



**Australian Government**

**Australian Institute of  
Health and Welfare**

# Housing assistance in Australia 2013



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**Australian Institute of  
Health and Welfare**

*Authoritative information and statistics  
to promote better health and wellbeing*

# **Housing assistance in Australia**

**2013**

Australian Institute of Health and Welfare  
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Also acknowledged for their contributions are members of the Institute's Homelessness Unit and the Housing and Homelessness Information Management Group.

# Abbreviations

ABS	Australian Bureau of Statistics
ACHA	Assistance with care and housing for the aged
AIHW	Australian Institute of Health and Welfare
ARIA	Accessibility and Remoteness Index of Australia
CNOS	Canadian National Occupancy Standard
COAG	Council of Australian Governments
CRA	Commonwealth Rent Assistance
DSS	Department of Social Services
FHOAG	First Home Owner Grant
HPA	Home Purchase Assistance Program
ICHO	Indigenous community housing organisation
NAHA	National Affordable Housing Agreement
NHSC	National Housing Supply Council
NSHS	National Social Housing Survey
SAAP NDC	Supported Accommodation Assistance Program National Data Collection
SEIFA	Socio-Economic Indexes for Areas
SES	Socioeconomic status
SHSC	Specialist Homelessness Services Collection
SOMIH	State owned and managed Indigenous housing

# Symbols

–	nil or rounded to zero
\$	Australian dollar
..	not applicable
*	data are known for between 90% and 99.9% of permanent dwellings managed by funded ICHOs (or, in New South Wales, actively registered ICHOs)
**	data are known for between 50% and 89.9% of permanent dwellings managed by funded ICHOs (or, in New South Wales, actively registered ICHOs)
***	data are known for between 0.01% and 49.9% of permanent dwellings managed by funded ICHOs (or, in New South Wales, actively registered ICHOs)
n.a.	not available
n.p.	not publishable because of small numbers, confidentiality or other concerns about the quality of the data

*Note:* If Indigenous community housing data have no symbol, data are known for 100% of permanent dwellings managed by funded ICHOs (or in New South Wales, actively registered ICHOs).



# Summary

Having a safe place to live is important to all Australians. Stable and secure housing contributes to a range of essential benefits including shelter, health, wellbeing, stable employment and financial security for its occupants. Yet not everyone has access to stable and secure housing within their means; housing is one of the highest costs for most Australians, and a large number of Australian households are experiencing housing stress.

Australian governments and many community-based organisations assist households struggling to meet housing costs through a range of programs, collectively referred to as housing assistance. Housing assistance encompasses the provision of housing, rent assistance, home purchase assistance and services that support maintaining tenancies.

## Housing in Australia

- **Demand for housing is expected to increase into the future.** There were about 7.8 million Australian households in 2006, which is estimated to increase by 49% to 11.6 million by 2031.
- **The average cost of housing has increased substantially over the past decade.** National house prices increased 147% between 2001 and 2011 – from \$169,000 to \$417,500.
- **The proportion of Australian households in housing stress has increased,** from 14% in 1994–95 to 18% in 2011–12. Of these, 2 in 5 (42%) were low-income households.

## Financial assistance with housing costs

- **A large number of renters in Australia are receiving financial assistance to reduce rental stress.** As at 30 June 2012, about 1.2 million recipients were receiving assistance under the Commonwealth Rent Assistance Program. Additionally, states and territories provided private rent assistance to an estimated 107,000 households in 2011–12.
- **Many low-income households and first home buyers received help to purchase their homes.** In 2011–12, nearly 41,000 Australian households received support under the Home Purchase Assistance Program. Additionally, 104,000 people received a First Home Owner Grant.

## Social housing

- **Demand for social housing remains high, and supply is not keeping up.** As at 30 June 2012, there were over 200,000 households on public housing or state owned and managed Indigenous housing waiting lists across Australia.
- **Supply of social housing has been boosted by the Social Housing Initiative.** By 31 March 2013, 19,600 new social housing dwellings were built under the Initiative. In 2013, about 80,000 dwellings had already benefited from repairs and maintenance. In 2011–12, 35,667 households were newly assisted in social housing.
- **Social housing continues to be provided to many people in greatest need.** In 2011–12, social housing created a pathway out of homelessness for more than 13,000 households, and provided accommodation to 160,000 households with a member with disability.
- **Social housing continues to be a stable form of tenure.** Over 1 in 3 public housing households and over 1 in 4 state owned and managed Indigenous housing households had been in the same tenancy for over a decade.

# 1 Housing in Australia

## 1.1 Introduction

Housing plays a major role in the health and wellbeing of Australians by providing shelter, safety, security and privacy. The availability of affordable, sustainable and appropriate housing enables people to participate in the social, economic and community aspects of their lives. Home ownership is a widely held aspiration in Australia, providing security of tenure and long-term social and economic benefits to home owners, though exposing them to some financial risk.

Australia's growing and ageing population, government policy and a range of other factors have an impact on supply, demand and cost of housing. The absence of affordable, secure and appropriate housing can have a number of negative consequences, including homelessness, poor health and lower rates of employment and education. Housing, therefore, plays a major role in the living standards, health and wellbeing of Australians.

Housing assistance (Box 1.1) remains important for many Australians who, for a variety of reasons, experience difficulty in securing or sustaining affordable and appropriate housing in the private market.

### **Box 1.1: Housing assistance**

The Australian governments and community-based organisations assist households finding it difficult to meet housing costs. Assistance is provided through a range of programs, collectively referred to as housing assistance. Housing assistance can encompass:

- provision of housing (social housing), with rents based on the tenant's income
- assistance with rent in the private rental market
- home purchase assistance
- provision of services to assist in obtaining accommodation or sustaining tenancies.

Housing assistance grows in importance as pressure increases on the private rental market, where many low-income households and households with special needs compete for housing with those on higher incomes (AIHW 2012a).

The Australian Government and state and territory governments provide assistance to alleviate the financial burdens placed on individuals and families who are purchasing or renting their home. The National Affordable Housing Agreement (NAHA) is a commitment by all governments in Australia to deliver housing assistance. Its broad aim is to ensure that all Australians have 'access to affordable, safe and sustainable housing that contributes to social and economic participation' (COAG 2009a).

This report presents information on housing assistance available in each segment of the assisted housing sector: government, not-for-profit and the private rental sectors. It presents data and information from various sources, including the Australian Institute of Health and Welfare (AIHW) National Housing Assistance Data Repository, the 2012 AIHW National Social Housing Survey (NSHS), the two latest Australian Bureau of Statistics (ABS) censuses and other ABS data, as well as the Steering Committee for the Review of Government Service Provision's *Reports on Government services*.

This report focuses on the first 3 years that the NAHA has been in place, namely 2009–10 to 2011–12. The report explores the housing assistance provided to low-income households and special needs groups including first home buyers, Indigenous Australians, young and older Australians, people with disability, and those who are homeless. In addition, discussions on social housing dwelling stock in Australia and measures of tenant satisfaction with social housing are presented.

This edition of *Housing assistance in Australia* also presents a feature article (in Chapter 1) which explores the impact of changes in social housing policy over the years on the location and characteristics of current social housing stock in Australia.

The report has been structured as follows:

- Chapter 1 provides an outline of housing, access to housing, and housing assistance in Australia.
  - The feature article in this chapter presents details on the distribution of social housing in Australia, including on dwelling size and type.
- Chapter 2 provides detailed data on housing assistance priority groups.
- Chapter 3 discusses social housing provision and the use of dwellings, as well as housing management and the appropriateness of housing.
- Chapter 4 looks at financial assistance available to Australians to support housing (rent assistance and home purchase assistance).
- Chapter 5 examines assistance through services (housing-focused services, health and welfare services, and services used by the 2012 NSHS respondents).

## 1.2 Importance of housing

Viewed as a basic human right (Senate Select Committee on Housing Affordability in Australia 2008), housing is a dominant feature of the economic and social landscape in Australia; it provides shelter, security and privacy and supports health.

A lack of secure and stable housing can affect the health and wellbeing of a person, and their ability to obtain and maintain employment. A severe consequence of not being able to secure or sustain suitable housing is homelessness (AIHW 2011c).

Consistent with findings from previous years, home ownership remains a major source of wealth, as well as a major source of debt. While just over one-sixth (15%) of Australia's total assets are dwellings, about 59% of the household sector's assets are land and dwellings (ABS 2012c). As at September 2012, the Reserve Bank of Australia reported that total housing debt was 33% larger than the annual national household disposable income (though this is down from 42% in June 2010) (RBA 2012).

Socioeconomically disadvantaged households, especially those experiencing housing stress (Box 1.2), are less likely than other Australian households to sustain their housing situation if the affordability of their housing deteriorates (AIHW 2012a). Low-income households (Box 1.2) in housing stress are of particular concern, as the burden of high housing costs reduces their ability to meet their other living expenses.

It is estimated that close to 1.6 million Australian households (18% of total) are in housing stress (Appendix Table A1.1). Of these, nearly 650,000 are categorised as being lower income households (ABS 2013d).

### **Box 1.2: Housing stress and income definitions**

For the purposes of this report, housing stress has been discussed in terms of the population as a whole, unless stated otherwise. Where discussions encompass only low-income households, this has been identified as such.

#### **Housing stress**

A household spending more than 30% of its gross (before tax) household income on housing costs, such as mortgage repayments or rent.

#### **Severe housing stress**

A household spending more than 50% of its gross household income on housing costs (a subset of housing stress).

#### **Low-income households**

In this report, those households whose equivalised gross household income is in the bottom 40% of the income distribution are defined as being low-income. This is the same as the definition used in the Steering Committee for the Review of Government Service Provision's *Reports on Government services*. This measure does not necessarily indicate eligibility for government assistance targeted at low-income households, and some types of assistance may also be provided to households that do not meet this definition.

Sources: ABS 2013d; Steering Committee for the Review of Government Service Provision 2013.

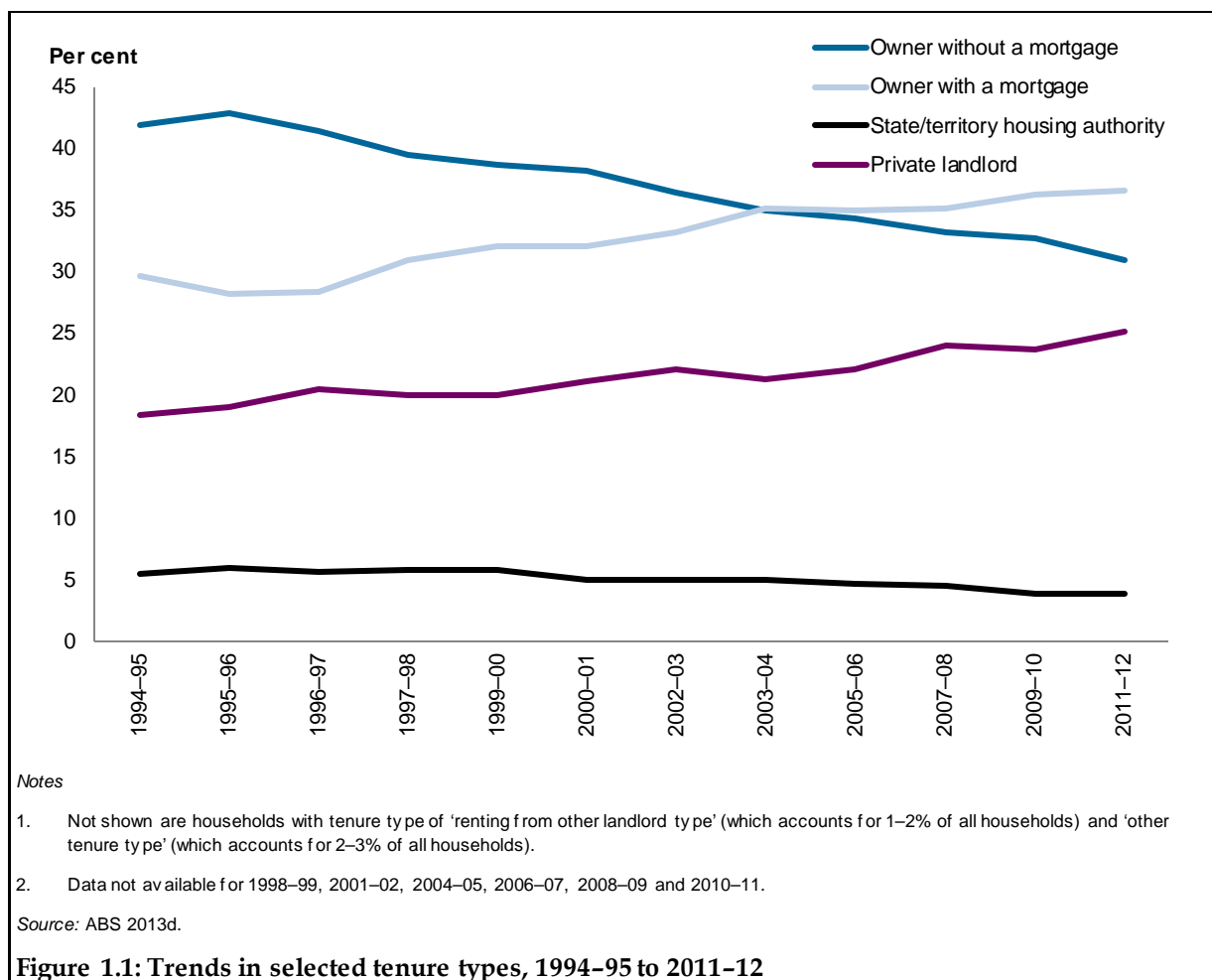
## **1.3 Australia's housing: an overview**

On Census night in 2011, there were about 7.8 million Australian households living in private dwellings – an increase of 10% since 2006, and of 34% since 1991 (ABS 1993, 2007a, 2012a). The vast majority of dwellings (97%) were located in *Major cities, Inner and Outer regional* areas except for the Northern Territory, where 41% of dwellings were located in *Remote* and *Very remote* areas (Appendix Table A1.2). These differences are discussed in further detail in the feature article in this chapter.

Owner-occupied housing has long been the most common form of tenure in Australia. In 2011, 5.3 million (67%) Australian households owned their own home (with or without a mortgage) and a further 2.3 million were renting, either privately (25%) or through social housing programs (5%). The remaining 3% were unspecified (AIHW analysis of ABS 2011 Census). The tenure of households varies depending on their composition, income and the life stage of the members.

Over time, there has been a shift from outright ownership to owning with a mortgage, and a shift from overall home ownership to private rental (Figure 1.1). There has also been a steady decline in the proportion of people renting through state and territory housing programs.

Between 1994–95 and 2011–12, the proportion of owner-occupied households fell from 71% to 68%. Until 2003–04, more households owned their homes outright than had a mortgage; after 2003–04, more home owners had a mortgage than owned outright. Higher house prices, the availability of credit, and longer term mortgages have all contributed to the shift from outright ownership to mortgages (NATSEM 2011).



## 1.4 Access to housing

Access to housing largely depends on supply and demand, which affects house prices and rents and, by extension, affordability. The rising cost of housing, combined with the undersupply of affordable housing, remains a concern for all Australian governments, as reflected in the NAHA. High levels of housing stress (see Box 1.2) continue to contribute to high levels of demand for housing assistance.

This section looks at supply and demand for housing and the costs associated with housing. Government programs in place to address affordability issues are discussed in detail in Chapter 4.

### Supply and demand

A number of factors have an impact on the supply and demand of housing, such as Australia's growing and ageing population, the trend toward smaller household sizes and larger dwelling sizes, major changes in household composition and relationships in Australia, taxation policy, land release and zoning, and labour costs.

The National Housing Supply Council (NHSC) (Box 1.3) estimated that the gap between total underlying demand – the need for housing based on the number of households in the population – and total supply had increased by 228,000 dwellings between 2001 and 2011

(NHSC 2012). The NHSC also projected that the overall gap will increase to 370,000 dwellings by 2016, and to 492,000 dwellings by 2021 (NHSC 2012).

### **Box 1.3: National Housing Supply Council**

The NHSC was established by the Australian Government Treasurer and Minister for Housing in 2008 to monitor housing demand, supply and affordability in Australia. The NHSC aims to identify gaps between housing supply and demand and to highlight the strain this places on the housing system.

The housing supply gap is having a direct impact on housing affordability for both renters and home purchasers (FaHCSIA 2010). For home purchasers, a housing supply gap means that there are more buyers than sellers in the marketplace, with a consequent bidding up of prices. For renters, it means there are fewer dwellings available in the private rental market, and landlords are thus able to increase rents.

If these trends continue, housing stress for both renters and home purchasers is likely to increase. Those on higher and stable incomes will continue to have access to home ownership while low-income earners will be increasingly priced out of the market.

### **Population growth and demographic changes**

Australia's growing population has an important impact on housing by increasing the need for additional dwellings. The ABS medium scenario population projection suggests that by 2031 Australia's population will increase by almost 40% – from about 20.7 million in 2006 to almost 28.8 million (Table 1.1) (ABS 2008b).

Another notable demographic change – the trend toward smaller households – also contributes to demand for more dwellings. The number of couples without children and of lone parents is expected to increase, as are the number of lone-person households. Consequently, the number of households in Australia is projected to increase from 7.8 million to 11.6 million by 2031, an increase of almost 49% (ABS 2010c).

**Table 1.1: Projected growth of households, families and population, by demographic group, 2006–2031**

Demographic	No.		Change (%)
	2006	2031	
<b>Households</b>			
Family	5,628,705	7,978,512	41.7
Group	291,446	378,707	29.9
Lone person	1,860,042	3,219,297	73.1
<b>Total</b>	<b>7,780,193</b>	<b>11,576,516</b>	<b>48.8</b>
<b>Families</b>			
Couples w ith children	2,576,014	3,057,899	18.7
Couples w ithout children	2,134,939	3,532,154	65.4
Lone parent	920,914	1,412,643	53.4
Other	103,184	127,880	23.9
<b>Total</b>	<b>5,735,051</b>	<b>8,130,576</b>	<b>41.8</b>
Population	20,697,900	28,786,500	39.1

Sources: ABS 2008b (Series B), 2010c (Series II).

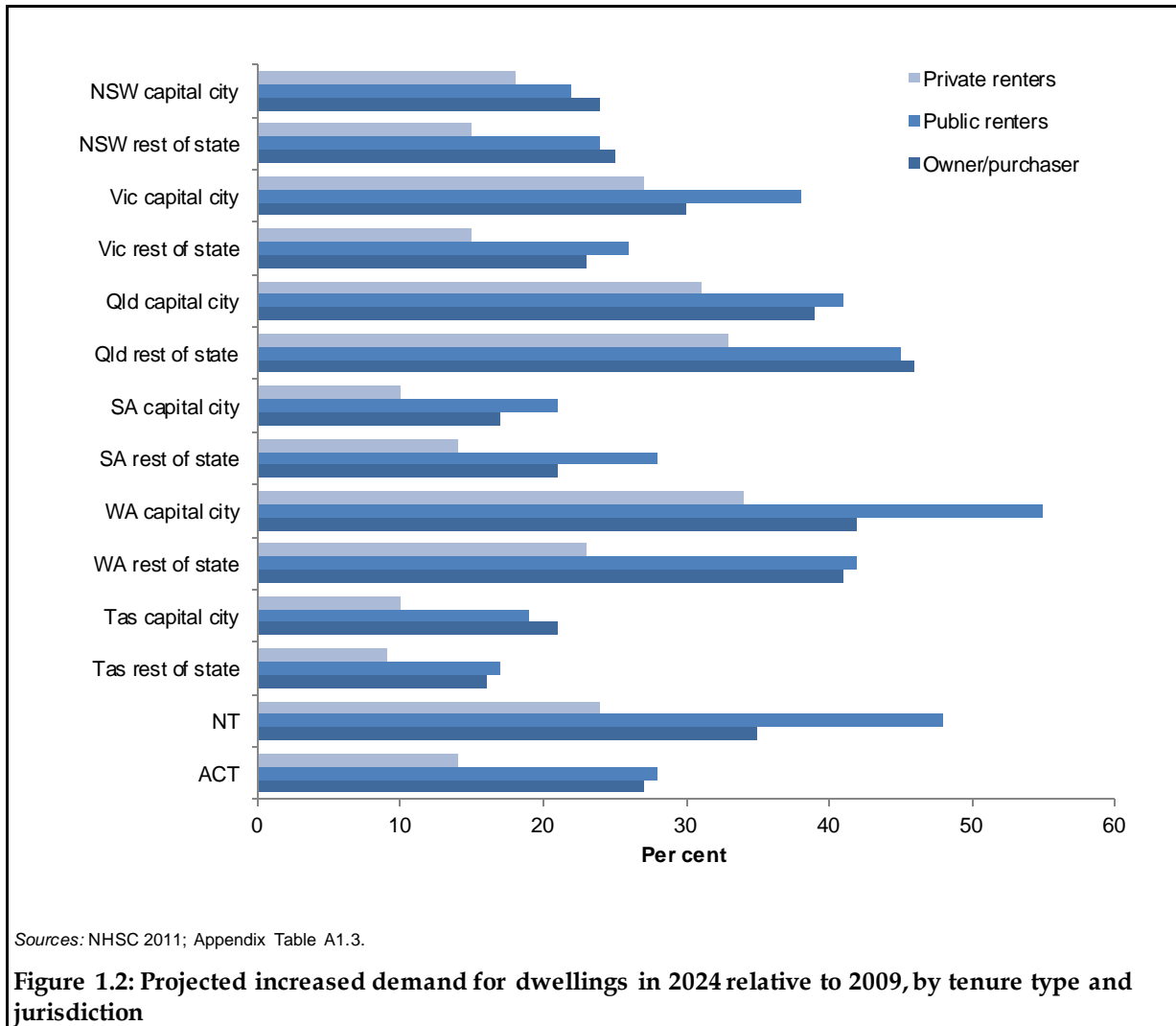
## Projections of supply and demand

The projected increased demand for housing in most states and territories is stronger in the government-provided (public) rental sector than in the private rental or home ownership sectors (Figure 1.2) (NHSC 2011). The NHSC refers to ‘public’ and ‘private’ rental sectors, but does not provide breakdowns within the ‘public’ rental sector. ‘Public’ is used to denote any government-provided housing.

NHSC projections indicate that in 2024, relative to 2009, the projected increased demand for public sector rental housing varies between 17% in Tasmania (excluding Hobart) to 55% in Perth. The overall Australia projection for public rental housing is projected to be 31% higher in 2024 than in 2009.

Private rental demand projections will be lower, varying from a 10% increase in Hobart to a 34% increase in Perth. Overall, Australian private rentals are projected to increase by 23% over the same period.

Projected demand for owner/purchaser dwellings ranged from 17% in Adelaide to 42% in Perth. Outside the major cities, even higher projected growth is expected, with 46% increase in owner/purchaser dwellings in Queensland (other than Brisbane).



## Housing costs

### House prices

Between 2001 and 2011, national house prices increased 147% – up from a median price of \$169,000 to a median of \$417,500. Annual median disposable incomes for households increased by 57% over the same period – from \$36,000 in 2001 to \$57,000 in 2011 (NATSEM 2011). The house price increase occurred early in that period, with prices levelling out from 2008 onwards.

The highest levels of growth were for established houses, with an average annual increase of 6.7%. This compares with growth increases for newly constructed houses, which rose in value steadily, but more slowly, at an annual average rate of 3.9% (ABS 2012g). The difference in price increases between established and new houses has been attributed to increases in land prices (particularly urban land prices) (Yates 2011); the construction costs of new homes have not increased at the same rate.

The global financial crisis in 2008–09 led to falls in established house prices (NATSEM 2011). While prices reached new peaks in 2009–10, they then remained largely flat through 2010–11. By 2012, prices were again on the increase, and data for December 2012 suggest a quarterly



increase in established house prices of 0.3%. In the June 2013 quarter, house price increases were again more apparent, with a 2.4% rise over the quarter (ABS 2013c).

The house price growth stems from a number of factors. At the start of the decade, interest rates fell and the number of low-deposit, easily accessible loans grew. This occurred against a background of relatively strong and consistent economic and employment growth that continued until 2007–08. Over the same period, housing supply did not keep pace with population growth, and building activity levels dropped from historically high levels at the beginning of the decade, and again in 2008–09 (NHSC 2010).

### **Interest rates**

Interest rates play an important role in the level of activity in the housing market by having a direct impact on the cost of finance – rates steadily increased from 4.75% in late 2002 to a high of 7.25% in March 2008. In response to a number of factors associated with the global financial crisis, the Reserve Bank of Australia cut the official cash rate rapidly, falling to 3.00% by April 2009. From there, it rose to 4.75% in November 2010, and then fell to a new low of 2.50% in August 2013 (RBA 2013).

### **Rents**

In 2012, rental markets were tight across Australia. While price trends are the key measure of the balance between supply and demand, the rental vacancy rate is another indicator of market conditions. The Australian rental vacancy rate was below the long-term average for the 7 years before 2012 (Kearns 2012). Low vacancy rates mean that there are more renters in the market than there are available rental properties. This contributes to increasing rents, due to competition. This tightening of the Australian rental market was noted alongside policy guidelines for the National Rental Affordability Scheme (FaHCSIA 2011).

Housing affordability pressures and the relative cost of buying versus renting have contributed to an increase in the proportion of households that are renting. A higher proportion of households rented privately in 2011–12 than in 1994–95 (25% and 18%, respectively).

The increased demand for rental properties has seen rents for houses increasing by 76%, and rents for other dwellings (such as flats and apartments) increasing by 92% between 2002 and 2012 (NHSC 2013).

### **Household income**

Household income has risen steadily across Australia throughout the decade to 2012, increasing at an average annual rate of 4.4% (ABS 2012d). The disparity in house price and income growth, however, suggests that house purchase has become less affordable over time.

The National Centre for Social and Economic Modelling found that, nationally, Australian house prices were more than 7 times the average household income in 2011, compared with 4 times at the start of 2002 (NATSEM 2011). The Centre also looked at discrete markets around Australia and found that house prices as a multiple of local incomes were substantially higher in many markets, including those of the nation's largest capital cities. Sustained house price growth in excess of income growth has meant that many moderate-income households are spending a greater proportion of their income on housing than previously (Flood & Baker 2010).

## 1.5 Housing assistance policy

Housing assistance policies have changed substantially over time. The provision of social housing and housing assistance more generally has moved away from focusing on low-income worker families to targeting the most vulnerable in society. This has come with a shift from managing 'bricks and mortar' to connecting people with financial, employment, social and other support services.

### National Affordable Housing Agreement

Housing assistance in Australia is currently delivered under the NAHA. The NAHA started on 1 January 2009, and will provide \$6.2 billion of housing assistance to Australians in the first 5 years of the agreement.

The objective of the NAHA is to ensure that all Australians have access to affordable, safe and sustainable housing that contributes to their social and economic participation. It is a framework for improving outcomes for all Australians: for renters and home buyers, for those receiving and those not receiving housing assistance, and for those who have access to housing and those who are experiencing or are at risk of homelessness (COAG Reform Council 2012).

Under the agreement, the Australian Government, together with state and territory governments, committed to achieving the following six outcomes against which the community could assess their performance:

1. People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion.
2. People are able to rent housing that meets their needs.
3. People can purchase affordable housing.
4. People have access to housing through an efficient and responsive housing market.
5. Indigenous people have the same housing opportunities (in relation to homelessness services, housing rental, housing purchase and access to housing through an efficient and responsive housing market) as other Australians.
6. Indigenous people have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities (COAG 2009a).

The Australian Government has committed to continue the NAHA through funding provided to state and territory governments. The NAHA was updated in December 2012 to provide provisional performance benchmarks.

Despite the Council of Australian Governments (COAG) reforms and the NAHA, funding made available for social housing from state and territory governments decreased in 2011-12: states and territories spent \$3.9 billion on social housing that year – down from \$5.2 billion in 2010-11 – and \$4.5 billion in 2009-10 (in 2011-12 dollars) (Steering Committee for the Review of Government Service Provision 2013).

### National Partnership Agreements

Five National Partnership Agreements related to housing were established:

- National Partnership Agreement on Homelessness – \$1.1 billion over 5 years. After the expiry of the National Partnership Agreement on Homelessness on 30 June 2013, the

COAG implemented a 1-year transitional National Partnership Agreement on Homelessness (FaHCSIA 2013a).

- National Partnership Agreement on Social Housing – \$400 million for the construction of new social housing over 2 years from 2008–09 to 2009–10 (COAG 2009c)
- National Partnership Agreement on Remote Indigenous Housing – \$5.5 billion over 10 years (COAG 2009b)
- National Partnership Agreement on Nation Building and Jobs Plan – \$5.6 billion for the construction of new social housing from 2008–09 to 2011–12 and \$400 million for repairs and maintenance of public housing until 2008–09 under the Social Housing Initiative (COAG 2009d)
- National Partnership Agreement on Extending the First Home Owner Boost – an additional \$7,000 to first home buyers until the end of 2009.

These agreements have provided further housing and homelessness assistance in addition to other programs (Commonwealth Rent Assistance (CRA), National Rental Affordability Scheme, the housing affordability fund, and the First Home Owners Grant [FHOG]) and contribute to the objectives of the NAHA.

### **Social Housing Initiative**

The Social Housing Initiative was designed as part of the National Partnership Agreement on Nation Building and Jobs Plan to stimulate the building and construction industry, both through funding additional dwellings and increasing expenditure on repairs and maintenance.

The initiative committed \$5.6 billion to build or repair social housing dwellings. As at 31 March 2013, a total of 19,600 new social housing dwellings were built (DSS unpublished data), and about 80,000 dwellings had already benefited from repairs and maintenance (DSS 2013e).

The Social Housing Initiative aimed to:

- increase the supply of social housing, by the construction of new social housing and the repair and maintenance of existing dwellings
- provide increased opportunities for people who are homeless or at risk of homelessness to gain secure long-term accommodation
- stimulate the building and construction industry, through both funding the construction of additional new dwellings and increasing expenditure on repairs and maintenance.

The new dwellings are located across Australia, according to high-priority needs identified by states and territories, and designed to meet the needs of those who are homeless or at risk of homelessness, as well as of people with disability, older Australians, Indigenous Australians and those escaping family violence. Tenants may fall into more than one category.

As at 30 November 2012, of the Social Housing Initiative dwellings that were tenanted:

- 52% of tenants had been experiencing homelessness or were at risk of homelessness
- 42% were people with disability
- 38% were older Australians (aged 55 or older)
- 13% were Indigenous Australians
- 6% were people experiencing family violence (DSS 2013a).

## COAG Reform Council findings

Each year, the COAG Reform Council assesses and publicly reports on the performance of governments against the outcomes of the NAHA. To date, the council has produced a baseline report and two progress reports on the NAHA <[www.coagreformcouncil.gov.au](http://www.coagreformcouncil.gov.au)>. The findings of the COAG Reform Council's 2010–11 progress report were:

- nationally, there was no indication that housing affordability improved
- rental affordability worsened – especially for those with the lowest incomes
- homes were less affordable for buyers (COAG Reform Council 2012).

## 1.6 Housing assistance programs

Housing assistance in Australia is provided through a range of programs to assist home owners and renters, both public and private. In 2011–12, most households assisted received cash payments to help with rent costs. This was either through assistance provided under the CRA Program (provided to 1,188,467 recipients) or through private rent assistance (provided to 118,467 households).

Social housing provided more than 418,000 dwellings, usually at below-market rents, to Australians in need. A further 100,000 people (data for 2010–11) received the FHOOG nationally. A smaller number of people were assisted in purchasing their own home, with 40,891 households receiving assistance through the Home Purchase Assistance Program (HPA).

### Assistance in the private and public rental sectors

Direct government assistance to eligible households in the private rental sector is mainly provided under two programs:

- *CRA Program*: This is a demand-based tax-free income supplement funded by the Australian Government. It helps income support recipients and low- and moderate-income families (with children) in the private rental market and community housing.
- *Private Rent Assistance Program*: This program assists households to meet rent payments, relocation costs and the costs of bonds; advice or information services may also be offered. Private rent assistance is provided under the program to low-income households experiencing difficulty in securing or maintaining private rental accommodation either:
  - directly by states and territories, or
  - by not-for-profit organisations funded by state or territory governments.

Other assistance is provided through:

- *National Rental Affordability Scheme*, which was designed to increase the availability of affordable housing (Box 1.4) for low- and moderate-income households. As at June 2013, the scheme had:
  - 14,575 homes tenanted and available to rent
  - 23,884 homes reserved (not yet available)
  - 136 approved participants.

A total of 78 approved participants were not-for-profit organisations; of these, 75 were endorsed charities (for information about these, and further details, see DSS 2013c).

#### **Box 1.4: National Rental Affordability Scheme**

The National Rental Affordability Scheme is a long-term commitment by the Australian Government, in partnership with the states and territories, to invest in affordable rental housing. The scheme, which began in 2008, seeks to address the shortage of affordable rental housing by offering financial incentives to persons or entities – such as the business sector and community organisations (including some community housing organisations) – to build and rent dwellings to low- and moderate-income households at a rate that is at least 20% below the market value rent.

### **Assistance through provision of social housing**

Housing provided by the government and community sectors is collectively referred to as social housing. There were four main social housing programs operating in Australia in 2011–12:

- *Public rental housing* (also referred to as public housing) encompasses publicly owned or leased dwellings that state and territory governments administer. This provides affordable and accessible housing, largely for low-income households in housing need.
- *State owned and managed Indigenous housing* (SOMIH) is administered by state and territory governments but is targeted specifically at low- to moderate-income households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin.
- *Mainstream community housing* (referred to as ‘mainstream’ to distinguish it from Indigenous community housing) is provided for low- to moderate-income or special needs households by not-for-profit providers. Generally, the housing stock concerned remains in state government ownership, with management outsourced under contract.
- *Indigenous community housing* is owned and/or managed by an Indigenous community housing organisation (ICHO) and provides housing to Indigenous Australians. Indigenous community housing is funded along with mainstream housing services under the NAHA (COAG 2009a) and the National Partnership Agreement on Remote Indigenous Housing (COAG 2009b).

For further information about social housing, see Chapter 3.

### **Assistance to home buyers**

Governments assist people purchasing their home – particularly first and low-income home buyers – through a range of direct and indirect measures. The following four programs represent the major types of direct assistance available in 2011–12.

- *FHOG*, which was introduced in July 2001 to offset the effect of the goods and services tax on home ownership
- *First home saver accounts*, which assist Australians saving for their first home through low tax savings accounts and Australian Government co-contributions

- *Home purchase assistance for Indigenous Australians*, which was established to assist Indigenous Australians buy their own home in established housing markets
- *HPA*, which is a program administered by the states and territories to provide financial assistance to eligible households to improve their access to home ownership.

For data and further information on assistance to first home buyers, see Chapter 2; for details on other assistance, see Chapter 4.

## Location and characteristics of social housing dwelling stock

The location, type and size of social housing stock in Australia reflect past and current policy and program responses to changing needs of the Australian population. Social housing needs are met through achieving government policy objectives; these, in turn, respond to a wide range of economic and social factors, with different emphases given by governments over time.

Through much of the post-war era, social housing stock was either medium- or high-density inner city apartments, or detached and semi-detached dwellings on land then on the fringes of cities and towns. In other words, the housing provided to support low-income working families was largely situated near employment opportunities. Many of these dwellings remain part of the existing social housing stock.

Although there are limited data available on the age of dwelling stock, Jacobs and others found that, in 2010, much of the housing stock was, on average, 30 years old (Jacobs et al. 2010).

Recent government objectives for social housing have increasingly targeted those in greatest need (COAG 2009a). However, past decisions on location and type of social housing do not necessarily meet current needs.

Coinciding with this policy shift to target groups in greatest need, there has been a decline in the number of separate houses, with more flats and apartments added to social housing stock over recent years.

Between 2006 and 2012, overall social housing stock increased by 3% in nominal terms – from 409,000 to 423,000 dwellings. This represents a decrease in real terms when compared with the overall number of Australian dwellings – which increased by 8% between the 2006 and 2011 censuses. Social housing made up 4.9% of the total dwelling stock in Australia in 2006; this fell to 4.6% in 2011.

This feature article explores the differences between social housing and Australian housing overall. These differences illustrate the way in which social housing caters to needs in the Australian population that the mainstream housing market cannot, and how this has changed over the last 5 years to suit the changing needs of tenants.

### Where do Australians live?

Australia is a large country with a variable population density. The distance a person needs to travel to access services has been used to classify the 'remoteness' of a dwelling, based on the ABS Australian Statistical Geography Standard (Box 1.5).

#### Australian population

The majority of Australians (70%) live in *Major cities* (AIHW analysis of ABS 2011 Census). As the level of remoteness increases, the proportion of the population within a region reduces, with fewer than 1 in 100 people (0.9%) living in *Very remote* areas in 2011 (Table 1.2).

## Feature article

**Table 1.2: People in Australia, by jurisdiction and remoteness (place of usual residence), 2011**

Jurisdiction	<i>Major cities</i>		<i>Inner regional</i>		<i>Outer regional</i>		<i>Remote</i>		<i>Very remote</i>	
	No.	%	No.	%	No.	%	No.	%	No.	%
New South Wales	5,084,262	73.6	1,354,425	19.6	428,600	6.2	29,321	0.4	8,015	0.1
Victoria	4,044,845	75.7	1,054,496	19.7	241,632	4.5	4,725	0.1	..	..
Queensland	2,662,762	61.6	885,695	20.5	639,768	14.8	75,551	1.7	55,944	1.3
Western Australia	1,695,678	76.0	203,642	9.1	176,140	7.9	95,401	4.3	60,603	2.7
South Australia	1,162,974	73.0	174,070	10.9	198,036	12.4	44,210	2.8	14,207	0.9
Tasmania	..	..	325,128	65.8	158,644	32.1	8,055	1.6	2,338	0.5
Australian Capital Territory	355,999	99.8	586	0.2	..	..	..	..	..	..
Northern Territory	..	..	..	..	120,586	57.4	42,842	20.4	46,533	22.2
<b>Australia</b>	<b>15,006,520</b>	<b>69.9</b>	<b>3,998,042</b>	<b>18.6</b>	<b>1,963,406</b>	<b>9.2</b>	<b>300,105</b>	<b>1.4</b>	<b>187,640</b>	<b>0.9</b>

*Notes*

1. Table excludes persons in migratory, offshore or shipping regions as well as persons with no usual residence.
2. Some totals may not sum to 100.0% due to rounding.

Source: AIHW analysis of ABS 2011 Census.

### Box 1.5: Geographical remoteness definitions

The Australian Statistical Geography Standard divides Australia into regions for comparison purposes. One of the concepts incorporated in this standard is that of remoteness. Remoteness areas divide Australia into broad geographic regions that share common characteristics of remoteness for statistical purposes.

