For public housing, greatest need households were more likely to be allocated housing within a year.
 - 2 in 3 greatest need households (67%, or 8,200 households) received housing within one year, compared to 2 in 5 households without greatest need status (41% or 1,100).
 - The proportion of newly allocated greatest need households receiving housing (34%) who waited less than 3 months for housing allocation was higher than proportion of households without greatest need status (22%).
- Households without greatest need status were more likely to spend 2 years or more on the waiting list before receiving a public housing allocation (38% or 1,000), compared to households with greatest need status (17% or 2,100).

For SOMIH, newly allocated households with greatest need status were generally allocated housing faster than households without. In 2021-22 (Figure ENTRIES.5; Table HOUSEHOLDS.19):

- Around 2 in 3 (or 67%) of newly allocated SOMIH households in greatest need waited less than 1 year
- 53% of newly allocated SOMIH households without greatest need status waited less than 1 year.

Figure ENTRIES.5: Time waited by newly allocated households by greatest need status and public housing and SOMIH, 2021-22

Figure ENTRIES.5: Time waited of newly allocated households, by greatest need status for public housing and SOMIH, 2021-22. The stacked bar graph shows the highest number of newly allocated greatest need household in both public housing (4,300) and SOMIH (100) waited less than 3 months before being allocated housing. For public housing (570) the highest number of newly allocated other households waited less than 3 months before being allocated housing. For SOMIH over half of newly allocated other households (40) waited less than a year before being allocated housing.



Households

Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.19

Special needs and time waited

SOMIH

Households seeking assistance from social housing providers often have members with special needs. Some households may have multiple special needs. The definition of special needs is different for different social housing programs. For more detailed information, see <u>Priority groups</u> section.

Notes

In 2021-22, the time special needs households waited for an allocation of public housing varied, with around (Table HOUSEHOLDS.20):

• 1,800 (19%) households waited for less than 3 months

Social housing program

- 2,300 (25%) households waited between 3 months and less than 1 year
- 4,100 (44%) households waited between 1 year to less than 5 years, and

1,100 (or 12%) households waited for more than 5 years.

Number of bedrooms and time waited

The time waited for social housing allocation varied depending upon the number of bedrooms required by a household and by program. For public housing, the amount of time waited was similar regardless of the number of bedrooms. For SOMIH, 41% of households requiring 4 or more bedrooms waited less than 3 months (Table HOUSEHOLDS.22).

Households exiting social housing

Social housing 'Exits' refers to households that have exited a specific housing program during the reference year. Households that relocate within the same housing program are not considered 'exits', but are instead known as 'transfers'.

Households may exit social housing for a variety of reasons. Some households exit because of changes to their housing or neighbourhood needs, such as those related to location, size, or neighbourhood safety (Johnson et al. 2019). Whereas others exit social housing for financial or forced reasons, including employment opportunities, entry into home ownership, eviction, or ineligibility due to an increase in income (Baker et al. 2020, 2021). In this way, reasons influencing households exits from social housing can be both positive and negative (Wiesel et al. 2014). While exiting households most commonly enter the private rental market, some also enter home ownership or other tenure types, such as employer provided housing (Baker et al. 2020, Bentley et al. 2018). This information is not captured in the datasets informing this report.

In 2021-22, exits from public housing and SOMIH decreased compared to previous years, with around 17,400 public housing households and 1,100 SOMIH households having exited. Across the states and territories, Queensland (3,300 entries and 2,900 exits), Western Australia (2,200 entries and 2,000 exits) and the South Australia (1,900 entries and 1,800 exits) had more new allocations to public housing than exits from public housing (Tables HOUSEHOLDS.10 and 25).

In 2021-22, more households exited SOMIH (1,100) than the previous year (900). The number of households exiting SOMIH in 2021-22 was higher than the number of newly allocated households (600) (Table HOUSEHOLDS.23).

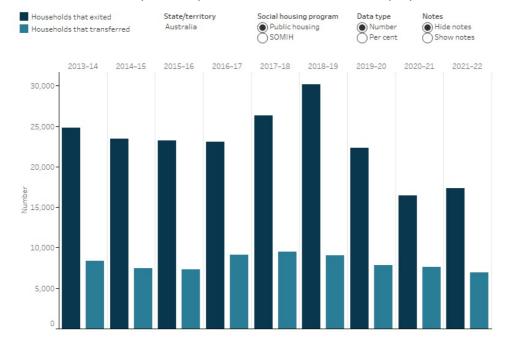
Households transferring dwellings

Transfers occur when occupants move to a dwelling in the same social housing program. Transfers may be initiated by either the tenant (including a mutual swapping of properties between eligible tenants) or housing provider in response to a change in circumstance or housing need. This may include household composition changes (such as overcrowding or underutilisation), a medical condition or because of stock renewal and re-development. Transfer eligibility and implementation varies by jurisdiction and housing program.

