

QCOSS

Queensland Council
of Social Service

Housing Policy Review

March 2018



About QCOSS

The Queensland Council of Social Service (QCOSS) is the state-wide peak body representing the interests of individuals experiencing or at risk of experiencing poverty and disadvantage, and organisations working in the social and community service sector.

For more than 50 years, QCOSS has been a leading force for social change to build social and economic wellbeing for all. With members across the state, QCOSS supports a strong community service sector.

QCOSS, together with our members continues to play a crucial lobbying and advocacy role in a broad number of areas including:

- place-based activities
- citizen-led policy development
- cost-of-living advocacy
- sector capacity and capability building.

QCOSS is part of the national network of Councils of Social Service lending support and gaining essential insight to national and other state issues.

QCOSS is supported by the vice-regal patronage of His Excellency the Honourable Paul de Jersey AC, Governor of Queensland.

Lend your voice and your organisation's voice to this vision by joining QCOSS. To join visit [the QCOSS website](http://www.QCOSS.org.au) (www.QCOSS.org.au).

ISBN –

© 2018 Queensland Council of Social Service Ltd. This publication is copyright. Non-profit groups have permission to reproduce part of this book as long as the original meaning is retained and proper credit is given to the Queensland Council of Social Service. All other persons and organisations wanting to reproduce material from this book should obtain permission from the publishers.

Contents

About QCOSS	2
1. Policy background and context – housing is a critical social issue	4
Purpose of this review.....	4
Housing is foundational to social wellbeing	4
Housing affordability in decline	5
Policy and market distortion: housing as a speculative investment commodity	7
2. QCOSS’s involvement with housing policy & practice	10
Place-based approaches	10
Policy development.....	10
Cost of living advocacy	10
Sector capacity and capability building.....	10
3. Key stakeholders and data sources.....	10
4. Housing policy frameworks	11
ACOSS Budget Priorities Statement (2018).....	12
Grattan Institute (2018).....	12
Committee for Economic Development of Australia (2017).....	13
Queensland Housing Strategy (2017)	14
QCOSS / PCA Joint Position Paper (2017)	15
ACOSS / National Shelter (2017)	15
Social, Shelter and Tenants Peaks - Reform Agenda (2015).....	16
Vote Home campaign (2016).....	17
Anglicare Rental Affordability Snapshot (2017)	17
‘Tackling Housing Affordability’ - The Conversation (2015).....	18
Everybody’s Home Campaign (2018).....	18
5. Policy analysis - housing system models	19
Housing continuum	19
Tenant engagement – public participation spectrum.....	20
Social housing outcomes models	21
6. Policy analysis – comparative frameworks and theory of change	23
Comparative policy framework, evidence base and policy instruments	23
QCOSS housing policy theory of change	27
7. Draft QCOSS housing position statement.....	28
References	30

1. Policy background and context – housing is a critical social issue

Purpose of this review

This review develops a QCOSS Housing Policy framework as the basis for engagement and advocacy, including member communications, media releases and inquiry submissions.

Housing is a complex system of inter-connecting causes and effects, and the system is broken. Housing affordability is in decline with escalating housing costs, widespread housing stress, long social housing waitlists and high levels of homelessness. Despite this urgent need, policy responses are fragmented with *“both Commonwealth and state/territory governments need(ing) to develop coherent and long-term policy frameworks to provide housing across the full spectrum of need”*, (Troy, Randolph, et al, 2018). The QCOSS housing policy framework is intended to be an integrated and comprehensive response to this decline.

The method used for this policy analysis is to review the background context to Housing and then compare current policy frameworks of government, peak bodies and expert researchers. The comparative analysis of different policy frameworks in this document attempts to resolve fragmented frameworks into a holistic, coherent and integrated model. This Review contains a draft QCOSS Position Statement on Housing, which will be the basis for further consultation with key stakeholders before QCOSS releases the final Position Statement. More detailed Position Statements will likely be developed in each of the domains of the framework.

Housing is foundational to social wellbeing

Shelter is a basic human need and a fundamental human right (United Nations, 1948). The value of housing is more than physical shelter, it can also provide safety, privacy and social inclusion. It allows for the development of intimate relationships, child nurturing and a base for daily routines. People also attach their personal identity to the place they call home, and the location of the home is the context for their interactions with the ‘outside’ world: socially, culturally, economically and politically. Many social and economic policies relate to these important aspects of housing.

Access to affordable housing is the foundation on which Queenslanders build stable and productive lives. Stable housing positively influences health, education, employment, economic and social participation outcomes. *“Housing, even in its simplest form, meets two basic human needs: shelter and security. Its influence on the welfare of households is substantial, affecting, for example, health and wellbeing, education, employment and social and community participation.”* (AIHW, 2017)

In the past hundred years, the purpose of housing in Australia has evolved beyond the provision of shelter and a home. Firstly, home ownership has become financial security for retirement, (to supplement or replace support from family or the age pension). This saw significant growth in home ownership in Australia post WWII. Secondly, housing has now also become a significant investment commodity. This initially evolved from the financial security function, but has been significantly accelerated by financial deregulation and generous tax treatment in the 1980s and 1990s.

Housing as an investment commodity would not have been of concern if it continued to provide for the affordability of shelter for all. However, speculative investment has harsh consequences, leading to declining housing affordability. Federal governments have continued to frame housing as an investment commodity through deregulated financial services and the unfair tax treatment of capital gains tax discounts and negative gearing. Individuals and communities have attempted to find creative ways to sustain shelter in the context of declining affordability.

QCOSS recognises the importance of affordable, accessible and sustainable housing for all Queenslanders, especially those experiencing poverty and disadvantage.

Housing affordability in decline

Safe, secure and affordable housing is under significant, sustained stress in Australia. This is evidenced by escalating housing costs, widespread housing stress, long social housing waitlists and high levels of homelessness.

The cost of home ownership has escalated, (especially in comparison with wages), having a knock-on effect throughout the housing continuum from home ownership, to private rental, social housing and homelessness. Many people who are now not able to buy, are restricted to private renting. This increase in demand for rentals puts pressure on low income renters, many of whom are then pushed onto long social housing waitlists, and into increased risk of homelessness. Lack of affordable housing is a leading cause of homelessness.

Escalating housing costs

*“Since 1970, Australia’s median real house price has almost **quadrupled** while real wages have only doubled. This resulted in a **doubling** of the Australia-wide dwelling price to income ratio to a present value of around six to seven.” (Yates, Ong, et al, 2017)*

*“The gap between household income and dwelling prices in Australia has widened over the past 3 decades, creating a barrier to home ownership for many... This gap has been fuelled by rapid house price growth, after the financial system was deregulated... House prices in Australia have increased substantially in recent decades. The OECD noted in its biennial survey that they have reached unprecedented highs in Australia, **increasing by 250% in real terms** since the 1990s.” (AIHW, 2017)*

*“In Sydney, which has experienced significant price rises over the period, ... the ratio of average disposable household income (Australia-wide) to median house prices has increased from approximately 3.3 in June 1981, to just over **seven** in June 2015” (Thomas & Hall 2015). This has now risen in 2017 to **8.2 years**. (Bankwest, 2017).*

Nationally, *“first time home buyer couples will have to save for an average of 4.6 years to accumulate the \$111,080 needed for a 20 per cent house deposit on a median priced home. This is three months longer than in 2016 (4.4 years) and a \$7,173 increase on the \$103,907 deposit required last year” (Bankwest, 2017) “An average of **6 years** is needed for first time buyers in New South Wales to come up with a 20 per cent deposit, and only 8.1 per cent of the state’s residents are able to break into the market. ... House prices are rising while wages stagger further behind, leaving Australian households— established and otherwise—with immense hurdles and little recourse” (Chamseddine, 2018).*

Widespread housing stress

Housing stress is defined as ownership or rental housing costs being *“at least 30 per cent of income”* for *“households in the bottom 40 per cent of the income distribution”* (Yates & Milligan 2007). AIHW Australia’s welfare 2017 report, indicates that *“Across all capital cities, both the median house and unit price exceeded the calculated maximum affordable dwelling price for the median income rental household”, (2017a).*

National Shelter’s November 2017 Rental Affordability Index indicates that across Australia:

- *“The **single pensioner household** is facing Severely Unaffordable and Extremely Unaffordable rents... Housing pressures are likely to be compounded by a range of other pressures, including healthcare costs associated with ageing.*
- *The **couple pensioner household** is facing Unaffordable and Severely Unaffordable rents. Adding to the financial pressure on this household are a number of other costs, which may include health care costs associated with ageing.*
- *The **single person on benefits household** is untenable, with a person ... needing to pay at least 60 per cent of his/her income on rent across all metropolitan areas.*
- *For the **single parent household** rents are almost entirely Severely to Extremely Unaffordable across all metropolitan areas. Childcare and healthcare costs may potentially compound the financial stress on this rental household.*
- *The **student sharehouse** looking to locate in the inner and middle suburbs of metropolitan areas faces Severely Unaffordable to Extremely Unaffordable rents.” (National Shelter, 2017)*

Similarly, the April 2017 Anglicare Rental Affordability Snapshot indicates that for Brisbane:

“The Brisbane private rental market ..., rental affordability remained largely unchanged for low income households in Brisbane... Only households with at least two minimum wages can afford to rent from the Brisbane private rental market without placing themselves into undue financial stress. This number represents 12% of the total (8,423) rental property listings in 2017. With minor exceptions, all other low income households (families, couples and singles) need to spend considerably more than 30% of their weekly household income to rent from the Brisbane private rental market. Low income earners continue to face significant rental stress if they have to rely on the private rental market in Brisbane.”
(Anglicare Australia, 2017)

Housing stress is further exacerbated by:

- Other cost of living increases, such as energy, which disproportionately impact low income renters – see QCOSS reports ‘Choice and Control? The experiences of renters in the energy market’ (QCOSS, 2017a) and ‘Cost of Living and age pensioner households’ (QCOSS, 2017c)
- Income instability with under-employment, workforce casualisation, and gig economy.
- Regional factors such as mining, tourism, company accommodation, and Airbnb.
- Non-financial barriers, (such as education, disability, single-parent households and age) – see Tenants Queensland ‘Rental Vulnerability Index’ (Tenants Qld, 2017).

Long social housing waitlists of mostly high needs applicants

The Queensland Department of Housing and Public Works 2017 Social Housing Register indicates that there were 15,657 households on the waitlist, comprising 29,636 people, as at June 2017, (DHPW, 2017a). AIHW indicates that:

“Demand for social housing is strong. As at 30 June 2016, there were around 195,000 households on social housing waiting lists. Both the waiting lists themselves, and the wait times for many households, are very long. As at 30 June 2016, 47% of households waiting for public housing had been doing so for more than 2 years.” (AIHW, 2017a) *“When it comes to social housing allocations, there are often limited choices for new entrants into the social housing system in regards to selection of dwelling type and location. Tenant choices are often limited to broad geographic areas and/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, they may risk their place on the waiting list.”* (AIHW, 2018).

The Productivity Commission’s March 2018 inquiry report on ‘Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services’ states:

“Australia’s social housing system is broken. Eligible tenants have little choice over the home they live in and can face a lengthy wait to access housing, and the type and amount of financial assistance available to households is inequitable.” (PC, 2018)

Social housing providers allocate high needs applicants from the top of the waitlist, (some of whom experience mental illness and substance use disorders), and then proceed to evict those same tenants when their mental illness or substance use disorders manifest. *“The actions for which the household is evicted may be the very reasons for which they were originally housed.”* (Jones, Phillips, et al, 2015)

High levels of homelessness

Homelessness is more than roofless-ness comprising more than just ‘rough sleepers’.

Homelessness is when a person is experiencing insecure or unsafe accommodation, ranging from sleeping rough, to staying in boarding houses or ‘couch surfing’ with family or friends. On census night in 2016, more than 116,000 Australians were estimated to be homeless, up from 102,000 in 2011, (ABS, 2018). *“In 2016–17, specialist homelessness agencies provided assistance to an estimated 288,273 clients, equivalent to 1 in 84 people.”* (AIHW, 2018).