There are six classes of remoteness area:

- *Major cities*
- *Inner regional*
- *Outer regional*
- *Remote*
- *Very remote*
- *Migratory.*

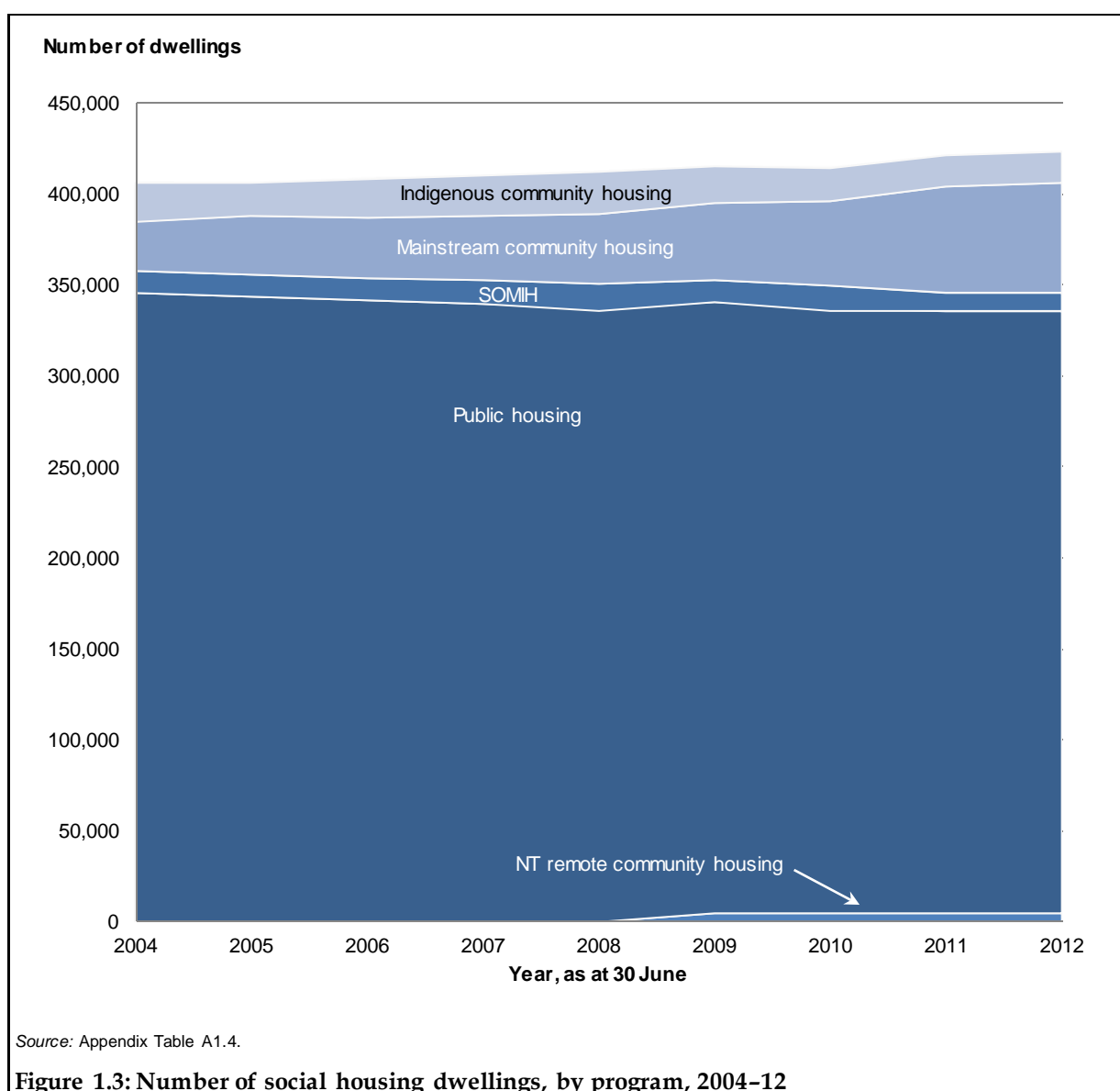
In this report, *Inner regional* and *Outer regional* areas are sometimes collapsed into *Regional* areas. Where *Very remote* has been included with *Remote* for statistical purposes (due to small sample sizes), this is clearly stated.

Remoteness areas are based on the Accessibility and Remoteness Index of Australia (ARIA) produced by the Australian Population and Migration Research Centre at the University of Adelaide.



## Social housing dwelling stock

Between 2004 and 2012, the total housing stock across all social housing programs in Australia increased. However, the distribution of stock across these programs changed (Figure 1.3). Public housing has been steadily decreasing since 2004, whereas SOMIH and Indigenous community housing have remained relatively stable. Mainstream community housing, however, increased from 2004 to 2012 (Figure 1.3). For underlying data, see Appendix Table A1.4.



## Location of social housing dwellings

### Location of social housing by remoteness

The distribution of Australian housing accords with the location of the Australian population, with over 2 in 3 dwellings (67%) located in *Major cities* and fewer than 1 in 100 (0.9%) in *Very remote* areas. Major population centres in Australia – and therefore the densest clustering of dwellings – are typically located along the coast, particularly on the east coast of

Australia. The number of dwellings per square kilometre decreases with increasing distance from major cities. The proportion of social housing stock compared with overall housing stock increases with increasing levels of remoteness.

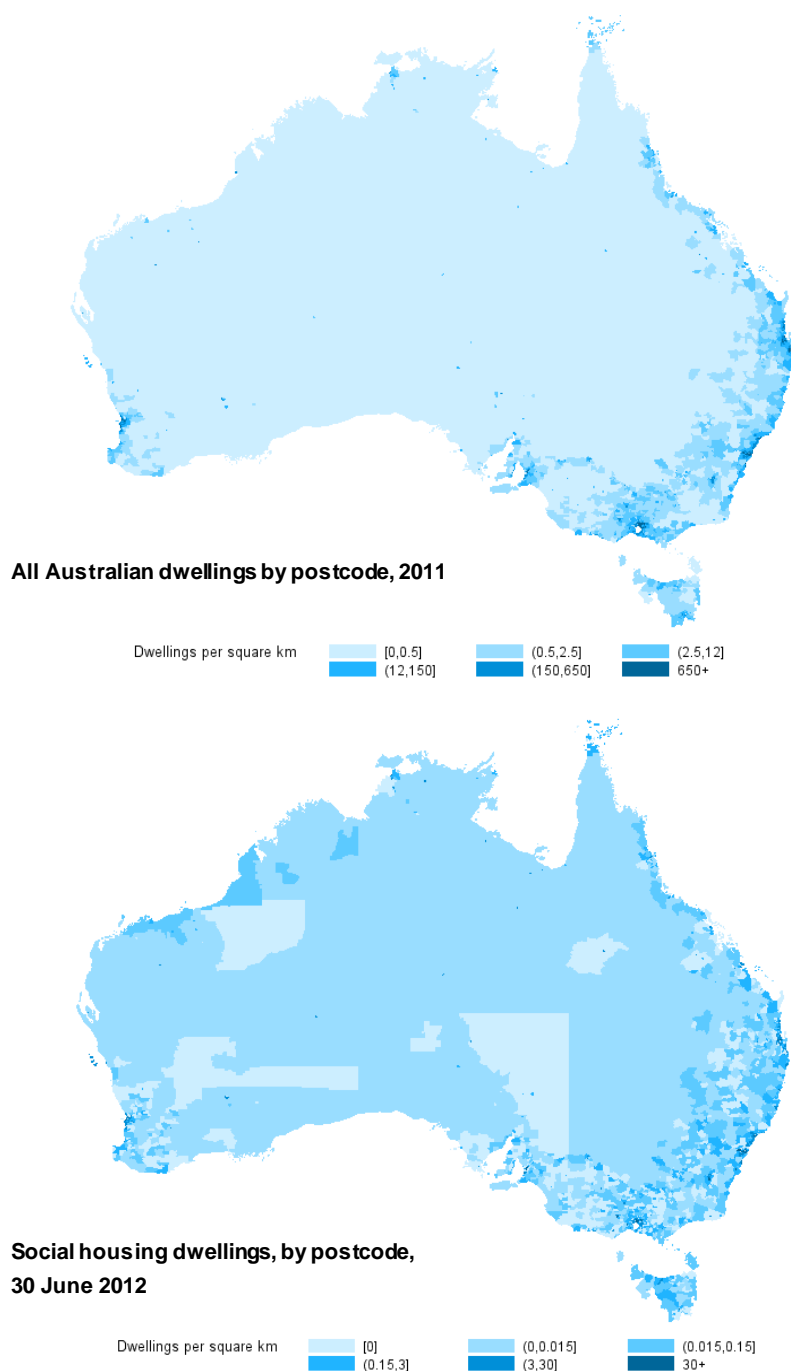
Figure 1.4 shows that there is a higher number of dwellings per square kilometre in towns located in otherwise remote areas, such as Alice Springs (in the centre of Australia), Kalgoorlie (in southern Western Australia), Nhulunbuy (in the Northern Territory) and the Torres Strait Islands (off the northern tip of Queensland).

Social housing programs have different target groups, reflected in the different locations of the dwelling stock they manage (Figure 1.4). The geographical distribution of social housing dwellings follows a similar pattern to the one observed for all Australian dwellings – with concentration along the eastern and south-western coasts, and with increases in dwelling numbers in towns in *Remote* areas (Figure 1.4). However, leading inland from the coastal population centres, social housing tends to be more mottled and is less likely to be located in areas of relatively high-priced housing.

In 2012, the distribution of social housing dwellings across remoteness areas was similar to that of all Australian dwellings, with the vast majority being in *Major cities*, and lower proportions in remote areas. There is a slightly higher proportion of social housing dwellings than overall Australian dwellings in *Remote* (2.2% compared with 1.7%) and *Very remote* (2.1% compared with 0.9%) areas. (For further data, see Appendix Table A1.4). However, the distribution of dwellings across social housing programs showed some differences in remote areas (Figure 1.4).

A high proportion of public housing dwellings were located in *Major cities* compared with all Australian dwellings and with other social housing dwellings. Mainstream community housing dwellings were more frequently located in *Inner regional* areas and SOMIH in regional areas in general. The distribution of dwellings for Indigenous community housing was opposite to that of all Australian dwellings, with the highest proportion in *Very remote* areas, and the lowest in *Major cities*. The following maps show the density of dwellings by postcode. Sizeable postal areas found in remote regions can appear as large blocks of different colour in Figure 1.4.

While a general impression of dwelling density in such areas is visible, caution should be used when making observations about remote areas based on these data. For example, postcode 0872 includes parts of three states (Western Australia, South Australia and about half of the Northern Territory), and covers an area of 1,203,979 square kilometres (ABS 2011b).



*Notes*

1. Areas of western Tasmania do not have a postcode and so are excluded from both figures.
2. Indigenous community housing dwellings in the Northern Territory are assigned the postcode of the ICHO, which may not be located in the same postcode as the dwellings.
3. These are approximations of postcode areas.

Sources: AIHW analysis of 2011 ABS Census; AIHW National Housing Assistance Data Repository 2011–12.

**Figure 1.4: Density of dwellings in Australia, all and social housing dwellings, 2011 and 2012**

### Location of social housing by socioeconomic status areas

Social housing policy in its current form under the COAG agreements specifically targets households with low socioeconomic status (SES). Measuring SES across geographical areas can be achieved by using the Index of Relative Socio-Economic Disadvantage of the ABS's socioeconomic indexes for areas (SEIFA) (see Box 1.6).

#### **Box 1.6: Key definitions**

##### **Socioeconomic indexes for areas definition**

SEIFA is a suite of four indexes that have been created from social and economic Census information. Each index ranks geographic areas across Australia in terms of their relative SES. For each index, every geographic area in Australia is given a SEIFA score, which measures the SES of that area compared with other areas in Australia.

##### **Index of Relative Socio-Economic Disadvantage**

The Index of Relative Socio-Economic Disadvantage is a general socioeconomic index that summarises a range of information about the economic and social conditions of people and households within an area. This index includes only measures of relative disadvantage.

The SEIFA Index of Relative Socio-Economic Disadvantage can be used to show the distribution of relative disadvantage in social housing by area compared with the wider Australian disadvantage (Table 1.3). Dividing the SEIFAs into five equally sized groups facilitates this comparison. With the Australian Government's policy aimed at providing social housing to the populations with greatest need, the geographic distribution of social housing, as expected, is similar to the SEIFA distribution of disadvantage (Figure 1.4).

Social housing has a much higher number of households that fall into the lowest SES areas in Australia (31%) compared with the overall population (16%). This shows that a higher level of social housing dwellings is located in areas of disadvantage. More than half (53%) of social housing dwellings are located in the two lowest SES areas, compared with 1 in 4 households overall (25%) (Table 1.3).

It is worth noting, however, that overall Australian dwellings are more frequently located in areas classified as having the highest SES, with 24% of overall Australian dwellings located in areas comprising in the top fifth SES area. One (1) in 10 public and mainstream community housing dwellings (13% and 12%, respectively) are also located in areas having the highest SES, showing that there are pockets of disadvantage even in those areas.

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**Table 1.3: Social housing dwellings, by SES area, 2011**

Program	1 (lowest)		2		3		4		5 (highest)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Public housing	97,742	30	72,144	22	66,184	20	52,577	16	42,220	13
SOMIH	4,062	41	3,020	30	1,756	18	991	10	194	2
Mainstream community housing	14,125	24	14,258	25	13,105	23	9,803	17	6,817	12
Indigenous community housing	9,803	76	1,887	15	793	6	402	3	80	1
<b>Social housing</b>	<b>125,732</b>	<b>31</b>	<b>91,309</b>	<b>22</b>	<b>81,838</b>	<b>20</b>	<b>63,773</b>	<b>15</b>	<b>49,311</b>	<b>12</b>
<b>All Australian dwellings</b>	<b>1,464,908</b>	<b>16</b>	<b>1,707,585</b>	<b>19</b>	<b>1,815,813</b>	<b>20</b>	<b>1,935,256</b>	<b>21</b>	<b>2,215,797</b>	<b>24</b>

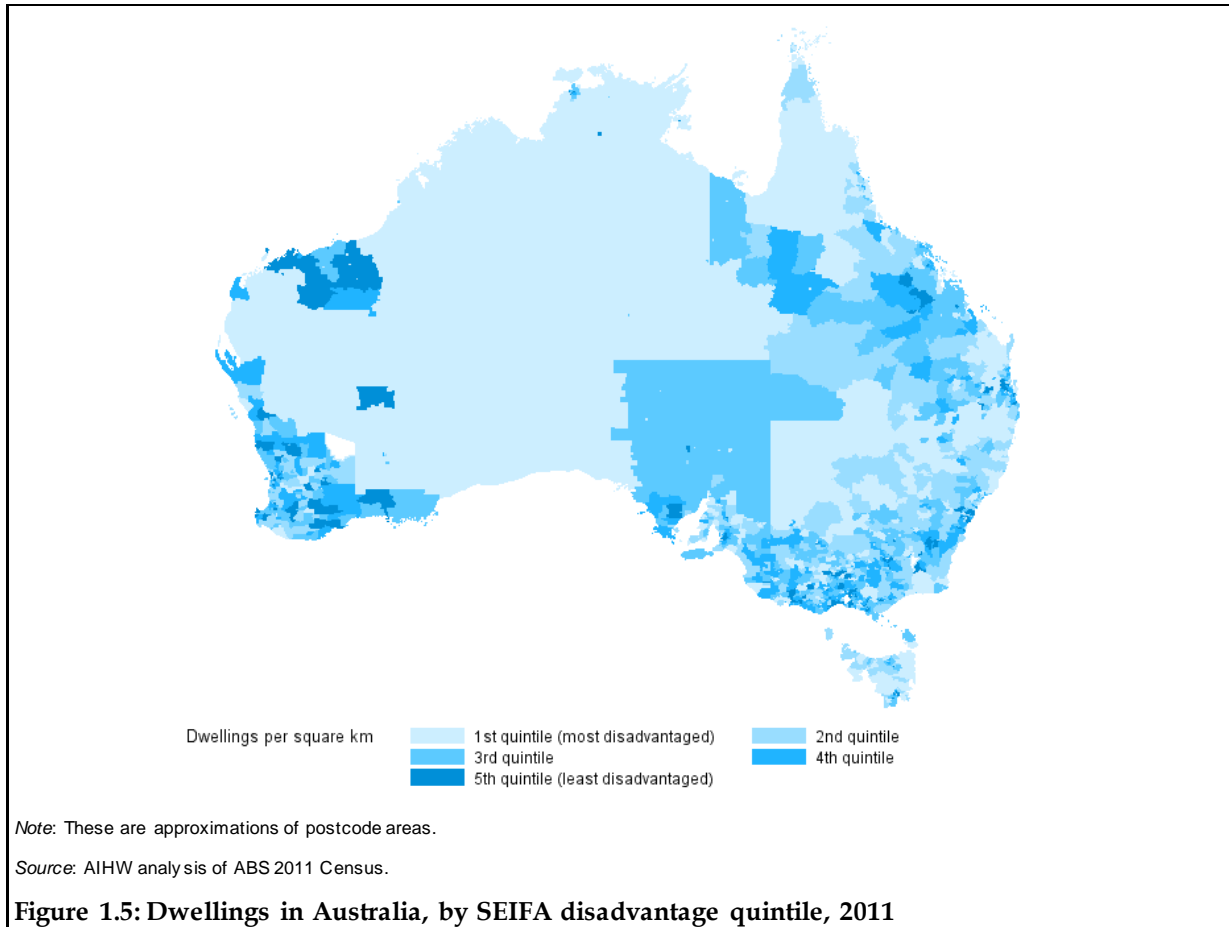
*Note:* Some totals may not sum to 100% due to rounding.

*Source:* AIHW analysis of ABS 2011 Census.

All social housing programs individually had a larger proportion of dwellings located in the two lowest SES areas. Compared with overall Australian dwellings, however, the proportions in Indigenous-specific programs were particularly high – 41% of SOMIH and 76% of Indigenous community housing dwellings, respectively, were located in areas with the lowest SES compared with 30% of public housing and 24% of community housing.

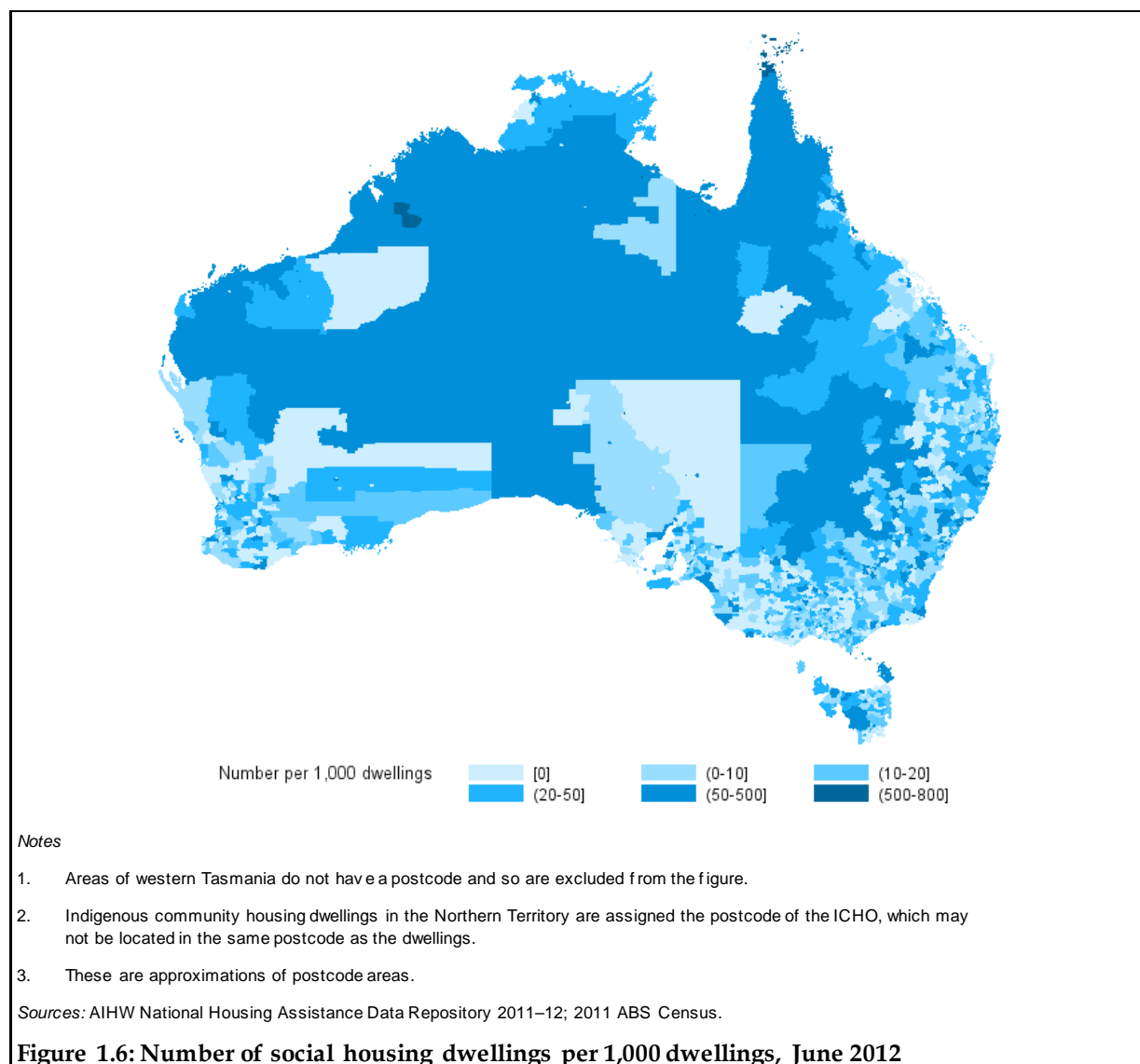
The SEIFA Index of Relative Socio-Economic Disadvantage also shows that there is a general correlation between remoteness and lower SES (Figure 1.5). Exceptions to this – occurring in north-western Western Australia and through central Queensland – are most likely due to the presence of more wealthy mining areas in these regions.

Figure 1.5 is a representation of Australian dwellings by the SEIFA Index of Relative Socio-Economic Disadvantage using postcodes. While there are substantial areas of lower SES in regions that are not remote (especially in inner cities), they can be difficult to visualise on this map. This is because disadvantaged and wealthy households may be located in the same postcode area, evening out the distribution of overall disadvantage. It can also be difficult to visually distinguish some lower SES postcodes due to their small geographical area.



### Location of social housing and of all dwellings

As already stated, the distribution of social housing dwellings within Australia differs slightly from the distribution of all dwellings. The distinction between geographic distribution of social housing dwellings and all Australians dwellings becomes clear in Figure 1.6, where the number of social housing dwellings is shown as a rate of dwellings per 1,000 Australian dwellings by postcode.



In many remote areas, and certainly for large ones incorporating desert regions of central and north-western Australia, it was common to find social housing at a rate of 50–500 dwellings per 1,000 total dwellings. The number of social housing dwellings compared with all dwellings thus varies between low (5%) to a relatively high level (50%) in some remote regions. There are a number of reasons for this, including the location of specific target groups in specific programs.

The highest rate of social housing to all dwellings is found in the northern tip of Queensland and the Torres Strait, and in the Kimberley region of Western Australia. Social housing in those areas constituted 500–800 out of every 1,000 dwellings (50–80%). This again illustrated the targeted nature of social housing. Much of it is geographically located where there are relatively high Aboriginal and Torres Strait Islander populations (Table 1.4). Despite social housing having the highest number of dwellings on the eastern and south-western coasts, social housing makes up less than 5% of total dwelling stock in most of these areas.

## Feature article

**Table 1.4: Count of Indigenous Australians, by jurisdiction and remoteness (place of usual residence), 2011**

Jurisdiction	<i>Major cities</i>		<i>Inner regional</i>		<i>Outer regional</i>		<i>Remote</i>		<i>Very remote</i>	
	No.	%	No.	%	No.	%	No.	%	No.	%
New South Wales	76,168	44.4	58,199	33.9	29,754	17.3	4,854	2.8	2,731	1.6
Victoria	18,549	49.2	13,429	35.6	5,667	15.0	61	0.2	..	..
Queensland	47,452	30.6	31,160	20.1	46,269	29.8	10,639	6.9	19,574	12.6
Western Australia	26,116	37.7	5,133	7.4	10,096	14.6	11,070	16.0	16,790	24.3
South Australia	15,105	49.9	2,498	8.3	7,331	24.2	1,211	4.0	4,124	13.6
Tasmania	..	..	10,639	54.4	8,268	42.3	479	2.5	159	0.8
Australian Capital Territory	5,147	100.0	—	—	..	..	..	..	..	..
Northern Territory	..	..	..	..	11,101	19.6	11,437	20.2	34,103	60.2
<b>Australia</b>	<b>188,537</b>	<b>34.6</b>	<b>121,058</b>	<b>22.2</b>	<b>118,486</b>	<b>21.7</b>	<b>39,751</b>	<b>7.3</b>	<b>77,481</b>	<b>14.2</b>

Note: Table excludes persons in migratory, offshore or shipping regions as well as persons with no usual residence.

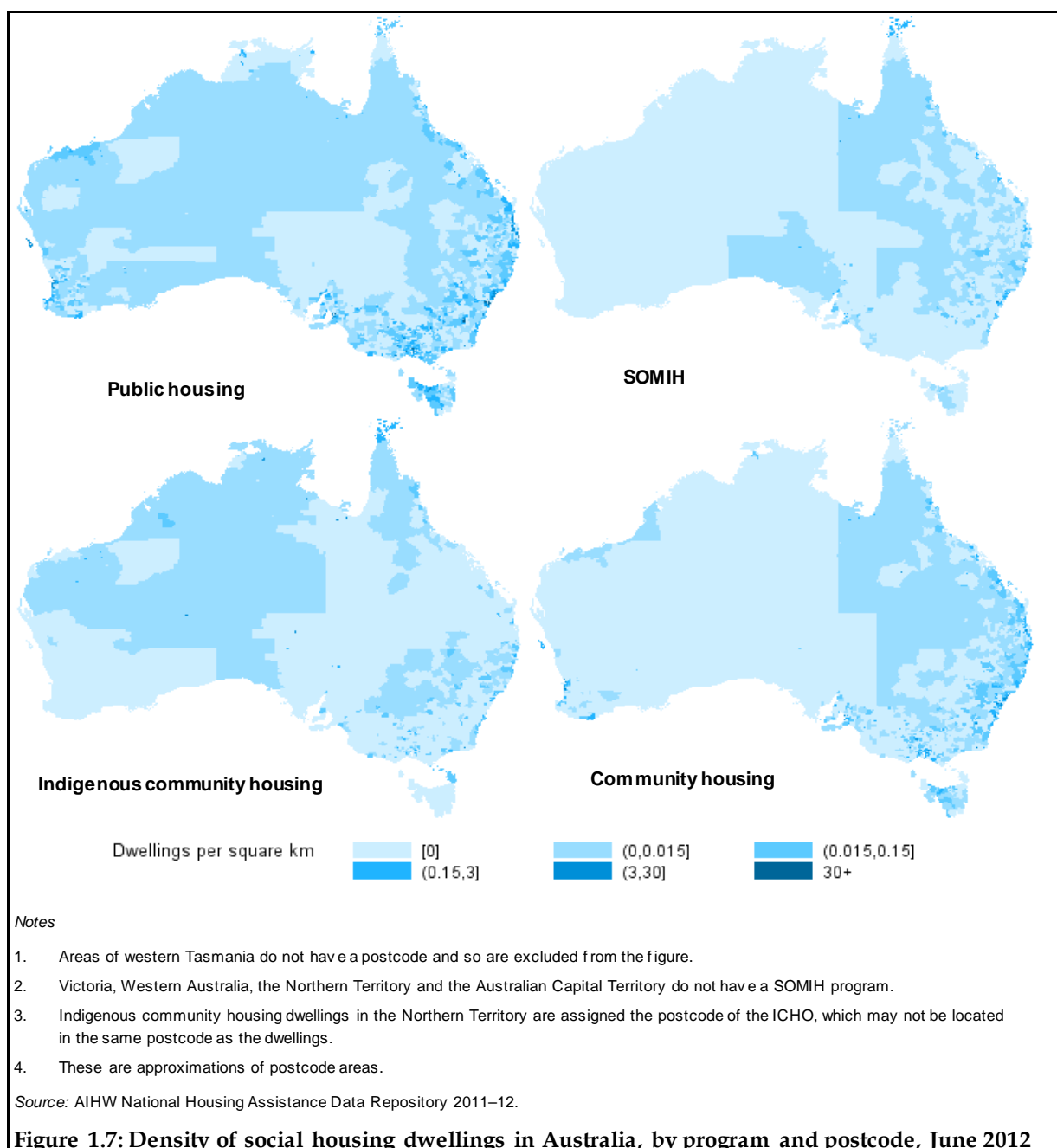
Source: AIHW analysis of ABS 2011 Census.

### Social housing distribution by program

The distribution of dwellings across public housing, SOMIH and community housing generally follows the pattern of all Australian dwellings: it is located along the eastern and south-western coasts. However, some differences are evident in more remote areas, and for Indigenous community housing (Figure 1.7).

Compared with all social housing dwellings, there was a higher proportion of public housing and Indigenous community housing dwellings in central and Western Australia (Figure 1.7). For public housing, the higher proportion of dwellings in remote areas reflects historical changes to government social housing programs, including transfer of stock across programs.





In the past, all Australian states managed both public housing and SOMIH programs. Victoria and Western Australia, however, no longer have separate SOMIH programs. When these were discontinued, existing SOMIH dwellings were transferred to other social housing programs. In Victoria, these dwellings are now classified as Indigenous community housing; a small number of SOMIH tenants and properties were transferred to public housing. In Western Australia, dwellings and households that were previously reported in SOMIH have been transferred to public housing.

## In what kind of dwellings do Australians live?

This section looks at dwelling type and size and compares social housing dwellings with all Australian dwellings. Changes in dwelling size and type over recent periods are also

## Feature article

discussed. A dwelling type is either: a separate house, semi-detached townhouse, flat or unit and so on; the number of bedrooms defines its size.

### Australian housing dwelling type and size

In 2011, the so-called 'Australian dream' of owning a 3-bedroom house on a quarter-acre block was reflected in the Census data – with more than 1 in 3 (37%) dwellings being a 3-bedroom separate house (Table 1.5). The next most common type of dwelling was the 4-bedroom separate house (24%), followed by the 2-bedroom flat and the 2-bedroom separate house (both 8%).

Separate houses overall accounted for 3 in 4 dwellings (75%) and 3-bedroom dwellings accounted for nearly half (44%) of all dwellings (Table 1.5).

**Table 1.5: Australian dwellings, by dwelling type and number of bedrooms, 2011 (per cent)**

Dwelling type	Proportion of dwellings					Total
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	
Separate house	1.0	7.5	37.3	24.3	5.2	<b>75.3</b>
Semi-detached, townhouse, etc.	0.7	3.7	4.4	0.7	0.1	<b>9.8</b>
Flat, unit or apartment	3.2	8.0	2.2	0.1	0.0	<b>13.6</b>
Other dwelling	0.8	0.3	0.2	0.1	0.0	<b>1.3</b>
<b>Total dwellings</b>	<b>5.8</b>	<b>19.5</b>	<b>44.1</b>	<b>25.2</b>	<b>5.4</b>	<b>100.0</b>

#### Notes

1. Table excludes dwellings with 'not stated' or 'not applicable' dwelling type or number of bedrooms.
2. The 1-bedroom category includes bedsits.

Source: AIHW analysis of 2011 ABS Census.

### Comparing Australian and social housing dwelling type and size

The make-up of social housing dwellings differs from that of broader Australian stock (Table 1.6). While 3-bedroom separate houses were the most common type of dwelling in social housing in 2012, the total proportion of this type of dwelling is substantially lower than the Australian equivalent (26% compared with 37%).

The next most common type of dwelling in social housing is the 1-bedroom flat, unit or apartment (19%), followed by the 2-bedroom flat, unit or apartment (12%) and the 2-bedroom semi-detached townhouse (also 12%). By comparison, the second most common type of Australian dwelling stock was the 4-bedroom separate house (24%), followed by the 2-bedroom flat (8%).

Social housing dwellings tend to be smaller and more evenly distributed across different dwelling types, compared with all Australian dwellings. The exceptions to this are SOMIH and Indigenous community housing dwellings, which tend to be larger and more commonly consisting of separate houses. This partially reflects the larger family size in Indigenous communities as well as the geographic location in remote areas, which is more amenable to separate houses.

**Table 1.6: Social housing dwellings, by dwelling type and number of bedrooms, 30 June 2012 (per cent)**

Dwelling type	Proportion of dwellings					Total <sup>(a)</sup>
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	
Separate house	0.5	5.4	26.1	5.3	0.6	<b>37.8</b>
Semi-detached, townhouse, etc.	4.0	11.6	8.1	0.6	—	<b>24.4</b>
Flat, unit or apartment	18.6	11.7	2.1	0.1	—	<b>32.5</b>
Other dwelling	0.7	—	—	—	0.1	<b>0.8</b>
<b>Total dwellings<sup>(b)</sup></b>	<b>24</b>	<b>30.2</b>	<b>38</b>	<b>6.7</b>	<b>0.8</b>	<b>100.0</b>

(a) Total includes dwellings with an unknown number of bedrooms.

(b) Total includes dwellings with unknown dwelling type.

Source: AIHW National Housing Assistance Data Repository 2011–12.

### Comparing dwellings across social housing programs

There are substantial differences in dwelling stock across social housing programs (Table 1.7). The most common type of dwelling for public housing and SOMIH was a 3-bedroom separate house. By contrast, the most common type of dwelling in community housing was a 2-bedroom flat or unit. Data for Indigenous community housing are not available for dwelling type, but the most common size dwelling is 3 bedrooms.

In public housing and SOMIH, separate houses are the most common dwelling type. However, the size of dwellings across these programs differed – with public housing having more 1–2 bedroom dwellings (55% compared with 17% in SOMIH) and SOMIH having more 3–4 bedroom dwellings (81% compared with 45% in public housing).

In mainstream community housing, units and flats are the most common dwelling type (44%). Generally, community housing also provided smaller dwellings – with 66% of all community housing dwellings having 1–2 bedrooms. Data on housing type for Indigenous community housing are not available; however, the dwellings tended to be larger – 73% of Indigenous community dwellings had 3–4 bedrooms.

The biggest difference between social housing programs is in terms of dwelling type. For example, public and community housing dwelling types were relatively diverse; SOMIH had a large proportion of separate houses (82%) and few apartments (4%) (Table 1.7). By contrast, apartments are the most common dwelling type for community housing (accounting for 44% of dwellings).

The differences in dwelling size and type observed across the programs is partly related to the location of these dwellings, with flats and units more common in *Major cities* (where community housing tends to be located) and separate houses being more common in remote areas (where SOMIH and some public housing is located).

These differences are also likely to be due to social housing being tailored to the intended beneficiaries of the different programs – for example, as previously noted, Indigenous-targeted dwellings were generally larger in size to accommodate larger average family sizes – with a mean of 3.3 people per Indigenous household versus 2.6 for all households in 2011 (ABS 2013a). Overcrowding is also far more common among Indigenous households, at a rate of 12% in 2011 compared with 3% for the overall population (AIHW analysis of 2011 ABS Census). (See Section 3.4 for more discussion on overcrowding.)

## Feature article

**Table 1.7: Social housing dwellings, by program, dwelling type and number of bedrooms, 30 June 2012 (per cent)**

Dwelling type	Proportion of dwellings					Total <sup>(a)</sup>
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	
<b>Public housing</b>						
Separate house	0.4	5.5	27.5	5.1	0.5	39.1
Semi-detached, townhouse, etc.	4.1	12.4	9.1	0.6	—	26.3
Flat, unit or apartment	19.4	11.1	2.1	—	—	32.6
Other dwelling	0.5	—	—	—	—	0.5
<b>Total public housing dwellings<sup>(b)</sup></b>	<b>24.5</b>	<b>30.2</b>	<b>38.9</b>	<b>5.8</b>	<b>0.6</b>	<b>100.0</b>
<b>SOMIH</b>						
Separate house	0.1	4.1	57.3	17.8	2.4	81.8
Semi-detached, townhouse, etc.	0.5	8.2	4.1	0.8	0.2	13.8
Flat, unit or apartment	1.4	2.0	0.4	—	—	3.8
<b>Total SOMIH dwellings<sup>(b)</sup></b>	<b>2.0</b>	<b>14.5</b>	<b>62.2</b>	<b>18.7</b>	<b>2.6</b>	<b>100.0</b>
<b>Community housing</b>						
Separate house	1.0	6.2	18.1	4.9	0.8	31.1
Semi-detached, townhouse, etc.	5.2	10.4	4.7	0.3	—	20.9
Flat, unit or apartment	21.3	19.4	2.8	0.3	0.1	44.0
Other dwelling	2.3	0.1	—	0.1	0.4	3.0
<b>Total community housing dwellings<sup>(b)</sup></b>	<b>29.8</b>	<b>36.2</b>	<b>25.6</b>	<b>5.6</b>	<b>1.3</b>	<b>100.0</b>
<b>Indigenous community housing</b>						
<b>Total Indigenous community housing dwellings<sup>(b)</sup></b>	<b>3.1</b>	<b>15.8</b>	<b>50.0</b>	<b>23.0</b>	<b>4.2</b>	<b>100.0</b>

(a) Total includes dwellings with an unknown number of bedrooms.

(b) Total includes dwellings with an unknown dwelling type.

Note: Some totals may not sum to 100.0% due to rounding.

Source: AIHW National Housing Assistance Data Repository 2011–12.

### Change over time

Among Australian dwellings overall, there is evidence of a move away from 3-bedroom separate houses, with a 2.4 percentage point drop in the proportion of such dwellings between 2006 and 2011. There is an increase in the proportion of larger separate houses as well as semi-detached or townhouse style dwellings and flats, units and apartments (Table 1.8).

## Feature article

**Table 1.8: Change in proportion of all Australian dwellings, by dwelling type and number of bedrooms, 2006–2011**

Dwelling type	Percentage point change					Total
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	
Separate house	—	–0.7	–2.4	+1.6	+0.5	<b>–1.0</b>
Semi-detached, townhouse, etc.	+0.1	+0.1	+0.3	+0.1	—	<b>+0.7</b>
Flat, unit or apartment	+0.1	+0.1	+0.2	—	—	<b>+0.5</b>
Other dwelling	—	—	–0.1	—	—	<b>–0.2</b>
<b>Total dwellings</b>	<b>+0.2</b>	<b>–0.5</b>	<b>–1.9</b>	<b>+1.7</b>	<b>+0.5</b>	<b>—</b>

*Notes*

1. Table excludes dwellings with 'not stated' or 'not applicable' dwelling type or number of bedrooms.
2. The 1-bedroom category includes bedsits.

Sources: Appendix tables A1.5, A1.6.

Changes over time in public housing and SOMIH followed a similar pattern to that seen for all Australian dwellings, with a marked decrease in 3-bedroom separate houses in favour of dwellings of a diverse range of sizes. In terms of dwelling type, SOMIH followed the pattern set by all Australian dwellings closely, while public housing saw a reduction in separate and semi-detached dwellings in favour of apartments (Table 1.9). Data for mainstream and Indigenous community housing were not available.

**Table 1.9: Change in proportion of public housing and SOMIH dwellings, by dwelling type and number of bedrooms, 2007–2012**

Dwelling type	Percentage point change					Total
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	
<b>Public housing</b>						
Separate house	+0.2	—	–1.2	+0.5	+0.1	<b>–0.3</b>
Semi-detached, townhouse, etc.	+0.1	–0.1	–0.8	—	—	<b>–0.7</b>
Flat, unit or apartment	+0.1	+1.0	—	—	—	<b>+1.0</b>
Other dwelling	—	—	—	—	—	<b>—</b>
<b>Total dwellings</b>	<b>+0.4</b>	<b>+0.9</b>	<b>–2.1</b>	<b>+0.5</b>	<b>+0.2</b>	<b>—</b>
<b>SOMIH</b>						
Separate house	+0.1	+0.6	–2.6	+0.1	+0.1	<b>–1.7</b>
Semi-detached, townhouse, etc.	—	+0.6	+0.1	+0.2	—	<b>+0.9</b>
Flat, unit or apartment	—	+0.8	+0.1	—	—	<b>+0.9</b>
<b>Total dwellings</b>	<b>—</b>	<b>+1.9</b>	<b>–2.4</b>	<b>+0.3</b>	<b>+0.2</b>	<b>—</b>

Sources: Appendix tables A1.8, A1.9.