During 2021-22, 6,900 (2.3%) of public housing households and 300 (1.9%) of SOMIH households transferred - or were relocated - to a different dwelling within the same housing program (Table HOUSEHOLDS.25).

Figure TRANSFERS AND EXITS.1: Households by transfer and exit status, public housing and SOMIH, by states and territories, 2011-12 to 2021-22

This vertical bar graph shows that nationally the number of public housing and SOMIH households that exited were higher than those that transferred, from 2011-12 to 2021-22. In 2011-12, 22,900 public housing households exited, and 8,200 households transferred; in 2021-22, households that exited decreased to 17,400 and households that transferred decreased to 6,900. In 2011-12, around 600 SOMIH households exited and 300 transferred; in 2021-22, households that exited increased to 1,100, while those that transferred remained at 300.



Source: AIHW National Housing Assistance Data Repository. Supplementary table HOUSEHOLDS.25

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Suitability of dwellings

On this page:

- Quick facts
- Dwelling suitability
- Overcrowding
- Overcrowding in Indigenous households
- Underutilisation

Quick facts

- At June 2022, of all the households with known suitability of dwelling size:
 - The majority (79%) of social housing households were residing in dwellings that were considered to be *meeting the standards* for their household composition.
 - 4.5% of public housing, 26% of state owned and managed Indigenous housing (SOMIH), 3.6% of community housing and 14% of Indigenous community housing households were residing in dwellings that were considered to be *overcrowded*.
 - 17% of public housing, 26% of SOMIH and 11% of community housing households were residing in dwellings considered to be *underutilised* dwellings.
- Indigenous households were over-represented among the households that were living in *overcrowded* dwellings. In public housing, 4.5% of all households were living in *overcrowded* dwellings, while 9.5% of all Indigenous households were living in *overcrowded* dwellings.
- For public housing, the highest number of *overcrowded* dwellings were in *Major Cities* (over 9,100 households) and the highest proportion of *overcrowded* dwellings were in *Very remote* areas (9.7%).

In Australia, the suitability of a household's dwelling size is commonly measured using the Canadian National Occupancy Standard (CNOS). Broadly, the CNOS measures suitability based on whether a dwelling has enough bedrooms for the size and composition of a household (see criteria below).

This section uses CNOS to provide information on how suitable social housing dwellings were for households living in social housing on 30 June of the reference year. It includes information about households living in across the four main social housing programs in Australia.

Canadian National Occupancy Standard (CNOS)

The CNOS measure assesses the suitability of a dwelling for a household according to the following criteria:

- no more than 2 people shall share a bedroom
- parents or couples may share a bedroom
- children under 5 years, either of the same sex or opposite sex, may share a bedroom
- children under 18 years of the same sex may share a bedroom
- a child aged 5-17 should not share a bedroom with a child under 5 of the opposite sex
- single adults 18 years and over, and any unpaired children require a separate bedroom.

Based on the CNOS standard, housing utilisation will be described as the following:

- Suitable or adequate: when it meets the CNOS household bedroom requirements
- Underutilised: when it has 2 or more bedrooms surplus to the CNOS bedroom requirement for the household
- Overcrowded: when it requires at least 1 more bedroom

Source: Statistics Canada 2021

For more information on the CNOS, see AIHW Metadata Online Registry (METEOR).

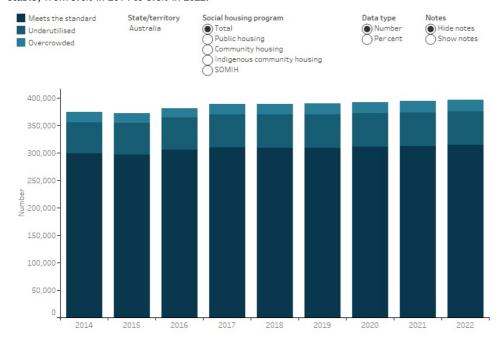
Although this measure is useful for indicating overcrowding in dwellings, it does not necessarily reflect a household's experience of overcrowding. This is because CNOS does not consider cultural differences in living and sleeping arrangements (Dockery et al. 2022). As such, its classification of overcrowding may not necessarily match the experiences of Indigenous and Culturally and Linguistically Diverse households.

Dwelling suitability

Most social housing households lived in dwellings with enough bedrooms to adequately accommodate the members of their households in 2022. Most households were living in either suitable (79%) or underutilised (15%) dwellings (Figure SUITABILITY.1; Table SUITABILITY.1).