The Productivity Commission ‘Report on Government Services 2018’ states that

“Nationally in 2016-17, 30.2 per cent of clients with an identified need for accommodation did not have this need met, an increase from 22 per cent in 2012-13. A further 179 unassisted requests a day for accommodation services were made on average nationally in 2016-17, maintaining an annual decrease from 296.7 in 2012-13. Nationally in 2016-17,

clients with unmet demand for services other than accommodation accounted for 3.9 per cent of the total demand for those services. A further 69.9 unassisted requests a day for services other than accommodation were made on average nationally”, (2018c).

Policy and market distortion: housing as a speculative investment commodity

Australian housing is a complex social and economic system, involving individual, business and community values and choices. Housing policy has been distorted by prioritising housing as an investment commodity, over the human right of shelter. This has been primarily occurred through financial deregulation and generous tax treatment. This has negatively impacted on housing affordability, due to speculative investment leading to unsustainable housing price inflation.

“Housing is different to other investment assets. Fundamentally, one of the reasons we’ve ended up in our current predicament is that the prime function of housing has transitioned from “usable facility” to “tradeable commodity and investment asset”. Policies designed to promote home ownership and rental housing provision have morphed into subsidies expanding property asset values... Property values have become detached from economic fundamentals.” (Pawson, Randolph, et al, 2015)

This distortion has constrained and thwarted many attempts to reform housing policy. Neoliberal concepts such as consumer choice, complex financial instruments, private sector delivery of social housing, and the monetisation of social values, dominate current housing discourse (Beer, Kearins & Pieters, 2007).

*“The mantra adopted by Australian governments since the 1980s [is] housing provision is “best left to the market” Government intervention already influences the housing market on a huge scale, especially through **tax concessions to existing property owners, such as negative gearing. Unfortunately, these interventions largely contribute to the housing unaffordability problem rather than its solution.**” (Pawson, Randolph, et al, 2015)*

“Put simply, the market on its own will never solve Australia’s housing affordability problem. Expecting developers to keep building in order to reduce house prices is pure fantasy.” (Gurran, Randolph, et al, 2018)

Impact of tax treatment

Policy debate about negative gearing and capital gains tax discounts featured heavily in the 2016 Australian federal election, and continues to do so.

“Initiatives will not turn the affordability problem around while tax settings continue to support existing homeowners and investors at the expense of first time buyers and renters.” (Pawson, Randolph, et al, 2015)

“Concessional tax treatment of capital gains and deductions for borrowings to invest in real estate and shares (negative gearing) should be restricted. These concessions have spurred speculative investment in real estate, hiked house prices, and drawn investment away from more productive activities.” (ACOSS, 2018)

The Grattan Institute (Daley & Coates, 2018) and the Australian Housing & Urban Research Institute (AHURI) (Duncan, Hodgson, et al, 2018) each released reports in March 2018 addressing the reform of housing tax treatment. The Grattan report addressed a wide range of housing policy initiatives (see details below in the Frameworks section). The AHURI report focussed solely on reforming asymmetric tax treatment, addressing the benefits to inequality, budget savings and housing affordability.

Significantly, unlike many previous reports with identical conclusions, both of these reports addressed the political viability of attempting to reform the tax treatment of properties, and both recommended reducing or abolishing negative gearing and CGT discounts.

The Grattan Institute

The Commonwealth Government should limit negative gearing and reduce the capital gains tax discount

- *Phase in a 25 per cent discount over five years by reducing the value of the CGT discount by 5 percentage points each year.*

- *Limit negative gearing by quarantining wage and salary income so that investment losses can only be written off against other investment income.* (Daley & Coates, 2018)

Australian Housing & Urban Research Institute (AHURI)

“Personal income tax concessions distort investment decisions, with adverse implications for the distribution of housing assets and outcomes in the housing market.

- *First, the presence of debt-financed housing investors on a large scale is a potential source of instability in the housing market.*
- *Second, it would appear that property investors are increasingly crowding out first home buyers from the property market.*
- *Third, the asymmetric tax treatment of rental income and capital gains favour high tax bracket investors at the expense of low tax bracket investors.*
- *Fourth, the main residence exemption, under which a primary residence is exempt from capital gains tax, can reduce mobility of labour supply.*

Despite periodic national reviews of the tax system such as the 2010 Australia’s Future Tax System Review (‘Henry Review’), meaningful action aimed at implementing reform to the negative gearing and CGT provisions continue to be fraught with political obstacles to change.” (Duncan, Hodgson, et al, 2018)

The AHURI researchers go further in their analysis of the impact of asymmetric tax treatment, showing that the negative impact on affordability is concentrated at the lower end of the scale:

“In rental submarkets with low expected capital gains, high tax bracket investor demand will be weak, so property prices will fall. Low tax bracket investors will only invest in relatively low value rental housing that attracts rents that are high in relation to property values. This pushes up rents relative to property values in low value segments of the rental market, making rental housing more expensive and therefore less affordable in precisely those segments where lower income households typically seek housing.” (Duncan, Hodgson, et al, 2018)

Another recent AHURI report that investigated the impact of negative gearing in various countries, re-stated the same conclusion: *“Treatment of negative gearing and capital gains tax underlie ... housing market outcomes: speculative inflation”* (Martin, Hulse, et al, 2018).

Australian Institute of Health and Welfare (AIHW)

The Australian Institute of Health and Welfare (AIHW) makes similar statements:

“Tax expenditures have a substantial impact on the equity and efficiency outcomes of Australia’s housing system”. “Tax concessions that exempt some or all the income earned from housing...make investment and speculation in residential property more attractive” (quoting Treasury, 2010). *“Investors compete directly with potential home buyers; established owners are encouraged to improve their housing living standards. Both responses add to demand pressures in the housing market”* (AIHW, 2017)

The federal government provided \$4.4 billion of direct housing assistance to low income residents in 2015-16, through Commonwealth Rent Assistance:

“Direct housing assistance, such as that provided through CRA, is often justified on equity grounds. This assistance is relatively tightly aimed at lower income households at risk of facing financial stress as a result of high housing costs in the private rental market.” (AIHW, 2017).

By comparison:

“Indirect housing assistance, however, is not so focused, with the greatest assistance going to high-income and high-wealth households. This inequitable distribution of assistance has been well documented over the past 25 years.”

“Indirect housing assistance provided through so called tax expenditures (for example, capital gains tax and negative gearing) is a major contribution towards housing assistance in Australia. The value of housing tax expenditures reported for 2015–16 was about \$60 billion, an increase of almost 40% since 2005–06. This increase reflects the increase in housing wealth accumulated over this period”.

“Investors entering the housing market, have been responsible for some of the economic pressures contributing to rising real house prices”, (AIHW, 2017).

Not just a Supply Problem

Governments consistently focus affordable housing policy on the financing and supply of new dwelling construction, on the assumption that this will 'trickle-down' to affordable dwellings.

"The supply refrain has all the hallmarks of a good policy for a politician. Increasing housing supply – rather than reducing the tax breaks that stimulate excessive demand – is a popular policy with peak property groups... If the supply doesn't flow or, as is occurring now, doesn't cool prices, the federal government can blame the states for sluggish planning and land supply without having to put their money where their mouth is. States in turn can blame recalcitrant local governments for blocking housing development and "gold-plating" infrastructure requirements. Since the private sector almost wholly funds and delivers new housing, calling for more of it has been a pretty cheap strategy for government.

*It's true that increasing the supply of new homes in line with population and economic growth is a fundamental part of maintaining a healthy housing system. But to tout new housing production as the only policy lever without examining the question of demand is clearly an ineffective policy position. The supply argument sounds believable – increasing supply will actually reduce prices in markets for most types of goods, like bananas, cars or televisions. Unfortunately, **the housing market is different.**" (Phibbs & Gurran, 2017)*

"A factor underlying all these issues is the long-running tendency of housing construction numbers to lag behind household growth. But while action to maximise supply is unquestionably part of the required strategy, it is a lazy fallacy to claim that the solution is simply to 'build more homes'. Even if you could somehow double new construction ..., this would expand overall supply of properties being put up for sale in that year only very slightly. More importantly, the growing inequality in the way housing is occupied (more and more second homes and underutilised homes) blunts any potential impact of extra supply in moderating house prices. Re-balancing demand and supply must surely therefore involve countering inefficient housing occupancy by re-tuning tax and social security settings." (Pawson, Randolph, et al 2015)

Another indicator that the problem cannot just be a lack of supply is that there are twice as many vacant properties in Australia as there are people experiencing homelessness (Cashmore, 2015; Fitzgerald, 2015). Unfortunately, these are often deliberately kept vacant by investors, hoping to see a return through capital gains, rather than rental income.

"Significant numbers of new homes appear not to house anyone at all. A recent CBA report estimated that 17% of dwellings built in the four years to 2016 remained unoccupied." (Gurran & Phibbs, 2018)

"A prospective tenant's need for housing will typically be more urgent than the landlord's need for a tenancy, such that landlords usually have the upper hand in setting terms, particularly in tight rental markets. And during a tenancy, tenants are not able to take their business elsewhere as readily as other consumers, because of the large financial and emotional costs of moving house. This means landlords feel little market pressure to compete to keep their respective tenants' custom." (ACOSS CHIA, et al, 2015)

First home owner schemes help owners not ownership

Another market-based scheme used by some state governments, are first home buyers grant schemes. However, these contribute to further price inflation, doing nothing for affordability:

"Subsidies for home ownership are often justified because of the associated economic and social benefits. Of these, contributions to wealth accumulation and to protection against poverty in older age are central. As increasing proportions of younger, and particularly lower income households, are excluded from home ownership, these arguments become less compelling. As argued almost a decade ago, tax expenditures support home owners, not home ownership." (AIHW, 2017).

"[First-home owner grants] are a complete waste of money," "All they do is increase the price of housing by that amount. There's almost 50 years of evidence to show that when you give cash to would-be home buyers ... the price of the housing they buy goes up by at least that amount." (Trenwith, 2011)

"Demand side policies, such as increasing grants to First Home Buyers, introducing concessional savings schemes, or allowing access to superannuation, all aim to increase income or reduce the deposit gap. Their main effect will be to enable marginal buyers to purchase bigger homes in better locations. They are band-aid solutions that might be

politically popular in the short-term, but will be ineffective in the long-run. None will change the fundamental causes of declining affordability.” (Yates, Ong, et al, 2017)

2. QCOSS’s involvement with housing policy & practice

QCOSS represents the interests of individuals experiencing or at risk of experiencing poverty and disadvantage. QCOSS’s interest in housing stems from the important role of housing in underpinning wellbeing. Housing affordability and homelessness are also critical issues facing Queenslanders experiencing disadvantage. QCOSS has been involved in multiple projects addressing housing affordability and homelessness in recent years:

Place-based approaches

- Homelessness Community Action Plan (HCAP) (2011-12)
- ‘Home for Good’ regional homelessness coordination and research (2014/15) and the Brisbane ‘500 Lives 500 Homes’ (2014) campaign
- Enabling Local Communities (ELC) (2015-2017)
- ‘Sunny Savers’ solar on Public Housing program (2017-18)

Policy development

- Housing and homelessness service integration literature review (2016a)
- Response to Queensland housing strategy discussion paper: ‘Policy and program options generated through engagement’ (2016c)
- Queensland Election Statement (2017)
- Reviews of RTRA Act 2008 (submissions, consultations), including energy efficiency minimum housing standards (2017)
- ACOSS policy network
- Queensland Ministerial Housing Council (2017 -)
- Queensland Housing and Homelessness Research Alliance (2018 -)
- Urbis Research Paper and ‘Housing Affordability: Tackling the challenge together.’ Joint position paper with Property Council of Australia (2017)
- Policy Statement on Automatic Rent Deduction Scheme (ARDS (Affordable Housing Bill, 2017), in Welfare Reform Policy Statement (2018)

Cost of living advocacy

- ‘Choice and Control? – The experience of renters in the energy market’ (June 2017)
- ‘Cost of Living and age pensioner households’ reports (2013 -)
- Queensland Wellbeing indicators report (2013; 2016b)

Sector capacity and capability building

- Q Shelter Community Housing Providers (CHP) Rent Policy analysis (2017)
- Q Shelter CHP Outcomes measurement (workshop and guideline review) (2017)

3. Key stakeholders and data sources

People experiencing homelessness, low income residents, social housing tenants (renters and homeowners lived experience) – These people’s voices can be heard through peak bodies such as Tenants Queensland, and also more directly through regional consultation processes, such as QCOSS Pulse workshops.