## 2 Housing assistance priority groups

Some groups within the Australian population are disadvantaged in terms of their access to the full range of housing options, while others require housing that is appropriate for their particular needs. This chapter looks at the sociodemographic profile and housing circumstances of – and the range of assistance provided to – population groups identified as being in need of housing assistance services, namely:

- Aboriginal and Torres Strait Islander people
- young Australians
- older Australians
- people with disability
- the homeless or those at risk of homelessness
- low-income households
- first home buyers.

People receiving assistance may fit into more than one of these categories, as the categories are not mutually exclusive: young people may also be homeless; older Australians may also have disability, and so on.

The data available for housing assistance are often not comparable across data sources and time, or across jurisdictions within data sources. The data in this chapter do not provide a complete picture of housing assistance recipients. Much of the data are available only on a household level, not on a person level. Other data may use proxy information to derive the status of a household. In order to capture the dynamic nature of housing assistance and the transitions that clients experience over time, data development work is needed to improve the quality and completeness of social housing data.

### 2.1 Indigenous Australians

At the time of the 2011 Census, there were 548,368 people who identified as being of Aboriginal and/or Torres Strait Islander origin – 2.4% of the Australian population. There were about 209,000 Indigenous households in Australia compared with about 7.6 million other households (ABS 2012e). Indigenous households were defined as those containing at least one person who identified as being of Aboriginal and/or Torres Strait Islander origin, excluding visitors.

The 2011 ABS Post Enumeration Survey estimated that 662,335 Aboriginal and Torres Strait Islander persons should have been counted in the Census (a 17% undercount). The data in this report deal with household data, and this has not been adjusted for undercounting.

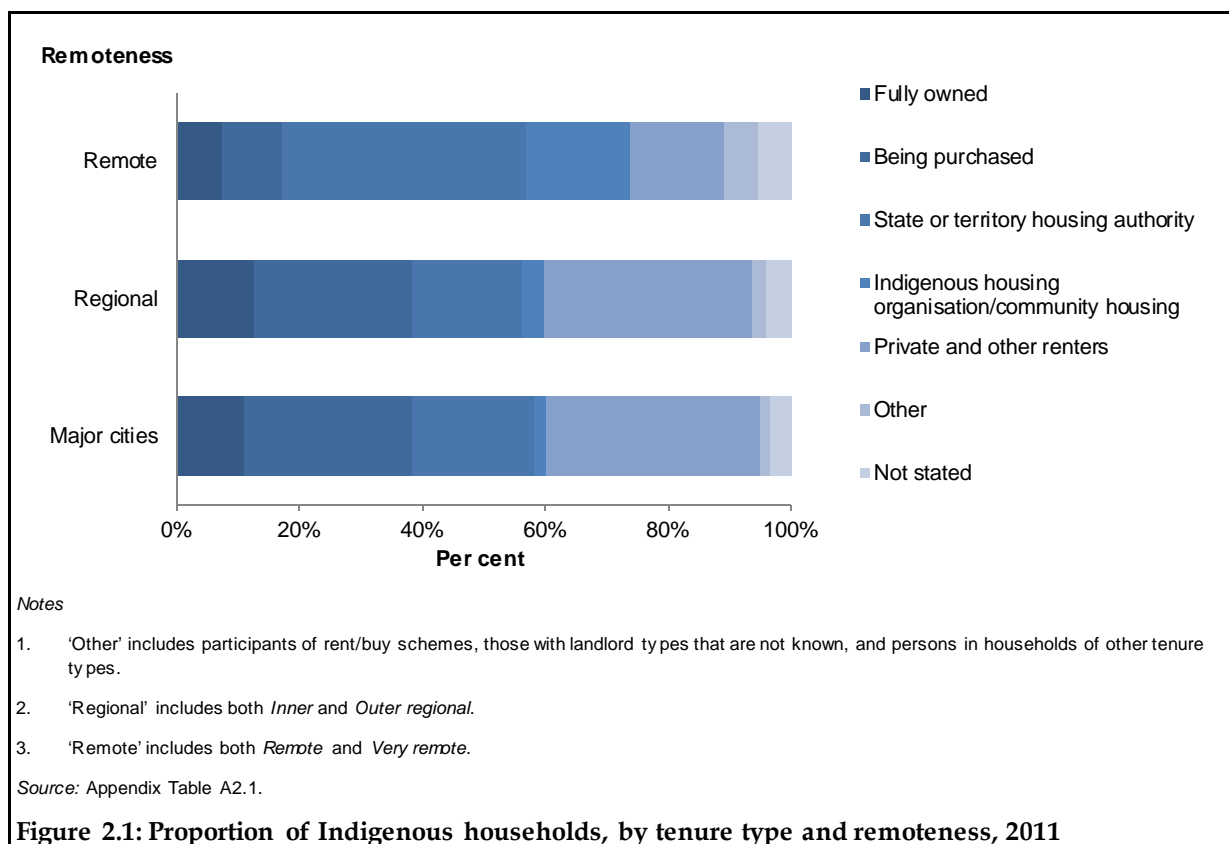
The multiple disadvantages faced by Aboriginal and Torres Strait Islander people in respect of a number of socioeconomic measures are well known. On the key measure of income, Indigenous Australians are more likely to have lower incomes than non-Indigenous Australians, and this affects their housing choices (ABS 2011d).

## Indigenous Australians' housing

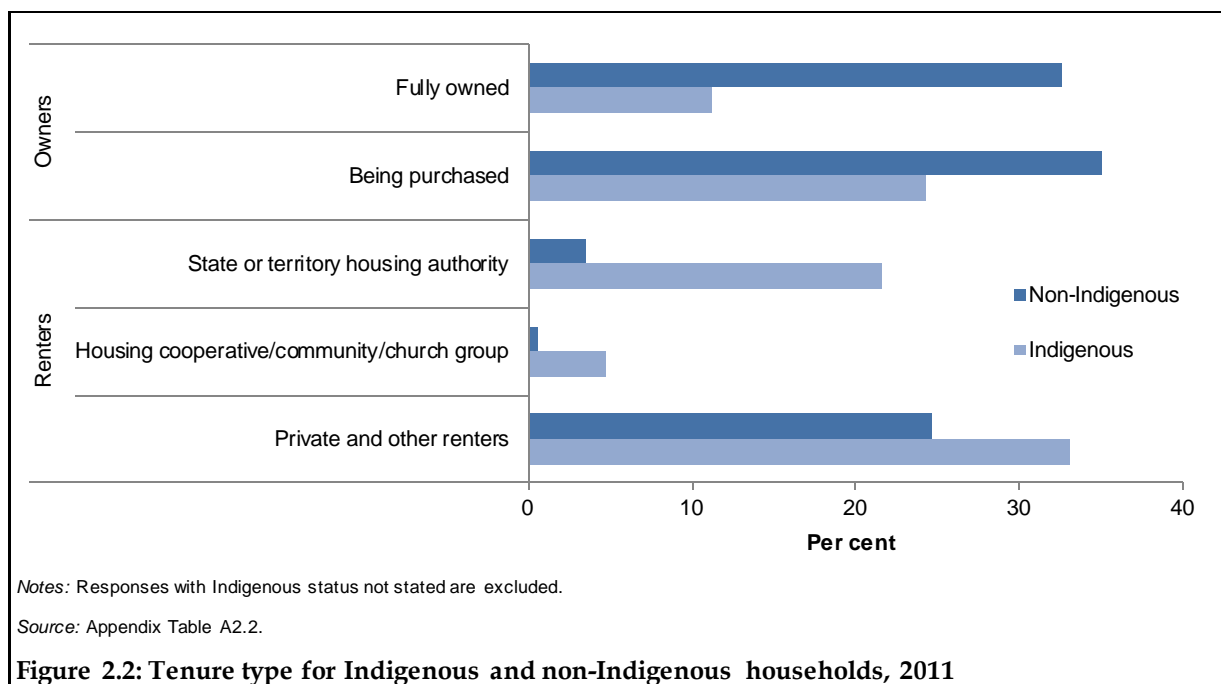
A number of factors may limit the housing options available to Aboriginal and Torres Strait Islander people, including low incomes and lack of suitable dwellings.

The level of home ownership among Indigenous households was much lower than that among non-Indigenous households for both owners with a mortgage and owners without a mortgage (Figure 2.1) (ABS 2011d). The 2011 Census found that just over 1 in 3 (36%) Indigenous households were owner occupied (25% with a mortgage, and 11% without a mortgage), compared with 2 in 3 (68%) non-Indigenous households. One (1) in 3 (32%) Indigenous households rented privately, compared with 1 in 4 (24%) non-Indigenous households.

The rate of Indigenous home ownership in *Remote* areas (10%) was considerably lower than the rates for *Major cities*, *Inner* and *Outer regional* areas (38%, 40% and 36%, respectively).



Consistent with the low rate of Indigenous home ownership, Indigenous households were more likely to rent than other Australians. On the 2011 Census night, about 58% of Indigenous households were renting – including privately through a real estate agent, with a state or territory housing authority, or with an Indigenous housing organisation or community housing – compared with 30% for non-Indigenous Australians (AIHW analysis of ABS 2011 Census). The difference is especially noticeable for social housing – about 26% of Indigenous households were renting from public or community housing providers compared with 5% for non-Indigenous households (Figure 2.2).



Another feature of Indigenous housing tenure is a greater likelihood of living in caravans, cabins or improvised dwellings than non-Indigenous people – 2% of Indigenous Australians lived in this type of housing compared with 1% of non-Indigenous Australians (Biddle 2008). Many people in these tenure types (caravans, improvised dwellings) are considered homeless when they lack suitable accommodation alternatives (see homeless definition in Glossary).

The ABS includes people living in severely crowded situations in its estimates of homeless people. Overcrowding is a more pressing issue for the Aboriginal and Torres Strait Islander population compared with the non-Indigenous population, and further details on overcrowding are discussed in Chapter 3.

## Housing assistance for Indigenous Australians

Housing assistance is provided to Indigenous Australians through a range of programs. A large proportion occurs through mainstream social housing assistance programs. The largest group is made up of those who receive CRA (Table 2.1).

In social housing programs, an Indigenous household is one where at least one person identifies as being of Aboriginal and/or Torres Strait Islander origin. In terms of assistance by households, the largest number of Indigenous households receiving housing assistance was found in public housing, followed by Indigenous community housing.

As public housing is the largest social housing program in Australia, having a large number of Indigenous households is to be expected; however, Indigenous households are over-represented in public housing compared with all households. Indigenous households make up about 2.7% of all households in Australia, yet, in 2011–12, about 9% of public housing households were Indigenous.



**Table 2.1: Targeted and mainstream housing assistance provided to Indigenous Australians, by jurisdiction, 30 June 2012**

Type of social housing	Unit	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
<b>Targeted Indigenous housing assistance</b>										
Indigenous community housing <sup>(a)</sup>	Dwellings	4,736 <sup>(b)</sup>	1,982	4,606 <sup>(c)</sup>	2,380 <sup>(d)</sup>	940 <sup>(e)</sup>	63 <sup>(d)</sup>	23 <sup>(d)</sup>	2,426 <sup>(f)</sup>	<b>17,156</b>
SOMIH	Households	4,372	..	3,230	..	1,756	334	..	..	<b>9,692</b>
<b>Indigenous access to mainstream housing assistance</b>										
Public housing	Households	10,600	1,617	5,274	7,516	1,809	767	634	2,045	<b>30,262</b>
Community housing	Households	2,098	379	1,179	424	204	34	27	n.a.	<b>4,345</b>
CRA (as at 1 June 2012)	Income units	20,341	4,245	16,318	3,303	2,391	1,759	221	1,147	<b>49,739<sup>(g)</sup></b>

- (a) Indigenous community housing dwelling count includes permanent and improvised dwellings.  
 (b) The data provided are for permanent dwellings managed by all Aboriginal housing providers in New South Wales, irrespective of whether they are actively registered and provided data during the collection period.  
 (c) Data on improvised dwellings are not available.  
 (d) This is an estimated number, based on historical results.  
 (e) The data include only unfunded dwellings that were included in the South Australia 2011–12 tenancy and asset audit. All other unfunded dwellings have been excluded.  
 (f) No data were collected on outstations dwellings due to the distance between communities/outstations.  
 (g) Australian total includes 'Other territories' (ABS 2007b).

Sources: AIHW analysis of Australian Government Housing Data Set, June 2012; AIHW National Housing Assistance Data Repository 2011–12.

Table 2.2 shows the allocation of new housing assistance to Indigenous households for the year ending 30 June 2012 compared with total new allocations. Of all new allocations to public housing, nearly 18% were to households with at least one member identifying as being of Aboriginal and/or Torres Strait Islander origin. In addition, just over 10% of new allocations in mainstream community housing were to Indigenous households.

**Table 2.2: Indigenous recipients of new assistance, by social housing programs, year ending 30 June 2012**

Social housing program	New allocations		Proportion of new allocations that are Indigenous households (%)
	No. of Indigenous households	No. of all households	
Public housing	3,818	21,365	17.9
SOMIH	774	774	100.0
Community housing <sup>(a)</sup>	1,399	13,528	10.3
<b>Total</b>	<b>5,991</b>	<b>35,667</b>	<b>16.8</b>

- (a) Mainstream community housing figures exclude Northern Territory households as data are unavailable.

Source: AIHW National Housing Assistance Data Repository 2011–12.

Indigenous Australians were identified as a particular target group for the Australian Government's Social Housing Initiative, and 13% of tenants housed in dwellings constructed under the initiative identified as being of Aboriginal and/or Torres Strait Islander origin (DSS 2013a).

### **National Partnership Agreement on Remote Indigenous Housing**

The National Partnership Agreement on Remote Indigenous Housing allocated \$5.5 billion over 10 years to address:

- overcrowding
- homelessness
- poor housing conditions
- severe housing shortage in remote Indigenous communities.

As at 2013, 1,600 new houses had been delivered and over 5,200 refurbishments completed under the partnership.

## **2.2 Young Australians**

Young people have been identified as having special housing needs for reasons such as lower income, and discrimination in the private rental market (see, for example, NYCH 2000). Young people are often defined as those aged up to 24. In the context of housing research, the focus is generally on those young people who are independent of their family of origin. This group tends to be at a disadvantage because of their reduced ability to prove a good rental history and to pay rent due to low incomes (Tenants Union of Victoria 2008).

Recent research has also highlighted the vulnerability of specific groups of young people (particularly those leaving state care) to periods of homelessness and housing instability (AHURI 2010). Housing stability for a young person is of particular concern because the younger people are when they first become homeless the more likely it is that they will remain homeless for longer (AHURI 2010).

### **Young Australians' housing**

Young people who no longer reside in their family home are more likely to be renting (78%) than all households (25%) (Table 2.3). Accordingly, the proportion of households classified as 'owners with a mortgage' is low for households in the 15–24 age bracket (12%). While the proportion of young people (aged 25–34) renting is still high compared with that for all households (55% compared with 30%), a large group of young people are purchasing their home (40%) (ABS 2013d).

Research using a 'housing career' rather than a 'point-in-time' approach has contributed to the picture. Most young people leave home by their early 20s and only about 3% of those aged 25–34 still live in their family home (Beer & Faulkner 2009). When moving out, most young people will rent first, then buy.

Research has shown that young people are more often exiting home ownership due to divorce or relationship breakdown than in previous years (Beer & Faulkner 2009).

**Table 2.3: Proportion of young households and all households, by tenure type, 2011–12 (per cent)**

Tenure type	Proportion of households		
	15–24 years <sup>(a)</sup>	25–34 years <sup>(a)</sup>	All households
Owner without a mortgage	†0.8	1.8	30.9
Owner with a mortgage	11.6	40.2	36.6
Renter <sup>(b)</sup>	82.4	54.9	30.3
<i>Renting from state or territory housing authority</i>	†3.2	2.3	3.9
<i>Renting from private landlord</i>	77.7	51.0	25.1

† Estimate has a relative standard error greater than 50% and is considered too unreliable for general use.

(a) Age refers to the age of the reference person for the household.

(b) Includes 'other' landlord types.

Note: Totals do not add up to 100, as other tenure types are not shown.

Source: ABS 2013d.

## Housing assistance for young Australians

Young people receive various forms of assistance, including accommodation through social housing. In 2012, the proportion of household tenants in social housing who were aged 24 or under was 36% for public housing, and 56% in SOMIH. Data on age of all tenants are not available for mainstream and Indigenous community housing.

In 2012, 1 in 5 (21% or 3,003) new allocations in public housing went to households with the main tenant aged 24 or under. Two (2) in 5 (42% or 176) new allocations in SOMIH were to households with the main tenant aged 24 or under. A total of 13% of new CRA payments went to recipients aged 24 or under. Data for new allocations for mainstream and Indigenous community housing were not available by age.

Additionally, there are a variety of service responses to young people in housing need, particularly for those at risk of homelessness. These responses include support, the provision of housing, and a combination of support and housing (see Box 2.1 for an example).

### Box 2.1: More than housing: youth foyers

Youth foyers are a response to the needs of some young people for not only housing but also other services that will assist them to remain in stable housing. For example, the Illawarra Youth Foyer Project provides medium- to long-term supported accommodation for young people aged 16–23. The service includes support to continue education or to prepare for employment with a view to the young person's long-term independence (Southern Youth and Family Services 2012).

Young people aged 15–17 experiencing housing instability may seek assistance from a specialist homelessness service. In fact, people in this age group were most likely, of all age groups, to be assisted by these services for 2008–09 to 2010–11.

The Supported Accommodation Assistance Program National Data Collection (SAAPNDC) and Specialist Homelessness Services Collection (SHSC) found that 1.8% of all Australians aged 15–17 accessed these services in 2010–11 (Table 2.4). Although this figure fell slightly in 2011–12 (to 1.7% of the Australian population aged 18–24), there was a marked increase in

other age groups receiving assistance that year (Table 2.4). This may be due to more people receiving assistance overall as a result of increased funding, and may not indicate any change in the extent of underlying need.

**Table 2.4: Specialist homelessness services clients in SAAP NDC and SHSC for selected age groups and proportion of reference population, 2008–09 to 2011–12**

Age group (years)	2008–09		2009–10		2010–11		2011–12	
	No. of clients	% of population	No. of clients	% of population	No. of clients	% of population	No. of clients	% of population
15–17	15,895	1.81	16,142	1.83	16,167	1.84	14,945	1.73
18–24	28,819	1.29	30,493	1.34	31,601	1.39	39,892	1.80
25–34	30,363	0.98	32,689	1.02	34,674	1.06	43,363	1.32
35–44	28,088	0.89	30,651	0.97	32,393	1.02	40,422	1.27
<b>All clients</b>	<b>173,302</b>		<b>185,466</b>		<b>193,648</b>		<b>229,247</b>	

*Note:* Changes occurred to the method of reporting clients of homelessness services when the SHSC was introduced in 2011–12. Comparisons with previous periods should be interpreted with caution.

*Source:* Appendix Table A2.3.

Single young people aged 24 or under most often sought assistance because of relationship breakdown with a family member or partner, followed by accommodation-related issues (AIHW 2011b). The type of assistance received by young people also differed compared with that for other age groups. Single young people were more likely to require assistance with obtaining income support, employment and training than other age groups (AIHW 2011c).

In terms of housing assistance more broadly, young people were most likely to receive assistance from the CRA Program. In 2012, over 157,000 CRA recipients were aged 24 or under. This compares with much smaller numbers of young people receiving assistance through direct housing provision. For example, about 3,700 households with main tenants aged 24 or under were accommodated as main tenants in mainstream community housing in 2012 compared with about 3,000 new young households that received assistance from public housing.

## 2.3 Older Australians

The amenity, location and security of housing for older Australians – persons aged 65 and over – provide an important condition for healthy ageing. In the social housing context, those aged 75 and over are considered a special needs group, as most are no longer working, and living on fixed incomes. The majority of these older people live in the community, either in their own or rented housing, even in the oldest age groups (AIHW 2011a).

Older Australians who do not own their own homes are particularly vulnerable to housing difficulties. The design of the age pension is heavily based on home ownership (AHURI & Benevolent Society 2011). It is expected that, as the baby boomer generation ages, the number of older renters will increase. Part of this increase will be from those who were previously home owners but who were unable to sustain home ownership due to factors such as relationship breakdown (Beer & Faulkner 2009).

Home ownership constitutes a financial resource for many older people, as well as providing a sense of security and continuity of lifestyle over time. This can reduce other stresses and

delay entry into residential aged care, particularly where appropriate home-based services are available (AIHW 2008).

Recent research has also found that older Australians who lose their homes – frequently after a divorce or the death of a partner, or due to unemployment – were more likely to need housing assistance than their counterparts who were long-term renters (AHURI 2011). This was because many survey respondents who lost their homes had no equity, little or no savings, and/or inadequate superannuation to fall back on. Conversely, average levels of debt among a sample of older Australian renters were shown to be low. In this study, 11% of older Australians who owned a home in 2002 had lost home ownership status by 2006 (AHURI 2011).

## **Older Australians' housing**

Older Australians have high rates of home ownership (Table 2.5). This is unsurprising given the longer period older Australians have had to earn an income and accumulate assets. The overall home ownership rate among older Australians living in private dwellings in 2011–12 was 90% for couples and 77% for singles aged 65 and over, compared with 68% for all households (Table 2.5).

The high rates of home ownership among older Australians mean that, on average, they spend a small proportion of their gross income on housing. In 2011–12, older couples spent 8% of their gross income on housing costs, and singles spent 14% (ABS 2013d). However, these costs relate only to rent, mortgage and rates payments. Other costs, such as maintenance of the home and insurance, are not included.

A higher proportion of older Australians (94% for couples and 85% for lone persons) spent 25% or less of their income on housing (Table 2.5). This compares with 75% of all households. The difference between couples and singles is notable for renters. Almost 1 in 5 single people aged over 65 was a renter compared with 1 in 15 couples.

**Table 2.5: Housing circumstances of older Australians and all households, 2011–12 (per cent)**

Housing circumstance	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households
<b>Proportion of households</b>			
Owner	90.3	76.7	67.5
Owner without a mortgage	82.1	71.9	30.9
Owner with a mortgage	8.2	4.8	36.6
Renter <sup>(a)</sup>	7.9	19.3	30.3
Renting from state or territory housing authority	2.6	7.2	3.9
Renting from private landlord	3.9	9.3	25.1
<b>Housing costs as proportion of gross income<sup>(b)</sup></b>			
25% or less	93.6	85.0	75.0
More than 25% to 30%	†0.9	2.3	7.0
More than 30% to 50%	4.1	7.1	12.4
More than 50%	†1.4	5.6	5.6

† Estimate has a relative standard error greater than 50% and is considered too unreliable for general use.

(a) Includes 'Other landlord'.

(b) Excludes households with nil or negative income.

Note: Some totals may not sum to 100.0% due to rounding.

Source: ABS 2013d.

For older people in rental accommodation, affordability is largely affected by whether they secure accommodation in the public or private sectors (Table 2.6). Older households in private rental had average housing costs consistent with rental stress in 2011–12. Almost 1 in 10 single-person older households were renting privately. On the other hand, older households in public housing generally had affordable housing as they paid 21–24% of their incomes on rent.

**Table 2.6: Proportion of income paid for rent, by age group, 2011–12 (per cent)**

Type of renter	55–64 years	65–74 years	75 and over	All households
State and territory housing authority	21	23	24	19
Private landlord	22	29	33	20
<b>Total renters</b>	<b>22</b>	<b>28</b>	<b>28</b>	<b>20</b>

Source: ABS 2013d.

## Housing assistance for older Australians

Older Australians may receive housing assistance in a variety of ways, including rent assistance, social housing or other support services. The majority of older people who received housing assistance in 2012 were supported through CRA to assist with the cost of private rental; more than 271,000 people aged 65 and older received CRA in 2012 (Table 2.7).

**Table 2.7: Older recipients of housing assistance, by type of assistance, 30 June 2012**

Tenants	Public housing	SOMIH	CRA
No. of people aged 65 and older living in households	119,331	1,488	271,808
<b>Total no. of people living in households</b>	<b>640,445</b>	<b>28,589</b>	<b>2,402,748</b>
Older people as a proportion of all people (%)	18.6	5.2	11.3

*Notes*

1. CRA data are as at 1 June 2012.
2. CRA counts include persons with missing or incomplete state data.
3. CRA counting in this table has changed from income units to people, making the data incomparable with those for previous years.

Sources: AIHW analysis of Australian Government Housing Data Set, June 2012; AIHW National Housing Assistance Data Repository 2011–12.

After receiving CRA, almost 3 in 4 older recipients had affordable housing, as their rent cost less than 30% of their income (Table 2.8). However, about 1 in 4 older CRA recipients were still in rental stress after receiving CRA; 1 in 5 paid between 30% and 50% of their income on rent, and about 1 in 20 paid more than 50%.

Fewer than 120,000 older Australians were assisted through public housing in 2012, including fewer than 1,500 households in SOMIH (Table 2.8). Older Australians are also supported through mainstream community housing. There were over 5,200 households with a main tenant aged 75 or over (AIHW National Housing Assistance Data Repository 2011–12). Furthermore, older Australians were a target group for the Social Housing Initiative, and 38% of tenants in Social Housing Initiative dwellings are aged 55 or over (DSS 2013a).

**Table 2.8: Proportion of CRA recipients aged 65 or older, by proportion of income spent on rent, 1 June 2012 (per cent)**

	30% or less	31–50%	Over 50%	Total
Before CRA	39.9	43.7	16.4	<b>100.0</b>
After CRA	72.8	21.0	6.3	<b>100.0</b>

*Notes*

1. Recipients with missing or invalid income or CRA payment information are excluded.
2. Some totals may not sum to 100.0% due to rounding.

Source: AIHW analysis of Australian Government Housing Data Set, June 2012.

## 2.4 People with disability

Disability is a broad concept that includes having an impairment, health condition or limitation that restricts everyday activities for at least 6 months. An estimated 4 million Australians (17.7% of the population) had some form of disability in 2009 and, of these, about 1.3 million (5.8% of the population) had a profound or severe core activity limitation (Box 2.2) (ABS 2011c).

In the context of housing assistance, disability is based on self-reporting or the receipt of a disability allowance; there is no national standard measure of disability currently in use in housing collections. People with disability are likely to have lower incomes than the general population and therefore tend to have fewer housing options (Beer & Faulkner 2008), and higher dependence on social housing and support services (Beer & Faulkner 2009).

In 2011, 1 in 10 people (10%) who needed help with core activities because of a disability or long-term health problem(s) were living in social housing, compared with almost 4% of the total population (AIHW analysis of ABS 2011 Census). Therefore, people with disability are considered to be a special needs group (Box 3.2).

Improvements to information about people with disability in social housing are being considered as part of ongoing data development work. For example, collection of disability status may not be mandatory according to the eligibility requirements for certain programs, or the data may be collected by self-identification, which may not be consistently reported. A generic disability indicator may be appropriate for social housing collections. (See Appendix C for more information about data quality statements for each of the social housing collections.)

### **Box 2.2: Disability definitions**

**Core activities:** communication, mobility and self-care.

**Core activity limitation:** determined based on whether a person needs help, has difficulty, or uses aids or equipment with any of the core activities. A person's overall level of core activity limitation is determined by their highest level of limitation in these activities.

**The four levels of limitation are:**

*Profound*

The person is unable to do, or always needs help with, a core activity task.

*Severe*

The person:

- sometimes needs help with a core activity task
- has difficulty understanding or being understood by family or friends
- can communicate more easily using sign language or other non-spoken forms of communication.

*Moderate*

The person needs no help, but has difficulty with a core activity task.

*Mild*

The person:

- needs no help and has no difficulty with any of the core activity tasks, but uses aids and equipment
- cannot easily walk 200 metres
- cannot walk up and down stairs without a handrail
- cannot easily bend to pick up an object from the floor
- cannot use public transport
- can use public transport, but needs help or supervision
- needs no help or supervision, but has difficulty using public transport.

*Source:* Glossary of ABS 2011c.

## **Housing circumstances of people with disability**

Despite the fact that people with disability are likely to have lower incomes, they are more likely to own their own homes than those without disability in the Australian community



(Table 2.9). This reflects that the prevalence of disability increases steeply with increasing age. Accordingly, a smaller proportion of those with schooling or employment restrictions (which apply to people under retirement age) own their homes compared with all those reporting a disability.

**Table 2.9: Tenure type for persons with disability aged 15 or older, 2009 (per cent)**

Tenure type	Proportion of persons aged 15 and over			
	Profound or severe core activity limitation	Schooling or employment restriction	All with reported disability	Without disability
Owner without a mortgage	44.2	22.9	40.6	21.3
Owner with a mortgage	14.5	32.6	25.5	41.7
Renting from state or territory housing authority	7.3	8.6	6.1	1.5
Renting from other landlord	9.1	20.9	15.5	22.0
Other tenure type <sup>(a)</sup>	24.9	15.0	12.2	13.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes boarder, rent-free, lives in a non-private dwelling and other.

Note: Some totals may not sum to 100.0% due to rounding.

Source: ABS 2011c.

Among renters, people with disability aged 15 or over are more likely to rent in public housing than those without disability. This reflects their income and employment circumstances: people with disability are more likely to rely on government pensions or allowances than people without disability, and less likely to report wages or salary as their principal source of personal income (ABS 2010b).

## Housing assistance for people with disability

In 2012, almost 250,000 people receiving a Disability Support Pension also received CRA (AIHW analysis of Australian Government Housing Data Set, June 2012). Despite receiving CRA, about 3 in 10 persons receiving the Disability Support Pension were still spending more than 30% of gross household income on rent after CRA (AIHW analysis of Australian Government Housing Data Set, June 2012).

People with disability may also be able to access social housing for more affordable or appropriate accommodation. As at 30 June 2012, social housing provided accommodation to nearly 160,000 households with a member with disability (Table 2.10). Households where at least one member had a disability made up more than 132,000 households in public housing (41% of total), nearly 3,000 households in SOMIH (30%) and nearly 22,000 in community housing (36%). One (1) in 5 (21%) of CRA recipients also reported receipt of a Disability Support Pension for the reference person or partner as at 1 June 2012.

Additionally, people with disability made up 42% of tenants in the newly built Social Housing Initiative dwellings around Australia (DSS 2013a).

**Table 2.10: Allocation and support provided to households with a member with disability, by housing assistance program, 30 June 2012**

	Public housing	SOMIH	Community housing <sup>(a)</sup>	CRA <sup>(b)</sup> (Income units, 1 June 2012)
No. of households with a member with disability <sup>(c)</sup>	132,301	2,909	21,677	249,747
<b>Total no. of households</b>	<b>323,423</b>	<b>9,692</b>	<b>61,033</b>	<b>1,188,467</b>
Disability households as a proportion of all households (%) <sup>(d)</sup>	40.9	30.0	35.5	21.0

(a) Mainstream community housing figures exclude Northern Territory households as data are unavailable.

(b) Disability status is derived using the receipt of a Disability Support Pension for reference person or partner as at 1 June 2012.

(c) In some jurisdictions, disability status is derived using the receipt of a Disability Support Pension as a proxy.

(d) All households include those with unknown disability status.

Sources: AIHW analysis of Australian Government Housing Data Set, June 2012; AIHW analysis of National Housing Assistance Data Repository 2011–12.

These data generally reflect people with special housing needs due to their disability or those who receive a Disability Support Pension, rather than people with all types of disability.

People with disability in social housing may also be assisted by physical modifications to their homes, housing models tailored to their needs, or by other support services such as those that assist people with psychiatric disabilities. National data are not presently available for these services.

## 2.5 Homeless persons

More than 105,200 persons were classified as homeless on Census night in 2011 (ABS 2012f). Homelessness can be a short-term or long-term situation, or a recurring experience due to unstable housing. There are also many people who are at risk of becoming homeless due to a variety of factors, such as financial difficulties, insecure and inadequate housing, the threat or presence of violence within the home, and insufficient skills to support independent living in the community (AIHW 2012b).

### Homeless people's housing

The effects of homelessness – whether physical, psychological or social – can be profound and have an impact on the long-term health and wellbeing of individuals. Homelessness is a complex issue that often results from factors other than just a lack of housing. However, a common pathway into social housing is through homelessness.

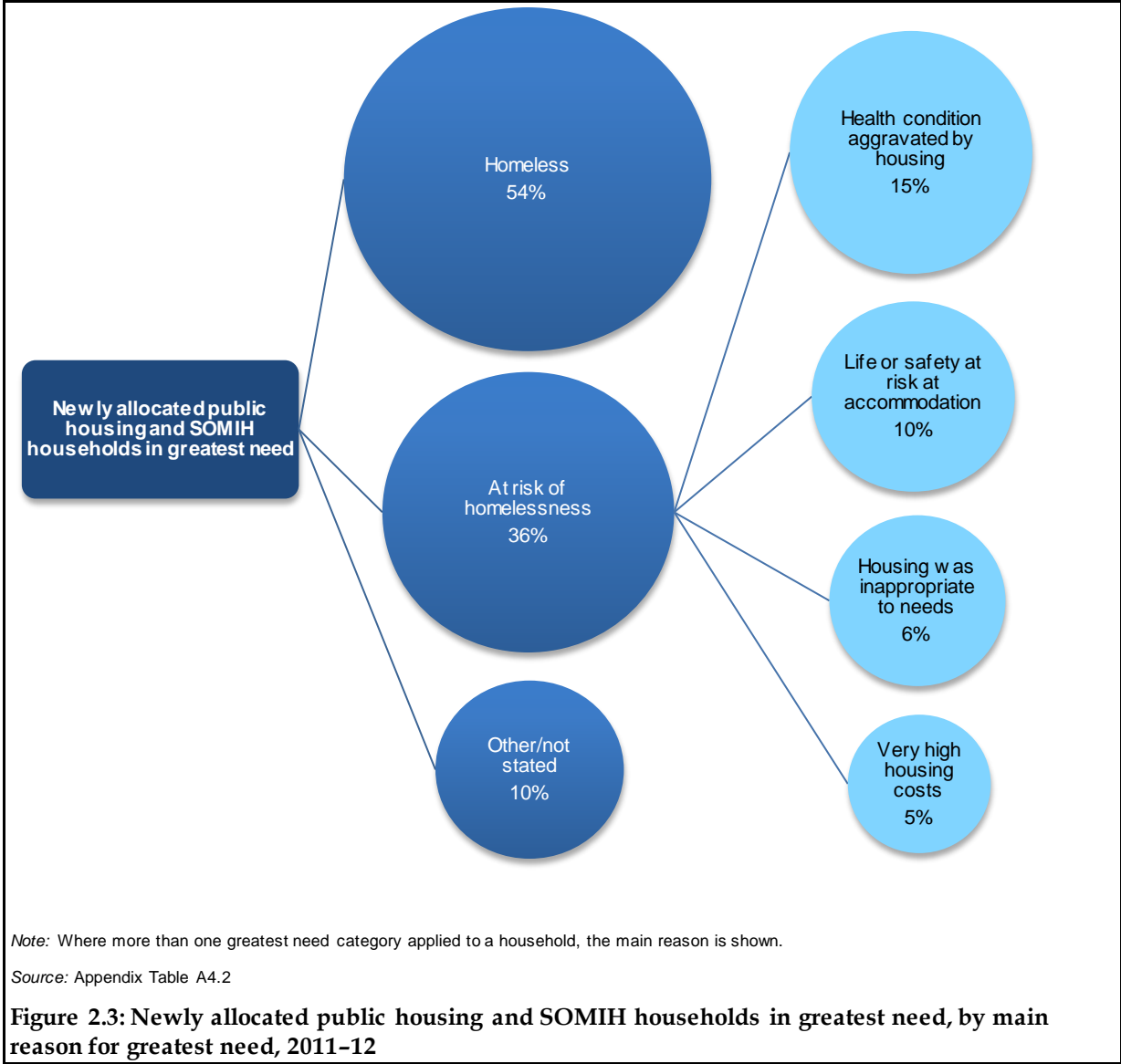
### Housing assistance for homeless persons or those at risk of homelessness

Social housing provides housing to many previously homeless Australians (Figure 2.3). In 2011–12, social housing provided a pathway out of homelessness for more than 13,000 households (AIHW National Housing Assistance Data Repository 2011–12).

People who are homeless or at risk of homelessness receive priority allocation into social housing relative to other categories of greatest need. For example, the majority (52%) of the new homes constructed under the Social Housing Initiative were for tenanted persons who had previously been homeless (DSS 2013a).

The AIHW collects data from tenants through a biennial NSHS. The most recent survey, in 2012, asked tenants about previous episodes of homelessness. According to the 2012 NSHS:

- about 1 in 10 of public housing (9%) and SOMIH (12%) households had been homeless at some time in the 5 years to July 2012
- almost 1 in 5 mainstream community housing households (19%) had been homeless in the 5 years immediately before the survey (AIHW analysis of 2012 NSHS).



## 2.6 Low-income households

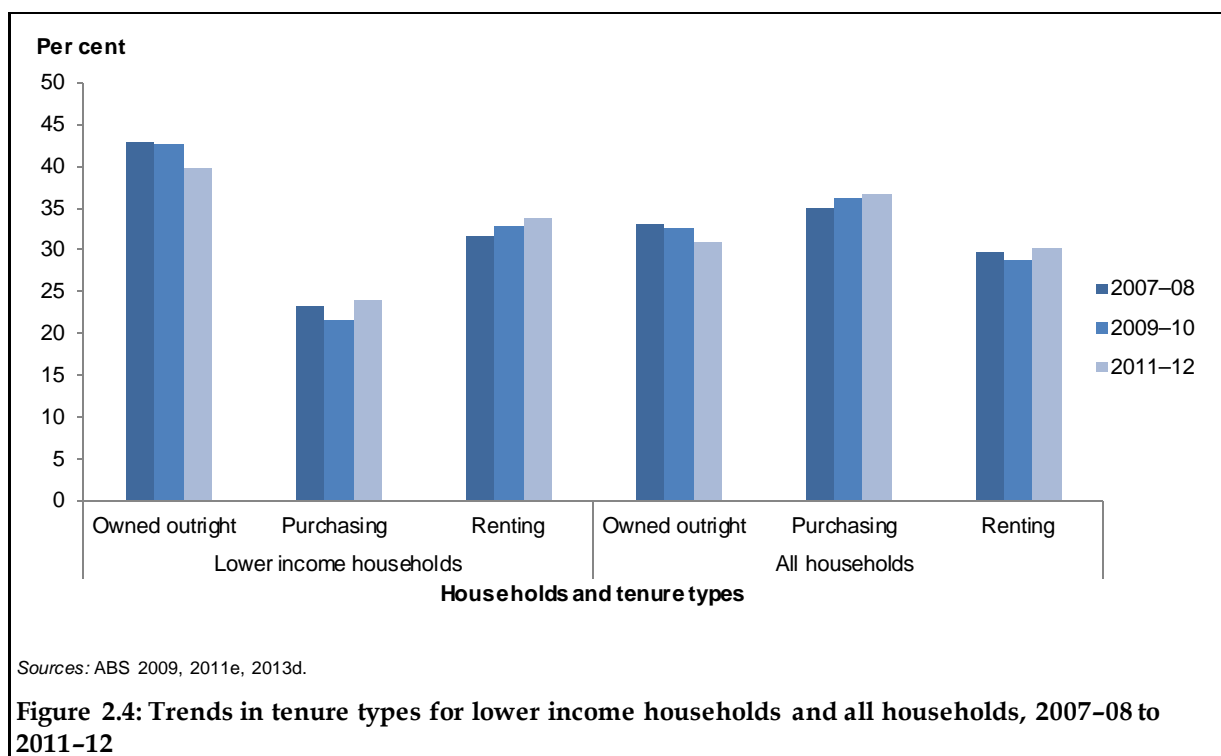
### Low-income housing

Low-income families are particularly vulnerable in markets with high rents and high prices, and they are the ones most likely to be priced out of the market and to feel price increases most keenly. Under severe circumstances, they might lose their homes.

