



Housing assistance in Australia 2015

Web report | Last updated: 29 May 2015 | Topic: [Housing assistance](#)

About

Housing assistance in Australia 2015 covers government funded provision of social housing, rent assistance, home purchase assistance and support services to help households maintain their tenancies.

Cat. no: WEB 73

Findings from this report:

- 393,844 households were in social housing in 2013-14
 - Waiting lists for social housing remain long
 - 4% to 10% of households across social housing programs were overcrowded in 2013-14
 - Mainstream community housing continues to grow as a proportion of all social housing
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Summary

Secure and affordable housing is fundamental to wellbeing. It provides a platform for many of life's benefits, including stable employment, connection to the community and a sense of home. Unfortunately, many Australians are not able to access affordable, suitable housing with their own economic and social resources. Assistance provided by governments and community organisations is available to eligible Australians who may have difficulties securing stable and affordable housing-collectively referred to as housing assistance.

Housing assistance in Australia covers government funded provision of social housing, rent assistance, home purchase assistance and support services to help households maintain their tenancies.



Social housing dwellings

Social housing is rental housing that government or non-government organisations (including not-for-profit organisations) provide to assist people who are unable to access affordable and sustainable housing options. Social housing aims to deliver appropriate, flexible and diverse housing, targeted to assist low income and disadvantaged households. There are four social housing programs in Australia:

- public rental housing,
- mainstream community housing,
- state owned and managed Indigenous housing (SOMIH), and
- Indigenous community housing.

How many dwellings?

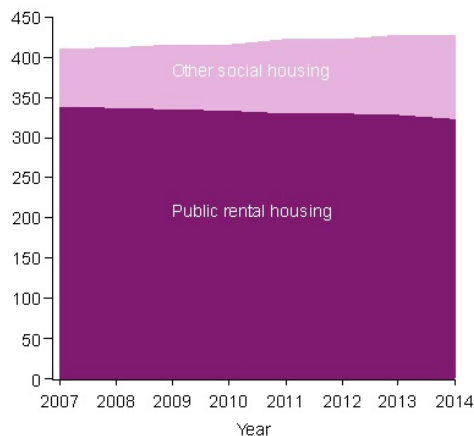
As at 30 June 2014, there were 427,600 social housing dwellings—an increase from 412,400 dwellings in 2007-08. However, the distribution of dwellings across social housing programs has changed over time.

There has been a gradual but steady policy focus towards growing the community housing sector and transferring ownership or management of public rental housing stock to community housing organisations. This is a result of the rising cost of social housing programs that are managed and run by state housing authorities.

Between 2007-08 and 2013-14, public rental housing stock reduced by approximately 5% (337,900 to 323,800), and mainstream community housing increased by 46%, from 38,500 to 71,000 dwellings (Figure 1).

Figure 1: Number of social housing dwellings by program type, 2007-2014

Dwellings ('000s)



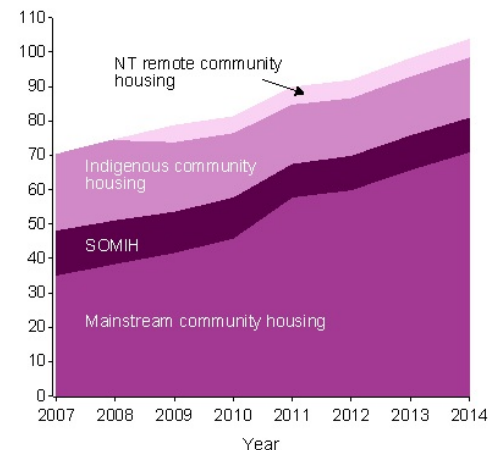
Note: 'Other social housing' includes mainstream community housing, SOMIH, Indigenous community housing and NT remote community housing.

Source: AIHW National Housing Assistance Data Repository 2013-14. [Source data](#)

SOMIH stock reduced between 2007-08 and 2013-14 from 12,800 to 10,100 dwellings. Indigenous community housing dwelling numbers also decreased from 23,300 to 17,500 over the same period (Figure 2).

Figure 2: Number of social housing dwellings by program type (excluding public rental housing), 2007-2014

Dwellings ('000s)



Source: AIHW National Housing Assistance Data Repository 2013-14. [Source data](#)

As at 30 June 2014, the overall occupancy rate for public housing dwellings was 98%, with a high of 99% in the Australian Capital Territory and a low of 93% in the Northern Territory. Overall SOMIH dwelling occupancy rates were 97%, and community housing dwellings 94%. The overall occupancy rate for Indigenous community housing dwellings was 95%.

Location

As at 30 June 2014, New South Wales had the largest number of social housing dwellings across each program type, except for Indigenous community housing, which had more dwellings reported in Queensland. Victoria had the next highest number of dwellings for public housing and community housing.

Table 1: Number of social housing dwellings, by states and territories, at 30 June 2014

Social housing program	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing	110,805	64,471	51,368	33,467	39,422	8,413	10,848	5,009	323,803
SOMIH ^(a)	4,632	..	3,383	..	1,815	283	10,113
Mainstream community housing	26,425	14,268	11,667	6,967	5,974	4,787	610	338	71,036
Indigenous community housing ^(b)	4,730	1,966	5,013	2,493	1,102	73	..	2,152	17,529
All programs	146,592	80,705	71,431	42,927	48,313	13,556	11,458	7,499 ^(c)	422,481 ^(c)

- Victoria, Western Australia, the Australian Capital Territory and the Northern Territory do not have SOMIH programs.
- NSW Indigenous community housing data includes funded and unfunded dwellings. Vic, Qld, WA, SA, Tas and NT Indigenous community housing data relates to funded dwellings only.
- The figures for Australia and NT do not include remote community housing dwellings in the Northern Territory (5,096). Remote community housing dwelling counts are provided separately, as they are not currently captured by the ICH or public rental housing data collections. These dwellings are not included in any analysis as no details are known.