Local communities – QCOSS participates in a number of regional networks, delivers regional projects and in 2018 is conducting regional consultation processes, QCOSS Pulse workshops.

State and federal government policymaking - Similar to other key public services provided by governments, (like Health, Education and Transport), Housing is primarily funded by the federal government (through National Partnership Agreements), but delivered by state government housing departments, such as Queensland's Department of Housing and Public Works. The Queensland state government has recently released its 10 year Housing Strategy (see summary in next section).

Housing and homelessness providers – major social housing providers in Queensland are the Department of Housing and Public Works (public housing, community housing regulation) and National Regulatory System (NRS) Tier One Community Housing Providers (Brisbane Housing Company, Horizon Housing and Churches of Christ in Queensland). Major homelessness providers in Queensland include Micah Projects, HART4000, Ozcare, and the Salvation Army.

Research and reports

The Australian Housing & Urban Research Institute (AHURI), - AHURI is the leading body for academic research on housing in Australia. Peer-reviewed AHURI research is published on a range of housing policy areas including housing affordability, homelessness, social wellbeing, economics and modelling, health, ageing and disability and indigenous housing. AHURI researchers also regularly publish peer-reviewed articles in 'The Conversation'.

Australian Institute of Health and Welfare (AIHW) – “Australia’s Welfare 2017”

Committee for Economic Development of Australia (CEDA) – “Housing Australia”

Household, Income and Labour Dynamics in Australia (HILDA) – Wave 16

Australian Bureau of Statistics (ABS) – Homelessness, social housing, private rental, housing stress, home ownership

Productivity Commission 2018 annual Report on Government Services - includes chapters on Housing (2018b) and on Homelessness Services (2018c).

Tenants Queensland (TQ) – Rental Vulnerability Index (RVI)

Anglicare Rental Affordability 2017 Snapshot

National Shelter, CSB and SGS - Rental Affordability Index – 2017 Release

Queensland Government Statistician’s Office (QGSO)

Media – see various articles listed in the References

Tenants, Shelter, Social Service and Homelessness Peak bodies – *National:* National Association of Tenant Organisations (NATO), Homelessness Australia (HA), National Shelter, the Community Housing Industry Association (CHIA), Australasian Housing Institute (AHI), Mental Illness Fellowship Australia (MIFA) and the Australian Council of Social Service (ACOSS); *Queensland:* Q Shelter, Tenants Queensland, Council to Homeless Persons Queensland (CHPQ), Queenslanders With Disability Network (QDN), Council on the Ageing (COTA) Qld, and CHPs for QLD.

Property and Real Estate lobby groups – Property Council of Australia (PCA) and Real Estate Institute of Queensland (REIQ).

4. Housing policy frameworks

There is a significant body of academic, government and sector research and advocacy material available in the housing policy space in Australia. This includes publications by the Australian Housing & Urban Research Institute (AHURI), which has funded over 250 research projects and published over 700 policy-oriented, housing research reports.

The housing system is a complex system of inter-connecting causes and effects. This is impacted by a range of social and economic policy measures in areas as diverse as employment, transport, taxation and income support, as well as traditional housing policy areas of social housing, rental tenancies, housing finance and construction. These policies necessarily engage all three levels of

government, as well as private, not for profit, and academic organisations. Increasingly, local communities are also developing innovative place-based responses to housing needs.

As discussed above in the Policy background and context section, housing being framed as a commodity in a speculative market that simply follows laws of supply and demand, has distorted housing policy. Many policy measures based on this unhelpful framing have contributed to reducing housing affordability.

The QCOSS housing policy framework is intended to be holistic, integrated and comprehensive. It has not been developed 'from scratch' in isolation from existing frameworks. Broad policy frameworks spanning the spectrum of housing issues from social and affordable housing, to private renting to homelessness were adapted. The frameworks contained in the documents below are from such diverse sources as government, peak bodies, academic research and service providers. Each of these frameworks covered more than half of the domains that ended up comprising the QCOSS Housing Policy framework.

ACOSS Budget Priorities Statement (2018)

From 'ACOSS Budget Priorities Statement - Federal Budget 2018-19', February 2018 (ACOSS, 2018)

1 Executive Summary

2 Budget strategy

3 Social security

- 3.1 Increase allowance payments to reduce poverty (increase Newstart by \$75).

4 Improve job opportunities for people out of paid work

- 4.1 Make *jobactive* work for people disadvantaged in the labour market
- 4.2 Career support for people with significant time out of the paid workforce

5 Creating a fairer tax system that supports economic development

- 5.1 Tax investment income fairly and consistently (reduce CGT discounts, abolish inequitable small business CGT concessions, restrict negative gearing, abolish house-related super concessions.)

6 Adequate, fair and sustainable retirement incomes

- 6.2 Abolish counter-productive housing-related superannuation concessions

7 Improving access to affordable housing (new national housing and homelessness strategy)

- 7.1 Provide additional capital growth funding to underpin the new national housing and homelessness agreement
- 7.2 Increase financial assistance to low income renters (increase CRA by 30%).
- 7.3 Develop a new affordable rental housing investment incentive
- 7.4 Develop a new national Aboriginal and Torres Strait Islander housing strategy which encompasses urban, regional and remote areas
- 7.5 Fund housing and homelessness research and evaluation
- 7.6 Homelessness funding should be clearly earmarked in the new housing and homelessness agreement.

Grattan Institute (2018)

From 'Housing affordability: re-imagining the Australian dream' (Grattan Institute), March 2018, (Daley & Coates, 2018).

Recommendations

Governments should reduce the demand for housing

1. The Commonwealth Government should limit negative gearing and reduce the capital gains tax discount
2. The Commonwealth Government should include more of the value of high priced homes in the Age Pension assets test
3. State governments should broaden land taxes to include owner-occupied housing

4. The Commonwealth Government should enforce laws covering foreign investment in residential real estate (encourage foreign and domestic investors to rent out their investment properties).
5. The Commonwealth Government should develop an explicit population policy

Governments should improve the supply of housing

6. Governments should encourage greater density in inner and middle ring suburbs
7. State governments should set housing targets and make sure local governments meet them
8. State governments need to release more greenfield land, particularly in Sydney
9. State and local councils should consider introducing more explicit betterment taxes to capture the windfall gains from re-zoning of land
10. State governments should reform property taxes to improve housing affordability - Swap stamp duties for general property taxes and reform land taxes to encourage institutional investors in rental housing.
11. States governments should amend tenancy laws to make renting more attractive - to enable tenants to make their rental property feel like their home, and to increase security of tenure for renters, in combination with changes to property taxes to encourage more institutional investment in rental housing.
12. All governments should improve transport networks to increase the effective supply of well-located housing

Institutional reforms

13. The Commonwealth Government should establish a National Housing Research Council as an independent statutory body.

Policy ideas Grattan Institute doesn't recommend

- Pushing jobs or people to the regions in the name of housing affordability
- Further stamp duty concessions and other giveaways to first home-buyers
- Shared equity schemes that are not targeted to low-income households
- Financial incentives to encourage downsizing by seniors

Committee for Economic Development of Australia (2017)

From 'Housing Australia' Committee for Economic Development of Australia (CEDA), August 2017, (Yates, Ong, et al, 2017).

Research questions (p. 22-26):

1. Home ownership risk
2. Youth excluded
3. Renting unattractive
4. Low income / poor location
5. Low income / low wealth accumulation
6. Differential increase in wealth
7. Significant increase in wealth

Recommendations (p. 26-32)

Structural changes

- a) Appoint federal minister for housing
- b) Identify scale and scope of housing issues
- c) Develop National Housing Plan
- d) Establish independent statutory housing authority

Short-medium term

- a) "Do no harm"
- b) Set minimum headline target increase of affordable dwellings
- c) Each state identify where housing to be provided, and implement changes to planning / tax to achieve targets

- d) Federal government fund incentives to meet targets, subsidies to housing providers and income support to tenants
- e) Improve housing outcomes for renters with better protection of tenure, limit rent increases and minimum housing standards

Longer term

- a) Increase supply of affordable housing through inclusionary zoning, etc
- b) Reduce incentives for speculative investment in housing (e.g. by removing the asymmetric treatment of unearned capital gains and interest deductions or by taxing vacant homes); reduce incentives for owner-occupiers to over-invest in housing.
- c) Extend the mandates of Australia's financial authorities to include stabilisation of housing price inflation and require them to assist in dampening speculative activity in the housing market, develop tools to curb the excesses of financialisation.

Queensland Housing Strategy (2017)

From the 'Working Together Discussion Paper' (DHPW, 2016) and the 'Queensland Housing Strategy', (DHPW, 2017b).

Discussion Paper (2016)

- **Context - Housing markets** – including housing is a fundamental human need, growing shortage of affordable housing, and role of government.
- 1. **Sustainable communities** – including people-centred (eg. longer leases, minimum standards, review NTL without grounds), planning, social and economic outcomes.
- 2. **Housing affordability** – including improved access, improved liveability and design, financing models (eg. bonds, mixed tenure), improved rentals and home ownership, affordable private rentals, and renewed social housing.
- 3. **Responsive housing system** – including integrated accessible homelessness and housing system, responding to people's needs, 'Housing First', service quality and accountability,

Housing Strategy (2017)

- Housing investment
- Safe secure, affordable housing
- Better housing for all Queenslanders
- Objective: Every Queenslander has access to a safe, secure and affordable home that meets their needs and enables participation in the social and economic life of our prosperous state.
- Focus: Growth, Prosperity, Connections and Confidence.

Housing Strategy Action Plan (2017)

Transformational development and opportunities

- **Growth** – more affordable and accessible housing, stronger partnerships to build supply, new and renewed neighbourhoods – including diversity (inclusionary zoning for surplus land), supply (CHP partnerships, construction, tenant engagement), efficiency (departmental reform).
- **Prosperity** – reduced barriers to accessing and sustaining tenancies, pathways to independence, better futures through education and training - including pathways to success (reform intake, shared equity, rent-to-buy, remove income disincentives, tenancy engagement), tools for success (extend bond loans, flexible DFV package, rent deduction scheme), closing the gap (investigate A&TSI housing body, action plan).

Safety net for those most in need

- **Connections** – seamless service delivery, a collaborative approach, person-centred responses- including service delivery reform (new hubs, referral team, digital services, modernise HSCs, seniors support, age-friendly design, DFV response), youth (expand homestay, new youth foyers, improve solutions for those leaving out-of-home care),

reduced homelessness (reduce risk through early intervention, coordination, continuity, connected service system, better DFV outcomes).

- **Confidence** – consumer protection, Reform and modernise legislation, Improved housing design. – including housing pathways (portal, research alliance), residential tenancies (review RTRAA 2008), regulated accommodation (review RV 1999, advocacy and support), housing design and amenity (sustainable measures, liveable, standards, safety, amenity, energy efficiency public housing standards).

QCOSS / PCA Joint Position Paper (2017)

From *'Housing Affordability: Tackling the challenge together.'* Joint paper by Queensland Council of Social Service and the Property Council of Australia, (QCOSS & PCA, 2017).

Housing is a core human right and is critical to the social and economic participation of all members of our community.

Expand the SEQ Housing Supply Expert Panel

- Expand to throughout Queensland - understand social and affordable housing
- Setting a target – set and monitor targets for social and affordable housing

Make better use of Government resources

- Unlocking government land – release with incentives / requirements
- Utilising infrastructure reserves – use resumed land for crisis / temporary
- Social housing renewal – stock transfers to NGOs / long term leases
- Better management of housing services – certainty, asset transfer, tax incentives

Undertake regulatory reform

- A planning system that facilitates affordable housing – streamline planning system
- Single housing code – adopt mandatory code, replace local government codes

Incentivise the delivery of affordable housing

- Shared equity scheme – expand from public housing to all social housing
- Decreasing taxes, fees and charges – progressive removal of stamp duty
- Local government incentives – improve planning, approvals, charges

More choices for renters

- Establishing Build-to-Rent – onsite maintenance, long leases, predictable rent
- Sub-market and affordable rental – similar state program to NRAS

ACOSS / National Shelter (2017)

From *'Housing Australia's people: a serious plan'* (ACOSS & National Shelter, 2017)

1. Goals

1. Establish a National Housing Affordability Plan incorporating a new National Housing Affordability Agreement (NAHA) – including supply targets, tenure security, homelessness targets, federal housing minister, link finance options and NRS.
2. Stem excessive growth in housing prices for both purchasers and tenants) – including adjust taxes (negative gearing, CGT, stamp duty and land tax), redesign home buyer subsidies, avoid early access to Super.
3. Scale up social housing for low income earners
4. New additional financing options for affordable and social housing – including bond aggregator [committed in federal budget 2017]
5. Raise the capacity of people on the lowest incomes to meet their housing needs by raising their incomes – including increase CRA and Newstart.
6. Guarantee security and transparency of funding for homelessness services while encouraging innovation in service provision – including guarantee five year funding.