### Low-income renters

The private rental market plays an important role in the Australian housing sector with almost one-third (30%) of Australian households in 2011 renting privately – an increase from 26% in 1981 (AIHW analysis of ABS 1981 and 2011 censuses). In terms of the number of dwellings, Australia's private rental sector grew by 14% between 2006 and 2011, bringing the total number of private rental dwellings to 2.3 million.

In 2011–12, the ABS estimated that 1 in 3 (34%) lower income households were renters (ABS 2013d). The proportion of lower income households that are renting has been increasing over time – in 2007–08, 32% of lower income households were renting; by 2011–12, this had increased to 34% (Figure 2.4). In all Australian households, the trend has been flatter, staying around the 29–30% mark over the same period.



The private rental market is affected by affordability conditions in the home purchase market, investor landlord activity, government policies and the prevailing economic conditions. In many areas, the demand for moderately priced rental housing is greater than supply. The need for housing assistance services in the private rental sector is largely driven by affordability pressures, particularly for lower income households. In 2011–12, more than

half (54%) of lower income households in the private rental market were in housing stress (see Box 1.2 for definitions) (ABS 2013d).

Lower income renters had a different demographic profile than that for all households. In 2011–12, lower income households were more likely to rent across all life-cycles, but especially in the lower age brackets (Table 2.11). More than 7 in 10 (73%) lone persons aged under 35 on a lower income rented, compared with 6 in 10 (60%) of all lone persons aged under 35. One (1) in 3 (33%) lower income couples with dependent children were renting, compared with 1 in 4 (25%) couples with dependent children overall.

**Table 2.11: Tenure and landlord types for lower income and all households, by selected life-cycle groups, 2011–12 (per cent)**

Tenure and landlord type	Lone person aged under 35	Couple with dependent children only	One parent with dependent children	Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households
<b>Lower income households</b>							
Owner without a mortgage	2.5	9.9	6.2	59.9	81.6	69.7	39.8
Owner with a mortgage	16.3	56.7	22.6	23.4	7.1	4.4	23.9
State/territory housing authority	8.0	1.6	12.7	4.5	3.0	4.4	5.7
Private landlord	62.8	30.0	53.5	8.6	5.5	13.9	26.2
Total renters	72.9	32.6	70.3	13.9	9.7	21.9	33.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>All households</b>							
Owner without a mortgage	2.4	11.9	7.3	55.1	82.1	71.9	30.9
Owner with a mortgage	30.8	61.5	29.2	34.2	8.2	4.8	36.6
State/territory housing authority	3.0	1.2	11.3	1.5	2.6	7.2	3.9
Private landlord	54.6	23.0	47.8	7.0	4.5	9.8	25.1
Total renters	60.0	25.0	62.6	8.7	7.9	19.3	30.3
<b>Total</b>	<b>100.0</b>	<b>100</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note: Other tenure types included in total.

Source: ABS 2013d.

## Low-income buyers

In 2011–12, lower income households were slightly less likely than all households to own their own home – 64% of lower income households and 68% of all households lived in owner-occupied dwellings (Table 2.11).

Lower income households were more likely to own their home outright (without a mortgage) than all households (which reflects the proportion of older Australians who own their own home, and have limited incomes; for example, receiving only a government pension). Six (6) in 10 (60%) lower income couples with a reference person aged 55–64 owned outright, compared with 55% of all couples with their reference person in that age group. Other life-cycle groups of older persons, such as lone persons or couples with a reference person aged 65 or over, showed similar levels of outright ownership (Table 2.11).

Outright ownership fell between 2007–08 and 2011–12 (Figure 2.4) for both lower income households and households overall. More than 1 in 3 (37%) lower income households owned their house with a mortgage – compared with fewer than 1 in 4 (24%) of all households (ABS 2013d). While this group has been increasing over time in all households, it has fluctuated for lower income households between 22% and 24% (Figure 2.4).

Enabling home purchase, particularly for younger working age groups, may help to limit the need for future housing assistance. Housing costs are a major component of expenditure for most households, and equity accumulated through home ownership is an important source of wealth, especially for retirement.

In 2011–12, low-income mortgagees were 1.7 times as likely as all mortgagees (40% compared with 23%) to be classified as being in housing stress (Box 1.2; Figure 4.1).

## Housing assistance for low-income households

Most housing programs were traditionally specifically targeted to low-income households. Although the focus of many programs has changed towards households with greatest need, many programs still include a low-income requirement for recipients.

Different income limits are applied to determine if a household meets the low-income definition, according to the location of the household. The cut-off is higher if a person lives in a high-income area (generally a capital city), and lower if a person lives in a low-income area (generally a regional or remote area). Low-income households make up more than 90% of public housing, SOMIH and community housing households (Table 2.12). Data on income and rent for households in Indigenous community housing were not available for analysis of affordability outcomes. (For further information on data availability, see Appendix B.)

**Table 2.12: Proportion of low-income households, by social housing program and jurisdiction, 30 June 2012 (per cent)**

Social housing program	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing	99.1	99.3	94.4	97.7	98.0	92.2	99.3	99.2	97.8
SOMIH	98.8	..	89.7	..	97.1	91.3	..	..	94.4
Mainstream community housing	90.3	90.6	n.a.	97.1	94.5	87.7	99.4	n.a.	91.5

Source: AIHW National Housing Assistance Data Repository 2011–12.

## 2.7 First home buyers

Home ownership has long been the cornerstone of building wealth for many Australians, and Australian governments have sought to help people to get into the property market through various means. Buying the first home can be especially daunting, with a large deposit needed up front, as well as stamp duties and conveyance fees. The goods and services tax, the sharp increase in house prices and rents, and the global financial crisis have all helped to keep first home buyers as a priority assistance group. Financial pressures on households have made saving for a deposit and other costs increasingly difficult.

In 2011–12, an estimated 355,000 households were first home buyers (ABS 2013d). This was down from 400,000 in 2009–10. More than half (59%) of first home buyers were young (aged 25–34), and 1 in 4 (24%) were aged 35–44. One (1) in 3 (34%) first home buyers were

couples without children, and another 1 in 3 (31 %) were couples with dependent children. One (1) in 5 (22 %) first home buyers were lone persons (ABS 2013d).

## **First home buyers' housing**

The mean value of dwellings purchased by first home buyers with a mortgage more than doubled between 1995–96 and 2011–12 (from \$186,000 to \$450,000, taking inflation into account). Just fewer than 1 million households purchased their home in the 3 years before 2012 and of these 36 % were first home buyers (ABS 2013d).

The most common type of dwelling purchased by first home buyers had 3 bedrooms (50 %) and was a separate house (78 %). Most were established dwellings (82 %) (ABS 2013d).

The rise in purchased dwelling values has come with a rise in the size of mortgages secured. Between 1995–96 and 2011–12, in real terms, the average size of loans for first home buyers with a mortgage has almost doubled, mainly reflecting the rise in dwelling values over the same period (ABS 2013d).

In addition to higher average mortgage values, higher dwelling values also increase entry costs for first home buyers since a larger deposit must be saved. Alternatively, if only a partial deposit (less than 20 % of the value of the purchase) has been saved, first home buyers generally have to bear the additional cost of mortgage insurance. A measure of declining home purchase affordability is the increased time needed to save a deposit. Nationally, first home buyers needed to save for 4.1 years to raise a 20 % deposit to buy a house in June 2011; in June 2006, it was 3.8 years (Bankwest 2011).

According to the Australian Housing and Urban Research Institute (AHURI 2007), higher value dwellings, larger mortgages and difficulties in obtaining the necessary deposit – in addition to various market factors – can result in:

- first home buyers being discouraged from (or delaying) home ownership, evident in reduced home ownership rates among younger households since the 1970s
- home ownership becoming unattainable for many single-income households (further magnified by people partnering later in life)
- larger loans being required, with higher mortgage repayment-to-income ratios.

## **Assistance for first home buyers**

### **First Home Owner's Grant**

The FHOG is administered by the states and territories, providing assistance to eligible first home buyers. The grants have been changing in scope and size over time, and differ across jurisdictions. (See Appendix Table A2.4 for a summary of the FHOG as at 30 June 2013.)

In 2010–11, 103,600 people received the FHOG nationally, compared with 168,600 people in 2009–10 (COAG Reform Council 2012). Increased demand in 2009–10 appears to constitute demand brought forward from later years in response to the First Home Owner Boost, which applied to contracts to purchase or build a home entered into between 14 October 2008 and 31 December 2009 (COAG Reform Council 2012).

### **First home saver accounts**

First home saver accounts assist Australians saving for their first home. The accounts provide low tax savings as well as co-contributions from the Australian Government. By March 2013, there were more than 40,000 first home saver accounts, with a combined worth of \$417 million (APRA 2013). In 2011-12, the dollar value of government contributions paid was \$15 million (ATO 2012).



## 3 Social housing provision

It is important to consider how well the provision of social housing meets the needs of priority groups. Social housing policy both reduces demand (getting people into the private rental market or into home ownership) and ensures supply meets the greatest needs of tenants.

Data presented in this chapter include information about the number of applicants on waiting lists, households newly allocated social housing, and the proportion of new allocations that went to those in greatest need. It also covers tenant mobility, length of tenure and tenant satisfaction as well as dwelling conditions.

### 3.1 Social housing allocation in Australia

#### Waiting lists

As at 30 June 2012, there were almost 189,700 households on public housing waiting lists across Australia, and 10,800 on SOMIH waiting lists. The number in each jurisdiction varied widely in accordance with the size of its social housing program (see feature article in Chapter 1 for details) (Table 3.1).

For example, a recent report by the New South Wales Auditor-General highlighted that waiting lists in its jurisdiction are long, and that there is an increasing shortfall between the supply of, and the demand for, government-provided housing (NSW Auditor-General 2013).

**Table 3.1: Number of social housing applicants (including transfers) on waiting lists, by program, 30 June 2012**

Social housing program	NSW <sup>(a)</sup>	Vic	Qld	WA	SA	Tas	ACT <sup>(a)</sup>	NT <sup>(a)</sup>	Aust
Public housing	60,027	44,204	27,208	24,993	24,244	3,020	3,023	2,952	189,671
SOMIH	2,769	..	6,018	..	1,874	94	..	..	10,755
Mainstream community housing <sup>(b)</sup>	n.a.	22,090	24,964	245	4,021	n.a.	n.a.	n.a.	n.a.

(a) New South Wales, Australian Capital Territory and the Northern Territory each combine public and community housing into a single list, reported as 'public housing'. The Australian Capital Territory waiting list is a single list for public and community housing; however, the number reported (3,023) is only those who are waiting for public housing and who may also be waiting for community housing. Those waiting for community housing only are not included.

(b) Applicants may appear on waiting lists of more than one community housing organisation, with the exception of applicants in Queensland and South Australia, where consolidated waiting lists operate.

#### Notes

1. There are caveats surrounding the data presented in this table (see the data quality statements at Appendix C).
2. Data are not comparable with those for previous years.
3. Waiting list data for Indigenous community housing are not comparable with data for other social housing programs and are not included.

Source: AIHW National Housing Assistance Data Repository 2011–12.

Households deemed to be in greatest need due to their current housing circumstances are given priority allocation. The proportion of applicants on waiting lists in greatest need varies from program to program and across jurisdictions (Table 3.2).

Public housing has the lowest overall number, 3 in 10, of applicants in greatest need. Half of the applicants were in greatest need in SOMIH, while over 7 in 10 applicants were in greatest

need in mainstream community housing (Table 3.2). Of those jurisdictions that provided data on greatest need:

- Queensland reported the highest proportion of applicants on the waiting list with greatest need for all programs
- South Australia reported the lowest levels for public housing (11%) and SOMIH (5%)
- Western Australia reported the lowest level for community housing (47%).

**Table 3.2: Proportion of new applicants (including transfers) on the waiting list with greatest need, by social housing program, 30 June 2012 (per cent)**

Social housing program	NSW <sup>(a)</sup>	Vic	Qld <sup>(b)</sup>	WA	SA <sup>(b)</sup>	Tas	ACT <sup>(a)</sup>	NT <sup>(a)</sup>	Aust
Public housing	25.3	23.0	75.1	12.7	10.6	61.4	44.5	21.1	29.2
SOMIH	14.6	..	79.8	..	4.7	n.a.	..	..	49.2
Mainstream community housing	n.a.	49.3	86.4	46.5	17.2	n.a.	n.a.	n.a.	n.a.

(a) New South Wales, the Australian Capital Territory and the Northern Territory combine public and community housing into a single list, reported as 'public housing'. The Australian Capital Territory waiting list is a single list for public and community housing; however, the number of reported households (3,023) is only those who are waiting for public housing and who may also be waiting for community housing. Those waiting for community housing only are not included.

(b) Applicants may appear on waiting lists of more than one community housing organisation, with the exception of applicants in Queensland and South Australia, where consolidated waiting lists operate.

*Notes*

1. There are caveats surrounding the data presented in this table (see the data quality statements at Appendix C).
2. Data are not comparable with those for previous years. The greatest need reason 'very high rental housing costs' is no longer captured. The number of new applicants on the waiting list who have greatest need could be under-counted.
3. Waiting list data for Indigenous community housing are not comparable with data for other social housing programs and are not included.

Source: AIHW National Housing Assistance Data Repository 2011–12.

It should be noted that there are a number of data quality issues with community housing waiting list data. Applicants may appear on waiting lists of more than one community housing organisation, with the exception of applicants in Queensland and South Australia where fully consolidated waiting lists (Box 3.1) for community housing operate.

New South Wales, Queensland, Western Australia, the Australian Capital Territory and the Northern Territory each have integrated community and public housing waiting lists. South Australia has a register that integrates multiple community housing waiting lists into a single housing register and Tasmania uses a manual integrated system. Victoria has an integrated approach involving a referral process but does not yet have a common waiting list.

**Box 3.1: Waiting list definitions**

**Integrated** lists combine applicants from both public and community housing (and sometimes also Indigenous community housing) into one list.

**Consolidated** lists combine applicants waiting for community housing into one list, thus avoiding applicants appearing on waiting lists for several community housing organisations. This prevents counting one applicant more than once within community housing.

All jurisdictions have implemented integrated waiting lists (Box 3.1) to some degree for both public and community housing applicants (see Appendix C). Some states also include Indigenous housing and/or the National Rental Affordability Scheme on their integrated waiting list.

Most ICHOs use their own waiting list and a set of selection criteria to assess the applicant's need for housing (AIHW 2009).

## Allocation

In 2011–12, public housing continued to be the largest program for newly allocated housing, but new allocations have been decreasing for a number of years. Combined with a doubling of newly allocated community housing dwellings over the period 2003–04 to 2011–12, public housing had less than twice as many new allocations in 2011–12 as community housing (Table 3.3).

The total allocation of new households in public housing fell from 80% in 2003–04 to 60% in 2011–12. Conversely, community housing grew from 16% of total new allocations to 37% over the same period. Table 3.3 also shows the midpoint, 2007–08, for comparison.

**Table 3.3: Number of households newly assisted, by household program, 2003–04 to 2011–12**

Year	Public housing	SOMIH	Mainstream community housing	Total
2003–04	30,787	1,667	6,108	38,562
2007–08	23,627	1,284	8,728	33,639
2011–12	21,365	774	13,528	35,667

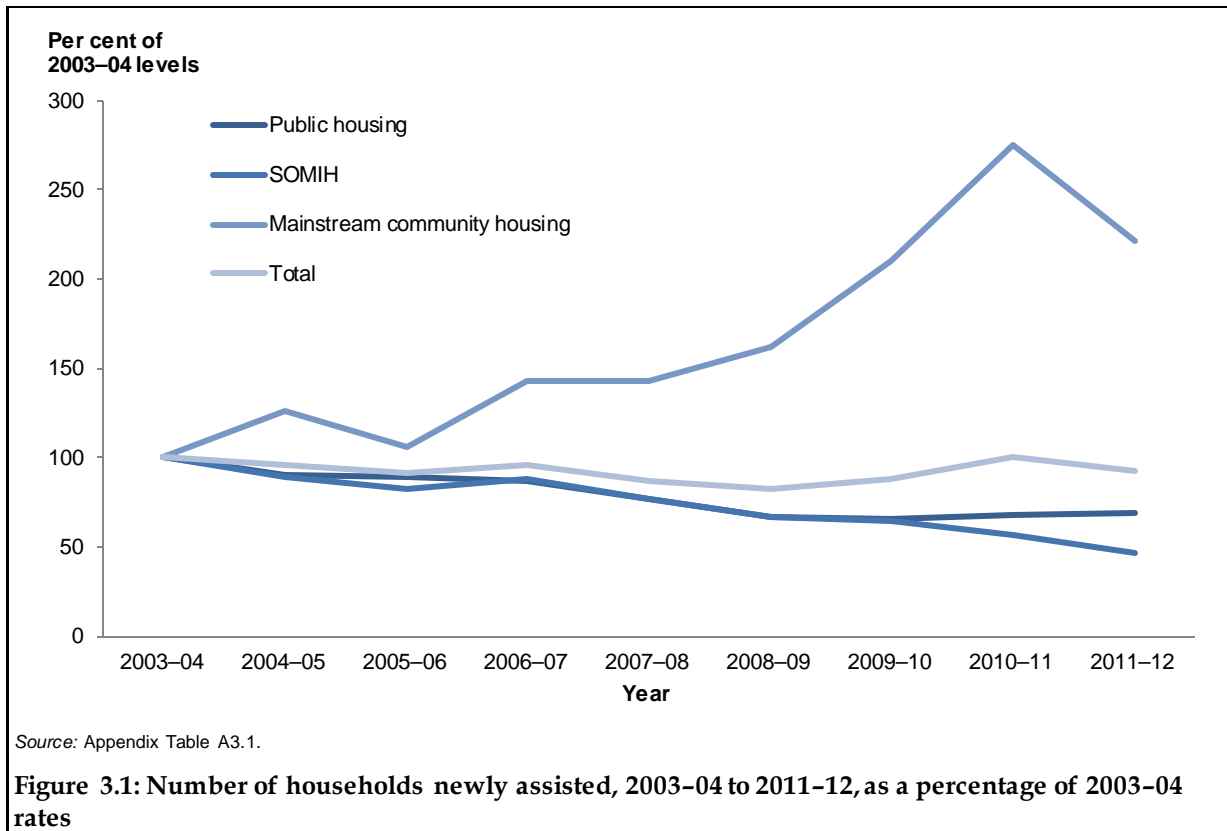
Source: Appendix Table A3.1.

This decline in new allocations to public housing has been steady over the last decade, with the exception of 2011–12, where the number rose slightly. SOMIH has also recorded consistently declining numbers of new allocations over this time, largely due to Victoria's and Western Australia's integrating SOMIH into other social housing programs:

- Victoria's SOMIH dwellings are now classified as Indigenous community housing. A small number of SOMIH tenants and properties have been transferred to public housing.
- Western Australia SOMIH dwellings and households have been transferred to public housing.

Mainstream community housing, however, underwent a rapid increase in new allocations over the past decade. At its peak in 2010–11, new allocations were three times higher than in 2003–04 (Figure 3.1).

This trend in public housing and SOMIH is likely to have resulted from a combination of low turnover rates (Figure 3.3) and the reduction in overall dwelling numbers in these programs. (Since 2004, public housing and SOMIH have reduced in size by 4% and 21%, respectively.)



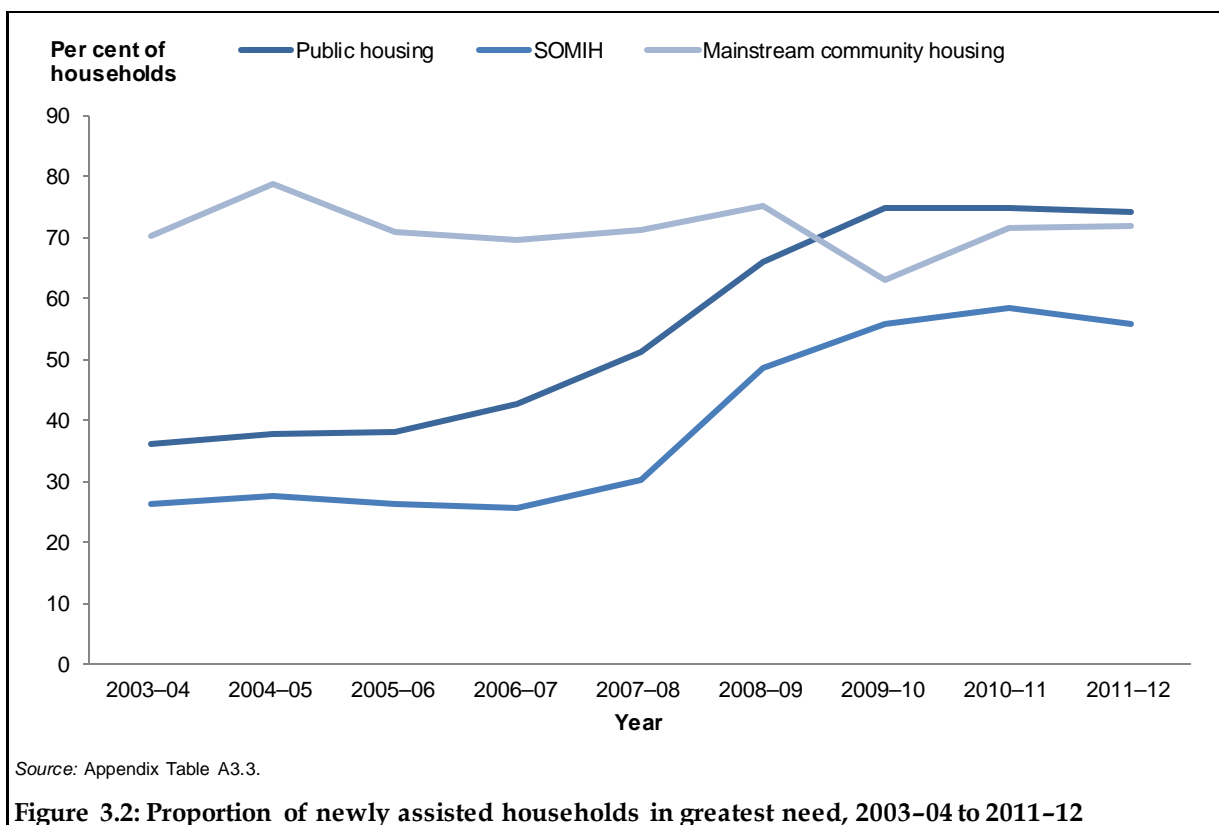
### Priority allocation

Social housing is allocated according to priority, based on assessment of need (Box 3.2). As the Indigenous community housing collection does not include tenant-level data (other than for calculating overcrowding), it is not possible to describe the demographic profile of tenants allocated to housing for Indigenous community housing.

New allocations to households in greatest need in public housing and SOMIH show a large increase compared with total new allocations between 2006-07 and 2010-11 (Table 3.4; Figure 3.2).

In public housing, new allocations to those in greatest need increased from 36% of total allocations in 2003-04 to 74% in 2011-12 (Table 3.4). In SOMIH, the increase was from 27% in 2003-04 to 56% in 2011-12 (Table 3.3).

Mainstream community housing did not follow the same trend, with the proportion of new allocations to those in greatest need dropping slightly compared with total new allocations. As the total number of new allocations to those in greatest need increased over this time, it appears that the overall number of new allocations increased more rapidly than the number of allocations to those in greatest need (Figure 3.2).



### Box 3.2: Need definitions

#### Greatest need

In public housing and SOMIH, state and territory governments currently define greatest need according to their own criteria; however, classification includes some or all of the following factors:

- households that are homeless or find themselves in circumstances that are adversely affecting their health or place their life or safety at risk
- households that are in housing that is inappropriate to their needs
- households that have very high rental housing costs relative to their income (AIHW 2006).

Mainstream community housing allocation policies are comparable with those in public housing and SOMIH. Indigenous community housing dwellings, by contrast, are allocated as they become available to Indigenous tenants.

#### Special needs

Households that are in greatest need often have special needs. These include households that have either a household member with disability, a principal tenant aged under 25 or over 74, or one or more Indigenous members. Special needs households often require special features such as disabled access, more space for health-related special equipment, or proximity to facilities such as a hospital.

### Time spent on the waiting list

Households in greatest need are generally housed more quickly than others on the waiting list. While the proportion of new allocations to those in greatest need is increasing for public

housing and SOMIH (where data are available), there are still households in greatest need that have been on the waiting list for over 2 years. Of those that had been on the public housing waiting list for 2 years, half (52%) were allocated housing, compared with about 3 in 10 (29%) in SOMIH (Table 3.4).

**Table 3.4: Proportion of new allocations, by time spent on the waiting list, by greatest and special needs households, by social housing program, 2011–12 (per cent)**

Time spent on waiting list	Greatest need			Special needs		
	Public housing	SOMIH	Mainstream community housing	Public housing	SOMIH	Mainstream community housing
Less than 3 months	81	70	n.a.	69	49	n.a.
3 months to less than 6 months	83	61	n.a.	67	59	n.a.
6 months to less than 1 year	81	58	n.a.	68	55	n.a.
1 year to less than 2 years	78	42	n.a.	68	56	n.a.
More than 2 years	52	29	n.a.	67	56	n.a.
<b>All</b>	<b>74</b>	<b>56</b>	<b>72</b>	<b>68</b>	<b>54</b>	<b>60</b>

Source: AIHW National Housing Assistance Data Repository 2003–04 to 2011–12.

In 2011–12, about 2 in 3 households with special needs were allocated public housing; this was consistent across waiting times. Similarly, the proportion allocated in SOMIH was about 55% for each category, except for those waiting less than 3 months, for which a slightly lower proportion (49%) was allocated.

For community housing, data on allocations by the amount of time spent on the waiting list are not available; however, 72% of new allocations went to those in greatest need, while 60% reported special needs.

Greatest need and special needs categories (Box 3.2) can overlap – and often do – but it is not known by how much. This is because greatest need is a policy definition set by governments and based on circumstances, whereas special needs may be based on access to health care or extra space requirements.

## Tenant mobility

Half of Australian households (50%) did not change address between Census nights in 2006 and 2011 (AIHW analysis of 2011 Census). About 1 in 3 households saw all residents change address (36%) and another 6% had some residents change address. The remaining households were not stated or not applicable.

The likelihood of a household's moving is strongly related to the life stage of individuals who make up that household (Dufty-Jones 2012). The ABS Survey of Income and Housing 2007–08 found that people aged 25–35 were the most mobile age group, with 75% reporting that they had moved one or more times in the 5 years before the survey. Conversely, people aged 65 and over were the least likely to have moved, with 83% identifying they had not moved in the 5 years before the survey (ABS 2010d).

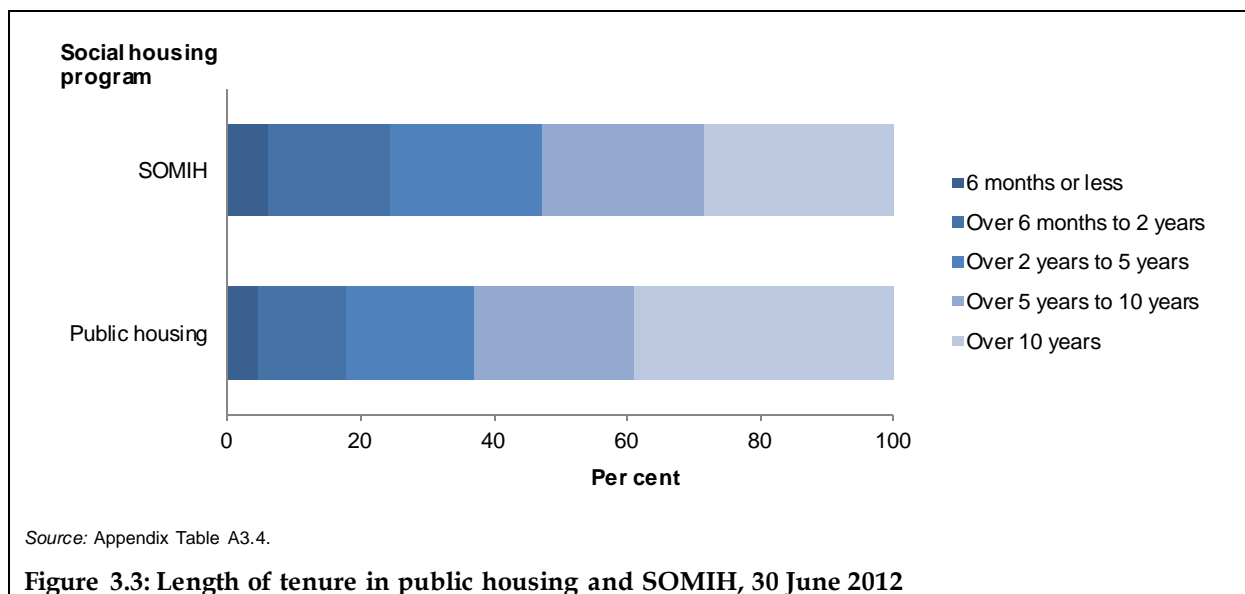
Many older Australians say that they want to 'age in place'; that is, to remain in their current accommodation, compared with moving into specialised care, or even moving at all (AIHW 2013b). This was found to be true for older Australian social housing tenants, as well as for older Australians generally.

Volatile housing tenure arrangements can have a negative impact on an individual's health and wellbeing (regardless of age) and hence influence decisions to stay or to move. Housing-related disadvantage has been identified as a major factor contributing to social exclusion (Stone & Reynolds 2012). The 2012 NSHS gathered information on feelings of social inclusion among social housing tenants. This was measured through the separate attributes of 'feel part of the local community', 'feel more able to improve job situation' and 'feel more able to start or continue education/training'.

In 2012, about 43% of public housing tenants who responded to the NSHS reported that living in social housing had improved their sense of social inclusion within their community, while about 57% of SOMIH respondents and 50% of mainstream community housing respondents reported the same (AIHW 2013c).

Government housing tends to be a stable form of tenure. Over 1 in 3 public housing households and over 1 in 4 SOMIH households had been in the same tenancy for over a decade (Figure 3.3). Most tenancies had been in place for over 5 years for both public housing households (63%) and SOMIH households (53%). The low number of new allocations in government-provided housing is attributable, at least in part, to the characteristically long tenure held by existing public housing and SOMIH households.

Data on tenant mobility in mainstream and Indigenous community housing were not available.



The current low levels of transfer within, and exits from, public housing and SOMIH are consistent with length of tenure and new allocation figures. Nationally, a little over 2% of public housing and 3% of SOMIH tenants transferred to a new dwelling in 2011-12 (Table 3.5). Exit rates were higher, with about 6% of both public housing and SOMIH tenants ending their tenancies during 2011-12.

**Table 3.5: Proportion of households that transferred to and exited from public housing and SOMIH, by jurisdiction, 2011–12 (per cent)**

Social housing type	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Households that transferred</b>									
Public housing	2.4	1.7	2.4	3.2	2.2	2.0	2.9	4.5	2.4
SOMIH	2.9	..	3.4	..	2.3	2.2	..	..	3.0
<b>Households that exited</b>									
Public housing	5.5	6.0	6.3	8.3	5.6	7.7	6.0	8.2	6.2
SOMIH	6.0	..	5.6	..	7.4	9.7	..	..	6.2

Source: AIHW National Housing Assistance Data Repository 2003–04 to 2011–12.

Data relating to exits from social housing are directly relevant to current policy interest in supporting transitions between housing types. Current social housing data are limited to numbers of exiting households. More data about why tenants leave social housing, what housing situation they move to and their outcomes in terms of housing stability could assist policy makers in supporting transitions from social to private housing.

## 3.2 Social housing occupancy

### Occupancy rates

Occupancy rates indicate the demand for housing and serve as a proxy measure of the efficiency of the housing market. High demand and high efficiency generally increase the occupancy rate; however, there are also other factors that affect occupancy rates. For example, housing located in remote and hard-to-access areas can be difficult to let, even though such areas can have high rates of overcrowding.

Occupancy rates for public housing and SOMIH are above 95% in all jurisdictions. Community housing occupancy rates are similar to those for public housing and SOMIH for many jurisdictions, although there is more variability. Variability in occupancy rates is most evident in Indigenous community housing because this housing type has the highest number of dwellings in remote areas (see feature article in Chapter 1).

New South Wales generally exhibited the highest occupancy rates across each program (Table 3.6). The lowest occupancy rates were recorded in Western Australia (82.5%) and South Australia (89.4%), both in Indigenous community housing. These figures also need to be interpreted with caution due to data quality issues.

The occupancy rate of rental dwellings is inversely related to the vacancy rate. A vacancy rate of 3% (that is, an occupancy rate of 97%) is said to represent equilibrium in the private rental market, with a lower vacancy rate signifying high demand for rental housing and a higher rate indicating a weaker market (FaHCSIA 2011).



**Table 3.6: Occupancy rates in social housing, by jurisdiction, 30 June 2012 (per cent)**

Social housing type	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing	98.9	96.9	98.6	96.3	96.0	97.3	98.6	95.4	97.7
SOMIH	97.7	..	95.2	..	96.0	96.8	..	..	96.5
Mainstream community housing <sup>(a)</sup>	98.1	94.4	95.7	92.8 <sup>(b)</sup>	97.0 <sup>(c)</sup>	90.9	92.7 <sup>(d)</sup>	100.0 <sup>(e)</sup>	96.2
Indigenous community housing	**95.8 <sup>(f)</sup>	**97.4	**94.8 <sup>(g)</sup>	82.5	*89.4	92.1	n.a.	n.a.	**92.1 <sup>(h)</sup>

(a) Data are reported where tenantability status or occupancy details are known.

(b) Occupied tenancy (rental) units used to provide additional housing support are not included. The number of households as at 30 June 2011 may be an overestimate and this may result in a higher rate of occupancy. Dwelling counts include one dwelling used as an office.

(c) Total untenanted tenancy (rental) units in 2009–10 included work-in-progress properties that were nearly completed. Work-in-progress properties that were nearly completed were not included in 2010–11. Dwelling counts include one dwelling used as an office.

(d) The number of households as at 30 June 2011 may be an underestimate while the number of tenancy (rental) units may be an overestimate, which may result in a lower rate of occupancy.

(e) It is assumed that all dwellings are occupied because many organisations are turning away people seeking accommodation.

(f) The data are not for the entire sector. They comprise actual data for the 3,055 dwellings managed by organisations that are registered and that provided data to the Aboriginal Housing Office as at June 2012.

(g) The data provided are incomplete. Household information is not collected on dwellings owned by Indigenous community housing providers.

(h) As occupancy rates for the Northern Territory were not reported, the Australian total may not represent the experience of all states and territories.

Note: Asterisks against data indicate incomplete coverage (see Symbols for interpretation).

Source: AIHW National Housing Assistance Data Repository 2011–12.

## Appropriateness of dwelling size

Matching the size of the dwelling to the size of the household ensures that existing dwelling stock is used to its capacity and that households are housed according to their requirements. The currently accepted standard by which the dwelling size requirements of a household are measured is the Canadian National Occupancy Standard (CNOS) (Box 3.3).

Matching dwelling size to household composition is not a straightforward process. Factors to be considered include availability, state of repair and location of existing dwellings, availability of options to relocate existing tenants to alternative accommodation, the willingness of tenants to relocate and the cost of rehousing existing tenants.

‘Overcrowded’ or ‘underutilised’ (Box 3.3) are terms used to describe a dwelling whose size is not well matched to the household occupying it. They are concepts related to each other, but with different outcomes for the tenants.

### **Box 3.3: Canadian National Occupancy Standard**

'Match of dwelling to household size' is defined as the proportion of households that are overcrowded. The CNOS specifies that:

- no more than two people shall share a bedroom
- parents or couples may share a bedroom
- children under 5, either of the same sex or opposite sex, may share a bedroom
- children under 18 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 and over and any unpaired children require a separate bedroom.

#### **Overcrowding**

Occurs when the dwelling size is too small for the size and composition of its occupants. A dwelling requiring at least one additional bedroom according to the CNOS is designated 'overcrowded'.

#### **Underutilisation**

Occurs when the dwelling size is larger than required to adequately house the household. A dwelling is said to be 'underutilised' when it consists of two or more bedrooms surplus to requirements according to the CNOS.

Source: Steering Committee for the Review of Government Service Provision 2013.

### **Definition difficulties**

Overcrowding is relatively simple to define – if a house requires additional bedrooms to cater for its occupants, it is overcrowded. However the definition of underutilisation is more ambiguous.

The Steering Committee for the Review of Government Services Provision calculates underutilisation of housing for its annual *Reports on government services*. In 2010, this calculation underwent a change from using what was known as the 'proxy occupancy standard' to the CNOS (Box 3.3); this took into account details such as the age and sex of children in a household (Steering Committee for the Review of Government Service Provision 2013).

The change made this methodology more sensitive to the nuances of household structure than the old occupancy standard. For 2010 and 2011, an underutilised household was defined as having one or more bedrooms surplus to requirements under the CNOS. Figure 3.4 shows the jump in underutilisation reported as a result of this change in the method of calculating underutilisation. In 2012, underutilisation was redefined to include only households that had two or more spare bedrooms under the CNOS. Figure 3.5 shows 2010 and 2011 figures recalculated according to this new definition.

The reasons for changing the underutilisation definition from one to two additional bedrooms were outlined in a Housing and Homelessness Information Management Group paper in July 2012. The argument was that people have different needs, which may require extra bedrooms, including:

- behavioural factors that necessitate separate bedroom allocation for children
- shared custody arrangements, access visits for children, or child restoration

- expectant mothers
- future needs of children who may need separate bedrooms in coming years
- tenants with disability or medical conditions that require additional bedroom allocation
- live-in carer requirements
- extended family responsibilities, including care or custody of children or care of aged parents
- regular or ongoing foster care to children or young people at risk.

