Housing assistance

Citation

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On this page

- What types of housing assistance are available?
- Who receives rental market housing assistance?
- Social housing occupants
- Where do I go for more information?

Many people cannot afford to rent or buy a home, so government programs provide Australians with assistance for housing. The support programs are diverse ranging from financial support to government-owned public housing. See glossary for definitions of housing types.

Policy context

The National Housing and Homelessness Agreement began in July 2018. It aims to improve access to affordable, safe and sustainable housing across the housing spectrum (Council of Federal Financial Relations 2018). The agreement covers social housing and support for people experiencing homelessness or those at risk of homelessness.

What types of housing assistance are available?

Housing assistance programs funded by Australian and state and territory governments are provided by government and non-government organisations (Table 1).

Table 1: Governments and organisations administering types of housing assistance

Government or organisation providing assistance	Type of housing assistance
Australian Government	Commonwealth Rent Assistance National Rental Affordability Scheme
State and territory governments	Public rental housing State owned and managed Indigenous housing Home purchase assistance Private rent assistance National Rental Affordability Scheme First Home Owner Grant
Community-based organisations	Specialist Homelessness Services Community housing Indigenous community housing

This page focuses on private rental market housing assistance and social housing.

For information about:

- home purchase assistance and First Home Owner Grant, see Home ownership and housing tenure
- Specialist Homelessness Services, see Homelessness and homelessness services
- housing assistance for Indigenous Australians, see Indigenous housing.

Private rental market housing assistance

Australians on low or moderate incomes renting through the private rental market may be able to access government assistance with the cost of housing.

Commonwealth Rent Assistance is a non-taxable income supplement, paid fortnightly to eligible recipients. It is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate is reached. Minimum thresholds and maximum rates vary depending on the household or family situation. This includes the number of children (DSS 2019b).

Australian Government real expenditure (adjusted for inflation) on Commonwealth Rent Assistance increased from $4.7 billion in 2015 to $4.9 billion in 2019-20 (SCRGSP 2021).

Private rent assistance is provided by state and territory governments to low-income households experiencing difficulty in securing or maintaining private rental accommodation. In 2019-20, it assisted about 92,600 unique households, a decrease from 94,100 in 2013-14 (AIHW 2021).

National Rental Affordability Scheme is delivered by the Australian Government in partnership with state and territory governments. It offers annual financial incentives for up to 10 years to rent dwellings for eligible occupants at 80% or less of market value rent (DSS 2020b).

As at 31 December 2020, 32,800 financial incentives were issued (dwellings tenanted or available for rent) through the scheme (DSS 2020c).

Social housing programs

Social housing is rental housing made available to Australians on low incomes who cannot afford to rent through the private rental market. Historically, social housing was made available to working families on low to moderately low incomes (Groenhart & Bourke 2014). In more recent years, social housing has increasingly focused on assisting families in greatest need, especially those experiencing homelessness.

These rental properties are owned and managed by government and/or non-government organisations (including not-for-profit organisations).

Social housing programs include:

1. Public housing: Rental housing provided and managed by all state and territory governments. Included are dwellings owned by the housing authority or leased from the private sector or other housing program areas and used to provide public rental housing or leased to public housing occupants.
2. Community housing (also known as mainstream community housing): Housing managed by community-based organisations, available to low to moderate income or special needs households (see glossary). Community housing models vary among states and territories. Various groups, including government, own the housing stock.
3. State owned and managed Indigenous housing (SOMIH): Housing that state and territory governments provide and manage. This is available to low to moderate-income households that have at least one member who identifies as being of Aboriginal and/or Torres Strait Islander origin. SOMIH is currently available in New South Wales, Queensland, South Australia, Tasmania and the Northern Territory.
4. Indigenous community housing: Housing that Indigenous communities own and/or manage to provide housing services to Indigenous Australians (AIHW 2021).

Who receives rental market housing assistance?

As at the end of June 2020, 1.7 million income units (a person or group of related persons in a household whose income is shared), (see glossary) were receiving Commonwealth Rent Assistance, an increase from 1.3 million income units in 2019 (AIHW 2021).

Of the 1.7 million Australian individuals or couples (the reference person) receiving Commonwealth Rent Assistance, as at 28 June 2020:

- Just over one-third (34%) were aged 25 to 39 years
- 38% received Newstart Allowance/JobSeeker Payment as their primary payment type
- 2 in 5 were single with no dependent children (AIHW 2021).