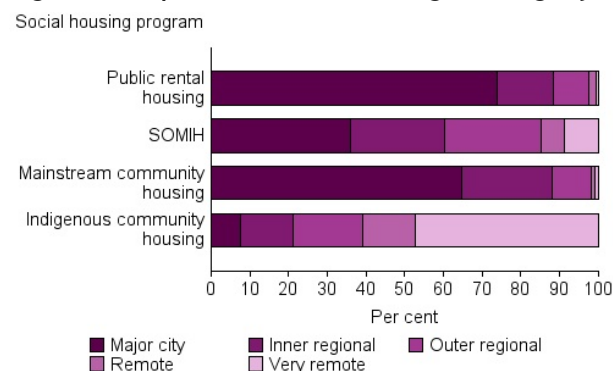
Source: AIHW National Housing Assistance Data Repository 2013-14.

Proportions of social housing dwellings varied across remoteness areas. Public rental housing and mainstream community housing represented the highest proportion of social housing in *Major cities*, SOMIH in *Outer regional* areas, and Indigenous community housing in *Remote and Very remote* areas (Figure 3).

As at 30 June 2014, most public rental housing dwellings were located in *Major cities* (74%), followed by *Inner regional* areas (15%). Less than 1% of public rental housing was located in *Very remote* areas. The majority of SOMIH dwellings were also located in *Major cities* (36%), followed by *Outer regional* (25%) and *Inner regional* areas (24%).

Mainstream community housing followed a similar trend, with 65% of dwellings located in *Major cities*. Less than 1% of mainstream community housing were located in *Very remote* areas. As expected, a large proportion (61%) of Indigenous community housing was located in *Remote* or *Very remote* areas.

Figure 3: Proportion of social housing dwellings by remoteness area and housing program type, 2014 (per cent)



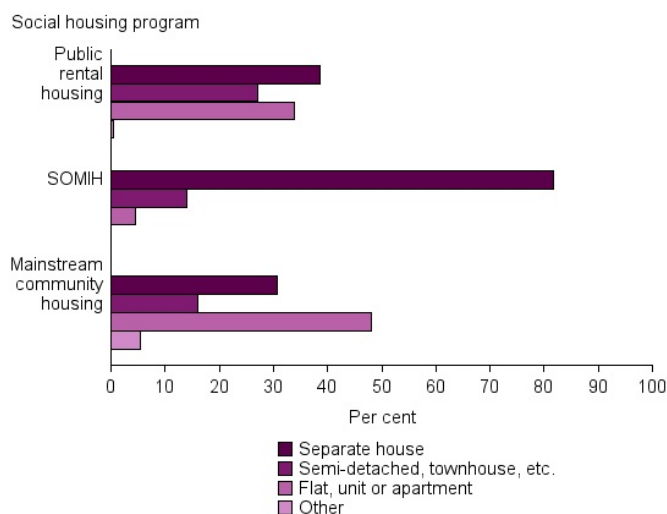
Source: AIHW National Housing Assistance Data Repository 2013-14. [Source data](#)

Dwelling type

As at 30 June 2014, public rental housing dwellings were more likely to be in the form of a separate house (39%), followed by a flat, unit or apartment (33%).

The vast majority of SOMIH dwellings were in the form of a separate house (82%), whereas mainstream community housing dwellings were more likely to be a flat, unit or apartment (48%) (Figure 4).

Figure 4: Proportion of social housing dwellings by dwelling type and housing program type, 2014 (per cent)



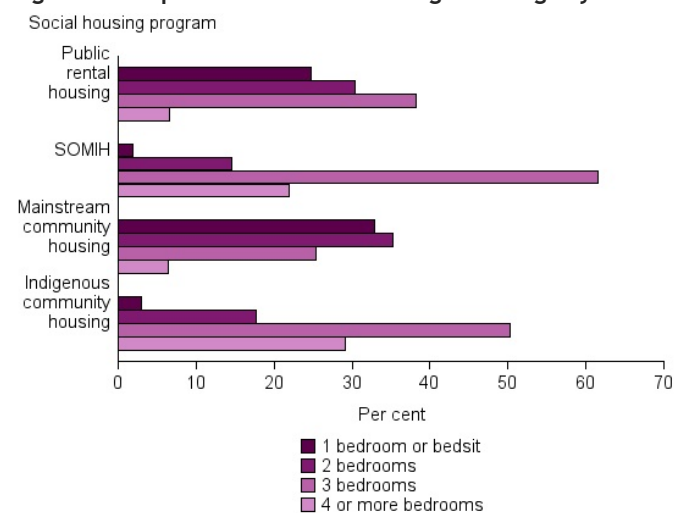
Source: AIHW National Housing Assistance Data Repository 2013-14. [Source data](#)

Dwelling size

The size of social housing dwellings in 2014 differed across program type. Public rental housing dwellings reported a greater proportion of three bedroom dwellings (38%), followed by two bedroom dwellings (30%). SOMIH dwellings also reported a greater proportion of three bedroom dwellings (62%).

Mainstream community housing dwellings reported a greater proportion of one and two bedroom dwellings (33% and 35%, respectively). Indigenous community housing reported a greater proportion of three bedroom dwellings (50%) (Figure 5).

Figure 5: Proportion of social housing dwellings by household size and housing program type, 2014 (per cent)



Source: AIHW National Housing Assistance Data Repository 2013-14. [Source data](#)

Dwelling standard

As at 30 June 2014, most social housing dwellings were reported to be of an acceptable standard, with at least four working facilities and not more than two major structural problems.

Of social housing dwellings:

- 70% of SOMIH dwellings were of an acceptable standard
- 81% of public housing dwellings were of an acceptable standard
- 89% of mainstream community housing dwellings were of an acceptable standard.

Data on dwelling standard on Indigenous Community Housing are not available.