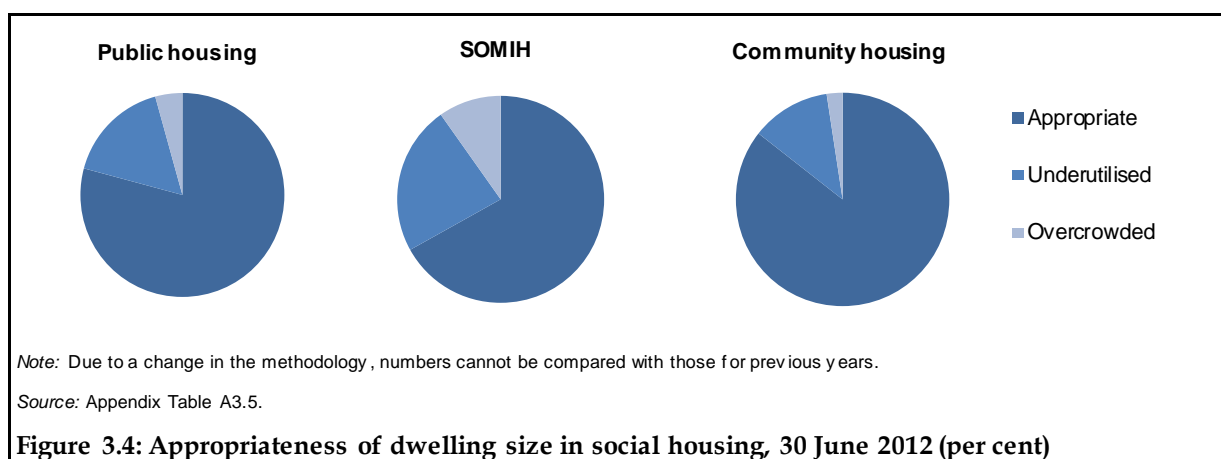
The new underutilisation measure provides a measurement more closely aligned with those found using the proxy occupancy standard, giving them historical validity. Further, underutilisation in excess of 50% of dwellings is problematic because it suggests that the majority of dwelling stock may be inappropriately large.

Data for underutilisation and even adequate utilisation are currently unavailable for Indigenous community housing. Data for overcrowding were available, but only for a limited number of jurisdictions.

### Underutilisation

While underutilisation is not usually viewed as an issue for tenants, it may indicate inappropriate match of dwelling stock to household size and a level of inefficiency in social housing use.

In 2012, the lowest levels of underutilisation in social housing were in community housing (12%), followed by public housing (17%). The highest reported levels of underutilisation were in SOMIH (23%) (Figure 3.5). Underutilisation data for Indigenous community housing are not available.

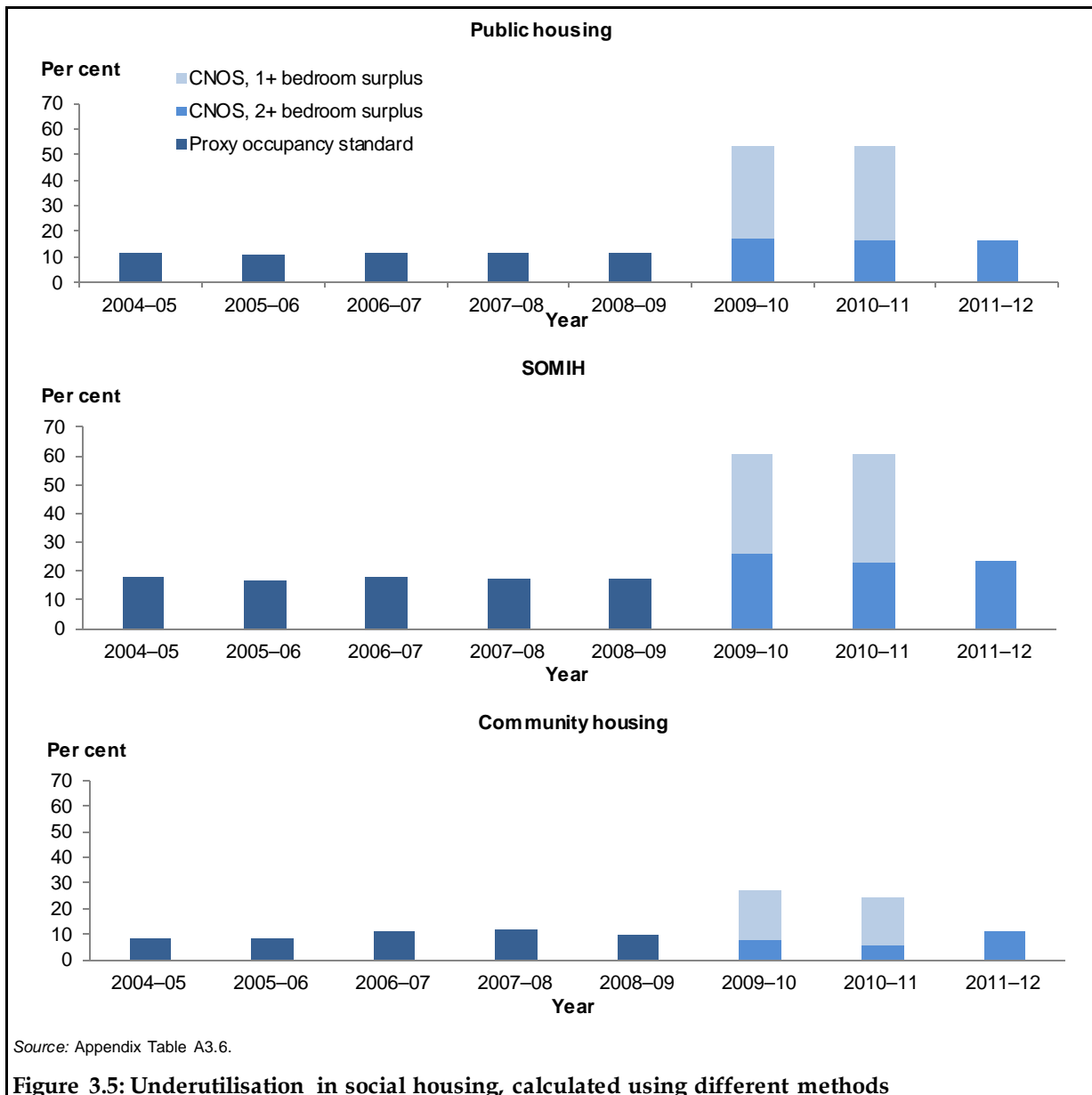


There may be specific circumstances where larger houses are allocated to a smaller household in order to meet other needs; for example, extra space may be needed to situate medical equipment for households with special needs (Judd et al. 2010). Older households, many of whom are retirees, might need more dwelling space on the grounds that many no longer spend a large proportion of their waking hours out of the house engaged in employment. Judd and others (2010) found that 84% of older people's dwellings were underutilised according to CNOS (by one or more bedrooms), with 34% of these extra bedrooms being used as studies, 27% as guest bedrooms, 12% for hobbies and so on.

Additionally, due to a shortage in the stock of 1-bedroom houses in the social housing sector, households may be allocated larger homes than required under CNOS definitions.

Among the general Australian population, 79% of households have one or more bedrooms surplus to requirements (ABS 2012i), suggesting that having a 'spare' bedroom is culturally normative.

Measurement of underutilisation has changed in recent years. Using the most recent methodology (two surplus bedrooms), underutilisation has remained stable in public housing and SOMIH (about 16-7% and 23-6%, respectively). In community housing, it has increased from 6% in 2011 to 11% in 2012 (Figure 3.5).



## Underutilisation in Indigenous households

In 2011–12, public housing was the only social housing program that had comparable underutilisation data for both Indigenous and non-Indigenous households (Table 3.7). Underutilisation was less common among Indigenous households (11 %) in public housing than it was for all public housing (17 %). Underutilisation in SOMIH households was 23 %.

**Table 3.7: Underutilisation in social housing, by program and Indigenous status, 2011–12 (per cent)**

	Proportion of households with underutilisation		
	Public housing	SOMIH	Mainstream community housing <sup>(a)</sup>
All households	16.5	..	11.7
Indigenous households	10.5	23.3	n.a.

(a) Data for underutilisation for community housing are based on all jurisdictions except Queensland, Northern Territory and Tasmania where data were unavailable.

Note: Data for underutilisation in Indigenous community housing were unavailable.

Source: AIHW National Housing Assistance Data Repository 2011–12.

## Overcrowding

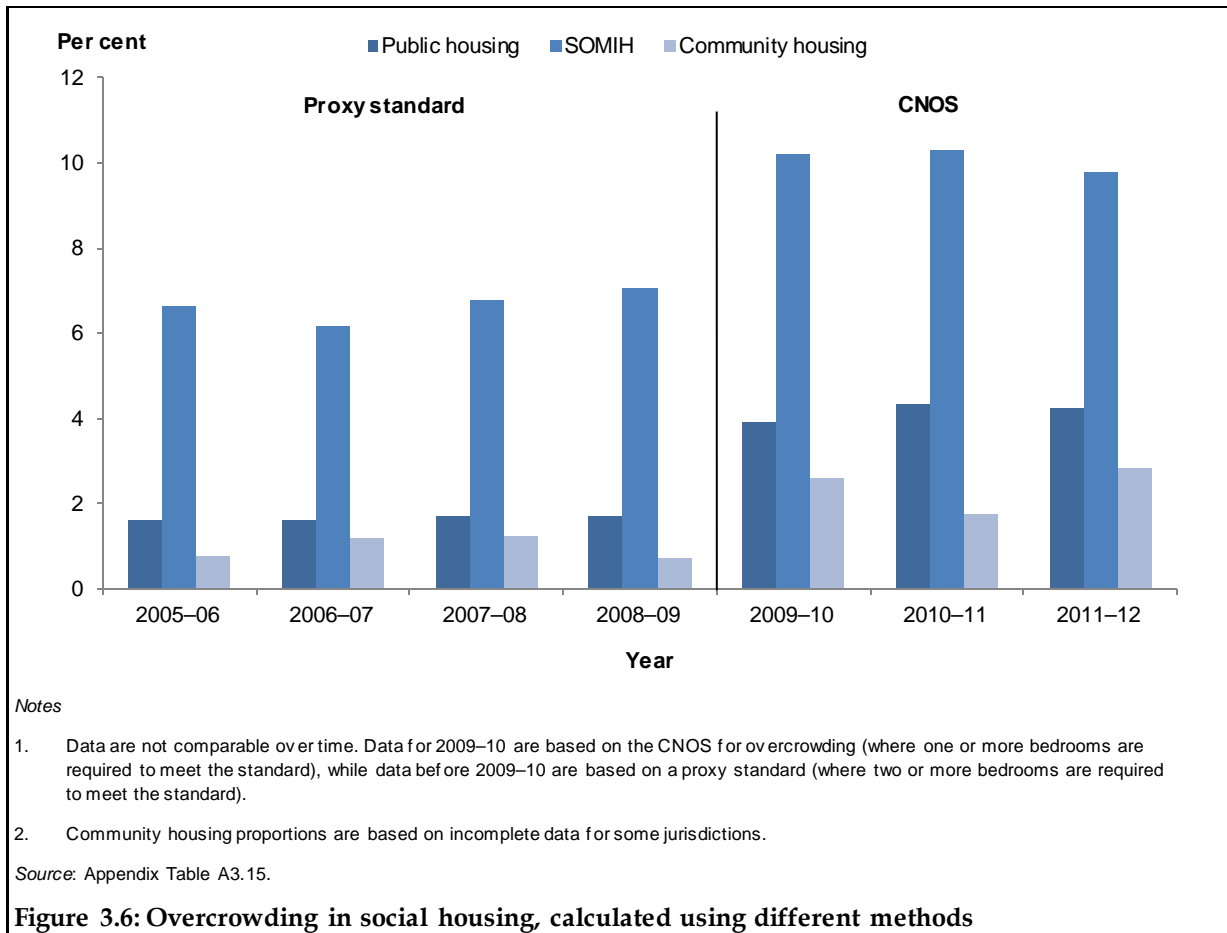
Overcrowding of dwellings increases the stress on kitchens, bathrooms, laundry facilities and sewerage systems; in turn, this increases the risks to health of residents, and places unnecessary strain on interpersonal relationships. Low levels of overcrowding do not necessarily lead to disadvantage for the household. However, as the level of overcrowding increases, the more likely issues are to arise.

In 2012, the lowest level of overcrowding in social housing was found in mainstream community housing (2%), followed by public housing (4%). The highest level was in SOMIH, where 1 in 10 households were deemed to be overcrowded (Figure 3.4).

Indigenous community housing reported overcrowding in almost twice the proportion of households (19%). Due to the unavailability of data on adequately utilised and underutilised dwellings, Indigenous community housing data were excluded from Figure 3.4; however, available Indigenous community housing data are presented in Appendix Table A3.5.

The method used to calculate overcrowding changed in 2009–10, and this is clearly seen in Figure 3.6. Data for 2009–10 are based on the CNOS for overcrowding (where one or more bedrooms are required to meet the standard), while data before 2009–10 are based on a proxy standard (where two or more bedrooms are required to meet the standard). Overcrowding will be higher under the CNOS than under the proxy standard.

Over the past 3 years, overcrowding has decreased in SOMIH dwellings, but remains more than twice as high as in the other programs. Public housing has remained stable at about 4% overcrowding, and community housing has fluctuated between 2 and 3% (Figure 3.6).



### Overcrowding in Indigenous households

Overcrowding is a substantial issue in Indigenous households in both remote and non-remote areas (Biddle 2008). While 'living with relations' is accepted in Indigenous culture, there is no evidence that long-term overcrowding is culturally sanctioned (Birdsall-Jones & Corunna 2008). Since 2008, there has been an increased focus by Australian governments on reducing overcrowding in Indigenous households through, for example, the National Partnership Agreement on Remote Indigenous Housing, which listed reducing 'significant overcrowding' as one of its goals.

According to the 2011 Census, 24,692 Indigenous households were considered overcrowded, which represented 12% of all Indigenous households. This was down from 14% in 2006; however, it still compared unfavourably with non-Indigenous households, where 3% of households experienced overcrowding (AIHW analysis of ABS 2006 and 2011 censuses).

In 2011-12, overcrowding in Indigenous households was less prevalent in public and community housing and SOMIH than in all Indigenous households (10% in public housing and SOMIH, and 4% in community housing). A total of 26% of Indigenous community housing households were overcrowded (Table 3.8).

**Table 3.8: Overcrowding in social housing, by program and Indigenous status, 2011–12 (per cent)**

Households	Proportion of households with overcrowding			
	Public housing	SOMIH	Mainstream community housing <sup>(a)(b)</sup>	Indigenous community housing
All households	4.3	..	2.8	..
Indigenous households	10.4	9.8	4.1	**26.1

(a) Data for overcrowding for all households in community housing are based on all jurisdictions except Queensland and the Northern Territory where data were unavailable.

(b) Data for overcrowding for Indigenous households in community housing based on all jurisdictions except New South Wales, Queensland and Northern Territory where data were unavailable.

Note: The asterisks against Indigenous community housing data indicates incomplete coverage (see Symbols for interpretation).

Source: AIHW National Housing Assistance Data Repository 2011–12.

Indigenous households in mainstream social housing (public and community housing) were at least twice as likely to be overcrowded as all households in those programs (Table 3.8).

### 3.3 Financial management of social housing

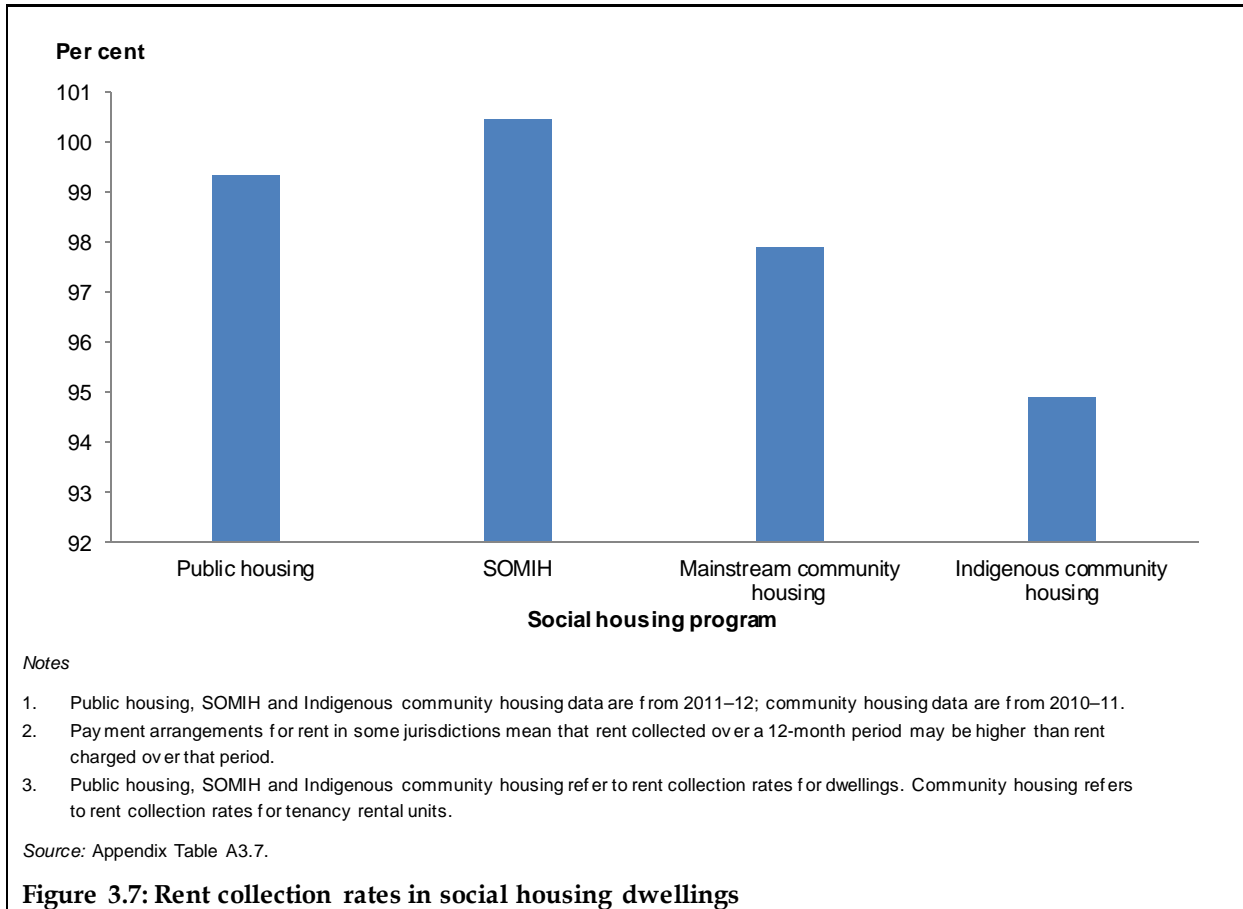
Sustainable management is essential to ensure that recipients of social housing can continue to receive adequate assistance; such management depends on sound financial information. While financial information is available at a macro level from an organisation's annual financial statements, there is a lack of information that links funding and costs with housing program performance and tenant outcomes. Financial information at the program level provides some indication of the performance and sustainability of housing organisations, using measures such as cost per dwelling and rent collection rates.

The provision of social housing relies on government funding in addition to rent paid by tenants. This section presents financial data from the public housing, SOMIH, mainstream and Indigenous community housing data collections. The following analysis of public housing and SOMIH data was obtained from the Steering Committee for the Review of Government Service Provision's *Report on government services 2013* (Steering Committee for the Review of Government Service Provision 2013). Mainstream and Indigenous community housing data were obtained directly from the AIHW National Housing Assistance Data Repository.

Financial data for mainstream community housing are reported with a 1-year time lag, while data for Indigenous community housing are collected only for dwellings managed by currently funded organisations (15,000 of an estimated 17,200 dwellings) and data are often incomplete or missing. Financial data for Indigenous community housing should, therefore, be interpreted with caution.

To meet the cost of social housing, organisations depend on rental payments to supplement government funding. The rent collection rate measures the sustainability of housing assistance by calculating the rent collected per dwelling or tenancy rental unit as a proportion of rent charged per dwelling or tenancy rental unit. The national rent collection rates for public housing, SOMIH, mainstream community housing and Indigenous community housing are all high (99%, 101%, 98%, and 95%, respectively; Figure 3.7). However, variation exists between states and territories, particularly with Indigenous community housing collections rates. For Indigenous community housing, the rent collection rate varied from 79% in Western Australia to 102% in Victoria (Appendix Table A3.7).

Rates exceeding 100% may occur when outstanding rents from previous financial years are collected.



Net recurrent cost per unit indicates the cost of providing social housing by measuring the average cost of providing assistance per dwelling or rental unit. These costs include expenditure related to administrative and maintenance costs, but exclude capital costs. Nationally, SOMIH organisations had the highest recurrent costs in 2011–12, averaging \$10,682 per dwelling, while public housing organisations had the lowest recurrent costs, averaging \$7,707 per dwelling (Table 3.9).

In 2010–11, community housing organisations had recurrent costs of \$8,149 per tenancy rental unit, whereas, in 2011–12, ICHOs had recurrent costs of \$7,969 per dwelling (Table 3.9). For many ICHOs, capital expenditure is not reported separately to maintenance expenditure due to difficulties in assigning maintenance costs, particularly with staff costs that relate to other organisational functions. Therefore, information related to net recurrent costs for Indigenous community housing should be interpreted with caution.



**Table 3.9: Net recurrent costs per dwelling, by social housing type and jurisdiction, 2011–12 (\$)**

Social housing type	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing	7,429	5,884	8,294	9,762	7,604	8,194	8,736	14,912	7,707
SOMIH	7,913	..	13,515	..	13,180	7,390	..	..	10,682
Mainstream community housing <sup>(a)</sup>	9,356	9,417	5,345	5,400	6,629	15,699	10,971	n.a.	8,149
Indigenous community housing	**9,855 <sup>(b)</sup>	**6,424	***6,374 <sup>(c)</sup>	9,374	n.a.	9,268	n.a.	n.a.	**7,969

(a) Data refer to the 2010–11 financial year for community housing.

(b) The data provided are not for the total number of NSW dwellings (4,736)—rather for dwellings managed by organisations that provided data as at June 2012, where available, or as at June 2011, with 2011 data updated where possible from administrative sources.

(c) Rent data are extracted from internal financial systems or based on quarterly reports from local councils.

#### Notes

1. Asterisks against Indigenous community housing data indicate incomplete coverage (see Symbols for interpretation).
2. Due to rounding, the national total for total net recurrent costs may not equal the sum of jurisdictions' data items.
3. Different programs use different counting units; however, they are comparable. The counting unit for public housing, SOMIH and Indigenous community housing is dwellings; for mainstream community housing, it is tenancy rental units.

Sources: AIHW National Housing Assistance Data Repository 2011–12; Steering Committee for the Review of Government Service Provision 2013.

Indigenous community housing data show an average increase in maintenance expenditure between 2010–11 and 2011–12 (Table 3.10). However, the increase is much less than the difference between the preceding years 2009–10 and 2010–11. This pattern is consistent with the funding arrangements provided to states and territories for maintenance purposes under the NAHA and the National Partnership Agreement on Remote Indigenous Housing.

**Table 3.10: Maintenance expenditure for Indigenous community housing, by jurisdiction, 2008–09 to 2011–12 (\$'000)<sup>(a)</sup>**

Year	NSW	Vic	Qld	WA	SA	Tas <sup>(b)</sup>	ACT	NT	Aust Govt	Aust
2008–09	11,084 <sup>(c)</sup>	2,062	14,974	12,796	1,805 <sup>(d)</sup>	..	n.a. <sup>(e)</sup>	5,948 <sup>(f)</sup>	2,415 <sup>(g)</sup>	51,084
2009–10	**19,310 <sup>(h)</sup>	**7,823 <sup>(i)</sup>	*15,705	*8,161 <sup>(i)</sup>	*3,235 <sup>(k)</sup>	86	n.a.	5,215 <sup>(l)</sup>	..	*59,534
2010–11	**24,026	**6,122 <sup>(l)</sup>	24,943	*12,080	3,716	98	n.a.	*4,603	..	*75,587
2011–12	**19,711	**6,062	***27,141	13,918	**4,680 <sup>(m)</sup>	96	n.a.	4,931	..	**76,539

#### Notes

1. Funding arrangements vary across jurisdictions; see Appendix Table A3.9 for an explanation of superscripts (a) to (m) inclusive.
2. Asterisks against Indigenous community housing data indicate incomplete coverage (see Symbols for interpretation).

Source: Appendix Table A3.9.

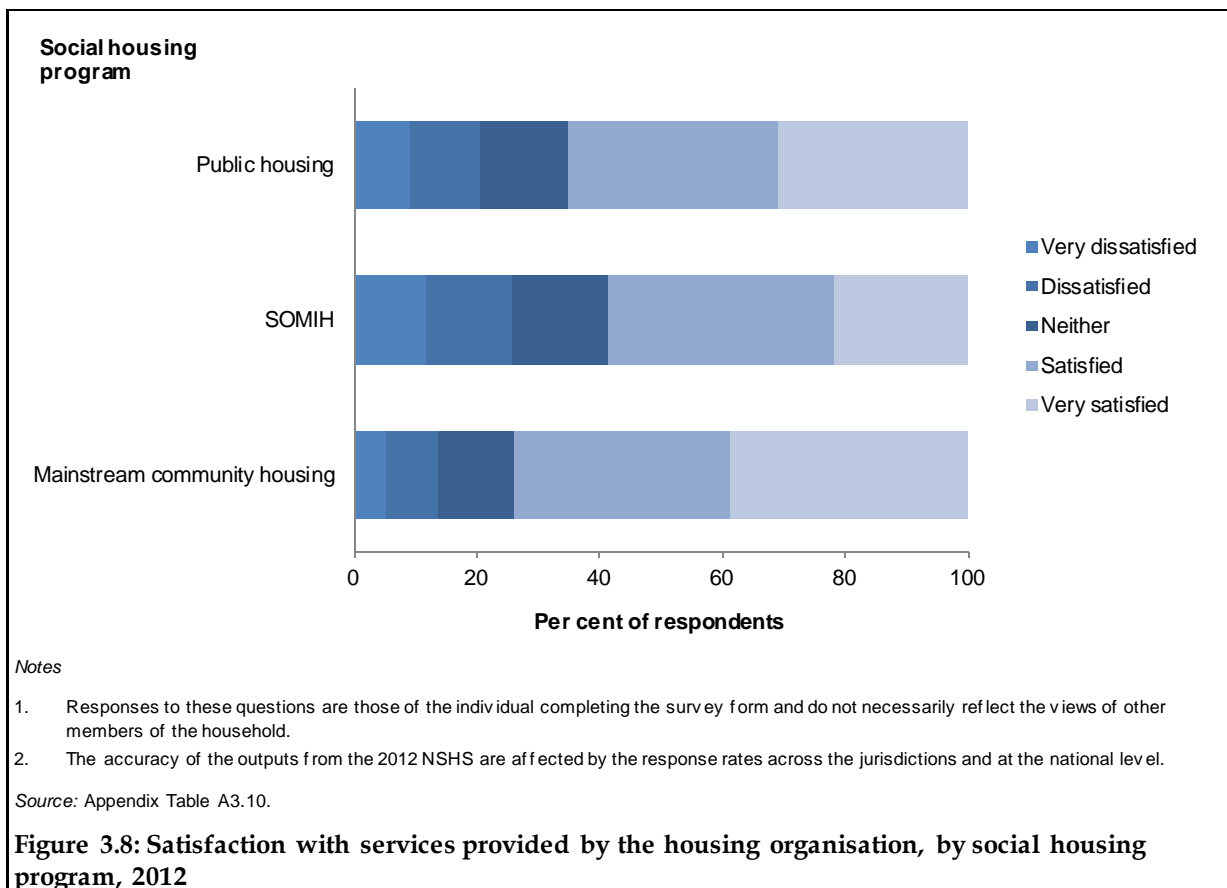
The recent development of the national regulatory system for community housing providers has highlighted the importance of data related to the financial sustainability of organisations. The national regulatory system is a national approach to registration, monitoring and regulation of community housing organisations. It aims to protect funding arrangements, enhance confidence of external stakeholders and improve outcomes for tenants (NRSCH 2013). Additionally, current policy work on alternative funding models for social housing may have implications for the types of financial data collected in the future.

## 3.4 Appropriateness of housing

Appropriateness of housing refers to the suitability of a dwelling to meet the household's needs. The NSHS is a biennial survey of social housing tenants, which examines dwelling condition and tenant perceptions of appropriateness of their social housing.

## Tenants' satisfaction with social housing

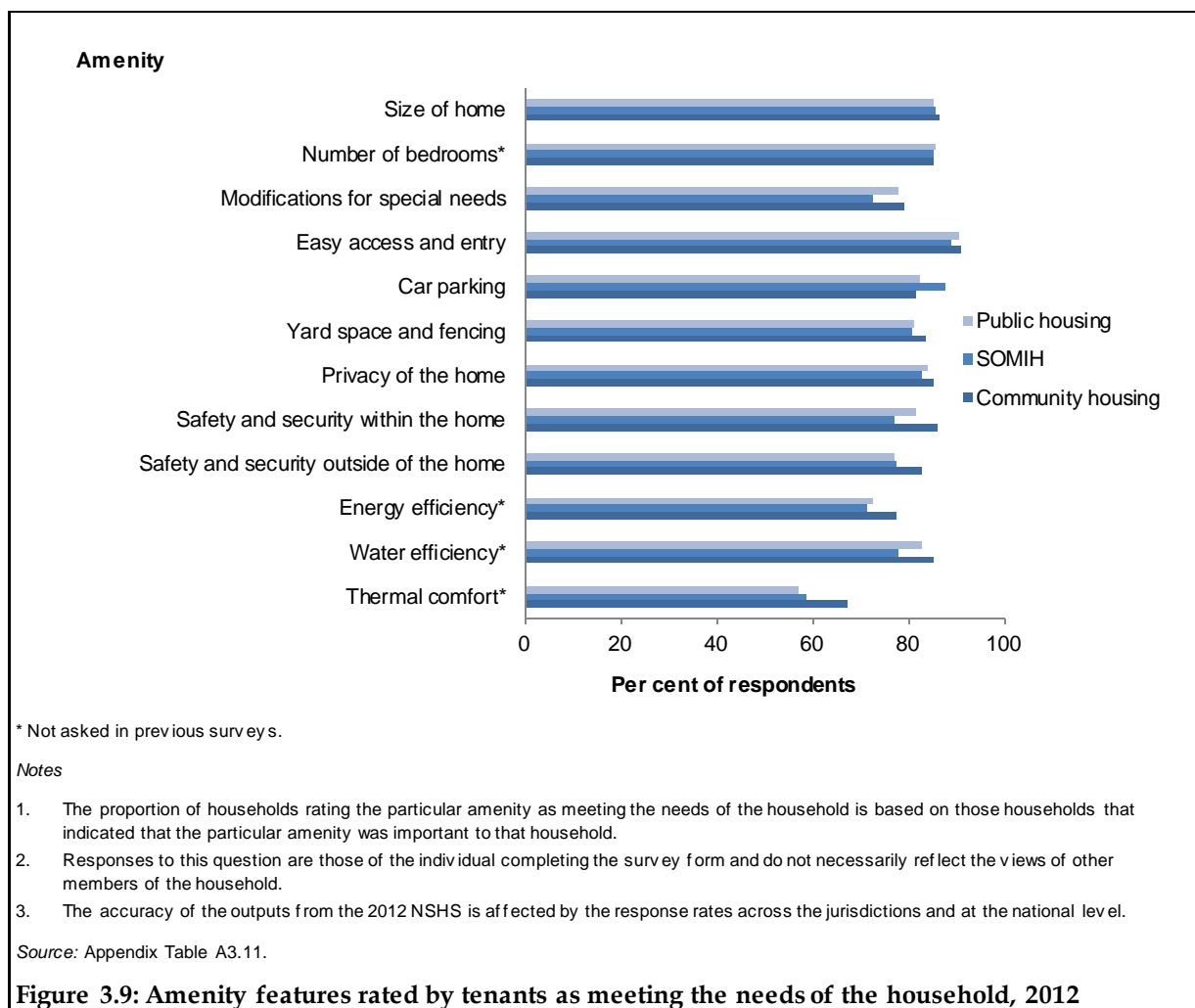
Measuring a tenant's satisfaction provides a useful insight into the tenant's view of their housing, and, as such, is an important measure of the effectiveness of housing assistance. The 2012 NSHS asked a sample of public housing, SOMIH and mainstream community housing tenants across Australia to indicate their level of satisfaction with the services provided by their social housing provider, and their satisfaction with the location and amenity of their dwellings. Figure 3.8 shows the level of overall satisfaction across the various social housing programs.



## Amenity and location

In general, tenants' levels of satisfaction with the location and amenity of their dwellings were high, and this was consistent across the social housing programs. Survey respondents were initially asked to indicate if particular amenity features were important to their household. Households that rated these features as 'important' were then asked to indicate if their current home met the needs of their household for these features.

With the exception of 'thermal comfort', 2 in 3 or more of social housing respondents indicated their dwelling met the needs of their household (Figure 3.9). Fewer than 3 in 5 public housing and SOMIH respondents indicated their home met their households' needs in terms of thermal comfort (57% and 59%, respectively) compared with 67% of mainstream community housing survey respondents.



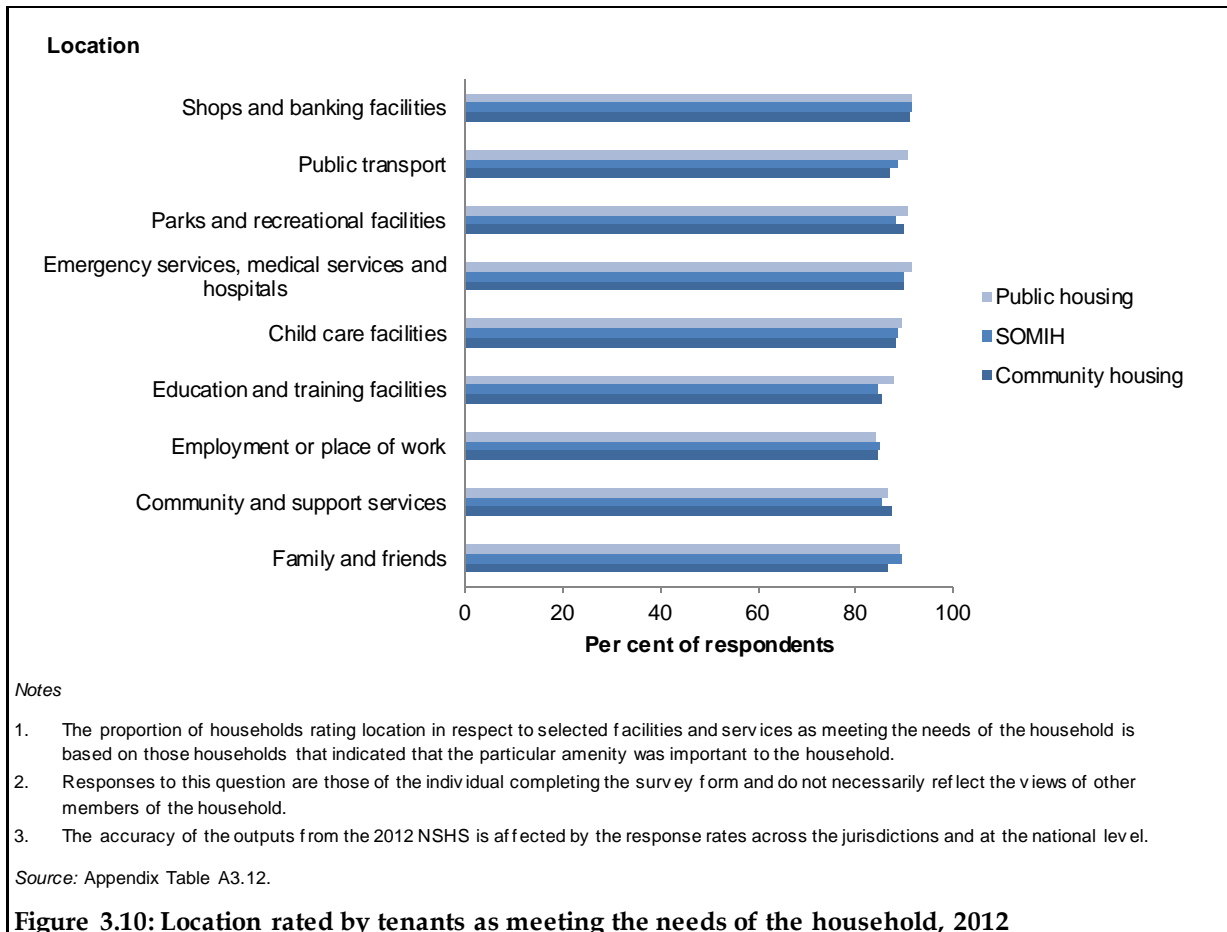
In 2012, the majority of social housing tenants surveyed indicated that being located close to several facilities and services was important to their household, with some variation evident based on the facility or service in question. For example:

- The highest rated facilities or services, in terms of importance, were being close to emergency services, medical services and hospitals (96% for public housing, 93% for SOMIH, and 94% for community housing).
- Similarly, about 9 in 10 social housing tenants indicated being close to shops and banking facilities (92% for public housing, 87% for SOMIH, and 93% for community housing) and family and friends (92% for both public and community housing, and 90% for SOMIH) were important to their household.
- Location near a child care facility was of lowest importance for households (44% for public housing, 60% for SOMIH and 42% for community housing); the next least important facility or service was location near education and training facilities (60% for both public and community housing and 71% for SOMIH).

The services and facilities rated as most important by respondents can be partly explained by the age distribution of the NSHS survey population as well as by the presence of dependent children. Different services were favoured by different ages with almost 2 in 3 respondents (64%) aged 55 or older. Furthermore, fewer public and community housing households

included dependent children, and were thus less likely to rate proximity to child care, education and training facilities as important.

Households were then asked to indicate if their current home met the needs of the household. Across all social housing programs, more than 4 in 5 respondents indicated that their household's needs in terms of their location were met (Figure 3.10). There was little difference between public housing, SOMIH and community housing respondents.

