

Chapter 16

Particular housing needs

16.1 The committee has quoted statistics regarding households and housing affordability and, in general terms, highlighted the shortage of affordable and suitable dwellings in the private rental market and the social housing sector. Overall, the committee found that low income earners in the rental market in Australia face significant obstacles in finding affordable and appropriate houses. These difficulties are compounded for disadvantaged low-income renters who have particular housing needs.

16.2 In this chapter, the committee looks at particular groups of people who do not own their own home and have specific needs as renters—older Australians dependent on income support, women and children experiencing or under threat of domestic violence, people with a long-term health condition or disability, young unemployed Australians and migrants or refugees.¹ In subsequent chapters, the committee looks at Indigenous housing and homelessness, especially as it affects both young and older Australians.

People with particular needs and the rental market

16.3 With a growing population and continuing shortage of affordable housing, many Australians encounter difficulties finding and retaining suitable housing. Indeed, in this tight rental market where competition for affordable housing is strong, some people are clearly at a disadvantage securing appropriate accommodation. Renters with specific housing needs often find the challenge accessing suitable housing is even greater because of their particular circumstances.² For example, it is important for a person with disability to have an affordable, secure long-term tenancy, with easier access and entry, that is in a safe environment and close to public transport and the services they need.

16.4 The subgroups of those in the rental market with particular housing needs may be characterised by their age, household composition, race, geographic location, or physical or mental disability. While the committee considers the particular difficulties

1 A recent Productivity Commission paper found that people at the highest risk of experiencing deeper or multiple forms of disadvantage include those who are dependent on income support, unemployed people, Indigenous Australians, people with a long-term health condition or disability, lone parents and people with low educational attainment. Rosalie McLachlan Geoff Gilfillan Jenny Gordon, *Deep and Persistent Disadvantage in Australia*, Productivity Commission Staff Working Paper, Productivity Commission, July 2013, p. 11 <http://www.pc.gov.au/research/completed/deep-persistent-disadvantage/deep-persistent-disadvantage.pdf> (accessed 5 January 2015).

2 See, for example, *Proof Committee Hansard*, 30 July 2014, p. 38.

that of a number of these sub groups face in accessing appropriate housing, its main focus is on older Australians. It has taken this approach because older Australians in the rental market experience disadvantage that tends to capture those of the other sub groups. Indeed, Australians with disability or single women may find that their concerns with securing affordable and appropriate housing are heightened as they grow older and face added hardship.

Older Australians in private rental

16.5 The AIHW highlighted the dramatic shift projected to occur in Australia as the population ages, especially over the next 50 years, with noteworthy changes to the age structure of the population. It noted the significance of this structural change:

- the cohort of people aged 65 and over in Australia was 14 per cent in 2012 and projected to increase to 22 per cent in 2061; and
- the cohort of people aged 85 and older was 2 per cent in 2012 (420,300 people) and projected to grow rapidly throughout the projection period to 5 per cent by 2061.³

16.6 Ms Skinner, National Seniors Australia, outlined the types of housing older Australians occupied:

Among people aged 50 and older, 74 per cent own their own home, five per cent still have a mortgage, 10 per cent rent privately, eight per cent are social housing tenants and four per cent are other tenure types.⁴

16.7 Using different figures but consistent with other research findings, Dr Debbie Faulkner, University of Adelaide, stated that currently about 81 per cent of people over 65 own their own home. She informed the committee that this proportion was projected to decline to around 55 per cent by the middle of the century.⁵

Rental market—a brutal place

16.8 Mrs Kylie Ullman, National Seniors Australia, noted that people who have not had the opportunity to purchase their own home and who will not be able to do so by the time they reach 65 face a lifetime in the private rental market or in community and public housing. She noted:

By 2026, the number of lower income people aged 65 and over who are living in rental households, as home ownership falls, are projected to far exceed the supply capacity of the social housing system. Census data from 2006 to 2011 shows a steady increase in the number of renters aged 55 and

3 Australian Institute of Health and Welfare, *Housing assistance in Australia 2014*, Canberra, 2014, p. 12, <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129549033> (accessed 18 January 2015).

4 *Proof Committee Hansard*, 10 September 2014, p. 9.

5 *Proof Committee Hansard*, 28 July 2014, pp. 11–12.

over in the private market. Housing affordability is particularly challenging for those in private rental, as rent increases well above CPI. Older renters experience significant anxiety linked to their security of rental tenure and many experience housing stress, which ABS data indicates is also felt by people in other forms of housing.⁶

16.9 The growth in this older age group combined with the gradual decline in home ownership especially among older Australians and the continuing shortage of affordable rental properties has serious implications for older Australians who do not own their own home.