Indigenous households within public rental housing were less likely to report living in a dwelling of an acceptable standard (66%), compared with 70% of SOMIH dwellings and 83% of mainstream community housing dwellings. Furthermore, households with at least one member with a disability were less likely to live in a dwelling of an acceptable standard within public rental housing, SOMIH and community housing dwellings (75%, 64%, and 85%, respectively).

Social housing tenants

Social housing is rental housing that government or non-government organisations (including not-for-profit organisations) make available to help people who are otherwise unable to access suitable affordable housing options. Social housing rents are generally set below market levels and are based on the income of the household.

Over recent years, social housing has increasingly been allocated to households with complex needs, such as those with disability and on very low incomes. As at 30 June 2014, there were 393,844 households in social housing, with the majority in public rental housing (317,000), 9,800 in state managed and owned Indigenous housing (SOMIH) and 67,000 in mainstream community housing. Although Indigenous community housing (ICH) data do not allow for number of households, as at 30 June 2014 there were 17,500 ICH dwellings.

How many tenants are in social housing?

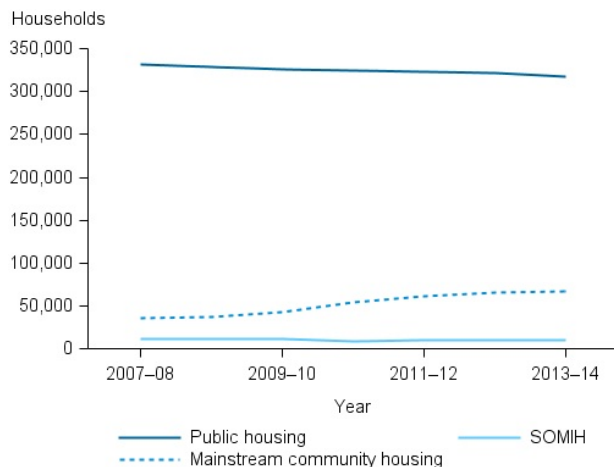
Over time, the number of public rental housing households has decreased. Between 2007-08 and 2013-14 the number of public rental households decreased from 331,100 to 317,000 (a fall of 4%).

SOMIH households also decreased during this time, from 12,400 to 9,800.

In contrast, the number of mainstream community housing households has almost doubled between 2007-08 and 2013-14, from 35,700 to 67,000 (a rise of 88%).

These differences reflect a gradual but steady shift of focus from the public- to the community-managed sector. A decrease in the number of public rental households was offset by an increase in mainstream community housing households. This increase in distribution of housing stock reflects strategies to grow the community sector, as mainstream community housing can potentially provide more flexible and innovative affordable housing options.

Figure 1: Number of social housing households, 2007-08 to 2013-14

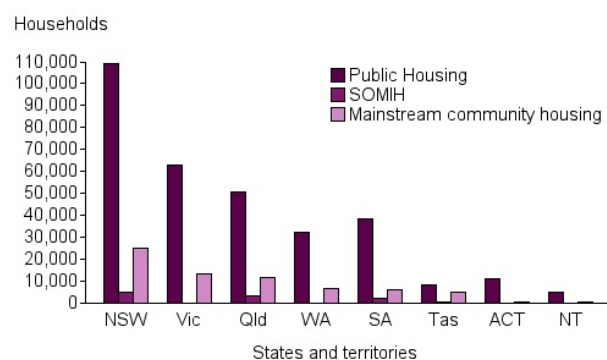


Source: AIHW National Housing Assistance Data Repository, 2013-14. [Source data](#)

Where is social housing located?

The geographic distribution of social housing largely follows the distribution of the general population. By jurisdiction, New South Wales had the largest number of households in social housing across public rental housing, SOMIH and mainstream community housing, followed by Victoria with the next largest numbers of public housing and community housing tenants.

Figure 2: Number of social housing households by state and territory and housing program type, 2013-14



Source: AIHW National Housing Assistance Data Repository, 2013-14. [Source data](#)

By remoteness area, *Major cities* had the highest proportion of households across all social housing programs, with 74% for public rental housing, 37% for SOMIH and 69% for mainstream community housing.

The proportion of public rental housing and mainstream community housing households was next highest in *Inner regional* areas (15% and 24%, respectively), whilst the proportion of SOMIH households was next highest in *Outer regional* areas (25%).

Public rental housing and community housing households both reported less than 1% in *Very remote* areas, whereas SOMIH households reported 8%.

Tenant demographics

Among public rental households, almost two-thirds of main tenants were female (61%). In terms of household composition, single adults made up the majority of all households (53%) followed by sole parents with dependent children (18%).

Forty-three per cent of public rental housing tenants reported a disability, although only 29% identified a disability support pension as the main source of income. However, a quarter of tenants indicated an age pension as the main source of income. As a high proportion of tenants are aged 65 years and over (32%), it is likely that some of those with a disability are on the aged pension, rather than the disability support pension.

Of SOMIH households, three quarters of main tenants were female (85%). In terms of household composition, sole parents with dependent children were the largest group (38%), followed by single adults (25%). Thirty-five per cent of SOMIH tenants reported a disability.

Of mainstream community housing households, almost three-fifths (58%) were female. Single adults represented the highest proportion of household compositions (60%), followed by group and mixed households (14%). Thirty-seven per cent of mainstream community housing tenants reported a disability.

Education

As at 30 June 2014, around half (49%) of public rental housing and almost two thirds (61%) of SOMIH main tenants indicated that their highest level of education was Year 10 or its equivalent. Less than half (43%) of community housing tenants reported attaining a Year 10 or equivalent level of education. Across all social housing programs surveyed, 2% of respondents reported that they had not completed any formal education (National Social Housing Survey 2014).