SUITABILITY.1: Households by suitability of dwelling size and social housing program, at 30 June 2014 to 2022

Figure SUITABILITY.1: Households, by suitability of dwelling size, and social housing program, at June 2014 to 2022. This vertical stacked bar graph shows that across the social housing programs (public housing, community housing, SOMIH and Indigenous Community Housing), there were more underutilised households than overcrowded households, from 2014 to 2022. Across the social housing programs, the proportion of underutilised dwellings remained around 15% from 2014 to 2022. Likewise, the proportion of overcrowded dwellings has also remained stable, from 5.0% in 2014 to 5.3% in 2022.



Source: AIHW National Housing Assistance Data Repository. Supplementary table SUITABILITY.1

Overcrowding

A dwelling is considered overcrowded if it requires 1 or more bedrooms, given the size and composition of the household. In 2022, 5.3% (or 21,300) social housing households were overcrowded. However, the level of overcrowding differed across the various social housing programs. Around 4.5% of households in public housing (12,800) and 3.6% of community housing households (3,600) were living in overcrowded dwellings, consistent with long term trends (Table SUITABILITY.1, Figure SUITABILITY.1). See the <u>Social housing</u> <u>dwellings</u> section for further information on the stock changes between the housing programs.

For SOMIH, about 1 in 4 (26% or 3,500) households were living in overcrowded dwellings (Figure SUITABILITY.1; Table SUITABILITY.1). This proportion has remained stable since 2017, where 5,000 remote public housing dwellings were added to the Northern Territory SOMIH data collection. In Indigenous community housing, about 1 in 7 (14% or 1,400) households were in overcrowded dwellings, lower than previous years.

Key characteristics of overcrowded households

At June 2022 (Table Suitability.4):

- Over half of the overcrowded households in public housing (56% or 7,200) and SOMIH (57% or 2,000) had a main tenant aged 35 to 54 years.
- Most of the overcrowded dwellings in SOMIH were mixed composition (79% or 2,800 households). For public housing, overcrowded households were mostly households with a mixed composition (7,000 or 55%) or sole parents with dependent children (3,300 or 26%).

Demographic data on dwelling suitability were not available for community housing.

Location of overcrowded households

Overcrowding in dwellings varied across the state and territories and remoteness areas. At June 2022 (Figure SUITABILITY.1; Tables SUITABILITY.1 and 2):

- For public housing, Northern Territory had the highest proportion (9.1% or 400) of households living in overcrowded dwellings, whereas Victoria had the highest number (3,600 or 5.9%).
- For SOMIH, Northern Territory had the highest number (2,600) and proportion (53%) of households living in overcrowded dwellings. (Note: Northern Territory also has the highest total number of SOMIH households.)
- For community housing, Tasmania had the highest proportion (4.5% or about 400) of households living in overcrowded dwellings, while NSW had the highest number (about 1,900 or 3.8%).
- Major Cities had the highest number of overcrowded public housing households (over 9,100 or 4.2%) but the proportion was highest in very remote areas (9.7% or over 200).
- For SOMIH, very remote areas had the highest number and highest proportion (2,100 or 49%) of households living in overcrowded dwellings.

Overcrowding data by remoteness were not available for community housing.

Overcrowding in Indigenous households

Of the 12,800 overcrowded public housing households in 2022, about 3,600 (or 28%) were Indigenous households. In public housing, 9.5% of all Indigenous households were living in overcrowded dwellings while only 4.5% of all households were living in overcrowded dwellings. The difference was smaller in community housing, with 4.7% of all Indigenous households living in overcrowded dwellings compared to 3.6% of all households (Table SUITABILITY.2).

Underutilisation

A dwelling is underutilised when it contains 2 or more bedrooms surplus to the household requirements. In 2022, around 15% (or 61,400) social housing households were under underutilised. However, underutilisation differed across the programs.

About 48,400 (or 17%) public housing households and 10,800 (or 11%) community housing households were living in underutilised dwellings. SOMIH had the highest proportion of underutilised dwellings across the programs (26% or 2,300).

Underutilisation data were not available for the Northern Territory for SOMIH or community housing (Figure SUITABILITY.1; Table SUITABILITY.1).

Key characteristics of underutilised households

- Most of the households living in underutilised dwellings (71% or 34,400) in public housing and in SOMIH (57% or 1,300) had a main tenant who was 55 years old or over.
- Most of the underutilised dwellings in public housing (72% single, 19% couple) and SOMIH (69% single, 11% couple) were either a single or a couple household.

Location of underutilised households

The proportion of households in underutilised dwellings varied by state and territory and remoteness area across the social housing programs. At June 2022 (Figure SUITABILITY.1; Tables SUITABILITY.1 and 3):

- South Australia had the highest proportion of social housing households living in underutilised dwellings (25%), while New South Wales (21,800) had the highest number of households.
- About 1 in 5 public housing households in inner (19%) and outer (20%) regional areas lived in underutilised dwellings, though the highest number was in major cities (35,200 households or 16%).
- For SOMIH, Major cities had both the highest number (900) and highest proportion (30%) of households living in underutilised dwellings.