2. A National Housing Affordability Plan

3. Policy Levers to make housing affordable for low and middle income earners

- Financing social housing - the future of direct public funding via the NAHA
- Financing social housing and improving affordability in the private rental market - the future of Commonwealth Rent Assistance
- Homelessness program funding
- Financing social housing – access to capital
- Financing social and affordable housing – tax reform and incentives

Social, Shelter and Tenants Peaks - Reform Agenda (2015)

From 'An Affordable Housing Reform Agenda – Goals and Recommendations for Reform'. Joint paper by Australian Council of Social Service, Community Housing Industry Association, Homelessness Australia, National Association of Tenant Organisations, and National Shelter, (ACOSS, CHIA, et al, 2015).

Tax reform

- Common tax discount for all non-business housing investments, (including negative gearing), substantially lower than current 50%CGT discount.
- Stamp duty progressively replaced with a broader land tax levied on value per area.

Investment in new affordable housing stock

- Housing agreement to specially target halving homelessness by set date; halving and then closing the shortfall of affordable housing by set date; government investment should increase by \$10billion over five years.
- National housing agreements should be adequately indexed
- State governments accelerate stock transfers to community housing providers
- State governments provider land for new social and affordable housing developments

Innovative finance models

- Federal government convene expert panel to recommend best approach of long-term finance to grow social and affordable housing, including modelling of options to leverage low cost private finance to fund an affordable housing growth fund.
- Federal government build on the strengths of NRAS to increase supply of affordable rental housing. Reinstate NRAS incentives while reviewing program to address problems.

Urban planning, land and building regulation

- Increase land availability for affordable housing
- Reduce barriers to affordable housing investment
- Preserve social and affordable housing
- Secure dedicated affordable housing in new developments
- Adequate housing design for ageing population and people living with disabilities, including accessible street access, ease of physical access space, adaptable bathrooms with reinforced walls.

Commonwealth Rent Assistance

- Increase maximum CRA rate by 30%
- Expert review of rental subsidies including CRA indexation
- The three-yearly independent review of pension adequacy should include the CRA
- Ensure social housing rent setting does not leave households in after-housing poverty

Tenancy Law Reform

- Federal government legislate the right to adequate housing
- State governments strengthen tenancy protections including:
 - Termination by landlords on reasonable grounds only,
 - Effective protection against excessive rent increases,
 - Strong regulation of residential tenancy databases,
 - Ensuring minimum standards for rental housing,
 - Appropriate legislative coverage for marginal renters.

- For social housing tenancies: strengthen security, community development, not exclusion and review social housing decisions
- Interest from rental bonds used to fund tenants' advice and advocacy services.

Homelessness

- Funding agreements – establish long-term funding agreements that are indexed annually and negotiated with the sector collaboratively. Agreements to include ongoing research and innovation to ensure best practice
- Mechanism for coordination of homelessness services, funding and initiatives between jurisdictions.
- Interim funding needs to be extended and re-indexed

Housing, homelessness and the Federation

- Elevate housing affordability to cabinet level with a National Housing Minister
- Commonwealth maintain policy responsibility to ensure equitable access to services and support across the country
- Clear reporting framework within the National Partnerships with COAG oversight

Vote Home campaign (2016)

From *'Australians asked to Vote Home in bid to end the housing crisis by 2025'*, By Homelessness Australia, National Shelter, the Community Housing Industry Association and the Australian Council of Social Service, (Homelessness Australia, ACOSS, et al, 2016)

In the lead-up to the 2016 federal election, a national alliance of housing, homelessness and welfare peak bodies formed Vote Home, to ensure housing affordability and homelessness are tier one election issues. The alliance asked all Australians to stand up for change by joining the Vote Home movement, calling for a national strategy to end the housing crisis.

The strategy was intended to deliver reforms across the taxation, income security, social housing and homelessness systems, driven by a Cabinet-level minister with authority to coordinate, and supported by strong government and community sector institutions. There were five key reforms that were the priorities for this strategy.

1. Significant growth in public and community housing and other affordable options
2. National Homelessness Strategy and Plan
3. Reform the tax treatment of rental housing
4. Increase Commonwealth Rent Assistance
5. Address the shortfall of appropriate, affordable housing for people with disabilities

Anglicare Rental Affordability Snapshot (2017)

From *'Anglicare Australia Rental Affordability Snapshot'*, April 2017, (Anglicare, 2017).

The findings of the 2017 Anglicare Rental Affordability Snapshot show that for people on low incomes housing options in the private rental market are extremely limited, and that the chances of finding a place that could be called home are even worse. Combined with the lack of community and public housing options, the unaffordability and inadequacy of housing in the private rental market calls for fundamental changes to how we intervene to ensure a home for every Australian. Recommendations to make homes available to people on low incomes:

- Adopt a housing first approach to ending homelessness.
- Increase funding for public housing and community housing by rebooting the National Affordable Housing Agreement, radically increasing transparency so its goals can be tracked and are delivered.
- Create a National Affordable Housing Finance Corporation, modelled on the successful UK entity, to leverage government guarantees and bond aggregation for more investment in community and affordable housing.
- Wind back negative gearing and capital gains tax exemptions, and redirect funds saved into public and community housing.

Making renting fairer, more secure and more acceptable is an essential part of ensuring every person in Australia has a home.

‘Tackling Housing Affordability’ - The Conversation (2015)

‘Tackling Housing Affordability: A 10-point plan for improved housing affordability’ (2015) by AHURI researchers Hal Pawson, Bill Randolph, Judith Yates, Michael Darcy, Nicole Gurran, Peter Phibbs, and Vivienne Milligan, (Pawson, Randolph, et al, 2015).

Priority actions for Commonwealth, State and Territory governments acting in concert:

1. **Moderate speculative investment** in housing by a phased reduction of existing tax incentives favouring rental investors (concessional treatment of **negative gearing and capital gains tax** liability)
2. Redirect the additional tax receipts accruing from reduced concessions to **support provision of affordable rental housing** at a range of price points and to offer appropriate incentives for prospective home buyers with limited means.
3. **By developing structured financing arrangements (such as housing supply bonds backed by a government guarantee)**, actively engage with the super funds and other institutional players who have shown interest in investing in rental housing [federal government committed to this in 2017]
4. Replace **stamp duty** (an inefficient tax on mobility) with a broad-based **property value tax** (a healthy incentive to fully utilise property assets)
5. Expand availability of more affordable hybrid ‘partial ownership’ tenures such as **shared equity** – to provide ‘another rung on the ladder’
6. Implement the Henry Tax Review recommendations on **enhancing Rent Assistance** to improve affordability for low income tenants especially in the capital city housing markets where rising rents have far outstripped the value of RA payments.
7. Reduce urban land price gradients (compounding housing inequity and economic segregation) by **improving mass transit** infrastructure and encouraging targeted regional development to redirect growth
8. **Continue to simplify land use planning processes to facilitate housing supply** while retaining scope for community involvement and proper controls on inappropriate development
9. **Require local authorities to develop local housing needs assessments** and equip them with the means to secure mandated affordable housing targets within private housing development projects over a certain size
10. Develop a costed and funded **plan for existing public housing** to see it upgraded to a decent standard and placed on a firm financial footing within 10 years.

Everybody’s Home Campaign (2018)

A coalition of housing, homelessness and community organisations across Australia, (including CHIA, Homelessness Australia, ACOSS and National Shelter), has come together to form a research-based campaign for change. The Everybody’s Home campaign will be an umbrella campaign to unite the sector and support our existing campaign activities. It will be tailored for both the Federal and upcoming State elections.

Our housing system is broken. Whether you’re struggling to find shelter each night or looking to buy your first home, the government can do simple things to fix the system - to make sure everyone has as home. There are 5 simple things our Government can do to fix Australia’s housing system.

1. Support for first home-buyers

- Reset our tax system to make it fairer for ordinary Australians wanting to buy a home.

2. Develop a National Housing Strategy

- More low-cost properties mean more choices, making it cheaper and easier to find a home. 500,000 new low-cost rental homes are needed to meet the demand for affordable housing.

3. A better deal for renters

- Get rid of “no grounds” evictions and unfair rent rises so that millions of Australian renters have the security they need to create homes, build lives and raise families.

4. Immediate relief for Australians in chronic rental stress

- Increase Commonwealth Rent Assistance for the thousands of Australians who are struggling to pay the rent.

5. A plan to end homelessness by 2030

- With real effort we can halve homelessness in five years - and end it in 10.

5. Policy analysis - housing system models

Housing continuum

The housing continuum is most commonly shown as a spectrum of different housing needs or programs from homelessness through to home ownership.



(QCOSS and Property Council, 2017)

From 'Understanding the housing continuum' (AHURI, 2017)

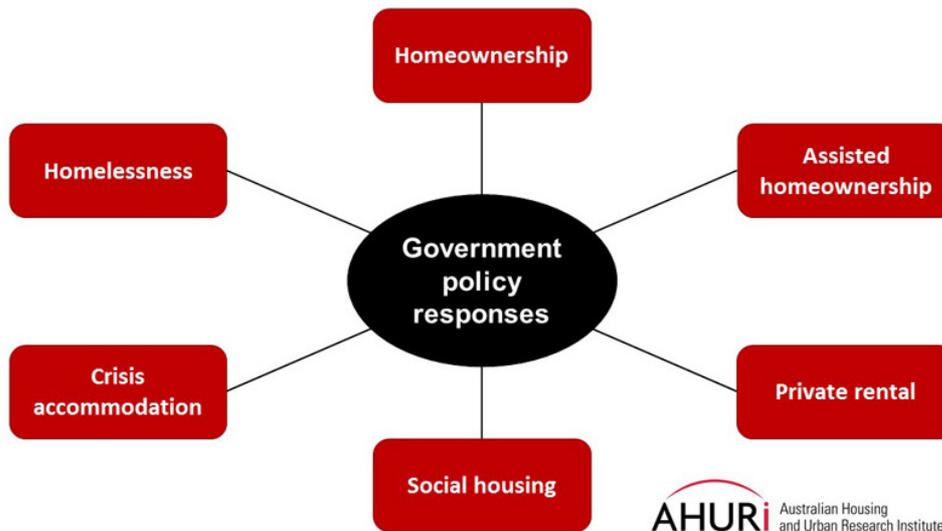
The term housing continuum is used broadly in the housing strategies of most Australian State and Territory governments, but what does the term mean?

The 'housing continuum' is a concept used by policy makers to consider the broad range of responses available to help a range of households in different tenures to access affordable and appropriate housing. The concept enables policy makers to move away from a one-size-fits-all strategy of providing public housing, towards 'the range of housing options available to different households on a continuum.'

The housing continuum concept directs policy makers to consider housing responses through the following dimensions:

1. policy makers consider housing responses for a diverse range households, from people experiencing homelessness through to social housing tenants, first home buyers and beyond;
2. policy makers consider a diverse range of responses for any one household over their lifetime. By considering the entire housing continuum, policymakers are better placed to respond to instability and sudden changes in a household's tenure. For example, a household at risk of homelessness might be best served by going into crisis accommodation temporarily, before attaining a rental bond loan to secure housing in the private rental market;
3. the term recognises that there is an interconnectedness between different housing responses and that responses don't work in isolation. For example, a policy boost for first home buyers may increase house prices in a particular price range and reduce available properties for renters.

In 2009 the Western Australia Social Housing Taskforce identified that 'different housing tenures and forms of assistance do not exist in isolation from one another, but are interconnected and have an important influence on one another. Households do not transition through the different parts of the continuum in a linear manner, but move between them depending on their life circumstances and housing need at a particular point in time'.