Age profile of all tenants

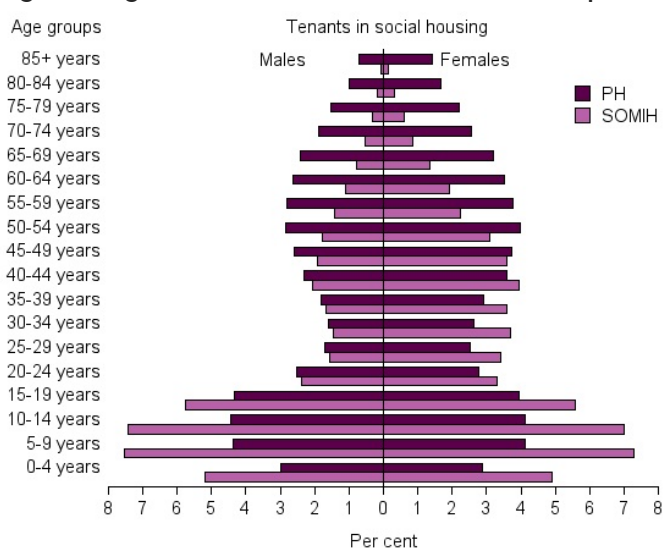
As at 30 June 2014, a high proportion of tenants living in public rental housing and SOMIH households were children. Almost a quarter (23%) of public rental housing and 39% of SOMIH tenants were aged 0-14 years old.

For older age groups, 31% of public rental housing and 12% of SOMIH tenants were aged 55 years and over.

The age profiles of public rental housing and SOMIH tenants differ greatly. Where almost one-third (31%) of public rental housing tenants were aged 55 years and over, over one-third (39%) of SOMIH tenants were aged 0-14 years.

Of all tenants, there were also more females than males represented for both social housing programs, with 56% for public rental housing tenants and 57% for SOMIH tenants.

Figure 3: Age and sex distribution of all tenants in public rental housing and SOMIH dwellings, 2014



Source: AIHW National Housing Assistance Data Repository, 2013-14. [Source data](#)

Employment

The 2014 National Social Housing Survey found that about 28% of public rental housing and 30% of community housing tenants were in the workforce.

The remainder of those in public rental housing and community housing households were either studying, a volunteer or full-time parent or carer, retired or unable to work due to long-term illness or disability.

In comparison, 37% of SOMIH tenants were in the workforce, although a greater proportion of SOMIH tenants were also currently unemployed (17%) than those in either public rental housing or community housing households (12% and 13%, respectively). Additionally, people in SOMIH households were less likely to be retired (16%) compared to those in public rental housing (38%) or community housing households (37%).

Tenants' tenure

Length

Households in public rental housing and SOMIH tend to remain in tenure for long periods of time. As at 30 June 2014, 41% of public rental housing and 31% of SOMIH households had been in the same tenancy for over a decade. Most tenancies had been in place for over 5 years for public rental housing households (63%) and SOMIH households (54%). Comparable data are not available for mainstream community housing.

Table 1: Number of households by tenure length and program, at 30 June 2014

Tenure length	Public Housing Number	Public Housing Per cent	SOMIH Number	SOMIH Per cent
6 months or less	15,768	5.0	637	6.5
6 months to 1 year	41,307	13.0	1,641	16.8
2 to 4 years	59,023	18.6	2,231	22.8
5 to 9 years	70,846	22.4	2,255	23.0
10 to 19 years	86,318	27.2	2,128	21.7
20 to 29 years	33,503	10.6	642	6.6
30 or more years	10,189	3.2	255	2.6

Note 1: Mainstream community housing data not available.

Note 2: Records with missing start date have been excluded.

Source: AIHW National Housing Assistance Data Repository, 2013-14.

Nationally, 3% of public rental housing and SOMIH tenants transferred to a different dwelling in 2013-14. This may be due to state housing authorities seeking to match tenant characteristics to household size. For example, by moving a single household into a smaller dwelling to make room for a larger household composition, or tenants requesting relocation to a different geographic area, or to meet changing tenant needs. Exit rates were slightly higher, with 7% for public rental housing and 8% of SOMIH tenants ending their tenancies during 2013-14.

Satisfaction

'Tenant satisfaction' is defined as the proportion of tenants in social housing who said they were satisfied or very satisfied with their housing service provider. As at 30 June 2014, tenants in community housing were consistently more satisfied with their housing provider (80%) compared to other social housing providers (73% for public rental housing and 58% for SOMIH) (AIHW National Social Housing Survey 2014).

Social and economic benefits from living in social housing

Affordable, safe and secure housing can contribute to a range of health and wellbeing outcomes and contribute to people's ability to engage economically and socially in their community. Tenants who reported social and economic participation benefits from living in social housing varied across their individual circumstances and housing programs.

Across all social housing programs, 94% of tenants reported they felt 'more settled' and 82% felt 'part of the community'. In terms of employment and education, 67% of social housing tenants felt they were more able to improve their job situation and 74% felt more able to start or continue education/training. Also, 85% reported having better access to services and 94% were better able to manage their rent/money. Of all social housing tenants, 25% reported no social or economic benefit from living in social housing.

Matching dwelling size to household size

A large part of providing affordable housing that meets the needs of individuals and families is ensuring that the size of a dwelling is adequate to meet the needs of the household. Matching dwelling size to household size is not a straightforward process; as family composition changes over time relocation to more suitable housing can be complicated by the availability of dwellings, tenants willingness to relocate and the cost of rehousing existing tenants.

The current stock of social housing was built around working families, so about 45% of current public rental housing stock, 81% of state owned and managed Indigenous housing (SOMIH) and 31% of mainstream community housing, consists of houses with 3 or more bedrooms. In contrast, the profile of social housing tenants has changed over time with almost half (48%) of all tenants in 2013-14 single adults.

The Canadian National Occupancy Standard (CNOS) is currently used to measure the extent to which a dwelling matches the size of a household.

Whilst the CNOS is a useful guide to the proportion of dwellings that may be under-utilised, or proportion of households potentially living in over-crowded conditions, there are some cases where a dwelling may not match a household size. For example, with shared custody of children, live-in care arrangements or to take into consideration future needs of children who may need separate bedrooms in years to come.

As at 30 June 2014, the majority of social housing households (around 77%) were classified to be dwellings adequate to their household composition.