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Financial assistance

On this page:

- Quick facts
- Commonwealth Rent Assistance (CRA)
- Impact of COVID-19 on the receipt of government benefits
- Private Rent Assistance (PRA)
- Home Purchase Assistance (HPA)

Quick facts

- Australian Government Commonwealth Rent Assistance (CRA) key findings include:
 - At June 2022, around 1.3 million income units (individuals or group of related persons) were receiving Commonwealth Rent Assistance (CRA).
 - o Almost 1 in 2 (44% or 582, 400 income units) were considered to be in rental stress after receiving CRA.
- State/territory government provided programs in 2021-22:
 - Around 56,900 households received Private Rent Assistance (PRA).
 - Home Purchase Assistance (HPA) was received by 43,300 households.
 - Over 3 in 5 PRA recipients were located in major cities.

Financial assistance is one the main types of housing assistance provided to low-income households in Australia. Housing costs are often one of the largest expenses for low-income households. Governments offer various forms of financial support to help people afford housing costs, such as assisting with the cost of rent and accessing home loan finance.

This section provides information on the financial assistance related to rental costs and home purchases based on data on 30 June of the reference year. It provides insight into the scale and effectiveness of certain financial assistance programs. It includes financial assistance information on:

- the Commonwealth Rent Assistance program
- the Private Rent Assistance programs
- the Home Purchase Assistance programs.

Commonwealth Rent Assistance (CRA)

CRA helps people with lower incomes afford rental housing and is the most common form of housing assistance received by Australian households. CRA is available to individuals or families receiving a social security payment that pays rent for a community housing dwelling or housing in the private rental market. The amount of rent assistance people can receive depends on an applicant's income, rent and household circumstances. For more information, see the <u>CRA eligibility conditions</u> and <u>rent assistance payments</u>.

Commonwealth Rent Assistance

CRA is a non-taxable payment, which is generally paid fortnightly to eligible recipients as part of a recipient's primary payment rate. It is available to eligible recipients who rent in the private rental market or community housing. To be eligible, families or individuals must: be in receipt of a social security payment more than the base rate of Family Tax Benefit Part A; or an eligible veterans' income support payment; and pay or be liable to pay more than a specified rent threshold.

Qualification for CRA is assessed as part of the process for claiming a social security payment and it forms part of the rate of that payment. For information about CRA eligibility, see <u>Department of Social Services</u>.

CRA is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children.

Certain social housing tenants are eligible for CRA, such as those living in community housing or Indigenous community housing and, in some states and territories, state owned and managed Indigenous housing (SOMIH). CRA is not generally payable to public housing tenants as state and territory housing authorities already subsidise rent for these tenants.

The data presented reflect the CRA data on the last Friday of the specified financial year (for example, 2022 data was as a 24 June 2022).

Source: DSS 2019.

In 2022, 1.3 million income units were receiving Commonwealth Rent Assistance (CRA) - a decrease from the all-time high of 1.7 million income units in 2020 (noting the Impact of COVID-19 section below). The number of income units receiving CRA in 2022 was similar to the numbers between 2014 and 2019, generally around 1.3 million.

In 2021-22, the Australian Government spent \$4.9 billion (in real terms) on Commonwealth Rent Assistance —a decrease from \$5.5 billion in 2020-21 (Productivity Commission 2023). Most CRA income units were in New South Wales (436,100 income units) and Queensland (346,000 income units) (Table CRA.1).

Impact of COVID-19 on the receipt of government benefits

COVID-19, JobSeeker Payment and Youth Allowance

The jobless rate in Australia increased as the COVID-19 pandemic severely affected the Australian economy (Parliamentary Library 2020). In the months leading to the COVID-19 pandemic, the seasonally adjusted unemployment rate was around 5.0% (from December 2019 to March 2020). By July 2020, it peaked at 7.5% - the highest in over 20 years (ABS 2023). The economic and social impact of COVID-19 pandemic hit many Australians hard and fast. However, the rate of unemployment has declined sharply since then, falling below the prepandemic level to 4.7% in July 2021, and to 3.5% in February 2023 (ABS 2023).

In response to COVID-19 and the associated increase in unemployment, the Australian Government made changes to social security payments from March 2020. Broadly, these changes meant that more people were eligible for and received social security payments throughout 2020 and 2021 (Productivity Commission 2023).