In 2019-20, there were about 92,600 unique households receiving private rent assistance; a decrease from 94,100 in 2013-14. Of these:

- nearly one-third (31%) were provided to households with the main applicant aged 25-34, and around one-sixth (17%) were aged 15-24
- 16% were provided to Indigenous households
- 54% were earning a gross income of less than $700 per week (or around $36,400 per year) (AIHW 2021).

As at 30 April 2020, around 59,100 occupants lived in 31,600 dwellings accommodated under the National Rental Affordability Scheme. Of these:

- 55% were aged 18-54
- 5.8% identified as Indigenous
- 9.9% had disability
- 30% received rent assistance (DSS 2020d).

Impact of COVID-19

Australia has experienced social and economic impacts from the ongoing COVID-19 pandemic (DoH 2020). From the end of March 2020, Australian borders were closed to all non-residents. More localised outbreaks resulted in the closure of non-essential services periodically by state governments throughout 2020 and 2021 (Premier of Victoria 2021; PM 2020; The Guardian 2020).

The Australian government made temporary changes to social security payments in response to both the pandemic and the increases in the unemployment rate. These modifications increased both the number of people eligible for and receiving income support payments (Parliamentary Library 2020). The main income support payments available for individuals aged 16-65 who are able to work yet unable to support themselves are JobSeeker and Youth Allowance (Other) (see glossary). Working age people, in specific situations, may also be eligible to access Disability Support Pension, Parenting Payment and Carer Payment.

To receive Commonwealth Rent Assistance, a person or family must be eligible for social security payments that exceed the base rate of an eligible Department of Veterans' Affairs service pension, income support supplement or the Family Tax Benefit Part A. The recipient must also pay or is liable to pay more than a minimum amount of rent for their principal home to qualify (DSS 2019b).

From 2019 to 2020, there was a rise in the number of recipients receiving social security payments and the number of households that were receiving Commonwealth Rent Assistance due to increases in the number of people receiving the related social security payments (DSS 2020e). From June 2019 to June 2020:

- The number of recipients receiving Commonwealth Rent Assistance also receiving Newstart/Jobseeker increased from 262,000 in June 2019 to 644,300 in June 2020. By December 2020, this number fell to 581,400 and to 508,800 in March 2021.
- Newstart/JobSeeker Payment and Youth Allowances (Other) increased from 769,600 in June 2019 to 813,700 in December 2019 to 1.6 million in June 2020; falling to 1.3 million in March 2021 (DSS 2019a, 2020a, 2021).

Social housing occupants

Across Australia in 2019-20, around 802,000 occupants were in Australia's 3 main social housing programs:

- 70% were in public housing.
- 23% were in community housing.
- 6% were in SOMIH (AIHW 2021).

Most social housing occupants were female (56%) in 2019-20 (AIHW 2021). Factors such as domestic violence, relationship breakdown, financial difficulty and limited superannuation can put women at risk of homelessness and in need of social housing (ABS 2018; AIHW 2018).

Of the households in social housing:

- about 1 in 7 (15%) included an Indigenous member at 30 June 2020, compared with 12% at 30 June 2015
- almost 2 in 5 (35%) reported having an occupant with disability at 30 June 2020, compared with 42% of households at 30 June 2015
- more than 1 in 2 (51%) consisted of single adults at 30 June 2020, compared with 53% at 30 June 2015 (AIHW 2016, 2021).

In 2019-20, around one-third (36%) of public housing and 32% of community housing occupants were aged 55 years or over. Almost 1 in 3 (31%) of those in public housing and 34% in community housing were aged 25-54. Also, 21% of public housing occupants and 21% of community housing occupants were children aged 0-14 (AIHW 2021).

Priority groups

Housing assistance has shifted to target specific vulnerable groups, such as people experiencing homelessness or those at imminent risk of homelessness. For example, public housing, SOMIH and community housing prioritise households by assessing applicants in greatest need (see glossary). Among all social housing programs, newly allocated dwellings provided to households in greatest need has been increasing since 2013-14. Of the newly allocated dwellings:

- public housing, 76% (about 13,700) of newly allocated dwellings were provided to households in greatest need in 2019-20; up from 74% (about 15,300) in 2013-14

- community housing, 82% (about 12,500) of newly allocated dwellings were provided to households in greatest need in 2019–20; up from 75% (about 9,300) in 2013–14
- SOMIH, 65% (about 400) of newly allocated dwellings were provided to households in greatest need in 2019–20; up from 59% (about 440) in 2013–14 (AIHW 2021).