Overcrowding

Overcrowding occurs when the dwelling is too small for the size and composition of the household living in it. A dwelling requiring at least 1 additional bedroom according to the CNOS is designated as 'overcrowded'.

	Overcrowded	Adequate	Under-utilised
Public rental housing	5%	80%	16%
SOMIH	10%	67%	23%
Mainstream community housing	4%	85%	11%

Location

The proportion of overcrowded households varied across social housing programs by jurisdictions and remoteness areas.

As at 30 June 2014, the Northern Territory had the highest proportion of overcrowded households in public rental housing (7%), followed by Victoria (6%). South Australia had the lowest proportion of households living in an overcrowded condition (2%). SOMIH households in Queensland reported the highest proportion of overcrowding (14%), whereas SOMIH households in Tasmania reported the lowest (4%). Community housing households were most overcrowded in New South Wales (6%), and least overcrowded in the Australian Capital Territory (less than 1%).

Overall, Indigenous households are more likely than non-Indigenous households to be overcrowded. The higher level of overcrowding among Indigenous households may be associated with a number of factors, including cultural and social differences, higher levels of unmet demand for affordable housing, and geographical location.

Overcrowding in Indigenous households in social housing increased by remoteness area. Indigenous households that were overcrowded in public rental housing were more likely to be in *Very remote* (12%) and *Remote* (11%) areas. SOMIH households in *Very remote* (17%) and *Outer regional* (12%) areas were more also likely to be overcrowded than other SOMIH households.

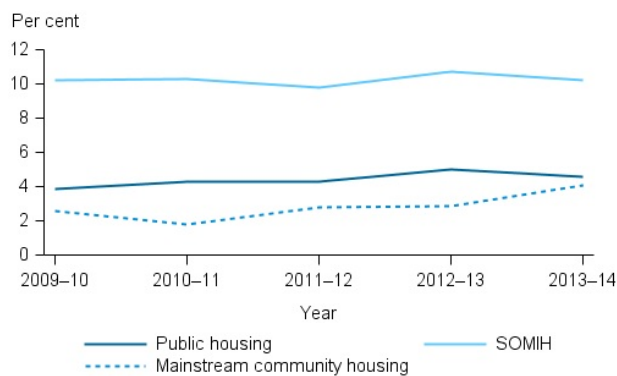
Overall, overcrowding within Indigenous households increased with remoteness



Trends

Between 2009-10 and 2013-14, the prevalence of overcrowding has varied across social housing programs. The proportion of SOMIH households living in overcrowded conditions has consistently remained more than twice as high as other social housing programs. Overcrowding in public rental housing has increased from 4% in 2009-10 to 5% in 2014, and SOMIH overcrowding remained stable at 10% over the same period. Overcrowding in community housing has increased from 3% in 2009-10 to 4% in 2013-14.

Figure 1: Proportion of overcrowded households in social housing, 2009-10 to 2013-14 (per cent)



Source: AIHW National Housing Assistance Data Repository, 2013-14. [Source data](#)

Underutilisation

Underutilisation of social housing is where the dwelling size is larger than required to adequately house the household. Underutilisation can arise as a household ages and children leave the family home, where tenants have been living in a home for many years and their economic and community life is centred around that location, and there are no suitable alternatives for relocation. Underutilisation is also in part due to public rental housing being dominated by family-sized homes with 3 or more bedrooms.

As at 30 June 2014, underutilisation rates were 16% in public rental housing and 11% in community housing. Indigenous households were more likely to experience underutilisation, with 23% of SOMIH households classified as underutilised.

Location

As at 30 June 2014, the proportion of underutilised housing varied by jurisdictions and remoteness areas across the social housing programs.

Underutilisation varied greatly across social housing programs and remoteness areas, but overall, South Australia had the highest proportion of underutilisation.

For public rental housing, South Australia had the highest proportion of underutilisation (26%), followed by the Australia Capital Territory (16%). The Northern Territory had the lowest proportion (7%).

For SOMIH households, South Australia reported the highest proportion of underutilisation (28%). Queensland reported the lowest (16%).

For community housing households, those in South Australia (25%) were most underutilised while those in the Australian Capital Territory (2%) were least underutilised.

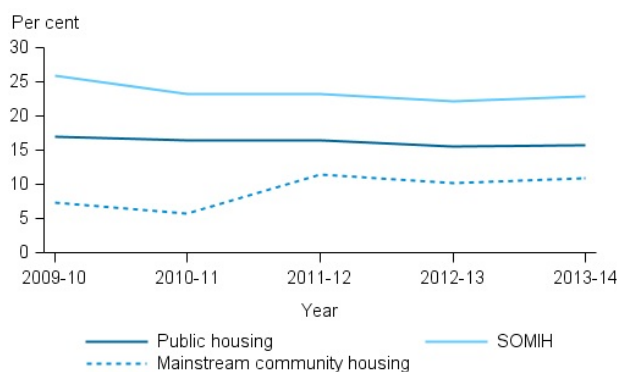
By remoteness area, the proportion of underutilised households in public rental housing varied substantially, with *Outer regional* areas most likely to be underutilised (21%) compared to *Major Cities* and *Remote* areas (both 15%). Underutilisation of SOMIH ranged between 19% in *Very Remote* areas to 23% in *Major Cities*, *Inner regional* areas and *Outer regional* areas.

Trends

Between 2009-10 and 2013-14, trends in underutilisation across community housing households have been varied, whereas SOMIH and public rental housing underutilisation has remained relatively static over time.

Public rental housing underutilisation decreased from 17% in 2009-10 to 16% in 2013-14, and SOMIH underutilisation is down from 26% in 2009-10 to 23% in 2014. Underutilisation in community housing has increased from 7% in 2009-10 to 11% in 2013-14, however, community housing has maintained comparatively low levels of underutilisation compared to other social housing programs.