Changes included introducing Jobseeker to replace Newstart Allowance, Sickness Allowance and Bereavement Allowance. The Coronavirus Supplement and Economic Support was also made available to recipients of the JobSeeker Payment, Youth Allowance (JobSeeker, Student and Apprentice), Parenting Payment (Partnered and Single), Sickness Allowance, Austudy payment, ABSTUDY living allowance, Widow Allowance, Partner Allowance, Farm Household Allowance, Special Benefit, and certain Department of Veterans Affairs student payments. Over time, the amount paid to recipients changed:

- from 27 April 2020 to 24 September 2020, recipients received \$550 per fortnight
- from 25 September 2020 to 31 December 2020, recipients received \$250 per fortnight
- from 1 January 2021 to 31 March 2021, recipients received \$150 per fortnight.

From 1 April 2021 onwards, JobSeeker Payment, Austudy and Youth Allowance increased by \$50 per fortnight (Treasury 2020).

Impact of COVID-19 on the changes over time

In 2020, the number of CRA income unit recipients and CRA expenditure peaked, largely because of the temporary changes to social security that allowed more people to access income support during the height of the COVID-19 pandemic. Because more people were eligible for CRA, the number of income of units increased and as a result, expenditure also increased (Table CRA.1).

CRA recipients by selected characteristics

Of the 1.3 million income units receiving CRA in 2022, most were single with no dependent children (46%), had a non-Indigenous reference person (93%), and were aged 45 years or over (55%).

The primary payment type that the households received in 2022 were (Table CRA.1):

- JobSeeker (24%),
- Age Pension (23%) and,
- Disability Support Pension (20%).

Figure FINANCIAL.2: Income units receiving Commonwealth Rent Assistance by SA2, at June 2019 to 2022 Click on the interactive map to explore the data

- For the best experience use Chrome, Edge or Firefox browsers. For more information on browser compatibility, see Supported browsers
- Best viewed on a desktop, laptop or tablet.

Income units receiving
Commonwealth Rent Assistance by
SA2, at June 2019 to 2022



(map opens in a new window)

Statistical Area level 4 (SA4) is the largest geographical area of sub-state regions in the ASGS. SA4s represent labour markets or groups of labour markets within each state and territory. An SA4 generally has a population between 100,000 to 300,000 people in regional areas and 300,000 to 500,000 people in cities.

In 2022 (Table CRA.3):

• At the SA4 level, *Melbourne—Inner* had the highest number of income units aged 24 years and under (5,500). The *Gold Coast* had both the highest number of income units who were aged 75 year and over (7,300) and receiving a *Disability support pension* (7,200) (Figure FINANCIAL.3).

Figure FINANCIAL.3: Income units receiving Commonwealth Rent Assistance by special needs group and SA4, at June 2019 to 2022

Click on the interactive map to explore the data

- For the best experience use Chrome, Edge or Firefox browsers. For more information on browser compatibility, see Supported browsers
- Best viewed on a desktop, laptop or tablet.

Income units receiving
Commonwealth Rent Assistance by
special needs group and SA4, at
June 2019 to 2022



(map opens in a new window)

CRA as a proportion of rent paid

Rental prices and the proportion of rent covered by CRA can differ across states and territories, as well as from region to region. CRA often accounts for less of the proportion of rent in capital cities, as capital cities generally have a higher median fortnightly rent.

In 2022, the median fortnightly rent of income units in the capital cities was higher than those in the rest of the state or territory. However, the difference in median rent was larger in some states and territories than in others. In New South Wales, Western Australia and Northern Territory, the median fortnightly rents were around \$100 higher in capital cities, and between \$20 (Queensland) to \$70 (Victoria) higher in the other states and territories.

There were also differences in the proportion of rent paid for by CRA entitlements between regions. The proportion of rent accounted for by entitlements was higher among income units in the rest of the state regions than those in capital cities. In all states and territories except Queensland, CRA entitlements covered around 33% of the fortnightly rental costs in the rest of state regions, but around 29% for income units in capital cities. However, in Queensland, the difference in the proportion of rent covered by the entitlement between Brisbane (29%) and the rest of Queensland (30%) was small in contrast to other states and territories (Table CRA.6).

Rental stress and CRA

Many renters, especially those with low to moderate incomes, struggle to pay for high rents without compromising or sacrificing on other basic living costs (ABS 2022). Rental stress is about whether rental housing is affordable for these households (AHURI 2019). In Australia, households' rental affordability is commonly measured by the level of rental stress, defined as a CRA income unit spending more than 30% of gross income on rent.

To provide insight into how much CRA reduced rental stress among income units receiving CRA, the proportion of income spent on rent before receiving (or without) CRA is compared with the proportion of income spent after receiving (or with) CRA.

In 2022, around 582,400 (44%) income units were in rental stress with CRA. By contrast, an extra 372,600 income units or almost three-quarters of income units (72%) would have been rental stress without receiving CRA in 2022 (Table CRA.8).

The number of income units receiving CRA in rental stress has fallen from last year but is still higher than in previous years. Although lower than 2021 (669,900), the number of (582,400) income units in 2022 is still higher than the numbers reported from 2013 to 2019, which ranged from 503,000 to 552,500.