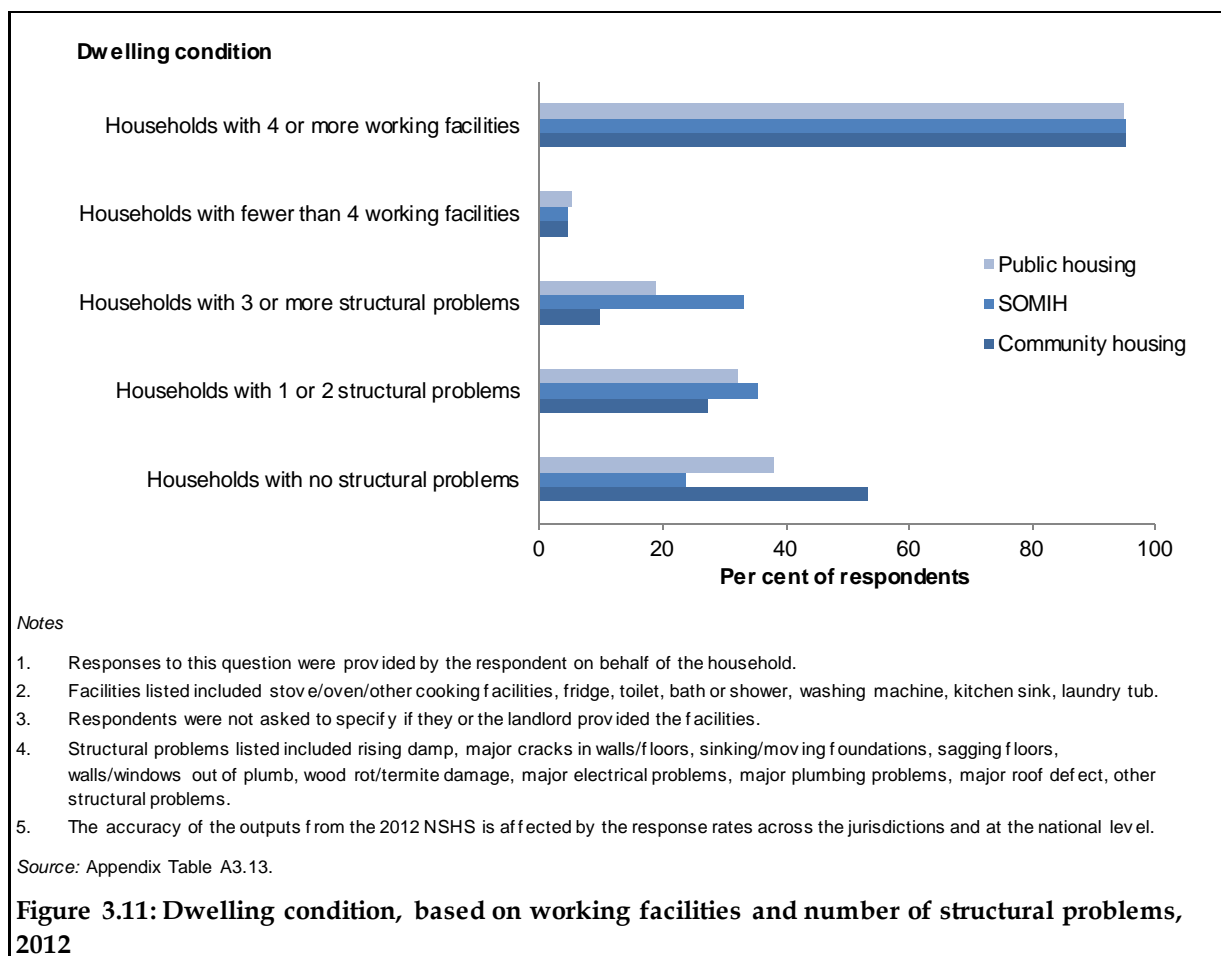


## Dwelling condition

The vast majority of social housing tenants surveyed reported that their dwelling had 4 or more working facilities from those listed (95% each for public housing, SOMIH and community housing) (Figure 3.11). Facilities listed included stove/oven/other cooking facilities, fridge, toilet, bath or shower, washing machine, kitchen sink and laundry tub.

Facilities most commonly mentioned by respondents as being either not available in the household or not working included:

- washing machine (11%) and laundry tub (7%) for public housing tenants
- stove (12%) and washing machine (9%) for SOMIH tenants
- washing machine (12%) and fridge (7%) for community housing tenants.

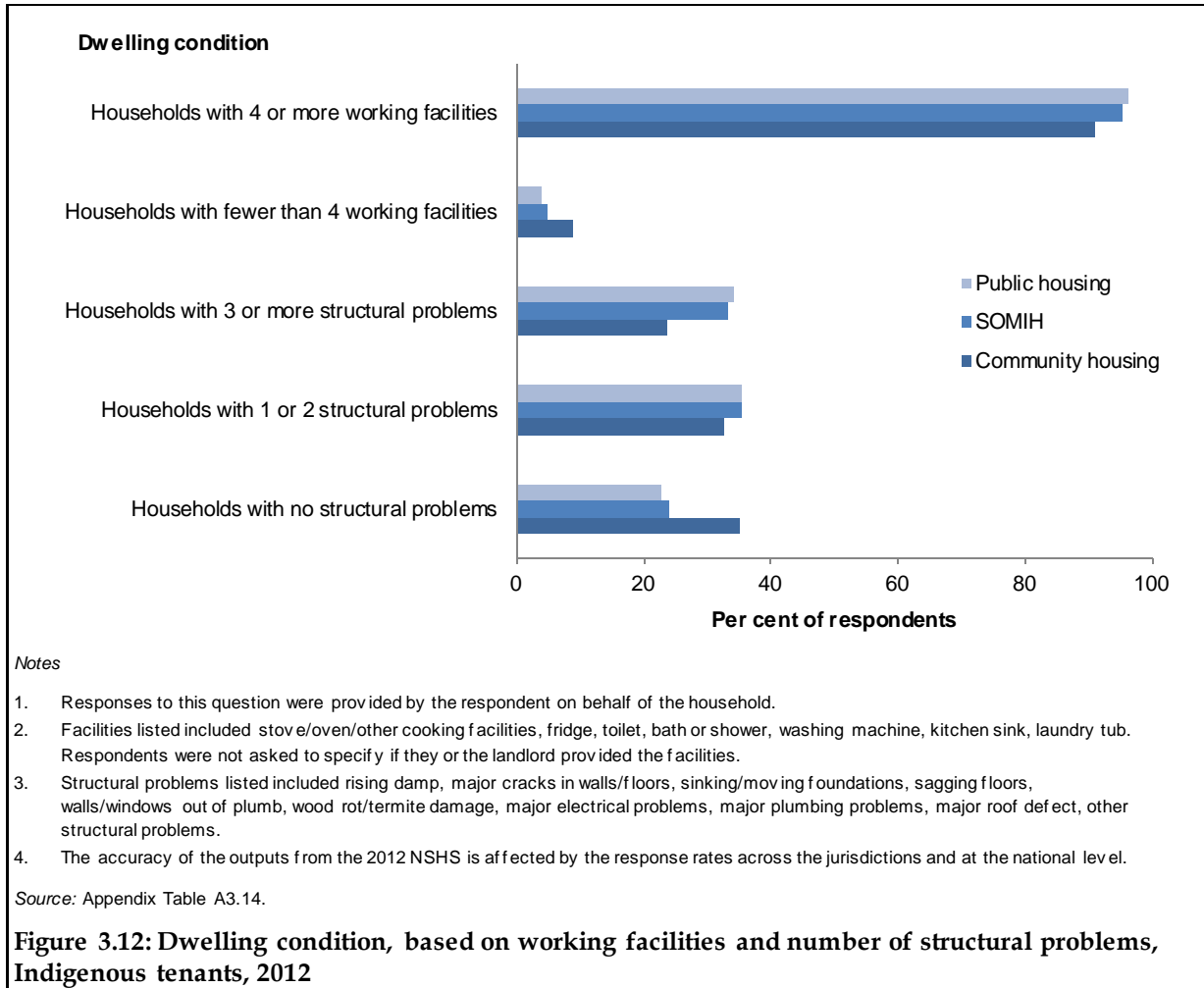


In terms of structural problems, community housing tenants were most likely to report their dwelling had no structural problems (53%), followed by public housing (38%) and SOMIH tenants (24%), while about 1 in 3 social housing tenants reported that their dwelling had 1 or 2 structural problems. One (1) in 3 (33%) SOMIH tenants reported that their dwelling had 3 or more structural problems, as did 1 in 5 (19%) public housing tenants and 1 in 10 (10%) community housing tenants.

Indigenous households in mainstream community housing were slightly less likely than Indigenous households in public housing or SOMIH to report that their dwelling had 4 or more working facilities (91% community housing, 95% SOMIH, and 96% public housing) (Figure 3.12).

Facilities most commonly mentioned by Indigenous respondents as being either not available in the household or not working included:

- washing machine (11%) and stove (9%) for public housing tenants
- stove (12%) and washing machine (9%) for SOMIH tenants
- washing machine (11%) and laundry tub (10%) for community housing tenants.



Indigenous tenants in mainstream community housing were most likely to report their dwelling had no structural problems (35%), followed by SOMIH (24%) and public housing (23%) tenants. One-third of both public housing (34%) and SOMIH Indigenous tenants (33%) reported that their dwelling had 3 or more structural problems compared with about 1 in 4 Indigenous mainstream community housing tenants (24%).

## 4 Financial assistance

Housing affordability has deteriorated over the past decade (see Section 1.4) and an increasing number of households are experiencing housing stress (Box 1.2). As well as providing social housing (where rents are set to match the income of the tenant rather than the market), Australian governments also provide a range of other financial assistance to improve economic access to housing in the public and private sectors.

There are programs in place to assist with home purchase for home buyers and low-income households, mortgage relief and rent assistance.

There are limitations to the data available on financial assistance in the private rental sector, which is reflected in the number of caveats on the data included in this chapter.

### 4.1 Affordability and housing stress

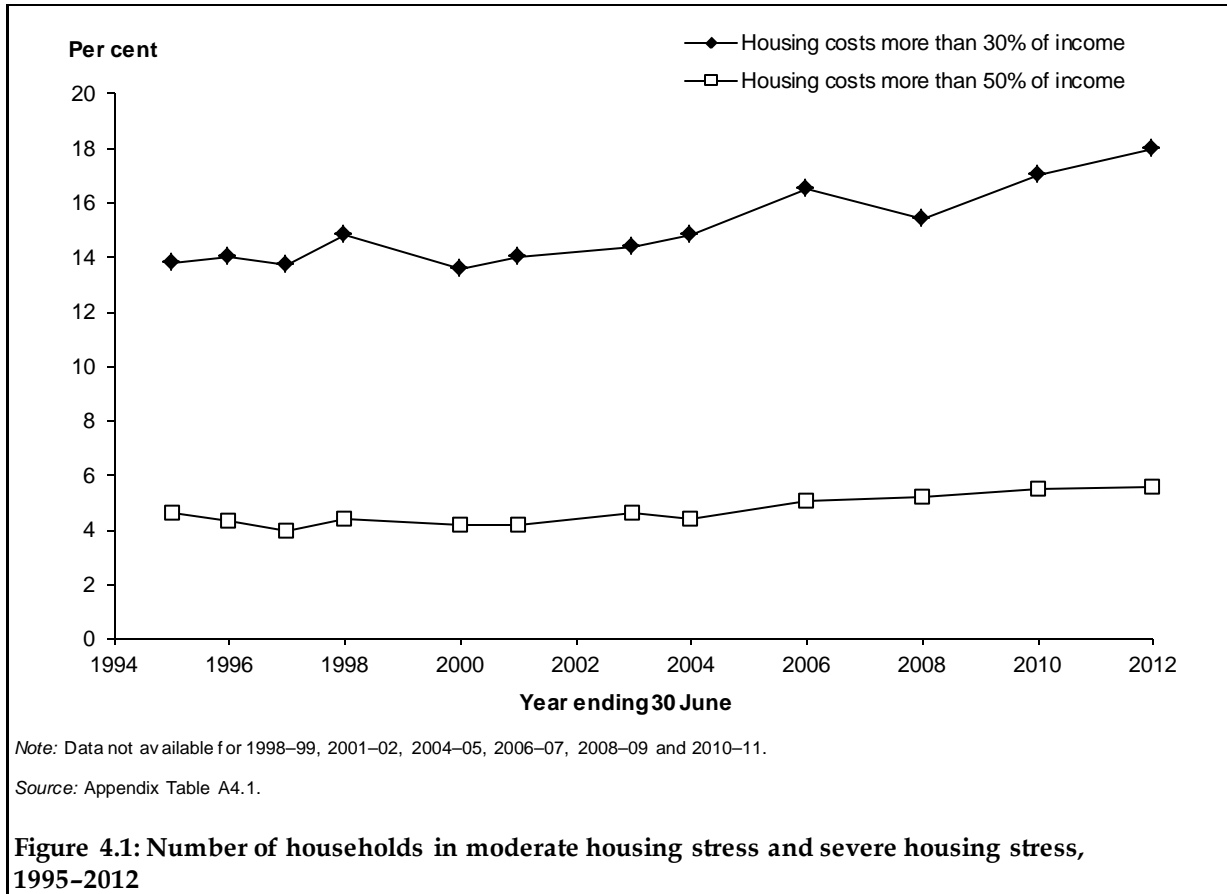
Housing affordability is a complex issue influenced by a range of economic, environmental and social factors (AHURI 2013). Strong house price growth also affects households differently: some home owners and investors may enjoy a rapid increase in wealth while potential first home buyers may experience barriers to home ownership in a private rental market where rents have risen strongly in recent years (AIHW 2013a).

Affordability pressures are evident in both home ownership and rental markets. High house prices are preventing entry into the housing market altogether, and requiring larger deposits and mortgages for home purchasers. Increasing rental payments put pressure on household income, and make saving for a deposit more difficult.

A decline in house prices and reduced interest rates provided some relief for home owners and purchasers in 2011 and 2012. Despite this, the lack of affordable housing continues to put pressure on Australian households.

An increasing number of Australian households are finding themselves in housing stress (Box 1.2; Figure 4.1). The number of households in moderate housing stress has increased from just over 900,000 in 1994–95 to nearly 1,600,000 in 2011–12. Over the same period, the number of households in severe housing stress increased from 300,000 to nearly 500,000 (ABS 2013d) (Figure 4.1).

This increase exceeds that explained by population growth alone. In 1994–95, 14% of Australian households were in housing stress; 5% of households were in severe housing stress. By 2011–12, these figures had increased to 18% and 6%, respectively (ABS 2013d).



## Housing stress by tenure type

The number of households experiencing housing stress varies according to housing tenure, with housing stress being most prevalent in the private rental market. In 2011–12, 2 in 5 (42%) private renters reported rental stress, whereas 1 in 3 (33%) owners with a mortgage reported mortgage stress (Box 4.1). Outright owners were the least likely (2%) to report housing stress (Figure 4.2).

### Box 4.1: Housing stress categories

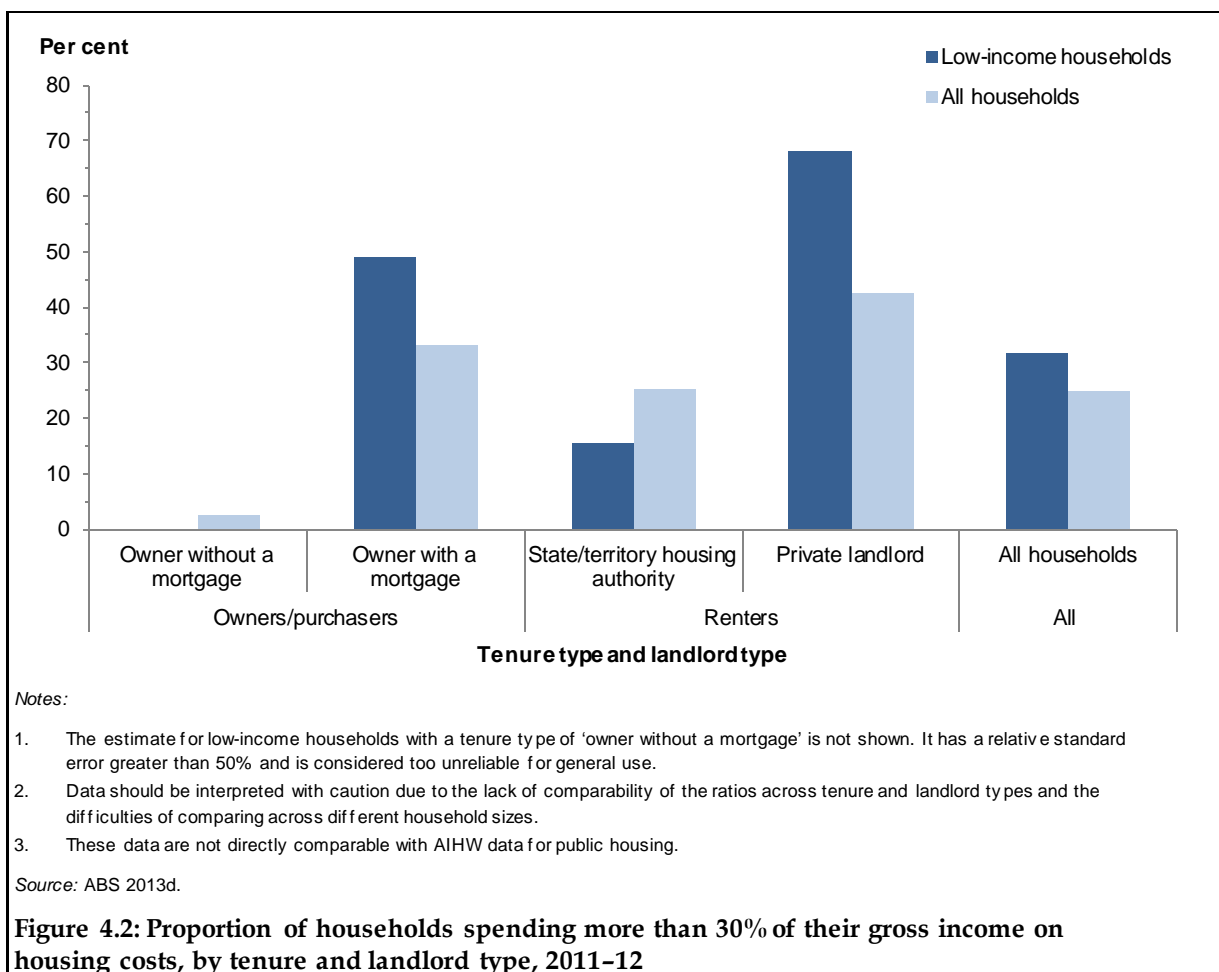
#### Mortgage stress

A household spending more than 30% of its gross household income on mortgage repayments and other housing costs.

#### Rental stress

A household spending more than 30% of its gross household income on rent.





## Low-income households in housing stress

Low-income households were more likely than all households to report housing stress, both when owning with a mortgage and when renting from a private landlord. In 2011-12, 1 in 3 (33%) owners with a mortgage and 2 in 5 (41%) private renters were in housing stress (ABS 2013d).

Low-income households renting through state or territory housing authorities are less likely to report rental stress than all households (8% compared with 13%). This demonstrates that targeted policies that ensure low-income households do not pay more than 30% of their household income on rent do ease housing stress (Figure 4.2).

In the government housing sector, rents are set so that households pay no more than 30% of their incomes in rent. Households are 'rebated' the difference between the rent charged and the market rent. In accordance with policy, fewer persons renting from a state or territory housing authority reported rental stress, especially for low-income households (Figure 4.2).

Note that ABS data on state and territory housing authorities are not directly comparable with AIHW data for public housing.

## Consequences of housing stress

Housing stress, especially when experienced over prolonged periods of time, can have detrimental consequences for the individuals of the household. Rental stress in the private

market may necessitate social housing arrangements for households. Other or concurrent options may be rent assistance to help ease rental stress.

Severe mortgage stress may cause households to sell and move into the private or public rental markets, or to become homeless. Selling a home due to mortgage stress may affect the individuals of the household in retirement, as home ownership is a cornerstone of retirement wealth in Australia.

Households with higher incomes that experience housing stress have a greater capacity to access an alternative housing arrangement that is secure, affordable, safe and sustainable. In comparison, low-income households experiencing housing stress risk becoming homeless. From July to December 2012, 18% of clients accessing homelessness services cited housing affordability stress as a reason for seeking assistance. A further 38% cited financial difficulties as a reason (AIHW 2013d).

## **4.2 Government programs**

All housing assistance in Australia is in place to assist households with affordability issues and special needs. The programs that provide financial assistance are:

- rent setting in social housing according to household income
- rent assistance through the CRA Program and the Private Rent Assistance Program
- assistance with buying a home through HPA programs and the FHOG.

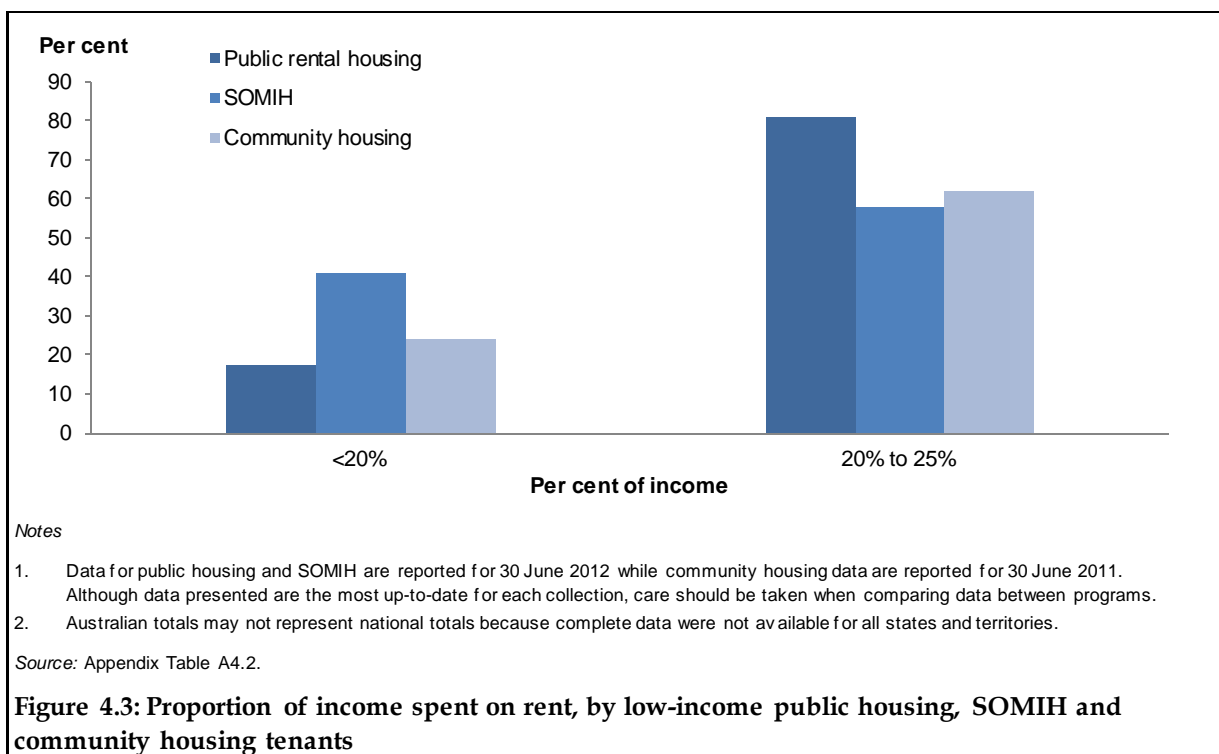
### **Social housing**

#### **Relationship between rent and income in social housing**

The social housing sector offers affordable tenure which can ease housing affordability pressures, particularly for low-income households.

Arrangements vary across programs – public housing and SOMIH tenants (apart from SOMIH tenants in New South Wales) are not eligible for CRA, as they are charged below market rent payments as part of their social housing program.

For public housing, SOMIH and community housing, most households pay between 20% and 25% of their income on rental payments (Figure 4.3). A greater proportion of community housing households (3.5%) experience rental stress than do public housing households (0.4%) and SOMIH households (0.7%).



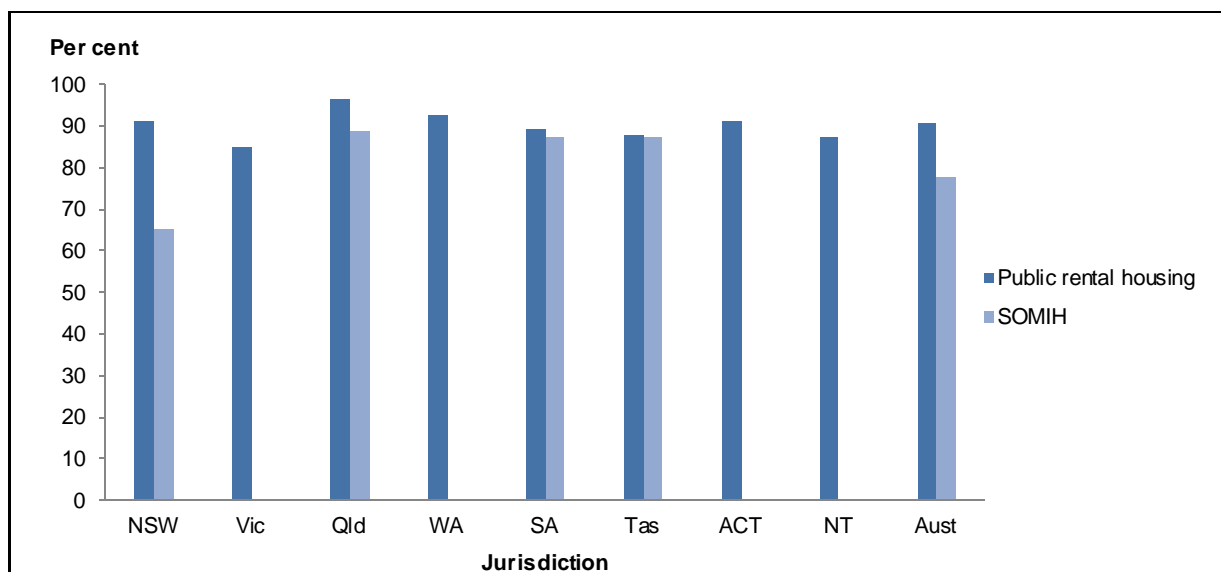
The proportion of households experiencing rental stress in public housing and SOMIH is low across jurisdictions, due to the way that rents are determined. Community housing households generally have a higher proportion of households experiencing housing stress and greater variation across the states and territories.

Tasmanian community housing households have a much higher prevalence of housing stress than other jurisdictions, reporting the highest proportion (27%) of households in community housing stress – or paying more than 30% of their gross income on rent.

Other programs reported a much lower proportion of households experiencing housing stress – with the second highest proportion, at 5%, for community housing households in Western Australia.

These figures should be treated with caution as there is some uncertainty about the treatment of CRA by community housing organisations. While the CRA amount should be excluded from rent charges and household income to calculate the rent-to-income ratio, some organisations have incorrectly included CRA, which may result in a higher estimation of rental stress. It is usually the policy of community housing organisations to set rents at or below 25% of income. Some higher rates are recorded, but may be subject to reporting of CRA.

Low-income households are particularly vulnerable to housing affordability issues. As explained earlier, the government housing sector ensures households pay no more than 30% of their incomes on rent. Nationally, 91% of public housing and 78% of SOMIH households received a rental rebate, ranging from 65% in SOMIH in New South Wales to 97% in public housing in Queensland (Figure 4.4). In New South Wales, eligibility for CRA for tenants of SOMIH accounts for the lower proportion of SOMIH households rebated.



Source: Appendix Table A4.3.

**Figure 4.4: Proportion of rebated public housing and SOMIH households, by jurisdiction, 30 June 2012**

On average, public housing households received a rebate of \$143 per week; slightly more than SOMIH households, which received an average rebate of \$136 per week. Average rental rebates ranged from \$86 per week in public housing in Tasmania to \$256 in public housing in the Australian Capital Territory. This highlights the large range in market rents across jurisdictions (Table 4.1). Comparable data are not available for community housing and Indigenous community housing.

**Table 4.1: Average weekly rebate per household and average weekly market rent values in public housing and SOMIH, by jurisdiction, week of 30 June 2012 (\$)**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Public housing</b>									
Average weekly rebate per household	165	115	145	139	105	86	256	161	<b>143</b>
Average weekly market rent per household <sup>(a)</sup>	272	220	256	245	210	192	382	257	<b>250</b>
<b>SOMIH</b>									
Average weekly rebate received per household	125	..	153	..	130	105	..	..	<b>136</b>
Average weekly market rent per household <sup>(a)</sup>	257	..	272	..	242	220	..	..	<b>258</b>

(a) Average weekly market rent has been calculated by dividing the total market rent value of dwellings for which a rent was charged for the week of 30 June 2012 by the total number of households as at 30 June 2012.

Source: AIHW National Housing Assistance Data Repository 2011–12.

## Commonwealth Rent Assistance

CRA is a fortnightly supplement paid to two types of renter in private and community housing: income support recipients (for example, people receiving the Disability Support Pension), and low- and moderate-income families with children. Payment of CRA continues as long as recipients meet income tests for their primary payment and continue to pay a predetermined amount of rent.

Some recipients of CRA may also be eligible for other assistance, such as bond assistance through the Private Rent Assistance Program (see later in this chapter for details).

The amount of CRA paid to households varies by the recipients' family situation and the rent they pay. The maximum amount payable in September 2013 was \$145.18 per fortnight for a couple family with 1 or 2 children, paying more than \$407.91 per fortnight in rent.

CRA payments are indexed twice a year along with movements in the consumer price index (inflation), rather than in line with housing cost changes specifically. Despite this, rent increases have outpaced inflation, meaning that the level of assistance in real terms is decreasing.

CRA data is provided to the AIHW through the Australian Government Housing Data Set, which is drawn from administrative data used to monitor the CRA program. This data set provides point-in-time data about income units in receipt of Centrelink payments.

CRA recipients are reported by 'income units' (Box 4.2) and not by households. That may mean that unrelated adults living together in one household, but not as a family, may each receive CRA payments.

**Box 4.2: Income unit**

An 'income unit' is a single person, couple or family who is eligible for CRA. Income units are not the same as 'households' referred to in social housing data – there can be multiple income units sharing a house – for example, two single people sharing a flat.

**Commonwealth Rent Assistance recipients**

As at 30 June 2012, about 1.2 million recipients were being given CRA (Table 4.2). Over half (53%) of CRA recipients were single people without children.

**Table 4.2: Number of CRA recipients, by income unit type, June 2012**

Income unit type	No. of recipients
Single, no children <sup>(a)</sup>	619,691
Single, with children	256,385
Couple, no children	106,110
Couple, with children <sup>(b)</sup>	193,931
<b>Total</b>	<b>1,176,117<sup>(c)</sup></b>

(a) Includes single people in shared accommodation.

(b) Includes couple income units who were identified as temporarily separated or separated because of illness.

(c) Income units with missing or invalid income or CRA payment information are excluded.

Source: AIHW analysis of Australian Government Housing Data Set, June 2012.

The number of CRA recipients varied across jurisdictions (Table 4.3). Tasmania had 3 times as many CRA recipients as the Australian Capital Territory, without there being a similar magnitude of difference in population.

About 4% of CRA recipients were Aboriginal and Torres Strait Islander people, and only 1% of recipients resided in dwellings located in *Remote* and *Very remote* areas (Table 4.3).

**Table 4.3: Number of income units assisted by CRA, by state and territory, June 2012**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Total recipients</b>	<b>397,228</b>	<b>265,876</b>	<b>297,050</b>	<b>92,614</b>	<b>88,943</b>	<b>30,840</b>	<b>9,811</b>	<b>5,914</b>	<b>1,188,467</b>
Of which,									
Indigenous Australians	20,341	4,245	16,318	3,303	2,391	1,759	221	1,147	49,739
<i>Remote and Very remote areas</i>	1,989	161	4,586	2,980	2,438	471	..	1,489	14,114

*Notes*

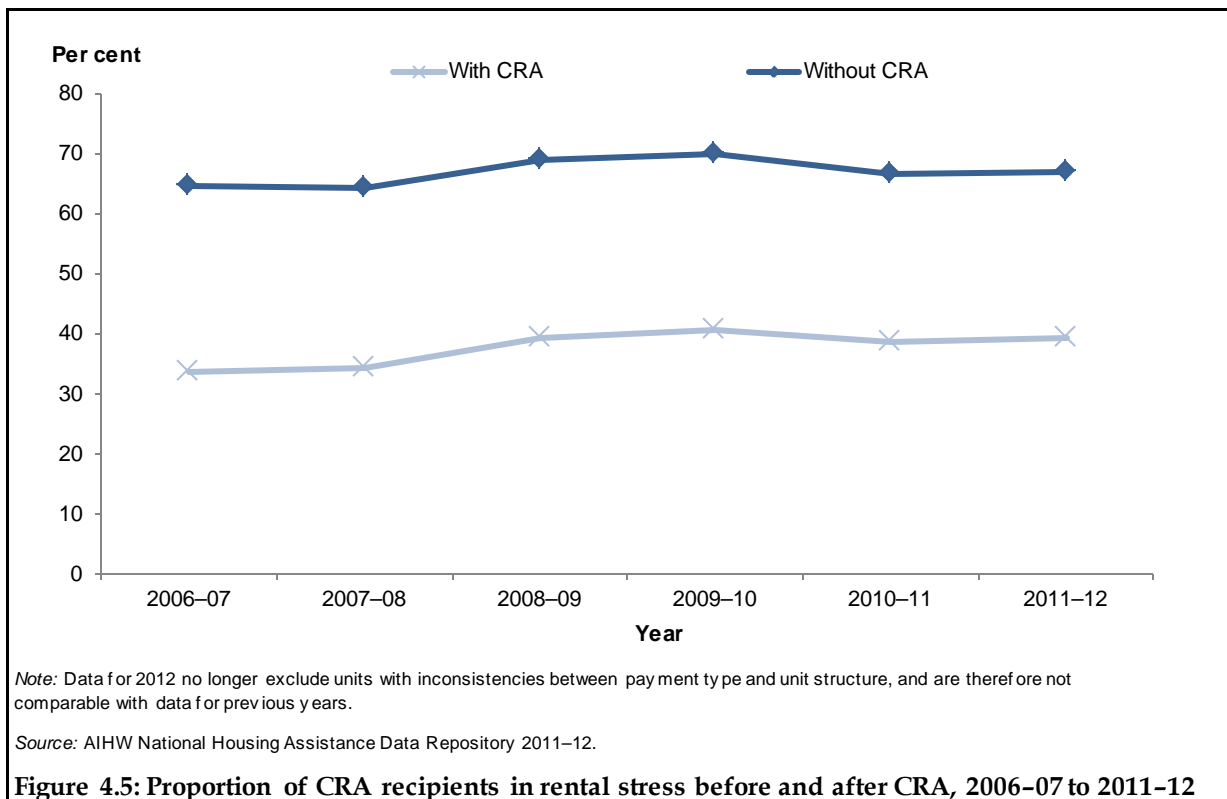
1. Data may not add to Australian totals due to missing or incomplete state and territory data.
2. Australian total includes 'other territories' (ABS 2007b).
3. Remoteness categories are based on the Australian Standard Geographical Classification (ABS 2007b).

Sources: AIHW analysis of Australian Government Housing Data Set, June 2012; Steering Committee for the Review of Government Service Provision 2011.

**Impact of Commonwealth Rent Assistance**

CRA functions as an income supplement for eligible renters. In 2011–12, the average amount of CRA received was \$104 per fortnight (and the average amount of rent paid was \$428 per fortnight) (FaHCSIA 2012).

CRA has a substantial effect on rental affordability. In 2012, 2 in 3 (67%) CRA recipients would have been in rental stress if they did not receive CRA. Despite this, almost 2 in 5 (39%) recipients remained in rental stress after CRA (Figure 4.5).



Single people without children were most likely to experience rental stress both before and after receipt of CRA. Almost half (45%) of single people remained in rental stress after

receiving CRA. Couples with children had better outcomes – 1 in 4 (25%) were in rental stress after receiving CRA (Table 4.4).

**Table 4.4: Proportion of CRA recipients in rental stress before and after CRA, by income unit type, June 2012 (per cent)**

Income unit type	Proportion in rental stress	
	Before CRA	After CRA
Single, no children <sup>(a)</sup>	78.9	45.1
Single, with children	62.1	36.5
Couple, no children	55.4	36.0
Couple, with children <sup>(b)</sup>	42.1	25.4
<b>Total<sup>(c)</sup></b>	<b>67.0</b>	<b>39.1</b>

(a) Includes single people in shared accommodation.

(b) Includes couple income units who were identified as temporarily separated or separated because of illness.

(c) Income units with missing or invalid income or CRA payment information are excluded.

Source: AIHW analysis of Australian Government Housing Data Set, June 2012.

## Private rent assistance

Private rent assistance is financial assistance provided by state and territory governments to eligible low-income households renting in the private market. Private rent assistance is usually provided as a one-off form of support and includes bond loans, rental grants, rental subsidies and payment of relocation expenses. In 2011–12, states and territories provided \$126.6 million in private rent assistance to an estimated 107,000 households, providing 145,000 instances of assistance (AIHW National Housing Assistance Data Repository 2011–12).

The range of private rent assistance programs differs across the states and territories, as do the eligibility criteria that applicants must meet before being granted a specific type of assistance. During 2011–12:

- all states and territories provided bond loans
- five states and territories provided rental grants, subsidies or relief (New South Wales, Queensland, South Australia, Tasmania and the Northern Territory)
- two states and territories provided relocation expenses (Tasmania and the Australian Capital Territory)
- two states provided other types of assistance (South Australia and Tasmania).

### Private rent assistance recipients

In 2011–12, 107,000 households received private rent assistance in Australia. Almost 4 in 5 (76%) households received bond loan assistance; over half (54%) received rental grants, subsidies and relief and 1% received relocation assistance. Almost 3% received other assistance (Table 4.5).

**Table 4.5: Number of households receiving private rent assistance, by jurisdiction, 2011–12<sup>(a)</sup>**

Type of assistance	NSW <sup>(b)</sup>	Vic <sup>(c)</sup>	Qld	WA	SA	Tas <sup>(b)</sup>	ACT <sup>(d)</sup>	NT	Aust
Bond loans	17,265	11,742	21,443	7,248	19,900	3,628	245	305	81,776
Rental grants, subsidies and relief	13,769	18,700	3,422	..	19,706	2,764	..	6	58,367
Relocation expenses	..	850	..	..	..	90	245	..	1,185
Other	..	925	..	..	1,871	309	..	..	3,105
<b>Total<sup>(e)</sup></b>	<b>22,352</b>	<b>24,400</b>	<b>24,865</b>	<b>7,248</b>	<b>23,895</b>	<b>4,010</b>	<b>245</b>	<b>305</b>	<b>107,320</b>

(a) The figures include all households that received transfers of assistance in 2011–12.

(b) Data for New South Wales and Tasmania are not comparable with data for previous years.

(c) Data on assistance funded by the Victorian Housing Establishment Fund were unavailable for the 2011–12 national private rent assistance data collection. Estimates have been used.

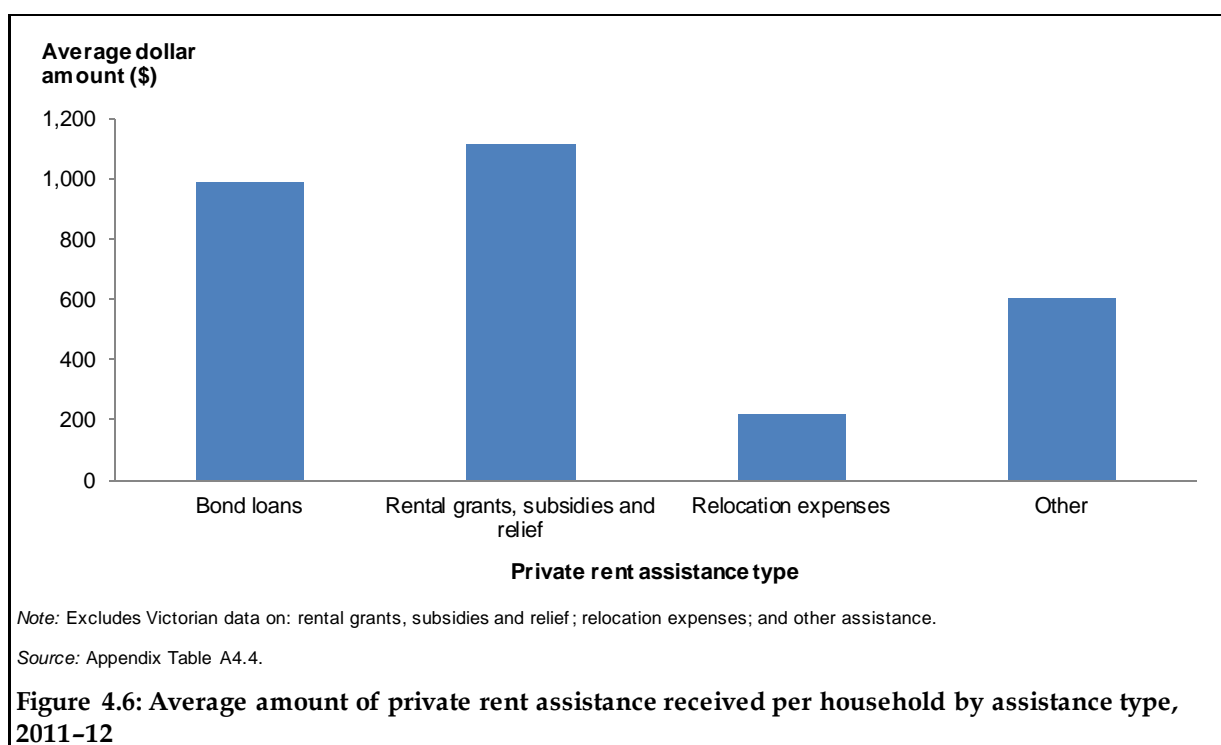
(d) In the Australian Capital Territory, households receiving a bond loan are also provided with a \$100 non-repayable grant to assist with the costs for establishing their new tenancy.