16.10 Indeed, many submitters contended that older people who rent were one of the most disadvantaged groups in Australian society and that their numbers were increasing.⁷ In its submission, COTA noted that the private rental market was often the only option for older Australians as there was 'a critical shortage of public and social housing in Australia'. Referring specifically to people over 65, it stated that around 12 per cent of people of this age were renters, with a third of them in public housing and two thirds in private rental accommodation.⁸

16.11 Moreover, Aged and Community Services Australia suggested that a crisis was emerging with regard to housing and older people.⁹ Professor Beer also agreed there was increasing evidence of 'an affordability crisis for older Australians'.¹⁰

Capacity to pay increasing rents

16.12 Many retired Australians have limited choices when it comes to housing because they are on a fixed income, with a significant number reliant on the pension. In this regard, the 2013 Productivity Commission's report *Deep and persistent disadvantage in Australia*, found:

People aged 65 years and over (especially singles) are far more likely to experience persistent poverty than other households—particularly where estimates have not been adjusted to account for housing costs. Around 17 per cent of elderly couples, 30 per cent of elderly single males and

6 *Proof Committee Hansard*, 10 September 2014, p. 9.

7 See for example, Dr Petersen, University of Queensland, *Proof Committee Hansard*, 10 September 2014, p. 11.

8 *Submission 191*, p. 3.

9 Aged and Community Services Australia had 'the housing crisis for older people' as a heading in its submission, *Submission 111*, p. 3.

10 *Proof Committee Hansard*, 28 July 2014, p. 10.

36 per cent of elderly single females experienced relative income poverty for between six and ten years between 2001 and 2010.¹¹

16.13 Mr Adrian Pisarski, National Shelter, drew attention to 'a long-term intergenerational headache that is really starting to grow'. As noted earlier, he explained:

Australia's pension system is predicated on the basis that people retire owning a property; therefore, the pension is adequate to live if you have achieved home ownership. If you have not achieved home ownership, and this is increasingly the experience of many low-income households, then the private rental market is a brutal place if you are on a fixed income or even a pension, and a pension is probably the best of those income support payments that you can be on.¹²

16.14 Likewise, Dr Petersen referred to the assumption of home ownership that underpins Australia's age pension system. Thus, according to Dr Petersen, the pension does not take account of the rents that pensioners have to pay, particularly in large cities. She stressed, however, that rural areas should not be excluded because her research found that there were significant difficulties in some rural areas as well—particularly in areas where rents are very high because of significant mining and tourism.¹³ Associate Professor Yates, City Futures Research Centre, also highlighted the fact that the age pension was based on the understanding that retired people would own their home.¹⁴

Rental stress

16.15 The 2009 pension review report found that pensioners who rent privately had poorer outcomes, including higher financial stress than pensioners who owned their homes outright or who were living in public housing.¹⁵ It acknowledged that some pensioners faced financial pressures because of the high rent they were outlaying in the private rental market.¹⁶ The welfare system review similarly suggested that

11 Rosalie McLachlan, Geoff Gilfillan and Jenny Gordon, *Deep and Persistent Disadvantage in Australia*, Productivity Commission Staff Working Paper, July 2013, p. 65, <http://www.pc.gov.au/research/completed/deep-persistent-disadvantage/deep-persistent-disadvantage.pdf> (accessed 9 February 2014). See also *Proof Committee Hansard*, 10 November 2014, p. 19.

12 *Proof Committee Hansard*, 10 September 2014, p. 33.

13 *Proof Committee Hansard*, 10 September 2014, p. 11.

14 *Proof Committee Hansard*, 10 November 2014, p. 37.

15 Dr Jeff Harmer, *Pension Review Report*, Department of Families, Housing, Community Services and Indigenous Affairs, 27 February 2009, p. 53. https://www.dss.gov.au/sites/default/files/documents/05_2012/pensionreviewreport.pdf (accessed 14 January 2015).

16 Dr Jeff Harmer, *Pension Review Report*, Department of Families, Housing, Community Services and Indigenous Affairs, 27 February 2009, p. 52. https://www.dss.gov.au/sites/default/files/documents/05_2012/pensionreviewreport.pdf

pensioners experienced difficulties because of 'high rental costs and the declining effectiveness of rent assistance to help with these costs, as well as other disadvantages such as the security of their housing arrangements'.¹⁷

16.16 Dr Baker, CHURP, stated that while a smaller proportion of older people live in private rental housing, 50 per cent of them were paying more than 30 per cent of their income on housing costs and they were already on low incomes.¹⁸ Mrs Ullman noted that about one in four recipients of the Commonwealth Rent Assistance payment aged over 65 was still in rental stress after receiving the payment.¹⁹ She informed the committee that members regularly made contact with National Seniors Australia because they were worried about how they could afford to continue paying rent without a regular full-time wage, particularly if they had to pay for services associated with health care for a chronic health condition.²⁰ In particular, she noted that single women with low superannuation balances and those facing relationship breakdowns in their later years were 'very vulnerable to housing stress'.²¹

Unstable tenure

16.17 A number of witnesses informed the committee that older people living in private rental properties report that they experience high levels of anxiety due to 'unstable tenure, high and frequent rent rises and the need to move relatively frequently'.²² Research undertaken by National Seniors Australia indicated that two-thirds of older Australians wish to stay in their current home or, if they had to move, at least remain in their local area.²³ On this matter of insecure tenure, the National Foundation for Australian Women noted that:

While Commonwealth aged care policy has more recently emphasised ageing in place, this is not an adequate response or solution when so many older people do not have any secure and/or suitable housing in which they can age. This focus has arguably led to a neglect of the range of alternative options such as forms of congregate housing, boarding houses, and retirement villages.²⁴

17 *A new System for Better Employment and Social Outcomes*, Interim Report of the Reference Group on Welfare Reform to the Minister for Social Services, Full Report, June 2014, p. 68, https://www.dss.gov.au/sites/default/files/documents/06_2014/dss001_14_full_report_27_june_tagged.pdf (accessed 19 January 2015).