Impact of COVID-19 on the rental stress changes over time

In 2020, the number and proportion of income units receiving CRA in rental stress reached an all-time low, despite the total number of income units reaching an all-time high. About 487,900 or 29% of income units receiving CRA were in rental stress in 2020. These lows were largely due the additional financial support and rent freezes introduced by governments to reduce the impact of COVID-19 in 2020 (detailed above) (Table CRA.8).

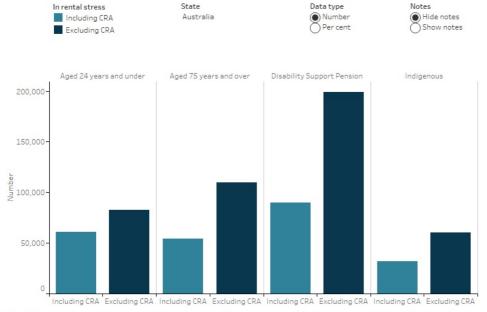
Special needs groups

Of the 586,600 income units in the various special needs groups, around 38% (or 223,100) were in rental stress after receiving CRA in 2022. However, the extent to which CRA reduced rental stress differed across the special needs groups. In 2022, income units with a household member aged 24 or under (60% in rental stress) most frequently remained in rental stress after receiving CRA. By contrast, the least common income units in rental stress after receiving CRA were those with at least one household member aged 75 years (32%) or with Disability Support Pension payments (33%). For Indigenous income units, around 2 in 5 (37%) were in rental stress with CRA (Figure FINANCIAL.4; Table CRA.8).

Figure FINANCIAL.4: Income units receiving Commonwealth Rent Assistance in rental stress by special needs group and states and territories, 2022

Alt text: Figure FINANCIAL.4: Income units receiving Commonwealth Rent Assistance in rental stress, by special needs group and by states and territories, at June 2022. This vertical bar graphs compares special needs groups income units in rental stress (i.e., paying more than 30% of their income on rent) with CRA and without CRA. Nationally, 74% of income units receiving Disability Support Pension without CRA were in rental stress compared with 81% of income units aged 24 years and under.

Of the special needs groups, income units aged 25 and under (60%), followed by Indigenous income units (37%) were most commonly in rental stress after receiving CRA. There was some variation between the states and territories.



Note: All income units receive Commonwealth Rent Assistance. However, in this graph, the income units 'excluding CRA' indicate the number and proportion of income units that would have been in rental stress had they not received CRA.

 $Source: A IHW \ analysis \ of \ Department \ of \ Social \ Services \ data \ (Australian \ Government \ Housing \ Dataset). \ Supplementary \ table \ CRA.8.$

Among the special needs groups, the proportion of income units in rental stress with CRA also differed across the states and territories. In 2022 (Figure FINANCIAL.4; Table CRA.8):

- The Australian Capital Territory had the largest proportion of income units in rental stress who were aged 24 years and under (80%) and Indigenous (45%) respectively.
- Victoria (35%) had the largest proportion of income units receiving a Disability Support Pension in rental stress; Tasmania had the lowest (25%).
- South Australia and Tasmania had the lowest proportion of income units aged 75 years or over in rental stress (24%).

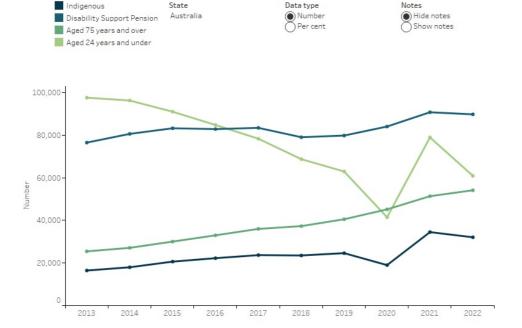
Special needs groups changes over time

The changes to the proportion of CRA income units who were in rental stress after receiving CRA differed by special needs groups and states and territories but has generally been stable over time (except for 2020). From June 2013 to June 2022 (Figure FINANCIAL.5; Table CRA.8):

- The proportion of income units aged 75 and over experiencing rental stress was more than 30% for the first time in 2021 (32%) and has continued into 2022.
- While the number of income units in rental stress with a person aged 24 and under decreased from 97,600 to 60,900, the proportion in rental stress increased from 58% to 60%.