(e) Some households receive multiple types of private rent assistance; thus, the total number of households assisted may be less than the sum of the number of households assisted by each type of assistance.

Note: There are caveats surrounding the data presented in this table (see the data quality statements at Appendix C).

Source: AIHW National Housing Assistance Data Repository 2011–12.

The average amount of assistance provided per household per year was \$991 for bond loans; \$1,114 for rental grants, subsidies and relief; \$217 for relocation assistance; and \$606 for other assistance (Figure 4.6). Due to limited data availability, these averages are calculated excluding Victorian data on: rental grants, subsidies and relief; relocation expenses; and other assistance.



## Home purchase assistance

As outlined in *Australia's future tax system: final report* (Treasury 2010), government policies have traditionally favoured owner-occupied housing as the preferred tenure type. This



policy position reflects the Australian community's perception that home ownership not only provides greater security in retirement but also is a lifelong form of household saving and wealth creation that benefits the Australian economy (Treasury 2010). Under current policy settings, there are two main forms of government assistance available to home buyers. They are:

- HPA, administered by states and territories
- FHOG, funded by the Australian Government and administered by state and territory treasury departments.

### **Home purchase assistance provided by states and territories**

HPA programs delivered by the states and territories under the NAHA relate to the provision of financial assistance to households to help to improve their access to home ownership. HPA policies vary across jurisdictions, but are mainly targeted towards low-income households. The HPA programs include:

- direct lending (including government loans, shared equity and bridging loans)
- deposit assistance
- interest rate assistance
- mortgage relief
- other assistance grants.

Non-financial assistance, home renovation and/or maintenance services, and sale-to-tenant programs are out of scope for the purposes of this report.

In 2011-12, just fewer than 41,000 households benefited from the provision of HPA (Table 4.6). Across Australia, states and territories provided direct lending, deposit assistance, interest rate assistance, mortgage relief, and other assistance. About 90% of these were assisted by direct lending. Interest rate assistance helped about 3,300 households in Western Australia and the remaining programs (deposit assistance, mortgage relief, and other assistance) were delivered to just fewer than 2,000 households (Table 4.6).

**Table 4.6: Number of households assisted through HPA programs, by jurisdiction, 2011–12<sup>(a)</sup>**

	NSW	Vic	Qld	WA <sup>(b)</sup>	SA <sup>(c)</sup>	Tas	ACT	NT	Aust
Direct lending	473 <sup>(d)</sup>	1,048	1,089 <sup>(e)</sup>	16,441	16,572	..	148 <sup>(f)</sup>	1,073	36,844
Deposit assistance	..	..	17	52	..	9	..	..	78
Interest rate assistance	..	..	..	..	3,350	..	..	..	3,350
Mortgage relief	416	17	188	137	..	..	22	..	780
Other	..	..	..	337 <sup>(g)</sup>	..	50	..	693 <sup>(h)</sup>	1,080
<b>Total<sup>(i)</sup></b>	<b>889</b>	<b>1,065</b>	<b>1,294</b>	<b>16,441</b>	<b>19,922</b>	<b>59</b>	<b>148</b>	<b>1,073</b>	<b>40,891</b>

(a) Households include those that started receiving HPA during 2011–12, those that started receiving an ongoing form of HPA in a previous financial year that continued to receive transfers of assistance in 2011–12, and those households that had outstanding balances remaining on repayable assistance for some portion of 2011–12.

(b) Figures for Western Australia 'direct lending' and 'interest rate assistance' are not comparable with those for previous years.

(c) South Australia figures are not comparable with those for previous years.

(d) Direct lending relates to the NSW HomeFund Scheme, which was closed to new entrants in 1993.

(e) Data for Queensland direct lending is not comparable with data for previous years.

(f) Direct lending relates to home loans granted under the Commonwealth State Housing Agreement and was closed to new entrants in 1996.

(g) Western Australia 'other' assistance comprises waived mortgage insurance on direct lending. In 2011–12, variable rate loans issued before October 2009 received a rate 79 basis points below that of variable rate loans issued after October 2009. This relative interest rate discount applied to 14,631 households.

(h) 'Other' comprises fee assistance loans administered by Homestart NT.

(i) Some households receive multiple types of HPA; thus, the total number of households assisted may be less than the sum of the number of households assisted by each type of assistance.

Note: There are caveats surrounding the data presented in this table (see the data quality statements at Appendix C).

Source: AIHW National Housing Assistance Data Repository, 2011–12.

## Home purchase assistance for Indigenous Australians

Recognising the low levels of home ownership in the Aboriginal and Torres Strait Islander population, the government provided home purchase assistance to low-income Indigenous households to purchase their own homes under the:

- Home Ownership Program
- Home Ownership on Indigenous Land Program.

The 2012–13 Federal Budget merged these programs into a single Indigenous Home Ownership Program that will assist about 2,200 Indigenous Australians to buy their own home in established housing markets over 4 years from July 2013 (FaHCSIA 2013b).

By May 2012, the Australian Government had supported more than 15,000 Indigenous households move into home ownership (Australian Government 2012).

## 5 Assistance through services

People experience difficulties that may affect their housing circumstances for a range of reasons. For example, they may be living on very low incomes, experiencing domestic violence or conflict with neighbours, or struggling with a health issue.

Australian governments provide a variety of services to address these difficulties. For example, many specialist homeless services assist people to prevent homelessness through maintaining tenancies. They may also provide other services to support people with a specific focus on stabilising their housing circumstances, or to improve their health and wellbeing. These may include:

- financial counselling
- mental health support
- support to escape domestic violence
- mediation
- alcohol and other drug treatments.

### 5.1 Service use reported by social housing tenants

The 2012 NSHS asked social housing respondents to indicate which listed services they (or another member of their household) had accessed in the 12 months leading up to the survey (June 2011–June 2012).

About 1 in 3 social housing respondents indicated that they had not used any of the listed services in the 12 months before the survey (36% for public housing, 41% for SOMIH and 32% for community housing).

The respondents who indicated they had accessed one or more services most commonly listed:

- health or medical services (53% for public housing, 46% for SOMIH and 54% for community housing)
- mental health services (19% for public housing, 14% for SOMIH and 26% for community housing) (Table 5.1).

Community housing tenants accessed the most services, with a higher proportion accessing 9 of the 12 listed services.

**Table 5.1: Use of community and health services in the 12 months before the NSHS, 2012 (per cent)**

Type of service	Public housing		SOMIH		Mainstream community housing	
	Accessed service	Housing provider assisted <sup>(a)</sup>	Accessed service	Housing provider assisted <sup>(a)</sup>	Accessed service	Housing provider assisted <sup>(a)</sup>
Drug and alcohol counselling	†3.1	n.p.	n.p.	n.p.	†4.0	n.p.
Mental health services <sup>(b)</sup>	19.4	†4.8	14.4	n.p.	25.6	†9.1
Health/medical services	52.6	†3.5	45.6	n.p.	54.0	†6.4
Life skills/personal development services	4.6	n.p.	†5.5	n.p.	8.7	†17.0
Aged care	8.5	†10.5	†9.1	†19.9	9.0	23.2
Information, advice and referral services	9.8	12.6	†9.6	†20.8	13.2	21.8
Day-to-day living support services	9.4	†10.1	†9.2	†18.2	12.4	20.5
Residential care and supported accommodation services	†3.0	28.4	n.p.	46.3	7.3	44.8
Services that support children, family or carers	6.7	†8.3	9.8	n.p.	†6.6	n.p.
Training and employment support services	7.1	n.p.	10.2	n.p.	9.0	†12.7
Financial and material assistance	7.1	†10.9	†6.5	n.p.	10.3	23.5
Other support services	7.2	†12.3	†7.5	†18.0	8.2	†18.4
None of the above	36.1	—	41.0	—	31.6	—

† Estimate has a relative standard error greater than 25%.

(a) Base is those who indicated they had accessed a service in the 12 months before the survey.

(b) The category 'mental health services' includes the following services, which were listed separately in the 2012 NSHS: 'psychological services', 'psychiatric services' and 'mental health services'.

*Notes*

1. Responses to the community and health services questions were provided by the respondent on behalf of the household.
2. Respondents could select more than one option.

Source: AIHW analysis of 2012 NSHS.

Tenants who had accessed listed services in the 12 months before the survey were also asked if their housing provider had assisted them to access the services. The most common service accessed with housing provider assistance was residential care and supported accommodation services (28% for public housing, 46% for SOMIH and 45% for community housing). This was one of the least accessed services by respondents overall.

While social housing tenants accessed health or medical services, most housing providers did not commonly assist tenants in accessing these services (4% for public housing, 6% for SOMIH and 6% for community housing).

A considerably lower proportion of public housing tenants received assistance from their housing provider when accessing community and health services compared with the other social housing programs.

## 5.2 Housing-focused services

There are a range of services that have been designed specifically to assist people who are having trouble with their housing, including (Box 5.1):

- Assistance with Care and Housing for the Aged (ACHA) Program
- Reconnect Program
- Household Organisational Management Expenses Advice Program.

Data on housing-focused services are generally reported by funding departments, often in aggregate, and the publication of results is limited. However, data about the number of cases assisted by the Reconnect Program in 2011–12 (5,670) were published in the FaHCSIA (now known as the Department of Social Services [DSS]) annual report (2012) and in an evaluation of the program in 2012.

A more comprehensive and comparable data picture of the whole housing assistance system is potentially possible if data from these programs were included in national reporting mechanisms.

### **Box 5.1: Examples of housing-focused services**

#### **Assistance with care and housing for the aged**

The ACHA Program is funded by the Australian Government Department of Health to support older people who are in insecure accommodation or are homeless. The services provided to each older person are tailored to their needs, but typically include assistance to locate affordable, sustainable accommodation; to coordinate removals; and to arrange referrals to longer term support services.

In 2010–11, ACHA providers were located in all jurisdictions. Almost 4,000 people were assisted for an average of 16 weeks. The average ACHA client was aged 68 (DoHA 2012).

#### **Reconnect Program**

The Reconnect Program uses community-based early intervention services to assist

- young people aged 12–18 who are homeless, or at risk of homelessness, and their families. Reconnect assists young people stabilise their living situation and improve their level of engagement with family, work, education, training and their local community.
- young people aged 12–21 who have arrived in Australia in the previous 5 years, focusing on people entering Australia on humanitarian visas and family visas, and who are homeless or at risk of homelessness (DSS 2013d).

#### **Household Organisational Management Expenses Advice Program**

The Household Organisational Management Expenses Advice Program assists families who face difficulty in maintaining tenancies or home ownership due to personal or financial circumstances. The program's early intervention approach prevents families from using crisis accommodation services (DSS 2013b).

## 5.3 Role of homelessness services in maintaining housing

Homelessness is an ongoing issue that affects the lives of many Australians. The ABS estimated that about 105,200 people were homeless on Census night 2011 (ABS 2012f). Two (2) in 5 (39%) were housed in 'severely' crowded dwellings and another 2 in 5 (37%) were staying in supported accommodation or boarding houses. One (1) in 6 (17%) were staying temporarily with other households and 6% were in improvised dwellings or sleeping out (ABS 2012f).

### Specialist homelessness services

Specialist homelessness services play an important role in supporting Australians at risk of homelessness or already experiencing homelessness, assisting almost 230,000 people in 2010–11.

Specialist homelessness services support people having difficulty in maintaining their housing tenure in a variety of ways. Clients may be given information and advice about their housing options and how to sustain rented accommodation (public or private). Other services may include

- tenancy management plans
- advocacy
- financial assistance
- intensive tenancy support
- counselling
- referral to other services.

Agencies also employ preventative approaches such as household budget planning, family relationships support and teaching independent living skills to help maintain existing housing.

### Clients of specialist homelessness services

Most specialist homelessness services clients were at imminent risk of homelessness (56%) at the beginning of their first support period (when occurred in 2011–12), compared with those already experiencing homelessness (44%). For those at risk of homelessness, the most common reasons for seeking assistance were 'financial difficulties' (39%) and 'domestic and family violence' (34%) (AIHW 2012b).

An estimated 28% of people accessing specialist homelessness services needed assistance to sustain a tenancy or prevent tenancy failure or eviction. Seven (7) in 10 (71%) of those clients were provided with support to maintain their tenure directly by the agency to which they presented; a further 13% were provided some support related to this need but were also referred to another agency. Of the remaining clients, 6% were referred to other services, and 10% were given no assistance to sustain their tenancy (unpublished AIHW analysis of SHSC data, 2011–12).

Additionally, a very small number of people (1%) sought assistance to prevent foreclosures or for mortgage arrears (unpublished AIHW analysis of SHSC data, 2011–12).

Clients may receive financial assistance directly from specialist homelessness agencies to maintain housing or establish independent housing arrangements (for example, a one-off payment for rental bonds). Almost 14,000 clients (6% of all clients) obtained financial assistance to establish or maintain a tenancy. In total, \$7.7million was paid to clients for this purpose in 2011–12, an average of \$555 per client who received this type of assistance (AIHW 2012b).

While the characteristics of people presenting to agencies for assistance to maintain their housing tenure are diverse, there are some noticeable trends. In 2011–12, the majority of specialist homelessness services clients seeking support to sustain their housing tenure presented alone (63%); 1 in 4 (25%) were couples and their child(ren). Of those clients needing assistance to maintain their housing tenure, there were more females (59%) than males (41%) and 1 in 5 (20%) were Indigenous Australians.

Of those who did state their labour force status, most were not in the labour force (52%) or unemployed (37%), while 11% were employed. (*Note: A total of 24% did not state their labour force status.*) For those needing support to sustain tenure, main sources of income reported were predominantly government pensions/allowances including Parenting payment (27%), Newstart allowance (23%) and the Disability Support Pension (20%). (*Note: A total of 22% did not state their main source of income and were excluded from this analysis.*) (unpublished AIHW analysis of SHSC data 2011–12).

# Appendix A: Additional tables

## A.1 Housing in Australia

Table A1.1: Subpopulations in Australia<sup>(a)</sup>

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Population<sup>(b)</sup></b>									
No. of people (millions)	7.3	5.6	4.6	2.4	1.7	0.5	0.4	0.2	<b>22.7</b>
Proportion of Australian population (%)	32.1	24.7	20.3	10.6	7.5	2.2	1.8	0.9	<b>100.0</b>
<b>Population in the bottom two fifths of income brackets<sup>(c)</sup></b>									
No. of households (millions)	1.3	1.0	0.8	0.4	0.2	0.1	0.1	—	<b>3.7</b>
Proportion of total households (%)	47.0	45.0	47.0	47.0	37.0	38.0	50.0	47.0	<b>43.2</b>
<b>Population in Remote and Very remote areas<sup>(d)</sup></b>									
No. of people ('000s)	39.3	4.8	138.0	163.9	60.2	10.9	—	102.2	<b>521.9</b>
Proportion of total population (%)	0.5	0.1	3.0	6.8	3.5	2.2	—	51.1	<b>2.3</b>
<b>Aboriginal and Torres Strait Islander population<sup>(e)</sup></b>									
No. of Indigenous Australians '000s)	172.6	37.9	155.8	69.7	30.4	19.6	5.2	56.8	<b>548.4</b>
Proportion of total population (%)	2.4	0.7	3.4	2.9	1.8	3.9	1.3	28.4	<b>2.4</b>
Proportion in <i>Remote</i> and <i>Very remote</i> areas (%)	5.2	n.p.	22.2	42.6	18.7	n.p.	—	79.8	<b>24.6</b>
<b>Households in housing stress<sup>(c)</sup></b>									
No. of households ('000s)	539.4	380.7	321.5	152.4	102.9	32.2	18.7	9.9	<b>1,553.5</b>
Proportion of total households (%)	19.5	17.7	18.5	17.0	15.4	15.5	13.5	15.3	<b>18.0</b>
<b>Homelessness<sup>(f)</sup></b>									
No. of homeless persons ('000s)	28.2	22.8	19.8	9.6	6.0	1.6	1.8	15.5	<b>105.2</b>
Proportion of total population (%)	0.4	0.4	0.4	0.4	0.4	0.3	0.5	7.8	<b>0.5</b>
<b>People with disability<sup>(g)</sup></b>									
No. of people with a disability ('000s)	1,329.2	1,000.1	781.5	382.3	335.9	113.9	56.7	26.7	<b>4,026.3</b>
Proportion of total population (%)	18.2	17.9	17.0	15.9	19.8	22.8	14.2	13.4	<b>17.7</b>
<b>Older Australians<sup>(b)</sup></b>									
No. of people aged 65 or over ('000s)	1,084.8	807.6	606.9	300.3	270.7	85.6	41.1	13.9	<b>3,211.2</b>
Proportion of total population (%)	14.9	14.4	13.2	12.5	15.9	17.1	10.3	7.0	<b>14.1</b>

(a) Data are drawn from the most recent data sources but time frames vary.

### Notes

1. Remoteness categories are based on the Australian Standard Geographical Classification (ABS 2007b).
2. Indigenous data by remoteness based on experimental estimates (ABS 2008a).

Sources: ABS 2012e<sup>(c)</sup>, 2012f<sup>(f)</sup>, 2013b<sup>(b)(g)</sup>, 2013d<sup>(c)</sup>, 2013e<sup>(d)</sup>.



**Table A1.2: Dwelling numbers for all of Australia and for remote areas only, by jurisdiction and tenure type, 2011 ('000)**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>All of Australia</b>									
Ow ned/being purchased	1,658.4	1,371.7	1,004.6	546.5	425.5	136.9	87.7	31.5	<b>5,262.8</b>
Private rental	584.0	431.5	415.6	175.0	117.3	35.6	28.0	14.5	<b>1,801.5</b>
Real estate agent	436.7	321.2	292.5	104.9	67.9	18.6	17.4	8.9	<b>1,268.1</b>
Person not in same household	147.3	110.3	123.1	70.2	49.4	17.0	10.5	5.5	<b>533.3</b>
Public housing	109.6	55.3	54.3	32.2	38.2	10.4	9.5	7.6	<b>317.1</b>
Community housing	17.5	9.1	9.8	5.2	6.9	1.5	0.6	1.8	<b>52.4</b>
Other landlord type	29.7	17.9	35.4	20.5	9.4	2.9	2.0	6.8	<b>124.7</b>
Landlord type not stated	16.1	11.9	12.2	5.9	4.1	1.5	0.5	1.0	<b>53.2</b>
Other tenure type	21.4	15.3	15.7	9.7	9.3	1.6	0.9	0.9	<b>74.8</b>
Tenure type not stated	162.6	118.7	100.9	56.2	33.1	9.5	5.9	8.5	<b>495.2</b>
<b>Total</b>	<b>2,871.6</b>	<b>2,282.8</b>	<b>1,832.0</b>	<b>963.3</b>	<b>729.2</b>	<b>233.1</b>	<b>145.5</b>	<b>81.9</b>	<b>9,139.3</b>
<b>Remote and Very remote areas</b>									
Ow ned/being purchased	8.7	1.6	25.9	24.5	14.0	3.0	n.a.	9.2	<b>87.0</b>
Private rental	1.8	0.2	6.5	6.9	3.8	0.8	n.a.	3.2	<b>23.2</b>
Real estate agent	0.5	0.1	2.9	3.7	1.7	0.3	n.a.	1.8	<b>10.9</b>
Person not in same household	1.3	0.2	3.6	3.3	2.1	0.5	n.a.	1.4	<b>12.3</b>
Public housing	0.7	—	4.1	5.2	1.3	0.1	n.a.	4.9	<b>16.4</b>
Community housing	0.5	—	1.7	1.5	0.4	—	n.a.	1.6	<b>5.7</b>
Other landlord type	1.6	0.1	6.3	10.4	1.8	0.4	n.a.	4.4	<b>25.0</b>
Landlord type not stated	1.5	0.1	5.6	7.3	1.7	0.3	n.a.	3.2	<b>19.7</b>
Other tenure type	0.3	—	1.1	1.0	0.4	—	n.a.	0.6	<b>3.5</b>
Tenure type not stated	1.5	0.1	5.6	7.3	1.7	0.3	n.a.	3.2	<b>19.7</b>
<b>Total</b>	<b>20.0</b>	<b>3.2</b>	<b>65.9</b>	<b>71.8</b>	<b>33.0</b>	<b>8.8</b>	<b>n.a.</b>	<b>33.2</b>	<b>235.8</b>
Proportion of total dw ellings (%)	0.7	0.1	3.6	7.5	4.5	3.8	n.a.	40.5	2.6

*Notes*

1. Remoteness categories are based on the Australian Standard Geographical Classification (ABS 2007b).
2. 'Public housing' and 'Community housing' in this table are based on self-report rather than AIHW collected data. The data may not be comparable across data sets.

Source: AIHW analysis of ABS 2011 Census.

**Table A1.3: Projected demand for housing: number of dwellings in 2024 relative to 2009, by tenure type**

Region	Owner/purchaser	Public renters	Private renters
New South Wales capital city	1.24	1.22	1.18
New South Wales rest of state	1.25	1.24	1.15
Victoria capital city	1.30	1.38	1.27
Victoria rest of state	1.23	1.26	1.15
Queensland capital city	1.39	1.41	1.31
Queensland rest of state	1.46	1.45	1.33
South Australia capital city	1.17	1.21	1.10
South Australia rest of state	1.21	1.28	1.14
Western Australia capital city	1.42	1.55	1.34
Western Australia rest of state	1.41	1.42	1.23
Tasmania capital city	1.21	1.19	1.10
Tasmania rest of state	1.16	1.17	1.09
Northern Territory	1.35	1.48	1.24
Australian Capital Territory	1.27	1.28	1.14

Source: NHSC 2011.

**Table A1.4: Number of social dwelling houses per program, as at 30 June 2004–2012**

Year	Government-managed		Community-managed			Total
	Public housing	SOMIH	Mainstream community housing	Indigenous community housing <sup>(a)</sup>	NT remote community housing	
2004	345,335	12,725	26,753 <sup>(b)</sup>	21,717	n.a.	<b>406,530</b>
2005	343,301	12,860	31,496 <sup>(c)</sup>	18,261	n.a.	<b>405,918</b>
2006	341,378	12,893	32,349 <sup>(c)</sup>	22,192	n.a.	<b>408,812</b>
2007	339,771	13,098	35,161	22,018	n.a.	<b>410,048</b>
2008	337,866	12,778	38,519	23,279	n.a.	<b>412,442</b>
2009	336,464	12,056	41,718	20,232	4,631	<b>415,101<sup>(d)</sup></b>
2010	333,383	11,952	45,975	18,695	4,631	<b>414,636<sup>(d)</sup></b>
2011	331,371	9,820	57,901	17,276	4,765	<b>421,133<sup>(d)</sup></b>
2012	330,906	10,047	59,993	17,156	4,965	<b>423,044<sup>(d)</sup></b>

(a) Indigenous community housing figures include improvised dwellings. Caution should be used when comparing dwelling numbers over time for reasons of data quality and changes to data definitions and scope.

(b) Mainstream community housing dwelling numbers for 2004 are subject to survey response rate.

(c) Mainstream community housing data for 2005 and 2006 were sourced from the trial collection of unit record-level dwellings and organisation administrative data that excluded the Australian Capital Territory. Figures for the Australian Capital Territory have been included but sourced from Commonwealth State Housing Agreement national data reports. A number of these dwellings are boarding houses that may include multiple tenancies. Consequently, the total social housing dwelling number may be revised in the future as data for these dwellings are aligned with social housing program collection definitions.

(d) Total number of dwellings includes remote community housing dwellings in the Northern Territory. These are not included in any of the program totals as data for these dwellings are not yet available for reporting.

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A1.5: Australian dwellings by jurisdiction and remoteness, 2011**

Jurisdiction	<i>Major cities</i>		<i>Inner regional</i>		<i>Outer regional</i>		<i>Remote</i>		<i>Very remote</i>	
	No.	%	No.	%	No.	%	No.	%	No.	%
New South Wales	2,019,009	70.3	620,448	21.6	212,074	7.4	15,458	0.5	4,529	0.2
Victoria	1,660,584	72.7	490,854	21.5	128,094	5.6	3,177	0.1	..	..
Queensland	1,096,597	59.9	381,162	20.8	288,241	15.7	38,726	2.1	27,134	1.5
Western Australia	713,719	74.1	92,753	9.6	84,869	8.8	47,117	4.9	24,729	2.6
South Australia	509,451	69.9	83,603	11.5	103,166	14.1	24,636	3.4	8,314	1.1
Tasmania	..	..	144,271	61.9	80,060	34.3	7,236	3.1	1,558	0.7
Australian Capital Territory	145,231	99.8	245	0.2	..	..	..	..	..	..
Northern Territory	..	..	..	..	48,713	59.5	19,033	23.2	14,127	17.3
<b>Australia</b>	<b>6,144,591</b>	<b>67.2</b>	<b>1,813,336</b>	<b>19.8</b>	<b>945,217</b>	<b>10.3</b>	<b>155,383</b>	<b>1.7</b>	<b>80,391</b>	<b>0.9</b>

Note: Some totals may not sum to 100.0% due to rounding.

Source: AIHW analysis of ABS 2011 Census.

**Table A1.6: Social housing dwellings by program and remoteness, 30 June 2012**

Program	<i>Major cities</i>		<i>Inner regional</i>		<i>Outer regional</i>		<i>Remote</i>		<i>Very remote</i>	
	No.	%	No.	%	No.	%	No.	%	No.	%
Public housing	240,610	72.7	52,344	15.8	29,788	9.0	6,020	1.8	2,116	0.6
SOMIH	3,524	35.1	2,472	24.6	2,556	25.4	693	6.9	801	8.0
Mainstream community housing	37,175	63.9	14,248	24.5	5,608	9.6	702	1.2	428	0.7
Indigenous community housing	1,128	8.7	1,965	15.1	2,970	22.9	1,692	13.0	5,219	40.2
<b>Total social housing</b>	<b>282,437</b>	<b>68.5</b>	<b>71,030</b>	<b>17.2</b>	<b>40,921</b>	<b>9.9</b>	<b>9,106</b>	<b>2.2</b>	<b>8,564</b>	<b>2.1</b>

Notes

1. Dwellings with missing location information are excluded.
2. Indigenous community housing dwellings in the Northern Territory are assigned the postcode of the ICHO, which may not be located in the same postcode as the dwellings.
3. Due to rounding, the sum of data items for each social housing program and each remoteness category may not equal their respective total.

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A1.7: Proportion of all Australian dwellings, by dwelling type and number of bedrooms, as at Census night 2006 and 2011 (per cent)**

Dwelling type	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	Total
<b>2006</b>						
Separate house	1.0	8.1	39.7	22.7	4.7	<b>76.3</b>
Semi-detached, townhouse, etc.	0.7	3.7	4.1	0.6	0.1	<b>9.1</b>
Flat, unit or apartment	3.1	7.8	2.0	0.1	0.0	<b>13.2</b>
Other dwelling	0.8	0.3	0.2	0.1	0.0	<b>1.5</b>
<b>Total</b>	<b>5.6</b>	<b>20.0</b>	<b>46.1</b>	<b>23.5</b>	<b>4.9</b>	<b>100.0</b>
<b>2011</b>						
Separate house	1.0	7.5	37.3	24.3	5.2	<b>75.3</b>
Semi-detached, townhouse, etc.	0.7	3.7	4.4	0.7	0.1	<b>9.8</b>
Flat, unit or apartment	3.2	8.0	2.2	0.1	0.0	<b>13.6</b>
Other dwelling	0.8	0.3	0.2	0.1	0.0	<b>1.3</b>
<b>Total dwellings</b>	<b>5.8</b>	<b>19.5</b>	<b>44.1</b>	<b>25.2</b>	<b>5.4</b>	<b>100.0</b>

*Notes*

1. Table excludes dwellings with 'not stated' or 'not applicable' dwelling type or number of bedrooms.
2. The 1-bedroom category includes bedsits.
3. Some totals may not sum to 100.0% due to rounding.

Source: AIHW analysis of 2006 and 2011 ABS censuses.

**Table A1.8: Proportion of public housing dwellings by dwelling type and number of bedrooms, as at 30 June 2007 and 2012 (per cent)**

Dwelling type	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	Total dwellings
<b>2007</b>						
Separate house	0.2	5.6	29.2	4.7	0.4	<b>40.0</b>
Semi-detached, townhouse, etc.	4.0	12.7	10.0	0.7	—	<b>27.4</b>
Flat, unit or apartment	19.6	10.3	2.1	—	—	<b>32.1</b>
Other dwelling	0.5	—	—	—	—	<b>0.5</b>
<b>Total dwellings</b>	<b>24.3</b>	<b>28.6</b>	<b>41.4</b>	<b>5.4</b>	<b>0.4</b>	<b>100.0</b>
<b>2012</b>						
Separate house	0.4	5.6	28.0	5.2	0.5	<b>39.7</b>
Semi-detached, townhouse, etc.	4.1	12.6	9.2	0.7	—	<b>26.7</b>
Flat, unit or apartment	19.7	11.3	2.1	—	—	<b>33.1</b>
Other dwelling	0.5	—	—	—	—	<b>0.5</b>
<b>Total dwellings</b>	<b>24.7</b>	<b>29.5</b>	<b>39.3</b>	<b>5.9</b>	<b>0.6</b>	<b>100.0</b>

Note: Some totals may not sum to 100.0% due to rounding.

Source: AIHW National Housing Assistance Data Repository 2006–07 and 2011–12.

**Table A1.9: Proportion of SOMIH dwellings, by dwelling type and number of bedrooms, as at 30 June 2007 and 2012 (per cent)**

Dwelling type	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms	Total dwellings
<b>2007</b>						
Separate house	0.2	4.1	57.7	18.0	2.4	<b>82.3</b>
Semi-detached, townhouse, etc.	0.5	8.2	4.2	0.8	0.2	<b>13.9</b>
Flat, unit or apartment	1.4	2.0	0.5	—	—	<b>3.9</b>
<b>Total dwellings</b>	<b>2.0</b>	<b>14.3</b>	<b>62.3</b>	<b>18.8</b>	<b>2.6</b>	<b>100.0</b>
<b>2012</b>						
Separate house	0.1	3.5	60.3	17.9	2.3	<b>84.0</b>
Semi-detached, townhouse, etc.	0.5	7.6	4.1	0.6	0.2	<b>13.0</b>
Flat, unit or apartment	1.4	1.2	0.4	—	—	<b>3.0</b>
<b>Total dwellings</b>	<b>2.0</b>	<b>12.4</b>	<b>64.7</b>	<b>18.5</b>	<b>2.4</b>	<b>100.0</b>

*Note:* Some totals may not sum to 100.0% due to rounding.

*Source:* AIHW National Housing Assistance Data Repository 2006–07 and 2011–12.

## A.2 Housing assistance recipients

Table A2.1: Tenure type for Indigenous households in each tenure type, by remoteness, 2011

Tenure type	Major cities	Regional	Remote	Australia
	<b>Number</b>			
Fully owned	9,406	11,934	1,992	<b>23,332</b>
Being purchased	23,628	24,627	2,593	<b>50,848</b>
State or territory housing authority	17,158	17,155	10,697	<b>45,010</b>
Indigenous housing organisation/community housing	1,698	3,628	4,556	<b>9,882</b>
Private and other renters	29,982	32,452	4,124	<b>66,558</b>
Other	1,355	2,250	1,475	<b>5,080</b>
Not stated	2,962	3,878	1,498	<b>8,338</b>
<b>Total</b>	<b>86,189</b>	<b>95,924</b>	<b>26,935</b>	<b>209,048</b>
	<b>Proportion (%)</b>			
Fully owned	10.9	12.4	7.4	<b>11.2</b>
Being purchased	27.4	25.7	9.6	<b>24.3</b>
State or territory housing authority	19.9	17.9	39.7	<b>21.5</b>
Indigenous housing organisation/community housing	2.0	3.8	16.9	<b>4.7</b>
Private and other renters	34.8	33.8	15.3	<b>31.8</b>
Other	1.6	2.3	5.5	<b>2.4</b>
Not stated	3.4	4.0	5.6	<b>4.0</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

### Notes

1. 'Other' includes 'being purchased under a rent/buy scheme', 'being occupied rent free', 'being occupied under a life tenure scheme' and 'other tenure type'.
2. Cells in this table have been randomly adjusted to avoid the release of confidential data.
3. Some totals may not sum to 100.0% due to rounding.

Source: AIHW analysis of ABS 2011 Census.

**Table A2.2: Tenure type, by Indigenous status of household, 2011**

<b>Tenure type</b>	<b>Non-Indigenous</b>		<b>Indigenous</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
Fully owned	2,464,816	32.6	23,331	11.2
Being purchased	2,641,527	35.0	50,848	24.3
State or territory housing authority	269,680	3.6	45,010	21.5
Housing cooperative/community/church group	41,495	0.5	9,882	4.7
Private and other renters	1,862,185	24.7	69,207	33.1
Other	84,694	1.1	2,432	1.2
Not stated tenure type	186,874	2.5	8,337	4.0
<b>Total</b>	<b>7,551,271</b>	<b>100.0</b>	<b>209,047</b>	<b>100.0</b>

*Notes*

1. Numbers may vary slightly from those in Appendix Table A2.1 due to rounding.
2. Responses with Indigenous status not stated are excluded.
3. 'Other' includes 'being purchased under a rent/buy scheme', 'being occupied rent free', 'being occupied under a life tenure scheme' and 'other tenure type'.

Source: AIHW analysis of ABS 2011 Census.

**Table A2.3: Specialist homelessness services clients in SAAP NDC and SHSC for selected age groups, 2008–09 to 2011–12**

Age group (years)	2008–09			2009–10			2010–11			2011–12		
	No. of clients	Population	% of population	No. of clients	Population	% of population	No. of clients	Population	% of population	No. of clients	Population	% of population
15–17	15,895	877,729	1.81	16,142	882,441	1.83	16,167	879,422	1.84	14,945	863,268	1.73
18–24	28,819	2,237,719	1.29	30,493	2,268,228	1.34	31,601	2,271,423	1.39	39,892	2,219,344	1.80
25–34	30,363	3,112,359	0.98	32,689	3,199,306	1.02	34,674	3,258,843	1.06	43,363	3,272,823	1.32
35–44	28,088	3,147,489	0.89	30,651	3,168,717	0.97	32,393	3,184,551	1.02	40,422	3,184,532	1.27
<b>Total clients</b>	<b>173,302</b>			<b>185,466</b>			<b>193,648</b>			<b>229,247</b>		

Sources: ABS 2010a, 2011a, 2012b; AIHW 2012b.



**Table A2.4: Summary of current FHOG and related schemes, as at 30 June 2013**

Jurisdiction	Scheme	Type of home	Grant amount	Home price cap	Additional information	Other schemes
New South Wales	FHOG	New only	\$15,000 (reduces to \$10,000 on 1 January 2016)	\$650,000	This scheme replaced the previous scheme which paid \$7,000 for both new and established homes. The new scheme came into effect on 1 October 2012.	
Victoria	FHOG	Established and new	\$7,000 (until 30 June 2013) \$10,000 (from 1 July 2013, new homes only)	\$750,000 (for contracts signed on or after 1 January 2010)	For contracts entered into on or after 1 July 2013; eligibility for the grant will be limited to buyers of new homes.	
Queensland	Great Start Grant	New or substantially renovated	\$15,000	\$750,000	The Great Start Grant has been in place from 12 September 2012 onwards. It replaced the FHOG.	<p>The FHOG was for:</p> <ul style="list-style-type: none"> <li>contracts to buy an established home (including off-the-plan) dated before 11 October 2012</li> <li>contracts to buy or build a new home dated before 12 September 2012</li> <li>new homes being built by an owner-builder where the start date for the laying of the foundations was before 12 September 2012.</li> </ul> <p>The FHOG was replaced by the Great Start Grant.</p>
Western Australia	FHOG	Established and new	\$7,000	\$750,000 (if the property is located south of the 26th parallel south latitude) \$1,000,000 (if located north of the 26th parallel south latitude)	The FHOG started on 1 July 2000. From 1 January 2010, the cap on the value of home and land was introduced.	

*(continued)*

**Table A2.4: Summary of current FHOG and related schemes, as at 30 June 2013 (continued)**

Jurisdiction	Scheme	Type of home	Grant amount	Home price cap	Additional information	Other schemes
South Australia	FHOG	Established and new	\$15,000 (for new homes) \$5,000 (for established homes, until 30 June 2014)	\$575,000 (for eligible transactions on or after 17 September 2012, or that started construction as owner-builders on or after this date)	The FHOG currently applies to both new and established homes, but will cease for established homes from 1 July 2014. Historically, the grant was: <ul style="list-style-type: none"> <li>\$7,000 for new homes (1 July–14 October 2012)</li> <li>\$7,000 for established homes (1 July 2000–21 November 2012).</li> </ul>	In South Australia, there are two other schemes that affect the FHOG: <ul style="list-style-type: none"> <li>the Housing Construction Grant— up to \$8,500, which is available to all home buyers who are purchasing or building a new home (up to a market value of \$450,00). For first home buyers, this is an addition to the FHOG.</li> <li>the off-the-plan apartments concession— provides a full stamp duty concession on a transfer of a new apartment or substantially renovated apartment in specific locations for a contract entered into from 31 May 2012 to 30 June 2014 (capped at stamp duty payable on a \$500,000 apartment) and a partial concession from 1 July 2013 to 30 June 2016.</li> </ul>
Tasmania	FHOG	Established and new	\$7,000	None	The FHOG will end on 30 June 2014.	In Tasmania, the First Home Builder Boost Scheme is available for eligible applicants purchasing a newly built home or who are owner-builders between 1 January 2013 and 30 June 2014, and who meet the required time frames for start and completion of the house. To qualify, a first home buyer must be eligible for the FHOG.
Australian Capital Territory	FHOG	Established and new	\$7,000	\$750,000 (on or after 1 January 2011)	The FHOG will be retargeted to new and substantially renovated properties from 1 September 2013. The value of the grant will be increased from \$7,000 to \$12,500.	
Northern Territory		Established and new	\$12,000 (for established homes in urban areas) \$25,000 (elsewhere)	\$600,000 (on or after 4 December 2012)	Before 4 December 2012, the grant was the lesser of the following (regardless of location): <ul style="list-style-type: none"> <li>the amount of consideration actually paid for the eligible transaction</li> <li>\$7,000.</li> </ul> The house price threshold also changed: it was \$750,000 between 1 January 2010 and 3 December 2012. Before 1 January 2010, no threshold applied.	