AHURI Australian Housing and Urban Research Institute

Tenant engagement – public participation spectrum

The Queensland government has identified in its Housing Strategy that Tenant Engagement is a priority for implementing a people-centred approach to housing (DHPW, 2017b).

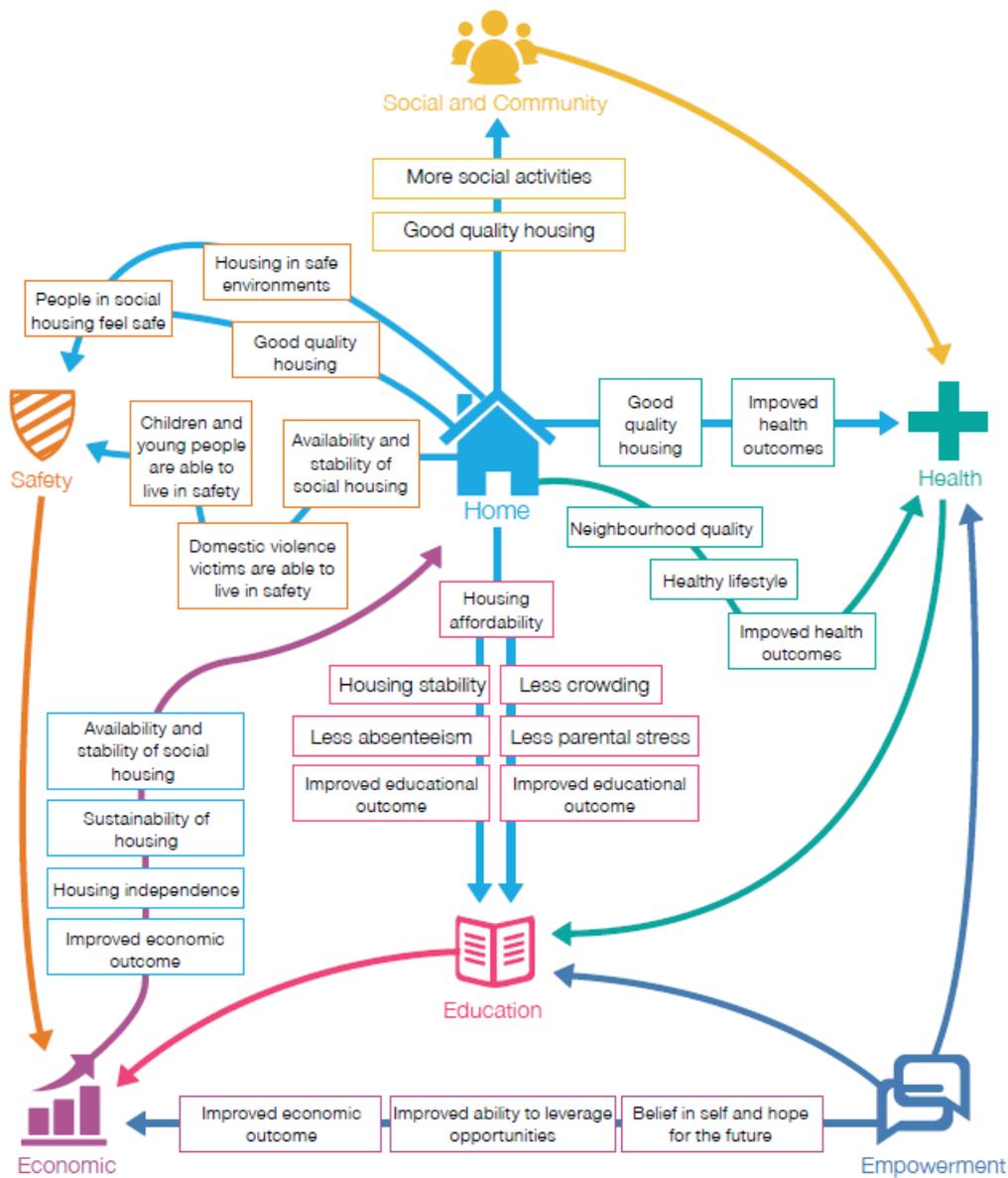
Two successful models of engagement include the community development approach and the spectrum of public participation.

IAP2 SPECTRUM OF PUBLIC PARTICIPATION



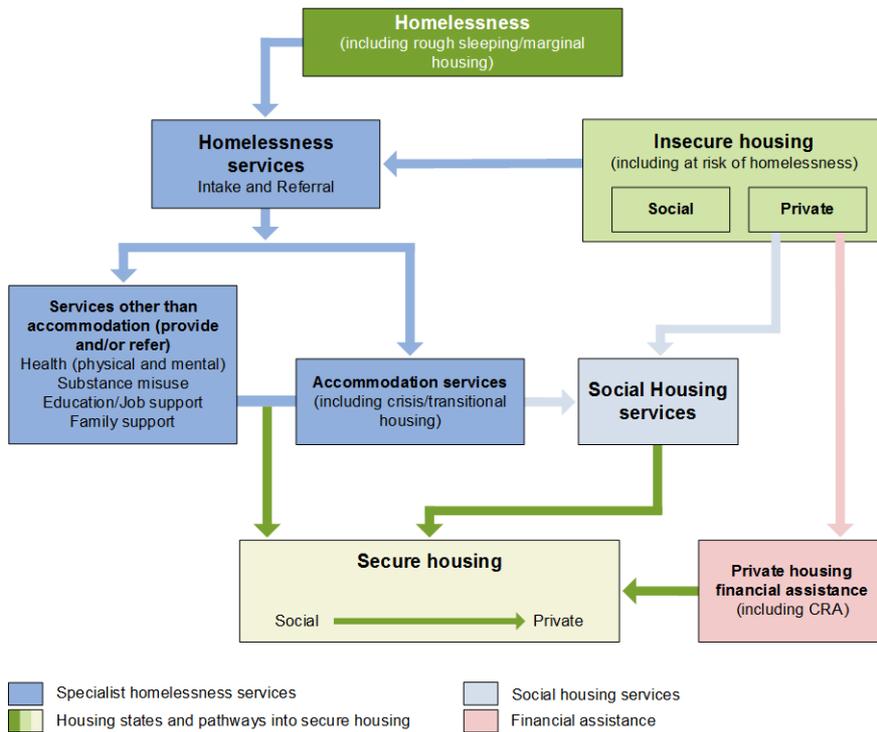
Social housing outcomes models

NSW Human Services Social Outcomes (2016)

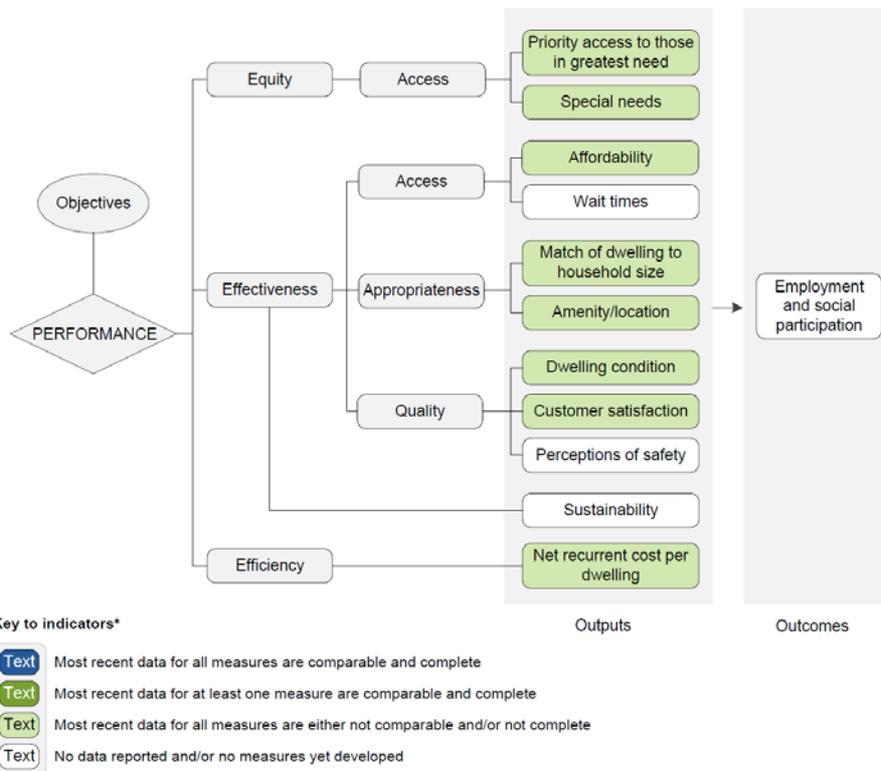


Measuring Social Housing Outcomes (FACS Analysis & Research, 2016)

Productivity Commission (2018)



Role of housing and homelessness sector services in pathways to secure housing



* A description of the comparability and completeness of each measure is provided in indicator interpretation boxes within the chapter

Report on Government Services 2018: Part G, Chapter 18 Housing – Social housing performance indicator framework (Productivity Commission, 2018b)

6. Policy analysis – comparative frameworks and theory of change

Comparative policy framework, evidence base and policy instruments

	1. Establish Housing Leadership (Housing Dept. / Minister / Plan / Stat. Body / Peaks)	2. Reform Tax Incentives (negative gearing / CGT discounts / stamp duty / land tax)	3. Increase Incomes (Employment, wages, Income support: CRA, Newstart)	4. Reform & Invest in Social & Affordable Housing (fund capital & operating)	5. Improve Land Planning (transport, mixed tenure, disposal, incl. zoning)	6. Protect Renters (tenure, not evict without grounds, min. standards, cap rent increases, fund advocacy)	7. Reform Homelessness Programs (eg. transition to integrated 'Housing First' approach)	8. Innovate Specialist Housing (DFV, NDIS, A&TSI, aging, mental health)
ACOSS Budget Priorities Statement (2018)	7. New national housing and homelessness strategy. 7. 5 Fund housing & homelessness research & evaluation.	5.1 Limit negative gearing, CGT discounts, abolish small business CGT concessions & house-related super concessions. 6.2 Abolish first home super saver scheme & downsizing concessional contributions cap.	3.1 Increase Newstart by \$75. 4.1 Improve jobactive. 4.2 Career support for people with significant time out of paid work. 7.2 Increase financial assistance to low income renters. Increase CRA by 30%.	7.1 Additional capital growth funding enable growth in supply of social housing. 7.3 New rental housing investment incentive.	N/A	N/A	7.6 Earmark homelessness funding in housing and homelessness funding agreements.	7.4 New A&TSI housing strategy & funding agreement.
Grattan Institute (2018)	13. Establish National Housing Research Council as an independent statutory body.	1. Limit negative gearing, CGT discounts. 3. Broaden land tax. 9. Capture rezoning windfalls with betterment tax. 10. Swap stamp duty for land tax. NO first home buyer schemes, NO incentives to downsize	N/A	7. Set housing targets for local gov. NO shared equity schemes, unless targeted.	6. Encourage medium density. 8. Gov release more Greenfields land. 12. Improve transport networks. NO incentives to move to regions.	4. Encourage investors to rent properties. 11. Amend tenancy law, make renting attractive, including security of tenure.	N/A	N/A