Figure FINANCIAL.5: Income units receiving Commonwealth Rent Assistance in rental stress by special needs group and states and territories, 2010 to 2022

Alt text: Figure FINANCIAL.5: Income units receiving Commonwealth Rent Assistance (CRA), in rental stress, by special needs group, 2013 to 2022. This line graph shows that rental stress (i.e., paying more than 30% of income on rent) different between the special needs groups. Income units aged 24 and under consistently (except in 2020) had the highest proportion between June 2013 and 2022, with around 57% to 60% of income units in rental stress after CRA. The next highest proportion of income units in rental stress after receiving CRA was Indigenous income units, with 37%; an increase from 30% in 2013. Likewise, the proportion of people aged 75 years and over in rental stress after receiving CRA has increased from 24% in 2013 to 32% in 2022. The proportion of income units receiving Disability Support Pension in rental stress after receiving CRA increased from 30% in 2013 to 33% in 2022



 $Source: A IHW \ analysis \ of \ Department \ of \ Social \ Services \ data \ (Australian \ Government \ Housing \ Dataset). \ Supplementary \ table \ CRA.8.$

Primary payment type

Rental stress among income units receiving CRA varied depending upon the primary payment type. In 2022 (Figure FINANCIAL.6; Table CRA.9):

- Over 3 in 4 (75%) income units receiving Youth Allowance (Student and Apprentice) were in rental stress.
- Almost 2 in 3 (63%) income units receiving JobSeeker were in rental stress.
- Around 1 in 3 income units receiving an Age Pension (37%) or Disability Support Pension (33%) were in rental stress.

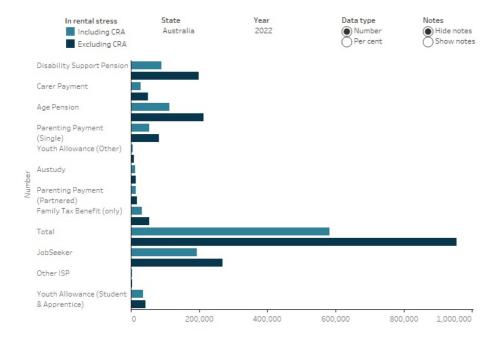
Primary payment type and state and territory

The proportion of income units receiving CRA who were in rental stress varied depending upon the state or territory and primary payment type. In 2022 (Figure FINANCIAL.6; Table CRA.8):

- The Australian Capital Territory (68%) and New South Wales (67%) had the highest proportion of income units receiving JobSeeker Payment in rental stress. Tasmania had the lowest but still half of income units (50%) were in rental stress.
- The proportion of income units in rental stress receiving Youth Allowance (Student and Apprentice) ranged from 66% in South Australia to 88% in the Australian Capital Territory.
- The Australian Capital Territory also had the highest proportion of income units in rental stress receiving Parenting Payment (Partnered) (80%), Youth Allowance (Other) (68%), and Parenting Payment (Single) (57%) and Carer payment (43%).

Figure FINANCIAL.6: Income units receiving Commonwealth Rent Assistance in rental stress by primary payment type and states and territories, 2013 to 2022

Alt text: Figure FINANCIAL.6: Income units receiving Commonwealth Rent Assistance in rental stress, by primary payment type and states and territories, 2013 to 2022. The horizontal bar graph compares income units receiving CRA in rental stress by primary payment types and states and territory. The graph shows that of the primary payment types in 2022, 75% of income units receiving Youth Allowance (Student & Apprentice), 72% of income units receiving Austudy and 68% of income units receiving Parenting Payment (Partnered) remained in rental stress after receiving CRA.



Source: AIHW analysis of Department of Social Services data (Australian Government Housing Dataset). Supplementary table CRA.8.

Private Rent Assistance (PRA)

Private rent assistance (PRA) is a form of financial assistance provided by state and territory governments to low-income households experiencing difficulties with securing or maintaining private rental accommodation. PRA is typically provided once, as either a bond loan or a rental grant. However, state and territory governments may offer different types of support that others do not. For example, ongoing rental subsidies are only offered in New South Wales and relocation expenses are only offered in Tasmania and the Australian Capital Territory. For more information, see the <u>Data quality statement</u> for PRA.

In 2021-22, about 56,900 households received PRA, falling from 62,900 in 2020-21 and 92,600 in 2019-20 (Figure FINANCIAL.7; Table PRA.1).

Government policy responses to the COVID-19 pandemic likely had an impact on PRA. Many jurisdictions introduced initiatives including moratoriums on rental evictions and prevention of rent increases. Pandemic-related assistance may have been provided to households but is out of scope for the PRA collection.

As PRA is demand driven, decreases do not necessarily reflect a lack of resources or changes to eligibility criteria. The overall rental market may have had an impact on the decline in PRA recipients in 2021-22. For example, reduced vacancy rates may result in reduced movement of tenants, potentially reducing the number of PRA applicants. Further, an increase in the total number of applicants for rental vacancies more broadly may reduce the likelihood of a PRA recipient to secure tenancy.

Key characteristics of households

Of the 56,900 unique households receiving PRA, most were aged between 25-44 (55%), and non-Indigenous (77%), and had a gross weekly income below the national minimum wage (55%).