Figure 2: Proportion of underutilised households in social housing, 2009-10 to 2013-14 (per cent)



Source: AIHW National Housing Assistance Data Repository, 2013-14. [Source data](#)

Priority groups

Historically, the focus of housing assistance has been to provide support to low-income working families. However, the provision of housing assistance has shifted over time to target highly vulnerable groups, such as people experiencing or imminently at risk of homelessness, households where there is a member with disability, main tenants aged under 25 or aged 75 or over, or Indigenous households.

Greatest need

Social housing is allocated on a priority needs basis. Public rental housing, state owned and managed Indigenous housing (SOMIH) and mainstream community housing prioritise households by their 'greatest need'. Greatest need applies to low-income households if, at the time of allocation, household members were subject to one or more of the following circumstances:

- Homelessness
- Life or safety was threatened within existing accommodation
- Health condition was worsened by existing accommodation
- Existing accommodation was inappropriate to their needs
- Very high rental costs.

A low-income household is a household that satisfies an eligibility test to receive housing assistance.

Households that are defined as in greatest need often also have special needs, such as a household member with a disability.

Priority access to those in greatest need is defined as the proportion of new allocations of housing to households in greatest need. This proportion remained fairly steady between 2009-10 and 2013-14.

This is particularly evident for public rental housing with around three in four newly allocated households provided to those in greatest need (74% in 2013-14). For SOMIH, around 56% of newly allocated households were provided to those in greatest need in 2013-14, down from a peak of 64% in 2012-13. Community housing however has had an increasing proportion of new households with a 'greatest need' over the last five years from 63% in 2009-10 to 75% in 2013-14.

Figure 1: Proportion of newly assisted households in greatest need by housing program type, 2009-10 to 2013-14



Source: AIHW National Housing Assistance Data Repository, 2013-14. [Source data](#)

Almost two-thirds

(61%) were homeless at the time of allocation to public rental housing and almost half (49%) at the time of allocation to SOMIH.

35%

were at risk of homelessness at the time of allocation to public rental housing and 47% at the time of allocation to SOMIH.

Special needs

Households that are in greatest need often have members with special needs. These include people with disability, a main tenant younger than 25 or 75 and older, or one or more Indigenous members.

Because SOMIH is an Indigenous-targeted program, Indigenous households in SOMIH are not considered special needs households. For SOMIH households, only those that have a member with disability or a principal tenant 24 or younger, or 50 or older are considered special needs.

Special needs and greatest needs categories are not mutually exclusive and tenants may fit into a number of categories within each group or across groups.

As at 30 June 2014, the proportion of new allocations among special needs groups differed across social housing programs:

- Of newly allocated public rental housing households with special needs, 48% of these were represented by households with at least one member with disability.
- Of newly allocated SOMIH households with special needs, 41% represented those households with at least one member with disability, and 41% were households where the main tenant was aged under 25.

Demographics of newly allocated households

Household composition

As at 30 June 2014, nearly half of public rental housing households (48%) were made up of single people living alone, followed by sole parents with dependent children (32%). Public rental housing households were least likely to be couple only households (4%). SOMIH households were also more likely to be made up of sole parents with dependent children (58%), followed by single adults (17%). SOMIH households were also least likely to be couple only households (2%).

Indigenous and disability status

Around 4,200 Indigenous households (26% of all allocations) were newly allocated to public rental housing. There were almost 8,000 new allocations (48% of all allocations) to public rental housing for households with at least one member with a disability. Of new allocations to SOMIH, the proportion of all new allocations to households with at least one member with a disability was 41%. This proportion (41%) was the same for households where the main tenant was aged under 25 years.

Wait lists and wait times

As at 30 June 2014, there were 154,600 total applicants registered for access to public rental housing (down from 171,300 in 2010), and 8,000 applicants waiting for allocation to SOMIH programs (down from 10,000 in 2010). Around 43,400 applicants in the community housing sector were waiting allocation to mainstream community housing as at 30 June 2014 (up from almost 36,700 in 2010). Across the three types of social housing, around 75,900 of these applicants were categorised as in greatest need.

Fluctuations in the numbers of those on wait lists are not necessarily measures of changes in underlying demand for social housing. A number of factors may influence the length of wait lists including changes to allocation policies and eligibility criteria put in place by state housing authorities. Further, some people who wish to access social housing may also not apply due to the long waiting times or lack of available housing in their area.

Wait list priority is generally accorded to those with the greatest needs. About 74% of new allocations for public housing and 56% of new allocations for SOMIH went to those in greatest need categories.

As 'greatest need' eligibility criteria does not cover all needs for those in social housing, there are often limited choices for new entrants into the social housing system in regards to selection of dwelling type and locations. Tenant choices are often limited to broad geographic areas or types of dwellings. For example, public rental housing tenants often are given a limited number of offers at the time of allocation and if refused, applicants may risk their place on the waiting list.

While a high proportion of new allocations went to those in greatest need, there were still households in greatest need that had been on the waiting list for considerable time. Forty-six per cent of public rental housing and 26% of SOMIH new allocations that were classified as in greatest need spent more than 2 years on a waiting list. Those with special needs also reported a high proportion of new allocations spending more than 2 years on a waiting list, with 64% for public rental housing and 58% for SOMIH.

For community housing, data on allocations by the amount of time spent on the waiting list are not available.

Table 1: Proportion of new allocations^(a), by time spent on the waiting list^(b), by greatest and special needs households, by housing program type, 2013-14 (per cent)

Time spent on waiting list	Greatest need ^(c)	Greatest need ^(c)	Special needs ^(d)	Special needs ^(d)
	Public housing	SOMIH	Public housing	SOMIH
Less than 3 months	86.6	76.9	64.8	51.1
3 months to less than 6 months	86.4	71.7	65.8	55.0
6 months to less than 1 year	82.0	52.0	66.7	56.9
1 year to less than 2 years	72.6	29.8	68.0	63.7
More than 2 years	46.1	25.6	63.9	57.9
All	74.1	56.3	65.4	55.6

- a. Whether the household was a new allocation for housing assistance in the financial year.
- b. Data includes only households with known waiting time.
- c. 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.
- d. 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.