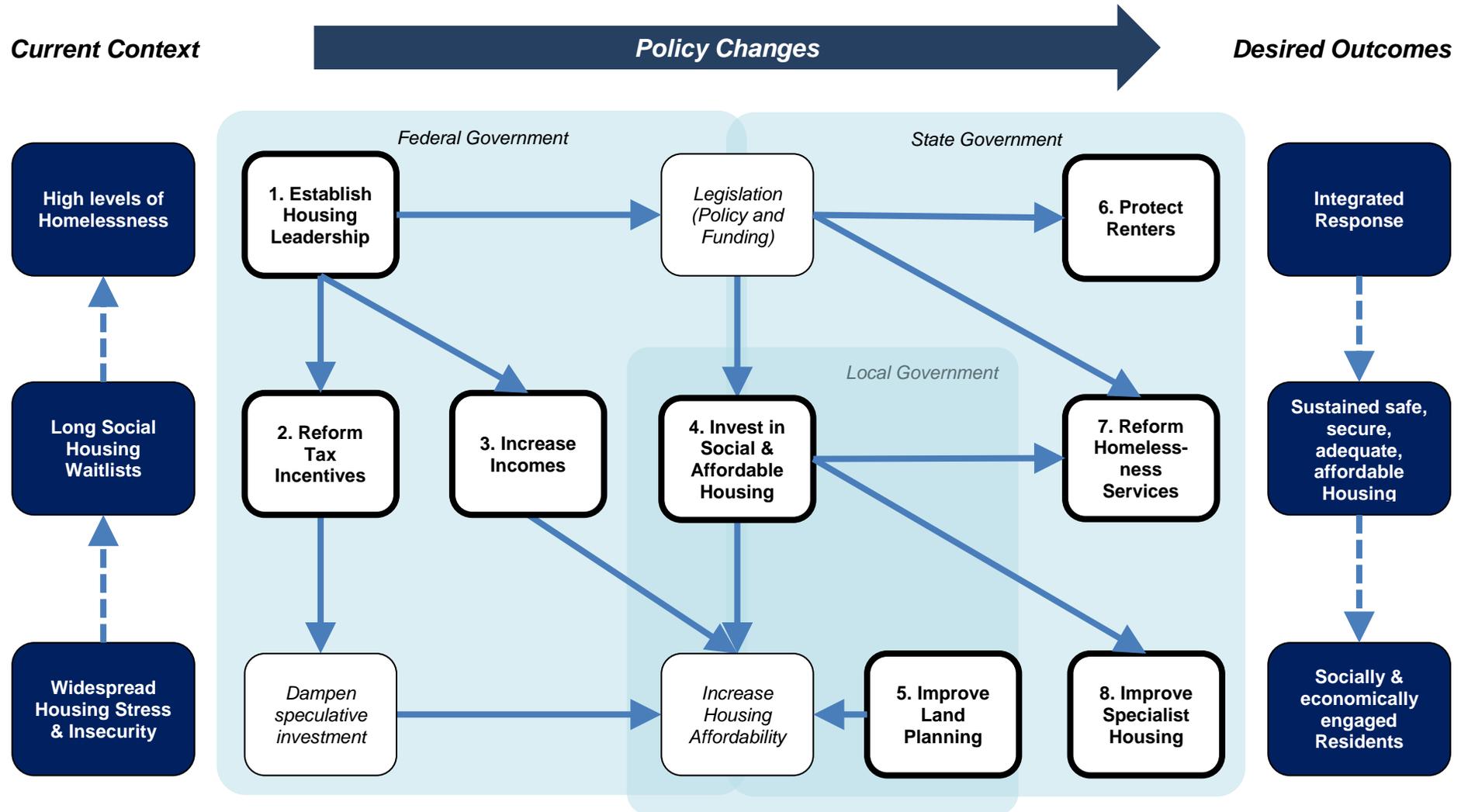
	1. Establish Housing Leadership (Housing Dept. / Minister / Plan / Stat. Body / Peaks)	2. Reform Tax Incentives (negative gearing / CGT discounts / stamp duty / land tax)	3. Increase Incomes (Employment, wages, Income support: CRA, Newstart)	4. Reform & Invest in Social & Affordable Housing (fund capital & operating)	5. Improve Land Planning (transport, mixed tenure, disposal, incl. zoning)	6. Protect Renters (tenure, not evict without grounds, min. standards, cap rent increases, fund advocacy)	7. Reform Homelessness Programs (eg. transition to integrated 'Housing First' approach)	8. Innovate Specialist Housing (DFV, NDIS, A&TSI, aging, mental health)
Committee for Economic Development of Australia (CEDA) (2017)	<i>Structural</i> a) Federal Minister c) National Plan d) Statutory Authority	<i>Long term</i> b) Reduce incentives for speculative investment, c) Extend financial regulation.	<i>Short term</i> d) Fund income support to tenants.	<i>Structural</i> b) Identify scale. <i>Short term</i> b) Target increase c) state plan to achieve targets d) fund target incentives. <i>Long term</i> a) Increase supply	<i>Long term</i> a) Inclusionary zoning	<i>Short term</i> e) Improve renters' outcomes: tenure, limit rent increase, minimum standards	N/A	N/A
Queensland Housing Strategy (2017) & Discussion Paper (2016)	Ministerial Housing Council & Housing and Homelessness Research Alliance	<i>2017 Election:</i> Extend first home buyer scheme	N/A (Federal)	<i>Growth</i> – more affordable housing partnerships build supply. Construct 5,556 new homes over 10 years. <i>Prosperity</i> – shared equity	<i>Growth</i> – inclusionary zoning for surplus land [<i>Discussion paper</i> - mixed tenure]	<i>Growth</i> – tenant engagement, <i>Confidence</i> – housing design, amenity, liveable standards, energy efficiency. [<i>Discussion paper</i> – longer leases, min. standards, not evict without grounds.]	<i>Connections</i> – reduce homelessness through early intervention. [<i>Discussion paper</i> – consider Housing First]	<i>Prosperity</i> –DFV package, A&TSI body, plan.
QCOSS / PCA joint paper (2017)	Housing Supply Expert Panel	<i>Incentivise delivery</i> - Decrease taxes [but not alone], Remove stamp duty [but replace with land tax]	N/A	<i>Expand supply</i> - 53,000 new homes, <i>Better use of gov resources</i> - stock transfers, NRAS, <i>Incentivise delivery</i> – shared equity	<i>Better use of gov resources</i> - Unblock land, <i>Regulatory reform & Incentivise delivery</i> – improve planning system	<i>Choices for renters</i> – On site maintenance, long leases, rent increases pegged to inflation. <i>Regulatory reform</i> – single housing code	N/A	N/A

	1. Establish Housing Leadership (Housing Dept. / Minister / Plan / Stat. Body / Peaks)	2. Reform Tax Incentives (negative gearing / CGT discounts / stamp duty / land tax)	3. Increase Incomes (Employment, wages, Income support: CRA, Newstart)	4. Reform & Invest in Social & Affordable Housing (fund capital & operating)	5. Improve Land Planning (transport, mixed tenure, disposal, incl. zoning)	6. Protect Renters (tenure, not evict without grounds, min. standards, cap rent increases, fund advocacy)	7. Reform Homelessness Programs (eg. transition to integrated 'Housing First' approach)	8. Innovate Specialist Housing (DFV, NDIS, A&TSI, aging, mental health)
ACOSS / National Shelter (2017)	Goals: 1. Establish National Plan, link to NRS, federal Minister	Goals: 2. Adjust taxes (negative gearing, CGT, stamp duty and land tax), redesign home buyer subsidies	Goals: 5. Increase CRA, Newstart	Goals: 3. Scale up social housing, 4. Financing options eg. bond aggregator	N/A	Goals: 1. Tenure security	Goals: 6. Guarantee homelessness funding encouraging innovation	N/A
Peaks Reform Agenda (2015) and Vote Home campaign (2016)	<i>Housing, homelessness and Federation</i> – National Housing Minister. Cabinet-level minister to coordinate. National Homelessness Plan	<i>Tax reform</i> – substantially lower negative gearing, CGT discounts, Progressively replace stamp duty with land tax.	<i>Commonwealth Rent Assistance</i> - Increase CRA by 30%.	<i>Investment in new affordable stock</i> – Increase by \$10million & index, stock transfers to CHPs, reinstate NRAS. <i>Innovative finance</i> – model options.	<i>Urban planning, land and building regulation</i> – Increase land availability, dedicated affordable (incl) developments	<i>Tenancy law reform</i> –reasonable grounds eviction, rent increases, regulate databases, minimum standards, fund advocacy. National Homelessness Plan.	<i>Homelessness</i> - Long term indexed funding, agreements require research, innovation, best practice	<i>Urban planning, land and building regulation</i> – Adaptable design for ageing, disabilities. Shortfall of appropriate, housing for disabilities.
Anglicare Rental Affordability Snapshot (2017)	Reboot NAHA	Wind back negative gearing and CGT exemptions	N/A	Increase funding for public and community housing, Create NAHFC with bond aggregator	N/A	Make renting fairer, more secure and more acceptable	Adopt a housing first approach to ending homelessness	N/A
The Conversation 'Tackling Housing Affordability' article (2015)	<i>"Commonwealth has been steadily winding back its explicit housing role for more than 20 years"</i> <i>"Commonwealth, State and Territory governments acting in concert"</i>	1. Reduce negative gearing, CGT concessions, 4. Replace stamp duty with land tax.	6. Enhance rent assistance	2. Support provision of affordable housing, 3. Structured financing eg. bonds 5. Shared equity	7. Improve mass transit, 8. Simplify land planning 9. Develop local needs assessments	10. Fund public housing upgrades	N/A	N/A

	1. Establish Housing Leadership (Housing Dept. / Minister / Plan / Stat. Body / Peaks)	2. Reform Tax Incentives (negative gearing / CGT discounts / stamp duty / land tax)	3. Increase Incomes (Employment, wages, Income support: CRA, Newstart)	4. Reform & Invest in Social & Affordable Housing (fund capital & operating)	5. Improve Land Planning (transport, mixed tenure, disposal, incl. zoning)	6. Protect Renters (tenure, not evict without grounds, min. standards, cap rent increases, fund advocacy)	7. Reform Homelessness Programs (eg. transition to integrated 'Housing First' approach)	8. Innovate Specialist Housing (DFV, NDIS, A&TSI, aging, mental health)
Everybody's Home Campaign (2018)	2. National housing strategy to determine roles of federal, state & local government & range of instruments.	1. Reset tax system. Reduce negative gearing & CGT exemptions. Use billions saved to encourage investment in social & affordable housing	4. Relief for rental stress: increase CRA, provide act-up payments, make eligibility and payments fairer.	2. Capital investment in 500,000 new social & affordable properties.	N/A	3. Make renting fairer: Nationally consistent legislative protection: 'no grounds' evictions, rent increases, discrimination, minimum property standards.	5. End homelessness: Address all drivers of homelessness, rapidly rehouse people, commit to end homelessness by 2010.	5. Address over-representation of Aboriginal & Torres Strait Islander people in homeless service system.
Research Evidence: AHURI, AIHW, CEDA, Grattan Institute, Productivity Commission (PC), etc	CEDA (Yates, Ong, et al 2017); AHURI / The Conversation (Pawson, et al 2015); Grattan Institute (Daley & Coates, 2018)	AHURI (Duncan, Hodgson, et al, 2018); AHURI (Martin, Hulse & Pawson, 2018); Grattan Institute (Daley & Coates, 2018); CEDA (Yates, Ong, et al 2017); AIHW (2017).	ACOSS (2018); CEDA (Yates, Ong, et al 2017); AHURI / The Conversation (Pawson, et al 2015); Mendes, (2017).	AHURI (Milligan, Pawson, et al, 2017); Grattan Institute (Daley & Coates, 2018); CEDA (Yates, Ong, et al 2017); AIHW (2017); PC (2018b)	Reserve Bank (Kendall & Peter Tulip 2018); Grattan Institute (Daley & Coates, 2018); CEDA (Yates, Ong, et al 2017)	UQ ISSR (Jones, Phillips, et al 2015); NATO (Carr & Tennant 2010); Grattan Institute (Daley & Coates, 2018); CEDA (Yates, Ong, et al 2017)	AHURI (MacKenzie, McNelis, et al, 2017); AIHW (2018); PC (2018c)	QDN (2017), AHURI (Grant, Zillante, et al, 2017); AHURI (Habibis, Phillips, 2016); UQ ISSR (Jones, Phillips, et al 2015)
Policy Instruments: Federal / State Legislation, Regulation, National Partnerships	National Housing & Homelessness Agreement (NHHA)	Commonwealth Income Tax Assessment Act 1997; Commonwealth Treasury Laws Amendment (Housing Affordability Measures) Bill 2017	Commonwealth Social Security (Job Search and Newstart) Amendment Act 1991	National Housing & Homelessness Agreement (NHHA) / National Affordable Housing Agreement (NAHA)	Queensland Land Act 1994	Commonwealth Social Services Housing Affordability Bill 2017; Queensland Housing Legislation Amendment Act 2017; Housing Act 2003; Residential Tenancies & Rooming Accommodation (RTRA) Act 2008	National Housing & Homelessness Agreement (NHHA) / National Partnership Agreement on Homelessness (NPAH)	National Partnership on Remote Housing (NPRH)

QCOSS housing policy theory of change

(Note that the representation of the three tiers of government in the diagram is general and indicative, not a precise statement of policy responsibility.)