Of all newly allocated greatest needs households in social housing, many were assisted because they were experiencing homelessness. Of the newly allocated dwellings:

- public housing, over half (51%, or 7,000) of newly allocated households were provided to households experiencing homelessness in 2019–20, down from a peak of 59% (9,100) in 2013–14
- SOMIH, 47% (190) of newly allocated households were provided to the homeless in 2019–20, a decrease from a peak of 52% (240) in 2015–16
- mainstream community housing, 44% (5,200) of newly allocated households were provided to the homeless in 2019–20, up from 43% (3,100) in 2013–14 (AIHW 2021).

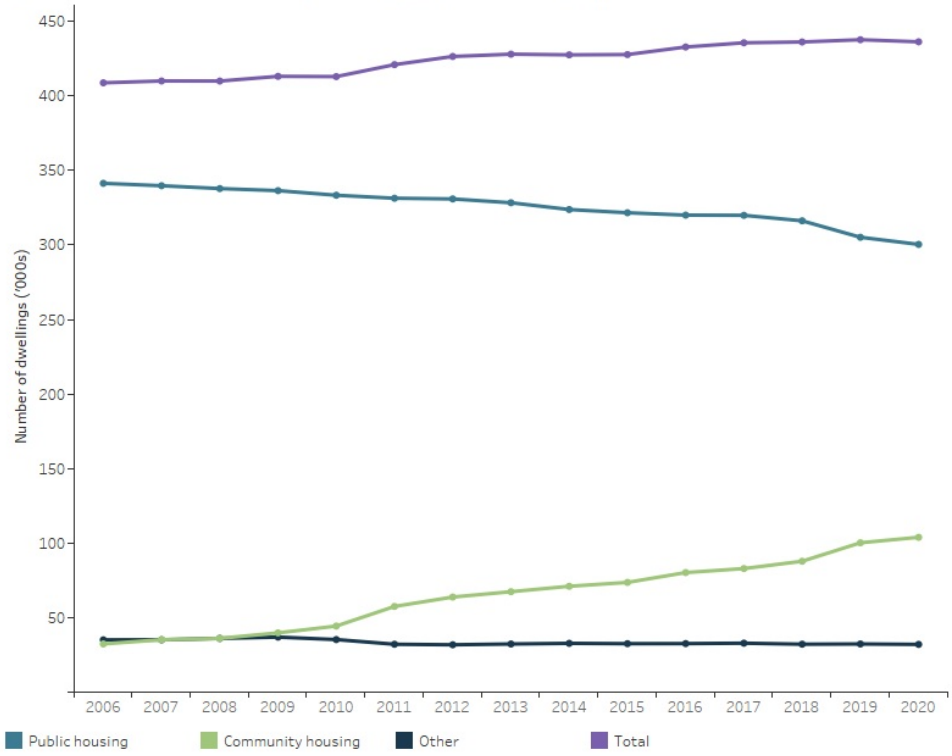
Social housing dwellings

While the number of social housing dwellings has increased overall, it has not kept pace with population growth. Indeed, the number has decreased relative to the number of Australian households (AIHW 2020).

- At 30 June 2020, there were about 436,300 social housing dwellings, an increase from 408,800 at 30 June 2006.
- The number of public housing dwellings declined from around 341,400 at 30 June 2006 to 300,400 at 30 June 2020. This decline was offset by an increase in community housing dwellings, from 32,300 to 103,900 over the same period.
- The number of 'other' types of social housing dwellings (SOMIH and Indigenous community housing) decreased from 35,100 to 32,000 over this period (AIHW 2021) (Figure 1).

The line graph shows that the number of public housing dwellings have declined from around 341,400 dwellings at 30 June 2006 to 300,400 in 2020. During the same time period, there was an increase in community housing dwellings, from around 32,300 to 103,900. The number of other types of social housing dwellings has declined from around 35,100 at 30 June 2006 to 32,300 in 2020. During the same time period, the total number of social housing dwellings has increased from 408,800 to 436,300.

Figure 1: Number of social housing dwellings, by social housing type, 2006 to 2020



Notes:
1. Data are as of end of June of the corresponding year.
2. 'Other' social housing includes State owned and managed Indigenous housing, Indigenous community housing and NT remote dwellings.
3. Data may not be comparable over time and comparisons could be misleading. See the relevant data quality statements in AIHW 2021 for more information.