## A.3 Social housing provision

**Table A3.1: Number of households newly assisted, 2003–04 to 2011–12, indexed to 2003–04 numbers**

Year	Public housing		SOMIH		Mainstream community housing		Total	
	No.	Index	No.	Index	No.	Index	No.	Index
2003–04	30,787	1.00	1,667	1.00	6,108	1.00	<b>38,562</b>	<b>1.00</b>
2004–05	27,702	0.90	1,492	0.90	7,696	1.26	<b>36,890</b>	<b>0.96</b>
2005–06	27,482	0.89	1,371	0.82	6,486	1.06	<b>35,339</b>	<b>0.92</b>
2006–07	26,770	0.87	1,462	0.88	8,741	1.43	<b>36,973</b>	<b>0.96</b>
2007–08	23,627	0.77	1,284	0.77	8,728	1.43	<b>33,639</b>	<b>0.87</b>
2008–09	20,702	0.67	1,105	0.66	9,910	1.62	<b>31,717</b>	<b>0.82</b>
2009–10	20,128	0.65	1,069	0.64	12,834	2.10	<b>34,031</b>	<b>0.88</b>
2010–11	20,853	0.68	948	0.57	16,767	2.75	<b>38,568</b>	<b>1.00</b>
2011–12	21,365	0.69	774	0.46	13,528	2.21	<b>35,667</b>	<b>0.92</b>

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.2: Newly allocated public housing and SOMIH households, by greatest need category, 2011–12**

Greatest need reason	Public housing	SOMIH	Total
	<b>Number</b>		
Homeless	8,573	218	<b>8,791</b>
Life or safety at risk in accommodation	1,543	27	<b>1,570</b>
Health condition aggravated by housing	2,329	31	<b>2,360</b>
Housing inappropriate to needs	937	56	<b>993</b>
Very high housing costs	850	29	<b>879</b>
Other/not stated	1,497	66	<b>1,563</b>
<b>Total</b>	<b>15,729</b>	<b>427</b>	<b>16,156</b>
	<b>Proportion (%)</b>		
Homeless	54.5	51.1	<b>54.4</b>
Life or safety at risk in accommodation	9.8	6.3	<b>9.7</b>
Health condition aggravated by housing	14.8	7.3	<b>14.6</b>
Housing inappropriate to needs	6.0	13.1	<b>6.1</b>
Very high housing costs	5.4	6.8	<b>5.4</b>
Other/not stated	9.5	15.5	<b>9.7</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Notes*

1. Where more than one greatest need category applied to a household, the main reason is shown.
2. Some totals may not sum to 100.0% due to rounding.

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.3: Proportion of newly assisted households in greatest need, 2003–04 to 2011–12 (per cent)**

Year	Public housing	SOMIH	Community housing
2003–04	36.3	26.5	70.1
2004–05	37.7	27.5	78.9
2005–06	38.1	26.3	71.0
2006–07	42.8	25.8	69.6
2007–08	51.2	30.2	71.2
2008–09	66.0	48.6	75.0
2009–10	74.9	55.9	63.1
2010–11	74.7	58.6	71.6
2011–12	74.2	55.7	72.0

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.4: Proportion of public housing and SOMIH households, by length of tenure, 30 June 2012 (per cent)**

Length of tenure	Public housing	SOMIH
6 months or less	4.5	6.1
Over 6 months to 2 years	13.1	18.3
Over 2 years to 5 years	19.3	22.7
Over 5 years to 10 years	23.9	24.3
Over 10 years	39.1	28.6

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.5: Appropriateness of dwelling size in social housing, by social housing program, 30 June 2012 (per cent)**

Social housing program	Underutilised	Appropriate	Overcrowded
Public housing	16.5 <sup>(a)</sup>	79.2	4.3
SOMIH	23.3	66.9	9.8
Community housing	12.0	85.5	2.4
Indigenous community housing <sup>(b)</sup>	n.a.	n.a.	**26.1

(a) For public housing underutilisation, due to a change in the methodology, numbers cannot be compared with those for previous years.

(b) Household information provided is for 11 department-managed communities and 6 dwellings in Kowanyama.

*Notes*

1. Data are not available for dwellings managed by the Indigenous local councils and Indigenous community housing registered providers.
2. Asterisks against Indigenous community housing data indicate incomplete coverage (see Symbols for full interpretation).

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.6: Underutilisation in social housing using different methodologies, 2004–12 (per cent)**

Year	Proxy occupancy standard			CNOS, 2+ bedroom surplus			CNOS, 1+ bedroom surplus		
	Public housing	SOMIH	Community housing	Public housing	SOMIH	Community housing	Public housing	SOMIH	Community housing
2004–05	11.3	18.1	8.2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2005–06	11.2	16.8	8.1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2006–07	11.4	17.7	10.9	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2007–08	11.6	17.6	11.6	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2008–09	11.8	17.5	9.6	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2009–10	n.a.	n.a.	n.a.	17	25.9	7.4	36.2	35.1	19.7
2010–11	n.a.	n.a.	n.a.	16.4	23.2	5.8	36.9	37.7	18.9
2011–12	n.a.	n.a.	n.a.	16.5	23.3	11.4	n.a.	n.a.	n.a.

*Notes*

1. From 2011–12, the definition of underutilisation has changed to that used before 2009–10. Underutilisation exists where there are two or more bedrooms additional to the number required in the dwelling. Data for 2009–10 and 2010–11 have been revised to reflect this change.
2. The match of dwelling size to registered tenant numbers at a point in time is affected by a range of factors including changes in family structure over time, the match of housing portfolio to demand, and tenant support needs. Housing authority allocation policies do not align with the CNOS, and may provide for additional bedrooms, including under circumstances such as shared parenting, carer requirements or expectant mothers.
3. Households for which household member details could not be determined are excluded. Where partial household information is known, some assumptions are made in order to include them in this indicator.

*Sources:* Steering Committee for the Review of Government Service Provision 2010, 2012, 2013.

**Table A3.7: Rent collection rate per rental unit or dwelling in social housing, by jurisdiction, 2010–11 (community housing) and 2011–12 (public housing, SOMIH, Indigenous community housing) (per cent)**

Social housing type	Rent collection rate								
	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing	99.1	98.5	99.4	100.7	100.3	98.6	99.7	99.0	<b>99.3</b>
SOMIH	100.0	..	100.6	..	100.7	98.6	..	..	<b>100.5</b>
Community housing	96.5	99.2	101.6	99.1	98.1	n.a.	99.1	n.a.	<b>97.9</b>
Indigenous community housing	**98.6 <sup>(a)</sup>	**101.6	***94.6 <sup>(b)</sup>	78.8	n.a.	100.5	n.a.	**81.3	<b>**94.9</b>

(a) The data provided are not for all NSW dwellings (4,736)—rather for dwellings managed by organisations that provided data as at June 2012, or June 2011, with the 2011 data updated where possible from administrative sources.

(b) Rent data are extracted from internal financial systems or based on quarterly reports from local councils.

*Notes*

1. Financial data for 2011–12 mainstream community housing are not yet available.
2. Data may not be comparable across jurisdictions and over time and comparisons could be misleading.
3. Due to rounding, the national total may not equal the sum of jurisdictions' data items.
4. Payment arrangements for rent in some jurisdictions mean that rent collected over a 12-month period may be higher than rent charged over that period.
5. Different programs use different counting units; however, they are comparable. The counting unit for public housing, SOMIH and Indigenous community housing is dwellings; for mainstream community housing, it is tenancy rental units.

Sources: AIHW National Housing Assistance Data Repository 2011–12; Steering Committee for the Review of Government Service Provision 2013.

**Table A3.8: Rent charged and collected in mainstream and Indigenous community housing, by jurisdiction, 2010–11 and 2011–12 (\$'000)**

	NSW <sup>(a)</sup>	Vic	Qld <sup>(b)</sup>	WA	SA	Tas	ACT	NT	Aust
<b>Community housing</b>									
Total rent charged (week of 30 June 2012)	3,548	1,082	685	498	570	119	46	27	<b>6,576</b>
Total rent charged to tenants (year ending 30 June 2011)	189,331	74,069	33,236	27,865	28,409	n.a.	2,717	n.a.	<b>355,626</b>
Total rent collected from tenants (year ending 30 June 2011)	182,650	73,463	33,760	27,621	27,873	n.a.	2,692	n.a.	<b>348,059</b>
Rent collection rate (%)	96.5	99.2	101.6	99.1	98.1	n.a.	99.1	n.a.	<b>97.9</b>
<b>Indigenous community housing (year ending 30 June 2012)</b>									
Rent collected from households where both rent collected and charged is known	**15,454 <sup>(a)</sup>	**13,766	***16,674 <sup>(b)</sup>	5,174	n.a.	200	n.a.	**2,192	<b>**53,461</b>
Rent charged to households where both rent collected and charged is known	**15,681 <sup>(a)</sup>	**13,550	***17,626 <sup>(b)</sup>	6,571	n.a.	199	n.a.	**2,696	<b>**56,322</b>
Rent collection rate (%)	**98.6 <sup>(a)</sup>	**101.6	***94.6 <sup>(b)</sup>	78.8	n.a.	**100.5	n.a.	81.3	<b>**94.9</b>

(a) The data provided are not for all the 4,736 dwellings, rather for dwellings managed by organisations that provided data as at June 2012, or June 2011, with the 2011 data updated where possible from administrative sources.

(b) Rent data are extracted from internal financial systems or based on quarterly reports from local councils.

Note: Asterisks against Indigenous community housing data indicate incomplete coverage (see Symbols for full interpretation).

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.9: Maintenance expenditure for Indigenous community housing, by jurisdiction, 2008–09 to 2011–12 (\$'000)<sup>(a)</sup>**

Year	NSW	Vic	Qld	WA	SA	Tas <sup>(b)</sup>	ACT	NT	Aust Govt	Aust
2008–09	11,084 <sup>(c)</sup>	2,062	14,974	12,796	1,805 <sup>(d)</sup>	..	n.a. <sup>(e)</sup>	5,948 <sup>(f)</sup>	2,415 <sup>(g)</sup>	<b>51,084</b>
2009–10	**19,310 <sup>(h)</sup>	**7,823 <sup>(i)</sup>	*15,705	*8,161 <sup>(j)</sup>	*3,235 <sup>(k)</sup>	86	n.a.	5,215 <sup>(l)</sup>	..	<b>*59,534</b>
2010–11	**24,026	**6,122 <sup>(i)</sup>	24,943	*12,080	3,716	98	n.a.	*4,603	..	<b>*75,587</b>
2011–12	**19,711	**6,062	***27,141	13,918	**4,680 <sup>(m)</sup>	96	n.a.	4,931	..	<b>**76,539</b>

- (a) Data within jurisdictions may not be comparable between years due to changes in scope and variations in the ICHOs that respond to the survey or for which jurisdictions can provide data. Data may not be comparable across jurisdictions because of considerable variation in the way Indigenous community housing operates in each jurisdiction. Further, organisation and household information may vary considerably because of the policy and program environment and the nature of the sector.
- (b) There was substantial funding expended by the Tasmanian Government (under the National Partnership Agreement on Remote Indigenous Housing) on maintenance. This funding may not have been provided directly to the ICHOs, and therefore may not be represented in the table.
- (c) Comprises only New South Wales Aboriginal Housing Office expenditure on the sector through the repair and maintenance program. Housing maintenance expenditure by ICHOs is not available.
- (d) Housing maintenance expenditure for 10 organisations is for the June to December 2008 portion of the financial period.
- (e) Maintenance costs for 18 dwellings under lease to Indigenous community housing in the Australian Capital Territory are met by the government. Maintenance costs for the remaining dwellings were met by the ICHO but were not available for reporting.
- (f) Expenditure is based on data provided by 29 of the 30 organisations.
- (g) Victorian data are based on survey returns from 13 of the 22 ICHOs in the jurisdiction; Tasmanian data are for one ICHO only. Before 2009–10, funding and administration for a portion of the Indigenous community housing sector in Queensland and Victoria and the entire Indigenous community housing sector in Tasmania were managed by the Australian Government. Data for these dwellings were reported separately from data for dwellings managed by the respective state governments by including a ninth jurisdiction—Australian Government (Aust Govt)—in state-based tables.
- (h) Unit record data were aggregated. However, in cases where unit record data were unavailable, organisation-level data were used.
- (i) Victoria reported against one agency (Aboriginal Housing Victoria) under Indigenous community housing for 2007–08 and 2008–09. For 2009–10, it reported on an additional 18 agencies since assuming administrative responsibility for the former Community Housing and Infrastructure Program previously managed by the Australian Government. For this reason, data are not comparable with those for previous years.
- (j) Includes 18 improvised dwellings. Incomplete data were available for dwellings managed by one ICHO and those dwellings managed by the Western Australian Department of Housing under two state-managed service models.
- (k) Maintenance expenditure for two ICHOs coordinated by Housing South Australia, paid for by the National Partnership Agreement on Remote Indigenous Housing.
- (l) Data provided are contributions towards community dwellings for housing maintenance. Organisations managing outstation communities received the same level of funding as in 2008–09.
- (m) The data provided are incomplete.

Note: Asterisks against Indigenous community housing data indicate incomplete coverage (see Symbols for interpretation).

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A3.10: Social housing tenants' overall satisfaction rating, 2012 (per cent)**

	Public housing	SOMIH	Community housing	Aust
Sample size (no.)	8,561	269	1,184	<b>12,758</b>
<b>Satisfaction rating</b>	<b>Proportion of tenants</b>			
Very satisfied	31.0	21.9	38.8	<b>31.9</b>
Satisfied	34.2	36.6	35.1	<b>34.4</b>
Neither	14.3	15.9	12.4	<b>14.0</b>
Dissatisfied	11.3	13.8	8.5	<b>10.9</b>
Very dissatisfied	9.2	11.8	5.2	<b>8.7</b>

*Notes*

1. Responses to this question are those of the individual completing the survey form and therefore do not necessarily reflect the views of other members of the household.
2. The accuracy of the outputs from the 2012 NSHS is affected by the response rates across the jurisdictions and at the national level.
3. Some totals may not sum to 100.0% due to rounding.

Source: AIHW analysis of 2012 NSHS.

**Table A3.11: Social housing tenants' rating of amenity aspects as important and meeting their needs, 2012 (per cent)**

	Public housing	SOMIH	Community housing	Aust
Sample size (no.)	8,561	269	1,184	<b>12,758</b>
<b>Amenity</b>	<b>Tenants' rating as important</b>			
Size of home	85.4	85.5	86.4	<b>85.5</b>
Number of bedrooms	85.8	85.2	85.2	<b>85.7</b>
Modifications for special needs	78.1	72.6	79.1	<b>78.1</b>
Easy access and entry	90.7	89.1	90.9	<b>90.7</b>
Car parking	82.6	87.5	81.4	<b>82.5</b>
Yard space and fencing	81.1	80.8	83.6	<b>81.4</b>
Privacy of the home	84.2	82.8	85.4	<b>84.3</b>
Safety/security within the home	81.6	77.0	86.0	<b>82.1</b>
Safety/security outside of the home within the neighbourhood	76.9	77.5	82.8	<b>77.8</b>
Energy efficiency	72.6	71.2	77.5	<b>73.3</b>
Water efficiency	82.6	78.0	85.4	<b>82.9</b>
Thermal comfort	57.1	57.7	66.8	<b>58.6</b>

*Notes*

1. Responses to this question are those of the individual completing the survey form and therefore do not necessarily reflect the views of other members of the household.
2. The accuracy of the outputs from the 2012 NSHS is affected by the response rates across the jurisdictions and at the national level.

Source: AIHW analysis of 2012 NSHS.



**Table A3.12: Social housing tenants' rating of location aspects as important and meeting their needs, 2012 (per cent)**

	Public housing	SOMIH	Mainstream community housing	Aust
Sample size (no.)	8,561	269	1,184	12,758
<b>Location</b>	<b>Tenants' rating as important</b>			
Shops and banking facilities	91.7	91.4	91.0	91.6
Public transport	90.7	88.4	87.0	90.1
Parks and recreational facilities	90.8	88.0	89.8	90.6
Emergency services, medical services and hospitals	91.6	89.9	89.8	91.3
Child care facilities	89.6	88.8	88.3	89.3
Education and training facilities	87.7	84.5	85.4	87.2
Employment or place of work	84.1	85.0	84.7	84.3
Community and support services	86.7	85.4	87.3	86.8
Family and friends	88.9	89.5	86.6	88.6

*Notes*

1. Responses to this question are those of the individual completing the survey form and therefore do not necessarily reflect the views of other members of the household.
2. The accuracy of the outputs from the 2012 NSHS is affected by the response rates across the jurisdictions and at the national level.

Source: AIHW analysis of 2012 NSHS.

**Table A3.13: Dwelling condition, by features of households and working status, 2012 (per cent)**

	Public housing	SOMIH	Community housing
Households with 4 working facilities	94.8	95.3	95.3
Households with fewer than 4 working facilities	5.2	4.7	4.7
Households with 3 or more structural problems	19.0	33.2	9.7
Households with 1 or 2 structural problems	32.1	35.6	27.4
Households with no structural problems	37.9	23.8	53.2

*Notes*

1. Responses to this question were provided by the respondent on behalf of the household.
2. Facilities listed included stove/oven/other cooking facilities, fridge, toilet, bath or shower, washing machine, kitchen sink and laundry tub.
3. Respondents were not asked to specify if they or the landlord provided the facilities.
4. Structural problems listed included rising damp, major cracks in walls/floors, sinking/moving foundations, sagging floors, walls/windows out of plumb, wood rot/termite damage, major electrical problems, major plumbing problems, major roof defect, other structural problems.
5. The accuracy of the outputs from the 2012 NSHS is affected by the response rates across the jurisdictions and at the national level.

Source: AIHW analysis of 2012 NSHS.

**Table A3.14: Dwelling condition: features of Indigenous households and working status, 2012 (per cent)**

	Public housing	SOMIH	Community housing
Households with 4 working facilities	96.1	95.2	91.1
Households with fewer than 4 working facilities	3.9	4.8	8.9
Households with 3 or more structural problems	34.2	33.4	23.8
Households with 1 or 2 structural problems	35.3	35.4	32.5
Households with no structural problems	22.6	24.1	35.2

*Notes*

1. Responses to these questions were provided by the respondent on behalf of the household.
2. Facilities listed included stove/oven/other cooking facilities, fridge, toilet, bath or shower, washing machine, kitchen sink and laundry tub.
3. Respondents were not asked to specify if they or the landlord provided the facilities.
4. Structural problems listed included rising damp, major cracks in walls/floors, sinking/moving foundations, sagging floors, walls/windows out of plumb, wood rot/termite damage, major electrical problems, major plumbing problems, major roof defect, other structural problems.
5. The accuracy of the outputs from the 2012 NSHS is affected by the response rates across the jurisdictions and at the national level.

Source: AIHW analysis of 2012 NSHS.

**Table A3.15: Overcrowding in social housing, by social housing program, 2006–12 (per cent)**

Year	Public housing <sup>(a)</sup>	SOMIH <sup>(b)</sup>	Community housing <sup>(a)(c)</sup>
2005–06	1.6	6.6	0.8
2006–07	1.6	6.2	1.2
2007–08	1.7	6.8	1.2
2008–09	1.7	7.1	0.7
2009–10	3.9	10.2	2.6
2010–11	4.3	10.3	1.8
2011–12	4.3	9.8	2.8

- (a) Data may not be comparable across jurisdictions and comparisons could be misleading.
- (b) Victorian dwellings managed in the SOMIH program were transferred to other programs before 2010.
- (c) Australian totals may not represent national totals because complete data are not available for all jurisdictions.

*Note:* Data are not comparable over time. Data for 2009–10 are based on the CNOS for overcrowding (where one or more bedrooms are required to meet the standard), while data before 2009–10 are based on a proxy standard (where two or more bedrooms are required to meet the standard). Overcrowding will be higher under the CNOS than the proxy standard.

Sources: Steering Committee for the Review of Government Service Provision 2010, 2012, 2013.

## A.4 Financial assistance

Table A4.1: Proportion of households in each housing cost category, 1994–95 to 2011–12 (per cent)

	1994–95	1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08	2009–10	2011–12
<b>Housing costs as a proportion of gross income</b>												
25% or less	80.3	80.3	80.5	79.5	80.8	80.3	79.2	78.7	76.5	78.2	75.5	75.0
More than 25% to 30%	5.8	5.6	5.8	5.8	5.6	5.8	6.4	6.6	7.0	6.4	7.5	7.0
More than 30% to 50%	9.2	9.7	9.7	10.4	9.4	9.8	9.8	10.4	11.4	10.2	11.5	12.4
More than 50%	4.6	4.3	4.0	4.4	4.2	4.2	4.6	4.4	5.1	5.2	5.6	5.6
<b>All households</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Estimated no. of households ('000)</b>	<b>6,546.6</b>	<b>6,657.2</b>	<b>6,770.6</b>	<b>6,902.3</b>	<b>7,121.2</b>	<b>7,314.9</b>	<b>7,638.2</b>	<b>7,735.8</b>	<b>7,926.2</b>	<b>8,077.3</b>	<b>8,398.5</b>	<b>8,630.4</b>

*Notes*

1. Data not available for 1998–99, 2001–02, 2004–05, 2006–07, 2008–09, and 2010–11.
2. Some totals may not sum to 100.0% due to rounding.

Sources: ABS 2011e, 2013d.

**Table A4.2: Number and proportion of low-income public housing, SOMIH and Indigenous community housing households paying given proportions of their gross income in rent, by jurisdiction, 30 June 2012**

	No. of households paying given proportion of gross income in rent								
	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Public housing</b>									
20% or less	5,386	5,815	19,070	9,794	3,856	2,960	1,038	2,861	<b>50,780</b>
More than 20% but less than 25%	92,748	46,984	28,647	20,362	30,274	6,284	8,518	1,594	<b>235,411</b>
More than 25% but less than 30%	1,554	17	48	1,256	0	3	109	115	<b>3,102</b>
More than 30%	244	11	333	425	0	7	73	86	<b>1,179</b>
Proportion paying more than 30% of gross income in rent (%)	0.2	—	0.7	1.3	—	0.1	0.7	1.8	<b>0.4</b>
<b>SOMIH</b>									
20% or less	456	..	1,869	..	589	118	..	..	<b>3,032</b>
More than 20% but less than 25%	2,303	..	978	..	826	154	..	..	<b>4,261</b>
More than 25% but less than 30%	31	..	9	..	0	0	..	..	<b>40</b>
More than 30%	15	..	33	..	0	0	..	..	<b>48</b>
Proportion paying more than 30% of gross income in rent (%)	0.5	..	1.1	..	—	—	..	..	<b>0.7</b>
<b>Community housing<sup>(a)(b)(c)(d)</sup></b>									
20% or less	4,643	2,806	n.a.	1,347	522	238	48	n.a.	<b>9,604</b>
More than 20% but less than 25%	15,371	4,206	n.a.	2,205	2,370	240	414	n.a.	<b>24,806</b>
More than 25% but less than 30%	774	1,373	n.a.	627	1,317	118	9	n.a.	<b>4,218</b>
More than 30%	829	0	n.a.	220	157	215	0	n.a.	<b>1,421</b>
Proportion paying more than 30% of gross income in rent (%)	3.8	—	n.a.	5.0	3.6	26.5	—	n.a.	<b>3.5</b>

- (a) Affordability measures for New South Wales are captured via the jurisdiction's own survey. To provide an estimate of low-income households, receipt of Centrelink benefits as the main source of household income has been used as a proxy. New South Wales is unable to provide gross income so assessable income has been used to calculate equivalised 'gross' income for determining low-income status.
- (b) For the Australian Capital Territory, Tasmania, Victoria, South Australia and Western Australia, households have been excluded from this indicator where rent charged or household gross income is either unknown or is equal to or less than zero.
- (c) Figures for Western Australia should be interpreted with caution as there is some uncertainty about the treatment of CRA by organisations.
- (d) Australian totals may not represent national totals because complete data were not available for all states and territories.

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A4.3: Number and proportion of rebated and non-rebated public housing and SOMIH households, by state and territory, 30 June 2012**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Public housing</b>									
No. of rebated households	101,148	53,370	49,364	30,210	35,092	9,550	9,859	4,276	<b>292,869</b>
No. of households paying market rent	9,936	9,409	1,710	2,415	4,172	1,351	934	569	<b>30,496</b>
Rebated households as a proportion of all households (%)	91.1	85.0	96.7	92.6	89.4	87.6	91.4	87.3	<b>90.6</b>
<b>SOMIH</b>									
No. of rebated households	2,854	..	2,870	..	1,534	292	..	..	<b>7,550</b>
No. of households paying market rent	1,518	..	360	..	222	42	..	..	<b>2,142</b>
Rebated households as a proportion of all households (%)	65.3	..	88.9	..	87.4	87.4	..	..	<b>77.9</b>

Source: AIHW National Housing Assistance Data Repository 2011–12.

**Table A4.4: Total value of private rent assistance, number of households assisted and average amount of private rent assistance received per household assisted, by type of assistance, 2011–12**

Type of assistance	Value of assistance (\$m)	No. of households assisted	Average value (\$)
Bond loans	81.1	81,776	991
Rental grants, subsidies and relief	44.2	39,667 <sup>(b)</sup>	1,114
Relocation expenses	0.1	335 <sup>(b)</sup>	217
Other	1.3	2,180 <sup>(b)</sup>	606
<b>Total<sup>(a)</sup></b>	<b>126.6</b>	<b>94,662<sup>(b)</sup></b>	<b>1,338</b>

(a) The total number of households assisted does not equal the sum of households assisted by each assistance type because households that received multiple types of assistance; are not double counted.

(b) These figures differ from Table 4.5 because the Victorian estimates have not been included in the calculations.

Source: AIHW National Housing Assistance Data Repository 2011–12.

## Appendix B: Data issues

The data presented in this publication are primarily sourced from program-based data collections, including the social housing and financial assistance programs described in this publication. These collections are not necessarily comparable nor are they comprehensive in their coverage of all current housing assistance in Australia.

There are a number of limiting factors to housing data, as outlined in the data quality statements for each data set in Appendix C. Additionally, data are not necessarily comparable across jurisdictions, as national definitions and data standards have not been developed for certain information (for example, 'greatest need' is defined differently in each jurisdiction).

### Data development

The AIHW is continually assessing and improving the data that are available, and is working with jurisdictions and national committees on a series of projects to improve housing assistance data. The data improvement activities planned for 2013–14 are to:

- work with jurisdictions to improve the quality and consistency of community housing data
- identify information needs to support policy and national reporting and to develop a plan for longer term social housing data development that will improve information to support policy priorities
- explore options for collecting information from tenants of Indigenous community housing.

The AIHW is also looking at better ways to link data between social housing programs or collection years. Linking data would allow an assessment of the patterns of service use across the separate collections or to previous years within each collection and also could be used to link information from other related collections such as the SHSC.

## **Appendix C: Data quality statements**

The AIHW plays a role in developing and maintaining national metadata standards. This work contributes to improving the quality and consistency of national health and welfare statistics. The AIHW works closely with governments and non-government organisations to achieve greater adherence to these standards in administrative data collections to promote national consistency and comparability of data and reporting.

One of the main functions of the AIHW is to work with the states and territories to improve the quality of administrative data and, where possible, to compile national data sets based on data from each jurisdiction, to analyse these data sets and disseminate information and statistics.

Data Quality Statements are developed for each data set and made available on the AIHW Metadata Online Registry (METeOR). For further information see the AIHW website <[www.aihw.gov.au](http://www.aihw.gov.au)>, or METeOR <<http://meteor.aihw.gov.au>>. For specific Data Quality Statements, follow the below links.

### **Public housing data collection 2011–12**

<<http://meteor.aihw.gov.au/content/index.phtml/itemId/524623>>.

### **State owned and managed Indigenous housing data collection 2011–12**

< <http://meteor.aihw.gov.au/content/index.phtml/itemId/524909>>.

### **Community housing data collection 2011–12**

< <http://meteor.aihw.gov.au/content/index.phtml/itemId/526136>>.

### **Indigenous community housing data collection 2011–12**

<<http://meteor.aihw.gov.au/content/index.phtml/itemId/538900>>.

### **National Social Housing Survey data collection 2012**

<<http://meteor.aihw.gov.au/content/index.phtml/itemId/534447>>.

### **Private rent assistance data collection 2011–12**

< <http://meteor.aihw.gov.au/content/index.phtml/itemId/535663>>.

### **Home purchase assistance data collection 2011–12**

<<http://meteor.aihw.gov.au/content/index.phtml/itemId/535665>>.

# Glossary

## **Canadian National Occupancy Standard**

A measure of the appropriateness of housing that is sensitive to both household size and composition. The CNOS specifies that:

- no more than two people shall share a bedroom
- parents or couples may share a bedroom
- children under 5, either of the same sex or opposite sex, may share a bedroom
- children under 18 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 and over and any unpaired children require a separate bedroom.

## **Community housing (mainstream)**

Housing provided for low- to moderate-income or special needs households, which is managed by community-based organisations. Community housing models vary across jurisdictions and housing stock is owned by a variety of groups, including government.

## **Core activity limitation**

A situation where a person needs assistance, or has difficulties with self-care, mobility and/or communication.

## **Disability**

The umbrella term for any or all of an impairment of body structure or function, a limitation in activities, or a restriction in participation. Disability is a multidimensional and complex concept, and is conceived as a dynamic interaction between health conditions and environmental and personal factors (WHO 2001).

In social housing, a proxy for a household meeting the above definition of disability may be provided through receipt of the Disability Support Pension.

## **Dwelling**

A structure or a discrete space within a structure intended for people to live in or where a person or group of people live. Thus, a structure that people actually live in is a dwelling regardless of its intended purpose, but a vacant structure is a dwelling only if intended for human residence. A dwelling may include one or more rooms that is/are used as an office or workshop, provided the dwelling is in residential use. Dwelling types include:

- a separate house
- a semi-detached, row or terrace house, townhouse, etc.
- a flat, unit or apartment; caravan, tent, cabin etc. either in or not in a caravan park; houseboat in marina, etc.
- an improvised home, tent, camper
- a house or flat attached to a shop, office, etc.
- a boarding/rooming house unit.



### **Equivalised disposable household income**

A measure of income that reflects economic wellbeing relative to household size and composition. It is used to determine low-income status for a household. Equivalised disposable household income is based on income after essential costs are deducted, as opposed to gross (that is, total) income, or net (that is, after-tax) income.

### **Family**

Two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone-parent-child relationship or other blood relationship.

### **First home buyer**

A household in which the reference person (or their co-resident partner) bought the dwelling in which they reside in the 3 years before being interviewed, and neither that reference person nor their co-resident partner had owned or been purchasing a home previously.

### **Greatest need**

A descriptor applying to a low-income household if, at the time of allocation, household members were subject to one or more of the following circumstances:

- they were homeless
- their life or safety was at risk in their accommodation
- their health condition was aggravated by their housing
- their housing was inappropriate to their needs
- they had very high rental housing costs.

A low-income household for the greatest need definition is a household that satisfies an eligibility test to receive housing assistance.

### **Homelessness**

Based on the ABS definition, the state of a person who does not have suitable accommodation alternatives and whose current living arrangement:

- is in a dwelling that is inadequate (is unfit for human habitation or lacks basic facilities such as kitchen and bathroom facilities), or
- has no tenure, or if their initial tenure is short and not extendable, or
- does not allow them to have control, and access to space for social relations (including personal—or household—living space, ability to maintain privacy and exclusive access to kitchen and bathroom facilities) (ABS 2012h).

*Note:* 'Homelessness' can be defined in different ways for different purposes.

### **Household**

A group of two or more related or unrelated people who usually reside in the same dwelling, and who make common provision for food or other essentials for living.

A household can also be a single person living in a dwelling who makes provision for his or her own food and other essentials for living, without combining with any other person.

**Household composition**

The grouping of people living in a dwelling. Household composition 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 two 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.

**Housing affordability**

The cost of housing compared with the financial situation of households. This term is generally used to refer to housing across major cities, states or nationally, as opposed to individual households. Housing affordability is often measured using the proportion of households in a given area in housing stress.

**Housing stress**

A measure of housing affordability where the proportion of household income spent on basic housing costs (that is, rent or mortgage) is calculated. So owner-occupiers without a mortgage cannot experience housing stress according to this definition. Households spending 30% or more of their income on housing are said to be in housing stress. Any households spending 50% or more are said to be in severe housing stress.

**Income unit**

One person or a group of related persons within a household, whose command over income is shared, or any person living in a non-private dwelling who is in receipt of personal income.

**Indigenous community housing**

Housing owned and/or managed by Indigenous communities for the provision of housing services to Indigenous Australians.

**Indigenous community housing organisation**

An Aboriginal and/or Torres Strait Islander organisation responsible for managing housing for Indigenous Australians, including community organisations such as resource agencies and land councils. ICHOs may either own the dwellings they manage or lease them from a state housing authority.

**Indigenous household**

A household as defined above which contains one or more people who identify as being of Aboriginal and/or Torres Strait Islander origin.

**Low-income household**

A household whose equivalised gross income falls in the bottom two-fifths (40%) of the population. This measure does not necessarily indicate eligibility for government assistance targeted at low-income households, and assistance may also be provided to households that do not meet this definition. This definition differs from that used by the ABS; it uses different definitions of low income for different purposes.

### **Outstations (also known as homelands)**

Dwellings located on Aboriginal ancestral lands with cultural and spiritual meaning to the Aboriginal people who live there. The connections to land are complex and include cultural, spiritual and environmental obligations, including obligations to protect sacred sites.

Outstations (homelands) vary in size, composition, level of resources, extent of access to potable water and services, and when established. Some may be very small, comprising a few families living together. Others may be expanding and developing their own economies, and have populations of over 100 people. While some outstations (homelands) have grown into communities of substantial size, in most cases they are smaller than townships and regional centres.

### **Overcrowding**

A situation in a dwelling when one or more additional bedrooms are required to meet the Canadian National Occupancy Standard.

### **Priority allocation**

A new tenancy that is provided to individuals classified as being in greatest need.

### **Projection**

Predicted changes that would occur if the stated assumptions were to apply over the period in question. It is not a forecast.

### **Proxy occupancy standard**

A standard that specifies the bedroom requirements of a household, based on its size and composition.

<b>Household composition</b>	<b>Dwelling size required</b>
Single adult only	One bedroom
Single adult (group)	One bedroom per adult
Couple with no children	Two bedrooms
Sole parent or couple with one child	Two bedrooms
Sole parent or couple with two or three children	Three bedrooms

For sole parent or couple households with four or more children, the dwelling size should have the same number of bedrooms as the total number of children in the household.

### **Public housing**

Rental housing provided and managed by state and territory governments. Included are households residing in public rental dwellings where the dwelling is either:

- owned by the housing authority
- leased from the private sector or other housing program areas and used to provide public rental housing
- leased to public housing tenants.

## Queensland public housing bedroom entitlements

The types of public housing that different client groups are entitled to, as detailed in the following table.

Type of housing	Client group
Seniors' unit	<ul style="list-style-type: none"><li>• Single person aged over 55</li><li>• Couple aged over 55</li></ul>
1 bedroom (any housing type)	<ul style="list-style-type: none"><li>• Single person</li><li>• Couple</li></ul>
2 bedroom (any housing type)	<ul style="list-style-type: none"><li>• Two single people sharing</li><li>• Single/couple with one child</li><li>• Single/couple with two children of same sex and less than 7 years age difference, at the applicant's request</li></ul>
3 bedroom (any housing type)	<ul style="list-style-type: none"><li>• Single/couple with two children of same sex and less than 7 years age difference</li><li>• Three single people sharing</li><li>• Single/couple with two–four children</li></ul>
4 bedroom (any housing type)	<ul style="list-style-type: none"><li>• Four single people sharing</li><li>• Single/couple with three–six children</li></ul>
5 bedroom (any housing type) (reviewable property)	<ul style="list-style-type: none"><li>• Five single people sharing</li><li>• Single/couple with four–eight children</li></ul>
6 bedroom (any housing type) (reviewable property)	<ul style="list-style-type: none"><li>• Six single people sharing</li><li>• Single/couple with five–10 children</li></ul>
7 bedroom (any housing type) (reviewable property)	<ul style="list-style-type: none"><li>• Seven single people sharing</li><li>• Single/couple with six–12 children</li></ul>

### Rebated household

A household receiving housing assistance (usually through a state or territory or community housing provider) that pays less than the market rent value of the dwelling.

### Reference person

A person chosen by applying, to all household members aged 15 and over, the selection criteria below, in the order listed, until a single appropriate person is identified:

- one of the partners in a registered or de facto marriage, with dependent children
- one of the partners in a registered or de facto marriage, without dependent children
- a lone parent with dependent children
- the person with the highest income
- the eldest person.

For example, in a household containing a lone parent with a non-dependent child, the one with the higher income will become the reference person. However, if both individuals have the same income, the elder will become the reference person.

### Rental stress

The situation of a household whose housing costs (excluding CRA) are more than 30% of the gross household income.

**Residential aged care**

Low- and high-care services provided in aged care homes accredited by the Australian Government. Includes accommodation-related services with personal care services (for both low- and high-care services), plus nursing services and equipment (for high-care services only).

**Social housing**

Rental housing that is funded or partly funded by government, and that is owned or managed by the government or a community organisation and let to eligible persons. This includes public rental housing, state owned and managed Indigenous housing, mainstream and Indigenous community housing and housing provided under the Crisis Accommodation Program.

**Social inclusion**

According to the Australian Government's Social Inclusion Board, a society in which all members have the resources, opportunities and capability to learn, work, engage with and have a voice in the community.

**Special needs**

A descriptor for those households that have a member with disability, a main tenant aged under 25 or 75 and over, or households defined as Indigenous households. Indigenous households in SOMIH are not considered special needs households, as SOMIH is an Indigenous-targeted program.

**Tenancy (rental) unit**

For the purposes of the public housing, SOMIH and community housing data collections, the unit of accommodation for which a rental agreement can be made.

In the majority of cases, there will be only one tenancy (rental) unit within a dwelling; in a small number of cases (for example, boarding houses, special group homes, semi-institutional dwellings), there may be more than one tenancy (rental) unit.

**Underutilisation**

A situation where a dwelling contains one or more bedrooms surplus to the needs of the household occupying it, according to the Canadian National Occupancy Standard.

**Unemployed person**

A person aged 15 years or more who was not employed during the reference week but had actively looked for work and was currently available for work.

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## Related publications

This report, *Housing assistance in Australia 2013*, is part of an annual series. The earlier editions can be downloaded for free from the AIHW website <[www.aihw.gov.au](http://www.aihw.gov.au)>. The website also includes information on ordering printed copies.

The following AIHW publications relating to housing in Australia might also be of interest:

- AIHW 2013. Australia's welfare 2013. Australia's welfare no. 11. Cat. no. AUS174. Canberra: AIHW.
- AIHW 2013. National Social Housing Survey: a summary of national results, 2012. Bulletin no. 117. Cat. no. AUS 172. Canberra: AIHW
- AIHW forthcoming. National Social Housing Survey: state and territory results, 2012.

This report looks at trends in housing and housing assistance provided by governments in Australia in terms social housing and financial assistance in 2012–13.

The report explores the various types of housing assistance provided to low-income households and special needs groups including first home buyers, Indigenous Australians, young and older Australians, people with disability, and those who are homeless.

A high proportion of low income households spend more than 30% of their income on rent (42%). This creates a large demand for financial assistance (1.2 million receiving Commonwealth Rent Assistance) and social housing dwellings (over 200,000 on waiting lists).