7. Draft QCOSS Housing Position Statement

1. Establish Housing Leadership

Context: *Fragmented housing system left to the market, lacking policy and program coordination, funding and priority. This leads to poor housing outcomes of decreasing affordability, and increasing housing stress, insecurity, social housing waitlists and homelessness. This impacts negatively on people's social and economic wellbeing.*

Recommended actions:

- *Federal and State:* Governments partner to take joint responsibility at COAG in delivering integrated policy responses implementing all eight domains in this policy framework.
- *State:* Implement the Queensland Housing Strategy including ongoing research and consultation with the sector through the Queensland Ministerial Housing Council, and the Housing and Homelessness Research Alliance.
- *Federal:* Establish a Federal Housing Department and Minister, and develop a National Housing Plan to include properly funded National Housing and Homelessness Partnerships.
- *Federal:* Establish an independent Housing Statutory Body with power to require housing impact statements from all relevant departments.
- *Federal:* Properly fund Shelter and Homelessness Peak Bodies to represent stakeholders, do research and advocate on policy.

Outcome: *Holistic, integrated policy and program response to declining access to stable, secure and affordable housing, significantly improving housing outcomes and building a foundation for people's social and economic wellbeing.*

2. Reform Tax Incentives

Context: *Generous investment tax incentives distorting housing market, leading to speculative inflation, and reducing housing affordability.*

Recommended actions:

- *Federal:* Phase out generous, distorting tax incentives of Negative Gearing and Capital Gains Tax (CGT) discounts, (and reinvest proceeds in capital and operating costs of social and affordable housing).
- *State:* Transition state stamp duties to a land tax.

Outcome: *Housing prices stabilised, increased availability of and access to affordable housing.*

3. Increase Incomes

Context: *Wage stagnation, unstable employment increasing, income support below poverty line, rental assistance inadequate, all decreasing access to affordable housing.*

Recommended actions:

- *Federal and State:* Increase employment and real wage growth including minimum wage increases, protect workers in the gig economy.
- *Federal:* Increase and properly index Commonwealth Rent Assistance (CRA)
- *Federal:* Increase Newstart allowance by \$75 per week

Outcome: *Improved access to affordable housing through increase incomes.*

4. Reform and Invest in Social and Affordable Housing

Context: *Increasing shortfall in social and affordable housing, inadequately funded housing programs (capital and operating). Long social housing waitlists of mostly high needs applicants. Lag time from planning, construction to occupancy.*

Recommended actions:

- *Federal:* Fund social housing capital and operating costs to reduce affordable housing shortfall and social housing waitlists
- *State:* Support community housing sustainability (consider stock transfers and direct subsidies).
- *Federal:* Re-launch an improved National Rental Affordability Scheme (NRAS)
- *State:* Implement shared equity schemes targeted towards people on low incomes.

Outcome: *Reduce the shortfall of social and affordable housing, sustainable community housing sector.*

5. Improve Land Planning

Context: *Un-coordinated land planning, land zoning not adequately accommodating employment, transport or other infrastructure requirements. Re-zoning windfalls not re-invested in affordable housing.*

Recommended actions:

- *State and Local:* Engage in participatory planning.
- *State and Local:* Ensure transport, employment and local infrastructure requirements are central in land planning and zoning of new developments.
- *State and Local:* Implement inclusionary zoning and mixed tenure schemes so that new developments have a mix of private market and affordable housing.
- *State:* Require consideration of affordable housing in any government land disposal.

Outcome: *Access to adequate quantity of appropriately located land for affordable housing.*

6. Protect Renters

Context: *Poorly regulated private rental market based on a power imbalance favouring landlords over tenants. This leads to insecure tenure, unstable and unfair tenancies, and inconsistent and inadequate maintenance and property standards.*

Recommended actions:

- *State:* Improve legal protections for tenants in the private rental market including fairer tenancy agreements and prompt return of bonds.
- *State:* Provide for more secure tenure, such as preventing evictions without grounds.
- *State:* Legislate minimum rental property standards (including energy efficiency).
- *State:* Limit rent increases for example, investigate capping maximum rental increases.
- *State:* Adequately fund tenant advocacy, tenant participation and community development.

Outcome: *Safe, secure, adequate properties, and fairer and sustained tenancies.*

7. Reform Homelessness Programs

Context: *High levels of homelessness, and high level of need for homelessness services, with insecure funding.*

Recommended actions:

- *Federal and State:* Properly fund homelessness services (secure, long term, indexed), and integrate with housing services
- *State:* Transition homelessness services to a 'Housing First' approach, housing people in long term housing first while supporting them with wrap around services

Outcome: *Reduced homelessness, homelessness services transitioned to integrated, best practice of 'housing first' approach.*

8. Innovate Specialist Housing

Context: *Lack of secure funding for specialist housing services, limited implementation of universal adaptable design in new dwellings, inadequate supportive pathways for seniors to downsize positively, and barriers to alternative forms of community-based housing.*

Recommended actions:

- *Federal:* Properly fund specialist disability accommodation and remote indigenous housing (secure, long term, indexed).
- *State:* Implement universal, adaptable design standards for specialist disability accommodation.
- *Federal and State:* Properly fund emergency DFV accommodation and support.
- *State:* Implement design standards and appropriate downsizing transitions for seniors.
- *State:* Investigate and implement appropriate diverse and inclusive community-based housing specialist solutions eg. mental health, DFV, youth, ex-prisoners, indigenous, remote and regional, seniors, and disabilities.
- *State:* Relax regulatory barriers for diverse, alternative and community-based housing approaches and design, eg. regional housing co-ops, tiny houses, share houses, and marginal housing.

Outcome: *Diverse specialist housing and pathways supported and funded adequately.*

References

- ABS (2018) *Census of Population and Housing: Estimating homelessness, 2016*. Australian Bureau of Statistics (ABS). <http://www.abs.gov.au/ausstats/abs@.nsf/PrimaryMainFeatures/2049.0?OpenDocument>
- ACOSS & National Shelter (2017) *Housing Australia's people: a serious plan*. Australian Council of Social Service (ACOSS) and National Shelter, April 2017 <http://www.acoss.org.au/wp-content/uploads/2017/04/ACOSS-National-Shelter-housing-affordability-issues-paper-final.pdf>
- ACOSS (2018) *ACOSS Budget Priorities Statement - Federal Budget 2018-19*, Australian Council of Social Service (ACOSS), February 2018. <http://www.acoss.org.au/wp-content/uploads/2018/02/ACOSS-Budget-Priorities-Statement-2018-19-FINAL.pdf>
- ACOSS, CHIA, HA, NATO, & National Shelter (2015) *An Affordable Housing Reform Agenda*. Australian Council of Social Service (ACOSS), Community Housing Industry Association (CHIA), Homelessness Australia (HA), National Association of Tenant Organisations (NATO), and National Shelter. http://www.acoss.org.au/images/uploads/Housing_paper_March_2015_final.pdf
- AHURI, (2017) *Understanding the housing continuum*, AHURI Brief. <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-housing-continuum>
- AIHW (2017) *Australia's welfare 2017*. Australian Institute of Health and Welfare (AIHW), October 2017, <https://www.aihw.gov.au/getmedia/088848dc-906d-4a8b-aa09-79df0f943984/aihw-aus-214-aw17.pdf>
- AIHW (2018) *Specialist homelessness services annual report 2016–17*, Australian Institute of Health and Welfare (AIHW), February 2018. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/>
- Anglicare Australia (2017) *Anglicare Australia Rental Affordability Snapshot*, April 2017. <http://www.anglicare.asn.au/docs/default-source/default-document-library/rental-affordability-snapshot-2017.pdf>
- Bankwest (2017) *Bankwest First Time Buyer Report*, November 2017 www.bankwest.com.au/%2Fblob%2Fpdf%2F1292557459879%2Ffirst-time-buyers-report-2017.pdf
- Beer, A. Kearins, B. & Pieters, H. (2007), *Housing affordability and planning in Australia: the challenge of policy under neo-liberalism*, *Housing Studies*, vol. 22, no. 1, pp. 11-24. <https://www.tandfonline.com/doi/abs/10.1080/02673030601024572>
- Carr, P & Tennant, M (2010) *A Better Lease on Life: Improving Australian tenancy law*. A National Shelter Report prepared by National Association of Tenant Organisations (NATO). https://tenantsqld.org.au/wp-content/uploads/2010/07/A_Better_Lease_on_Life_April.pdf
- Cashmore, C (2015) *Speculative Vacancies 8 - The Empty Properties Ignored by Statistics*. Prosper Australia https://www.prosper.org.au/wp-content/uploads/2015/12/11Final_Speculative-Vacancies-2015-1.pdf
- Chamseddine (2018) *Housing crisis: Record number of Australians now skipping meals to pay their mortgage*, *The Age*, February 7 2018 www.theage.com.au/lifestyle/news-and-views/housing-crisis-record-number-of-australians-now-skipping-meals-to-pay-their-mortgage-20180206-h0uxxh.html
- CHIA, Homelessness Australia, ACOSS & National Shelter (2018) *Our housing system is broken*. Everybody's Home Alliance <http://everybodyshome.com.au/>
- Daley, J & Coates, B (2018) *Housing affordability: re-imagining the Australian dream*. Grattan Institute, March 2018. <https://grattan.edu.au/wp-content/uploads/2018/03/901-Housing-affordability.pdf>
- DHHS (2018) *Victoria's Homelessness and Rough Sleeping Action Plan*. State of Victoria, Department of Health and Human Services (DHHS), January 2018. https://www.vic.gov.au/system/user_files/Documents/housing/1711047_Rough%20Sleeping%20Action%20Plan_On-Line.pdf
- DHPW (2016), *Working Together Discussion Paper*, Department of Housing & Public Works (DHPW), <http://www.hpw.qld.gov.au/SiteCollectionDocuments/HousingDiscussionPaper.pdf>
- DHPW (2017a) *2017 Social Housing Register - Data File*, Department of Housing and Public Works (DHPW) <https://data.qld.gov.au/dataset/social-housing-register/resource/c9f174a3-8a53-49d5-a583-52e6f7453078>
- DHPW (2017b), *Housing Strategy*, Department of Housing and Public Works (DHPW), <http://www.hpw.qld.gov.au/housingstrategy/Documents/QldHousingStrategy.pdf>