Source: AIHW 2021.
http://www.aihw.gov.au

Figure 1 data table (118KB XLSX)

Wait lists and wait times

People meeting eligibility requirements for social housing are frequently placed on wait lists until a suitable dwelling becomes available. Factors that may affect a person's position and influence the length of wait lists, include:

- changes to allocation policies
- priorities and eligibility criteria
- people may refuse an option and be removed from the list
- some people who wish to access social housing may not apply because of long waiting times or lack of available options in their preferred location (AIHW 2019).

A reduction in the number of people on wait lists may not mean a decrease in demand for social housing dwellings, and applicants may be on more than one wait list. This means assessing the total number of people on wait lists is difficult.

Households assessed to be in greatest need are prioritised for housing:

- Nationally at 30 June 2020, there were 155,100 households awaiting a public housing allocation (an increase from 154,600 at 30 June 2014), and 10,900 total households were awaiting allocation for a SOMIH dwelling (an increase from 8,000 at 30 June 2014).
- Of those on the waiting list at 30 June 2020, around 58,500 new public housing applicants were classified as being in greatest need, up from 43,200 at 30 June 2014. For SOMIH, the number on the waiting list classified in greatest need was 4,400 at 30 June 2020, up from 3,800 at 30 June 2014.
- In 2019–20, 42% of newly allocated public housing households and 52% of SOMIH households in greatest need (as defined by state and territory specific public housing criteria) spent less than 3 months on waiting lists (AIHW 2021).

Overcrowding and underutilisation

Social housing dwelling size and configuration must be considered so dwellings meet household needs and to use social housing stock to greatest effect (AIHW 2019).

Overcrowding occurs when a dwelling is too small for the size and composition of the household. A dwelling requiring at least 1 additional bedroom is designated as 'overcrowded'. At 30 June 2020, the proportion of social housing dwellings with occupants living in overcrowded conditions was:

- 3.9% of households in public housing; down from 4.6% in 2014
- 25% of households in SOMIH; up from 10% in 2014
- 4.3% of households in community housing; similar to 4.1% in 2014 (AIHW 2021).

A dwelling is considered underutilised when two or more bedrooms are surplus to a household's needs. At 30 June 2020, the proportion of social housing dwellings with occupants living in underutilised conditions was:

- 11% of community housing households; the same as 11% in 2014
- 17% of public housing households; relatively stable over the long term
- 27% of SOMIH households; an increase from a low of 23% in 2014 (AIHW 2021).

Where do I go for more information?

For more information on housing assistance, see:

- Housing assistance in Australia
- Housing data dashboard (https://www.housingdata.gov.au/dashboard/7v7ny93oddwyqxr)
- National Social Housing Survey: detailed results 2016

Visit Housing assistance for more on this topic.

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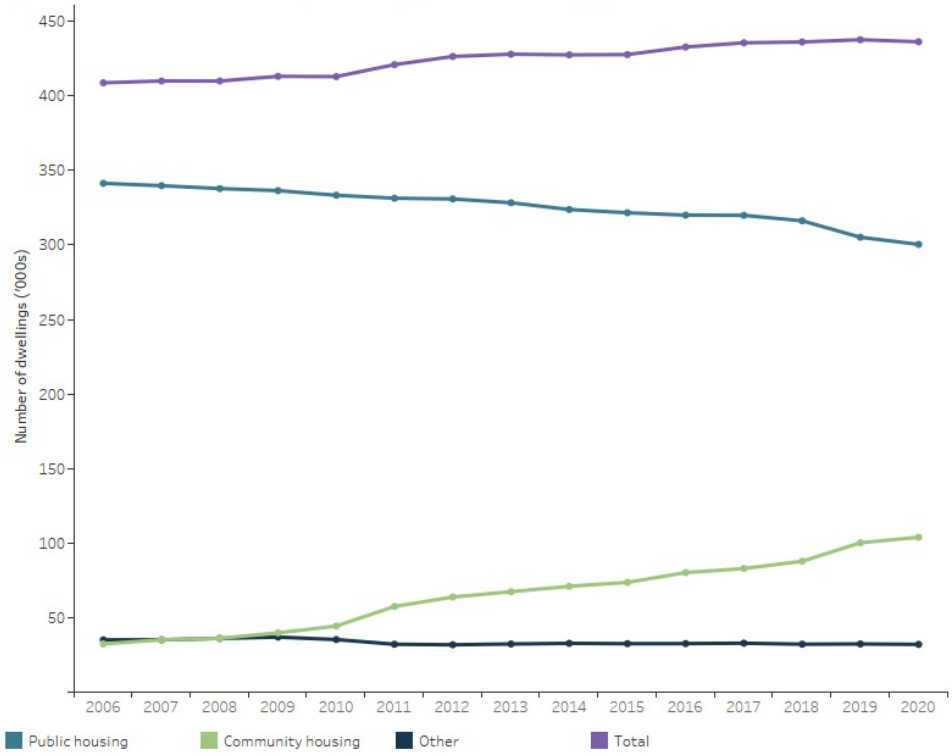
- The number of public housing dwellings declined from around 341,400 at 30 June 2006 to 300,400 at 30 June 2020. This decline was offset by an increase in community housing dwellings, from 32,300 to 103,900 over the same period.
- The number of 'other' types of social housing dwellings (SOMIH and Indigenous community housing) decreased from 35,100 to 32,000 over this period (AIHW 2021) (Figure 1).