The main source of income for most (75%) households receiving PRA was from some form of government payment. In particular, the government payments most households were receiving were from (Table PRA.4):

- Jobseeker (21%),
- Other Government pension/allowances (19%) and,
- Disability Support pension (17%).

By contrast, about a quarter (23%) of households' main income sources were from an employee's income.

State and territory

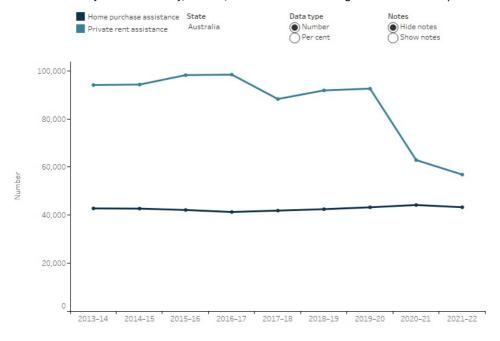
Although all states and territories provide bond loans, the other types of PRA provided to households differed with each state and territory. In 2021-22 (Table PRA.2):

- Queensland (14,400) provided the greatest number of bond loans and PRA payments overall (18,900).
- South Australia provided the highest number of one-off rental grants (8,600).
- New South Wales provided ongoing rental subsidies to around 7,500 households. No other state or territory provided these subsidies.

Figure FINANCIAL.7: Households receiving Private Rent Assistance and Home Purchase Assistance by states and territories, 2013-14 to 2021-22

Alt text: Figure FINANCIAL.7: Households receiving Private Rent Assistance and Home Purchase Assistance, by states and territories, 2013-14 to 2021-22. This line graph shows the number of households receiving Private Rent Assistance and households receiving Home Purchase Assistance from 2013-14 to 2021-22 by states and territories. Nationally, the number of households receiving PRA has declined over time,

with 62,900 households in 2021-22 compared with 94,100 households in 2013-14. Conversely, the number of households receiving HPA has remained relatively stable nationally, with 43,300 households receiving HPA in 2021-22 compared with 42,800 in 2013-14.



Sources: AIHW National Housing Assistance Data Repository. Supplementary tables PRA.1 and HPA.1

Remoteness

In 2021-22, more PRA payments were made to households in Major cities (64%) than in inner regional (22%) and outer regional (13%) areas. By contrast, less than 2% of the PRA payments were made to households located in Remote (1.3%) or Very remote (0.5%) areas (Table PRA.3).

Home Purchase Assistance (HPA)

Home Purchase Assistance (HPA) is a form of financial assistance provided by state and territory governments to eligible households to improve their access or ability to maintain home ownership. HPA can include:

- · direct lending
- concessional loans
- mortgage relief
- interest rate assistance
- · deposit assistance
- other assistance grants.

The type of home purchase assistance products available to households can differ across the years, and states and territories. Some products were only offered in certain states and territories or were no longer offered to new households. This section presents information on the new households who received HPA in 2021-22 and households who received HPA in the previous years who were still paying off their HPA-related loan in 2021-22.

Almost 43,300 households in Australia received HPA or were paying off an HPA-related loan in 2021-22. Almost three-quarters (73% or 31,600) of the households were located in Major cities. The most common form of HPA was *direct lending* (39,000), which was provided in all the states and territories except Tasmania.

Of the 43,300 total households, most were households that were paying off an HPA-related loan (90% or 38,800) commenced before 2021-22. By contrast, new households who received HPA in 2021-22 made up 10% (or 4,500) of the total households (Figure FINANCIAL.7; Tables HPA.1;2;3).

Key characteristics of households

Of the 43,300 households receiving HPA in 2021-22 (Table HPA.4):

- Households with a main applicant aged 25-34 years (23% or 10,000), 35-44 years (27% or 11,700) and 45-54 years (22% or 9,400) made up most of the households receiving HPA.
- Over 1 in 5 (22% or 9,700) households earned a gross weekly income that was below the 2021 national minimum wage of \$776.20 (FWO 2021).

State and territory

In 2021-22, Western Australia (23,100 households) and South Australia (18,100) had the highest number of households receiving HPA. Together, the two states contributed 95% of the households receiving HPA (Table HPA.1). Direct lending was the main type of HPA provided in these areas. About 2,600 and 1,500 new households received HPA in Western Australia and South Australia, respectively (Table HPA.2).

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Notes

Data quality statement

- Public Housing Data Collection, 2021-22
- State Owned and Managed Indigenous Housing Data Collection, 2021-22
- Community Housing Data Collection, 2021-22
- Indigenous Community Housing Data Collection, 2021-22
- Private Rent Assistance Collection, 2021-22
- Home Purchase Assistance Collection, 2021-22

Amendments

5 September 2023 - The Dwellings supplementary tables have been modified. The title of Dwellings.4 has been updated to include the correct reference year.

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Data

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