

5 Assistance for housing

5.1 Introduction

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

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

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

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

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

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

5.4 Housing assistance for Indigenous Australians

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

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

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

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

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

How housing assistance is provided for Indigenous people

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

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