- Duncan, A.S., Hodgson, H., Minas, J., Ong-Viforj, R. and Seymour, R. (2018) *The income tax treatment of housing assets: an assessment of proposed reform arrangements*, AHURI Final Report No. 295, Australian Housing and Urban Research Institute (AHURI), Melbourne, <http://www.ahuri.edu.au/research/final-reports/295>
- Eccleston, R, Warren, N, Verdouw, J, Flanagan, K (2017) *Pathways to state property tax reform*. AHURI, November 2017. https://www.ahuri.edu.au/_data/assets/pdf_file/0015/15360/AHURI_Final_Report_No_291_-_Pathways_to_state_property_tax_reform.pdf
- Eslake, S. (2013) *Australian housing policy: 50 years of failure*, Submission to the Senate Economics References Committee, 21 December 2013, <http://www.urbanaffairs.com.au/downloads/2014-1-22-1.pdf>
- FACS Analysis and Research (2016). *Measuring Social Housing Outcomes Desktop review of evidence - Interim Report*, NSW Families and Community Services. May 2016. https://www.facs.nsw.gov.au/_data/assets/file/0008/388349/3779_FACS_Measuring-Social-Housing-Outcomes_Cover.pdf
- FAHCSIA (2008) *The Road Home - A National Approach to Reducing Homelessness*. (White Paper on Homelessness). Department of Families, Housing, Community Services and Indigenous Affairs (FAHCSIA). <http://www.abc.net.au/cm/lb/4895838/data/the-road-home---a-national-approach-to-reducing-homelessness-data.pdf>
- Farha, L (2018) *Housing is a human rights issue – and 2018 must be the year to address it*. The Guardian 2 January 2018. <https://www.theguardian.com/housing-network/2018/jan/02/2018-global-housing-crisis-us-canada-homelessness>
- Fitzgerald, K (2015) *Almost 20pc of Melbourne's investor-owned homes empty*. Prosper Australia, December 9, 2015 <https://www.prosper.org.au/2015/12/09/almost-20pc-of-melbournes-investor-owned-homes-empty/>
- Frontier Economics (2014) *Assessing the social and economic impact of affordable housing investment - A Report Prepared for G15 and The National Housing Federation*. Frontier Economics, September 2014. <https://www.frontier-economics.com/documents/2014/09/rpt-affordable-housing-report-2.pdf>
- Grant, E, Zillante, G, Srivastava, A, Tually, S & Ching, A (2017) *Housing and Indigenous disability: lived experiences of housing and community infrastructure*. AHURI. https://www.ahuri.edu.au/_data/assets/pdf_file/0028/13699/AHURI-Final-Report-283-Housing-and-Indigenous-disability-lived-experiences-of-housing-and-community-infrastructure.pdf
- Gurran, N, Randoplp, B, Phibbs, P, Ong, R & Rowley, S (2018) *Affordable housing policy failure still being fuelled by flawed analysis*. The Conversation, 15 March 2018. <https://theconversation.com/affordable-housing-policy-failure-still-being-fuelled-by-flawed-analysis-92993>
- Gurran, N, Gilbert, C, Phibbs, P, Zhang, Y. (2018) *Key workers like nurses and teachers are being squeezed out of Sydney. This is what we can do about it*, The Conversation, February 2018 <https://theconversation.com/key-workers-like-nurses-and-teachers-are-being-squeezed-out-of-sydney-this-is-what-we-can-do-about-it-91476>
- Habis, D, Phillips, R, Spinney, A, Phibbs, P & Churchill, B (2016) *Reviewing changes to housing management on remote Indigenous communities*. AHURI. https://www.ahuri.edu.au/_data/assets/pdf_file/0010/10270/AHURI_Final_Report_No271_Reviewing-changes-to-housing-management-on-remote-Indigenous-communities.pdf
- HILDA (2017) *The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 15*. The University of Melbourne, http://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0010/2437426/HILDA-SR-med-res.pdf
- Homelessness Australia, ACOSS, CHIA, NATO, & National Shelter (2016) *Five reforms to deliver more affordable housing and end homelessness*. Vote Home Alliance. <http://chp.org.au/wp-content/uploads/2016/05/Vote-Home-2016-short-version-draft-28-April.pdf>
- Jones, A., Phillips, R., Parsell, C., Dingle, G. (2015) *Review of systemic issues for social housing clients with complex needs*. Institute for Social Science Research (ISSR) The University of Queensland (UQ). <https://www.qmhc.qld.gov.au/sites/default/files/wp-content/uploads/2014/12/FINAL-report-Review-of-systemic-issues-housing-clients-with-complex-needs-September-2014-ISSR.pdf>
- Kendall, R & Peter Tulip, P (2018) *The Effect of Zoning on Housing Prices*, Reserve Bank of Australia, March 2018. <https://www.rba.gov.au/publications/rdp/2018/pdf/rdp2018-03.pdf>
- Knaus, C (2018) *'Straight into homelessness': housing plight of mentally ill Australians revealed*. The Guardian, 6 March 2018. <https://www.theguardian.com/society/2018/mar/06/straight-into-homelessness-housing-plight-of-mentally-ill-australians-revealed>

- Lawson, J, Legacy, C, Parkinson, S (2016) *Transforming public housing in a federal context*. AHURI, July 2016. https://www.ahuri.edu.au/_data/assets/pdf_file/0014/8420/Transforming-public-housing-in-a-federal-context-Executive-summary.pdf
- MacKenzie, D, McNelis, S, Flatau, P, valentine, k, Seivwright, A (2017) *The funding and delivery of programs to reduce homelessness: the case study evidence. Inquiry into funding and delivery of programs to reduce homelessness*. AHURI. https://www.ahuri.edu.au/_data/assets/pdf_file/0018/11817/AHURI_Final_Report_No274_The-funding-and-delivery-of-programs-to-reduce-homelessness-the-case-study-evidence.pdf
- Martin, C & Troy, L (2017) *Two pictures of rental housing stress and vulnerability zero in on areas of need*. The Conversation, 18 May 2017. <https://theconversation.com/two-pictures-of-rental-housing-stress-and-vulnerability-zero-in-on-areas-of-need-77714>
- Martin, C, Hulse, K. & Pawson, H. (2018) *The changing institutions of private rental housing: an international review - Inquiry into the future of the private rental sector*. AHURI https://www.ahuri.edu.au/_data/assets/pdf_file/0028/15895/AHURI_Final_Report_No292_The_changing_institutions_of_private_rental_housing_an_international_review.pdf
- Mendes, P (2017) *Australia's Welfare Wars – The Players, the Politics and the Ideologies*. 3rd Edition, UNSW Press.
- Milligan, V, Pawson, H, Phillips, R, Martin, C & Elton Consulting (2017) *Developing the scale and capacity of Australia's affordable housing industry Inquiry into affordable housing industry capacity*. AHURI. https://www.ahuri.edu.au/_data/assets/pdf_file/0017/12833/AHURI_Final_Report_No278_Developing-the-scale-and-capacity-of-Australias-affordable-housing-industry.pdf
- National Shelter, CSB and SGS (2017) *Rental Affordability Index – Key Findings - November 2017 Release*. National Shelter, Community Sector Banking and SGS. https://www.shelter.org.au/sites/natshelter/files/public/documents/RAI_2017_NOV_-_final_compressed.pdf
- Nobel, L., Carter, A., Bares, V., & Pieters, R. (2017) *A Place for Tiny Houses: exploring the possibilities*. Tiny House Co, esc Consulting, Plannery Co., Tiny Consulting, Griffith University and Q Shelter. <http://www.qshelter.asn.au/elements/2017/06/Tiny-House-Planning-Resource.pdf>
- Pawson, H, Martin, C, Flanagan, K & Phillips, R (2017) *Recent housing transfer experience in Australia: implications for affordable housing industry development. Inquiry into affordable housing industry capacity*. AHURI. https://www.ahuri.edu.au/_data/assets/pdf_file/0010/10711/AHURI_Final_Report_No273_Recent-housing-transfer-experience-in-Australia-implications-for-affordable-housing-industry-development.pdf
- Pawson, P, Randolph, B, Yates, J, Darcy, M, Gurrán, N, Phibbs, P, Milligan, V. (2015) *Tackling housing unaffordability: a 10-point national plan*. The Conversation, 24 June 2015 <https://theconversation.com/tackling-housing-unaffordability-a-10-point-national-plan-43628>
- Phibbs, P & Gurrán, N (2017) *Why housing supply shouldn't be the only policy tool politicians cling to*. The Conversation, 14 February 2017. <https://theconversation.com/why-housing-supply-shouldnt-be-the-only-policy-tool-politicians-cling-to-72586>
- Productivity Commission (2018a) *Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services*. Productivity Commission. <https://www.pc.gov.au/inquiries/completed/human-services/reforms/report/human-services-reforms.pdf>
- Productivity Commission (2018b) *Report on Government Services 2018 – Chapter 18 Housing*, Productivity Commission, January 2018 <https://www.pc.gov.au/research/ongoing/report-on-government-services/2018/housing-and-homelessness/housing/rogs-2018-partg-chapter18.pdf>
- Productivity Commission (2018c) *Report on Government Services 2018 – Chapter 19 Homelessness services*, Productivity Commission, January 2018 <https://www.pc.gov.au/research/ongoing/report-on-government-services/2018/housing-and-homelessness/homelessness-services/rogs-2018-partg-chapter19.pdf>
- QCOSS & Property Council of Australia (2017) *Housing Affordability: Tackling the challenge together. Joint position paper*. Queensland Council of Social Service (QCOSS), November 2017. <https://cdn2.hubspot.net/hubfs/2095495/QLD/Advocacy/QCOSS%20PCA%20Summary%20Document.pdf>
- QCOSS (2016a) *Housing and homelessness service integration literature review*. Queensland Council of Social Service, March 2016. https://www.qcoss.org.au/sites/default/files/20161803_Housing_homeless_service_integration_literature_review.pdf
- QCOSS (2016b) *Queensland Wellbeing 2016 – A QCOSS report*. Queensland Council of Social Service, April 2016. <https://www.qcoss.org.au/sites/default/files/The%20QCOSS%20Queensland%20wellbeing%202016%20report%20%28word%29%20%28June%29.pdf>

QCOSS (2016c) *Response to housing discussion paper: Policy and program options generated through engagement*. Queensland Council of Social Service, June 2016.

<https://www.qcross.org.au/sites/default/files/QueenslandCouncilOfSocialServiceSubmission.pdf>

QCOSS (2017a) *Choice and Control? – The experience of renters in the energy market*. Queensland Council of Social Service, June 2017.

<https://www.qcross.org.au/sites/default/files/QCOSS%20Choice%20and%20Control%20-%20the%20experience%20of%20renters%20in%20the%20energy%20market.pdf>

QCOSS (2017b) *Submission to the Housing Legislation (Building Better Futures) Amendment Bill 2017 Inquiry*. Queensland Council of Social Service, August 2017.

<https://www.qcross.org.au/sites/default/files/20170828%20Committee%20Submission%20Housing%20Legislation%20Amendment%20Bill%202017.pdf>

QCOSS (2017c) *Cost of Living and age pensioner households*. Queensland Council of Social Service, October 2017.

<https://www.qcross.org.au/sites/default/files/QCOSS%20Cost%20of%20living%20and%20age%20pensioner%20households%20Oct%202017.pdf>

QDN (2017) *Going for Gold: Accessible, Affordable Housing Now*. Queenslanders with Disability Network (QDN). <http://www.qdn.org.au/f.ashx/QDN-Going-for-gold-position-paper.pdf>

QMHC (2015) *Ordinary Report Social Housing Systemic Issues for Tenants with Complex Needs*, Queensland Mental Health Commission (QMHC), May 2015.

<http://www.parliament.qld.gov.au/documents/tableOffice/TabledPapers/2015/5515T596.pdf>

Tenants Queensland (2016) *Response to the Housing Strategy Discussion Paper*. Tenants Queensland, July 2016. <https://tenantsqld.org.au/wp-content/uploads/2017/02/TQ-Response-to-the-Housing-Discussion-PaperFINAL.pdf>

Tenants Queensland (2017) *Rental Vulnerability Index (RVI)* <https://cityfutures.be.unsw.edu.au/cityviz/rental-vulnerability-index/>

Tennant, M, Carr, P (2012) *Avoidable Evictions – our next move*. Tenants' Union of Queensland.

<https://tenantsqld.org.au/wp-content/uploads/2009/06/Avoidable-Evictions-our-next-move.pdf>

The Treasury (2010) *Australia's Future Tax System Review Panel (Henry Review). Australia's future tax system: report to the Treasurer*. Canberra: The Treasury,

http://taxreview.treasury.gov.au/content/Content.aspx?doc=html/pubs_reports.htm

Thomas, M. & Hall, A. (2015) *Housing affordability in Australia*. Parliament of Australia.

https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/BriefingBook45p/HousingAffordability

Trenwith, C (2011) *Calls for First Home Owner Grant to be scrapped*. The Sydney Morning Herald.

<http://www.smh.com.au/business/property/calls-for-first-home-owner-grant-to-be-scrapped-20110909-1k1yl.html>

Troy, L. Randolph, B. van den Nouwelant, R. & Milligan, V (2018) *Six lessons on how to make affordable housing funding work across Australia*, The Conversation, February 2018 <https://theconversation.com/six-lessons-on-how-to-make-affordable-housing-funding-work-across-australia-91072>

United Nations (1948) *The Universal Declaration of Human Rights*, United Nations.

<http://www.un.org/en/universal-declaration-human-rights/>

Yates, J & Milligan, V (2007) *Housing affordability: a 21st century problem*, AHURI.

https://www.ahuri.edu.au/_data/assets/pdf_file/0018/2178/AHURI_Final_Report_No105_Housing_affordability_a_21st_century_problem.pdf

Yates, J. Ong, R. & Morison, D. (2017) *Housing Australia*. CEDA, August 2017

http://www.ceda.com.au/CEDA/media/General/Publication/PDFs/HousingAustraliaFinal_Flipsnack.pdf