Source: AIHW National Housing Assistance Data Repository 2013-14.

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Financial assistance

Housing costs are a major expense and for those on low incomes meeting rental costs or mortgage repayments can be a strain on finances. Similarly, for those who aspire to home ownership, saving a deposit and accessing finance can be difficult. Governments help make it easier for people to access affordable housing by providing financial assistance through:

- Commonwealth Rent Assistance Program (CRA) and through jurisdictional Private Rent Assistance (PRA) programs
- First Home Owners Grants (FHOG) and Home Purchase Assistance (HPA) programs.

Renters

Commonwealth Rent Assistance (CRA)

CRA is an Australian Government payment to people on low or moderate incomes who are renting in the private housing market. To be eligible, tenants must first qualify for a social security income support payment and meet the residency requirements of their pension, allowance or benefit.

CRA is a non-taxable income supplement, payable fortnightly to eligible income support recipients and people who receive more than the base rate of the Family Tax Benefit Part A. CRA is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate is reached. The minimum threshold and maximum rates vary according to an income unit's household composition, including the number of children.

CRA may be payable to people living in community housing or Indigenous community housing and, in some jurisdictions, state owned and managed Indigenous housing (SOMIH).

CRA is not payable to people renting housing from state or territory housing authorities, as these housing authorities separately subsidise rent for eligible tenants.

Payment of CRA continues as long as recipients meet income and asset tests for their primary payment and CRA eligibility conditions.

Between 2009-10 and 2013-14, the Australian Government's nominal expenditure for CRA increased by 34%, from \$2.9 billion to \$3.9 billion. Over time, expenditure remained highest in New South Wales, followed by Queensland.

As at 30 June 2014, almost 1.32 million income units received CRA, compared to 1.27 million in 2013. The number of income units receiving CRA has risen by 41% since 2000 (up from 937,100 income units). The median CRA payment was \$124 per fortnight.

Of CRA recipients (the person in the income unit to whom the CRA is paid) in 2014:

- two in five (41%) were aged 30-49 and almost one quarter were aged 60 and over (24%).
- only 12% were aged 24 and under (almost 200,000 income units).
- most were single with no dependent children (54%), followed by those who were single with one or more dependent children (21%).
- 22% were receiving Newstart Allowance, 20% were receiving a Disability Support Pension and 18% were receiving the Age Pension.
- 4% were Indigenous (over 58,000 income units).
- 67% would have paid more than 30% of their income on rent if they were not assisted by CRA payments.

Location

In 2014, New South Wales had the highest number of CRA recipients (435,000), followed by Queensland (329,000) and Victoria (300,800). Tasmania (33,800) had almost 3 times as many CRA recipients as the Australian Capital Territory (11,600), despite having a population that is only 25% larger than the Australian Capital Territory. This largely reflects differences in average household incomes with proportionally less demand in the Australian Capital Territory.

Rental stress

Rental stress is defined as more than 30 per cent of household income being spent on rent.

As at June 2014, 67% of CRA recipients would have paid more than 30% of their income (a commonly used threshold for measuring financial stress among low-income households) on rent if CRA were not provided. However, with CRA provided, this proportion was reduced to 40% of CRA recipients.

Between 2010 and 2014, the proportion of income units paying more than 30% of their income in rent after receipt of CRA remained steady at around 40%. Between special needs groups, such as those aged 24 and under, those aged 75 and over, and those with a disability support pension, the proportion of income units paying more than 30% of their income in rent after CRA varies. However, trends over time within special needs groups have remained fairly stable.

- The proportion of older Australians (75+ years) experiencing rental stress after receiving CRA decreased from 30% in 2009 to 23% in 2014.

- Young people (24 and under) were the most likely to experience rental stress despite receiving CRA. This has increased from 55% in 2009 to 59% in 2014.

Private Rent Assistance (PRA)

PRA is financial assistance provided by state and territory governments to low-income households experiencing difficulty in securing or maintaining private rental accommodation. Types of assistance include bond loans, rental grants, subsidies and relief, and relocation expenses.

In 2013-14, PRA assisted over 122,300 recipients, compared to 117,800 in 2012-13. Of PRA recipients:

- nearly one third (31%) were aged 25-34, and almost one-quarter (22%) were aged 24 and under
- 11% were from an Indigenous household
- 62% were earning a gross income of less than \$700 per week
- only 19% reported employee cash income as a source of income.

Location

In 2013-14, South Australia reported the highest number of households receiving PRA, with 47,500 recipients (39%). This was followed by Queensland (27,100 or 22%) and New South Wales (21,100 or 17%). The Northern Territory reported the lowest number of households receiving PRA, with almost 300 recipients (less than 1%).

In 2013-14, almost 3 in 5 (60% of) households receiving PRA were households in *Major cities*, with 24% in *Inner regional* areas, 15% in *Outer regional* areas and less than 2% in *Remote* and *Very remote* areas.

In 2013-14, some households received multiple types of assistance. Bond loans were the most common type of PRA, assisting 81,200 households, followed by rental grants, subsidies and relief (37,500).

Home buyers

There are two main types of government housing assistance available to home buyers:

- First Home Owner Grant (FHOG), a national scheme funded by the states and territories.
- Home Purchase Assistance (HPA), administered by states and territories.

First Home Owner Grant (FHOG)

The national First Home Owner Grant (FHOG) scheme was introduced on 1 July 2000 and is funded by the states and territories and administered under their own legislation. Under the scheme, a one-off grant is payable to low-income first home owners who satisfy eligibility criteria.

In 2013-14, 61,200 first home owner grants were paid in Australia (excluding the Australian Capital Territory), down from 114,800 in 2011-12. This decrease is due to changing eligibility requirements surrounding the FHOG scheme, such as grants only being administered to newly constructed dwellings across many jurisdictions.