The line graph shows that the number of public housing dwellings have declined from around 341,400 dwellings at 30 June 2006 to 300,400 in 2020. During the same time period, there was an increase in community housing dwellings, from around 32,300 to 103,900. The number of other types of social housing dwellings has declined from around 35,100 at 30 June 2006 to 32,300 in 2020. During the same time period, the total number of social housing dwellings has increased from 408,800 to 436,300.

Figure 1: Number of social housing dwellings, by social housing type, 2006 to 2020



Notes:
1. Data are as of end of June of the corresponding year.
2. 'Other' social housing includes State owned and managed Indigenous housing, Indigenous community housing and NT remote dwellings.
3. Data may not be comparable over time and comparisons could be misleading. See the relevant data quality statements in AIHW 2021 for more information.

Source: AIHW 2021.
http://www.aihw.gov.au

Figure 1 data table (118KB XLSX)

Wait lists and wait times

People meeting eligibility requirements for social housing are frequently placed on wait lists until a suitable dwelling becomes available. Factors that may affect a person's position and influence the length of wait lists, include:

- changes to allocation policies
- priorities and eligibility criteria
- people may refuse an option and be removed from the list
- some people who wish to access social housing may not apply because of long waiting times or lack of available options in their preferred location (AIHW 2019).

A reduction in the number of people on wait lists may not mean a decrease in demand for social housing dwellings, and applicants may be on more than one wait list. This means assessing the total number of people on wait lists is difficult.

Households assessed to be in greatest need are prioritised for housing:

- Nationally at 30 June 2020, there were 155,100 households awaiting a public housing allocation (an increase from 154,600 at 30 June 2014), and 10,900 total households were awaiting allocation for a SOMIH dwelling (an increase from 8,000 at 30 June 2014).
- Of those on the waiting list at 30 June 2020, around 58,500 new public housing applicants were classified as being in greatest need, up from 43,200 at 30 June 2014. For SOMIH, the number on the waiting list classified in greatest need was 4,400 at 30 June 2020, up from 3,800 at 30 June 2014.
- In 2019–20, 42% of newly allocated public housing households and 52% of SOMIH households in greatest need (as defined by state and territory specific public housing criteria) spent less than 3 months on waiting lists (AIHW 2021).

Overcrowding and underutilisation

Social housing dwelling size and configuration must be considered so dwellings meet household needs and to use social housing stock to greatest effect (AIHW 2019).

Overcrowding occurs when a dwelling is too small for the size and composition of the household. A dwelling requiring at least 1 additional bedroom is designated as 'overcrowded'. At 30 June 2020, the proportion of social housing dwellings with occupants living in overcrowded conditions was:

- 3.9% of households in public housing; down from 4.6% in 2014
- 25% of households in SOMIH; up from 10% in 2014
- 4.3% of households in community housing; similar to 4.1% in 2014 (AIHW 2021).

A dwelling is considered underutilised when two or more bedrooms are surplus to a household's needs. At 30 June 2020, the proportion of social housing dwellings with occupants living in underutilised conditions was:

- 11% of community housing households; the same as 11% in 2014
- 17% of public housing households; relatively stable over the long term
- 27% of SOMIH households; an increase from a low of 23% in 2014 (AIHW 2021).

Where do I go for more information?

For more information on housing assistance, see:

- Housing assistance in Australia
- Housing data dashboard (https://www.housingdata.gov.au/dashboard/7v7ny93oddwyqxr)
- National Social Housing Survey: detailed results 2016

Visit Housing assistance for more on this topic.

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