Table 1: Number of first home owner grants paid, by jurisdiction, 2011-12 to 2013-14^(a)

Year	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
2013-14	7,684	15,531	5,373	19,806	9,221	2,661	n.a	901	61,177
2012-13	17,296	32,667	12,834	19,277	7,747	2,035	2,850	1,107	95,813
2011-12	37,457	29,874	19,808	15,192	6,939	1,877	2,612	1,023	114,785

a. First home owner grant numbers not available for ACT at time of publication.

Source: State and Territory Revenue Office data (unpublished).

Home Purchase Assistance (HPA)

HPA is administered by each jurisdiction and provides a range of financial assistance to eligible households to improve their access to, and maintain, home ownership.

HPA can include:

- Direct lending
- Concessional loans
- Mortgage relief
- Interest rate assistance
- Deposit assistance
- Other assistance grants

In 2013-14, states and territories provided home purchase assistance to 44,200 recipients across Australia. This compares to 40,300 recipients in 2012-13.

Of HPA recipients:

- almost half (49%) were aged 25-44
- 50% were earning a gross income of less than \$700 per week
- only 1% were identified as being Indigenous.

The number of households receiving HPA in the form of direct lending has increased between 2010-11 and 2013-14 (from 37,600 to 38,900). The number receiving interest rate assistance and 'other' types of assistance has also increased slightly over the same period.

Table 2: Home purchase assistance provided to households, 2009-10 to 2013-14 ^{(a)(b)}

Type of assistance	2010-11	2011-12	2012-13	2013-14
Direct lending	37,620	36,844	35,001	38,853
Interest rate assistance	3,070	3,350	3,290	3,288
Other ^(c)	1,753	1,892	2,022	2,038
Total	42,443	42,086	40,313	44,179

- The data includes all households that commenced receiving home purchase assistance in the financial year, all households that commenced receiving an ongoing form of home purchase assistance in a previous financial year that continued to receive assistance in the financial year and all households that had outstanding balances remaining on repayable assistance for some portion of the financial year.
- Total number of instances of assistance. This does not equal the total households assisted because households may receive multiple types of assistance.
- 'Other' includes mortgage relief, deposit assistance and other assistance.

Source: AIHW National Housing Assistance Data Repository 2013-14.

Location

In 2013-14, the highest number of households that received HPA were in Western Australia (20,500), followed by South Australia (19,100). Tasmania reported the lowest number of households receiving HPA (92—or less than 1% of all households assisted).

While 72% (31,600) of households that received HPA were in *Major cities* in 2013-14, 14% (6,100) were in *Outer regional* areas and 1 in 8 (12%, or 5,500) were in *Inner regional* areas. Very few were located in either *Remote* (2%) or *Very remote* (less than 1%) areas.

Glossary

Concept	Definition
Canadian National Occupancy Standard	<p>A measure of the appropriateness of housing that is sensitive to both household size and composition. The CNOS specifies that:</p> <ul style="list-style-type: none"> • no more than 2 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)	<p>Housing provided for low- to moderate-income or special needs households, which community-based organisations manage. Community housing models vary across jurisdictions and a variety of groups, including government, own the housing stock.</p>
Disability	<p>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 2011). In social housing, a proxy for a household meeting the above definition of disability may be provided through receipt of the Disability Support Pension.</p>
Dwelling	<p>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:</p> <ul style="list-style-type: none"> • 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.
Equivalentised disposable household income	<p>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. Equivalentised 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.</p>
Family	<p>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.</p>
First home buyer	<p>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.</p>
Greatest need	<p>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:</p> <ul style="list-style-type: none"> • 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. <p>A low-income household for the greatest need definition is a household that satisfies an eligibility test to receive housing assistance.</p>

Homelessness	<p>Based on the ABS definition, the state of a person who does not have suitable accommodation alternatives and whose current living arrangement:</p> <ul style="list-style-type: none"> • 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 2012c). <p>Note: 'Homelessness' can be defined in different ways for different purposes.</p>
Household	<p>A group of 2 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.</p>
Household composition	<p>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 2 or more tenants aged 16 or over who are not in a couple or parent-child relationship. Mixed households are households not described by the other two types—for example, multiple single-family households.</p>
Housing affordability	<p>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.</p>
Housing stress	<p>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.</p>
Income unit	<p>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.</p>
Indigenous community housing	<p>Housing that Indigenous communities own and/or manage for the provision of housing services to Indigenous Australians.</p>
Indigenous community housing organisation	<p>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.</p>
Indigenous household	<p>A household as defined above which contains one or more people who identify as being of Aboriginal and/or Torres Strait Islander origin.</p>
Low-income household	<p>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.</p>
Overcrowding	<p>A situation in a dwelling when one or more additional bedrooms are required to meet the Canadian National Occupancy Standard.</p>
Priority allocation	<p>A new tenancy that is provided to individuals classified as being in greatest need.</p>
Public housing	<p>Rental housing that state and territory governments provide and manage. Included are households residing in public rental dwellings where the dwelling is either:</p> <ul style="list-style-type: none"> • 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.
Rebated household	<p>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.</p>

Reference person	<p>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:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>
Rental stress	<p>The situation of a household whose housing costs (excluding CRA) are more than 30% of the gross household income.</p>
Social housing	<p>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.</p>
Social and economic participation	<p>Economic and social participation refers to a range of ways in which people contribute to and have the resources, opportunities and capability to learn, work, engage with and have a voice in the community. This can also be referred to as social inclusion. Social participation can include social engagement, volunteering, working with community organisations and accessing services. Economic participation can include paid employment, training and education or self-employment.</p>
Special needs	<p>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.</p>
Tenancy (rental) unit	<p>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.</p> <p>In the majority of cases, there will be only one tenancy (rental) unit within 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.</p>
Underutilisation	<p>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.</p>
Unemployed person	<p>A person aged 15 or more who was not employed during the reference week but had actively looked for work and was currently available for work.</p>



Data

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