18 *Proof Committee Hansard*, 28 July 2014, pp. 13–14.

19 *Proof Committee Hansard*, 10 September 2014, p. 10.

20 *Proof Committee Hansard*, 10 September 2014, p. 10.

21 *Proof Committee Hansard*, 10 September 2014, p. 10.

22 See for example, National Seniors, *Submission 165*, p. 1.

23 *Proof Committee Hansard*, 10 September 2014, p. 9.

24 *Submission 38*, p. [5].

Modifications to homes for older Australians

16.18 Furthermore, the changing housing needs of older people may require modifications to their dwellings to improve access, to make the surroundings safe and secure, to ensure that certain appliances (heaters, taps, showers) are maintained and simpler to use, and to cater for limited mobility and other health conditions. In other words, the dwellings of older people need to be made free from hazards and obstacles, comfortable and, taking account of reduced mobility, liveable. For example, in its submission, National Shelter noted that adaptability was a key aspect of housing design in the context of an ageing population as people were more likely to acquire disabilities as they age. Thus adjustments and alteration to their houses were necessary to make it easier for them to 'age in place' and could include grab rails in bathrooms and kitchens, a ramp instead of steps and improved house insulation.²⁵

16.19 National Shelter observed, however, that despite the modest extra cost associated with these features, developers were often unwilling to bear this cost, and hesitant to take on new designs or processes untested in the market.²⁶ The same lack of incentive applied to making a rental property more energy-efficient. Dr Faulkner, CHURP, noted that if a person is in private rental, he or she cannot make modifications without the permission of the landlord. Further, if the owners' main purpose was capital gains then they are:

...really not interested in accommodating the needs of their tenant. They can quite easily, in this market, find a new tenant for that housing without having to make those changes to their property.²⁷

16.20 Mrs Ullman noted that appropriate housing options were extremely limited for renters, with assistance for home modifications restricted if the work was considered to be the responsibility of the landlord.²⁸ According to Mrs Ullman, adaptable housing with features of universal design could be more affordable in the long run because a dwelling of this type would be appropriate for people of all ages.²⁹ In its submission, COTA noted that there would need to be some incentives for landlords to modify existing accommodation to make it more appropriate for their tenants. It suggested extending the home modification program or offering enticements through the taxation system as a means to encourage landlords to make their properties more suitable.³⁰

25 See, for example, *Submission 78*, p. 25. Ms Mary Wood, *Proof Committee Hansard*, 10 November 2014, p. 46.

26 *Submission 78*, p. 25. See also paragraphs 13.37–13.39.

27 *Proof Committee Hansard*, 28 July 2014, p. 18.

28 *Proof Committee Hansard*, 10 September 2014, p. 10.

29 *Proof Committee Hansard*, 10 September 2014, p. 10.

30 *Submission 191*, p. 7.

16.21 The committee has already considered the considerable drain on a household's finances by having to relocate. Dr Faulkner explained that one of the reasons older people often move from their private rental is that they cannot get minor modifications done when the house is not their own. She noted:

For them, having to move every 12 months when they are on a fixed income—the searching fees, the moving fees, the disconnection and connection of phone, electricity and all those things—can become an unbearable cost for older people. They find it very difficult to save any money, let alone cover those costs, which can amount to thousands of dollars. Then to find accommodation that can suit their needs out in the rental market is extremely difficult.³¹

16.22 Dr Petersen referred to the lack of protections or safety nets available for older Australians in Australia's private rental market. She noted that the no-fault eviction 'really does disadvantage older people' and contrasted that practice with the stronger tenancy laws and stronger social housing in some European countries. According to Dr Petersen, under the tenancy laws in places such as Germany and Europe, someone who is over 70 cannot be evicted, because 'it puts them in hardship'. Also, as noted earlier, private renting in some European countries is part of a very different culture that accepts long-term tenures. As a consequence, renters in those countries feel secure in their housing. In Dr Petersen's view, if people were being pushed, in a policy way, to the private rental market, some safeguards should be there for older people, or people generally, in terms of the security of their tenure.³²

Access to services

16.23 The committee has noted that people's economic and social wellbeing and their health are connected to good housing.³³ Thus, affordable and secure housing brings health and wellbeing advantages for renters especially as they grow older. In her study, Dr Baker, CHURP, found that people who have health vulnerabilities tend to be concentrated in unaffordable housing, but significantly people in unaffordable housing were likely to have health vulnerabilities. So, in her assessment there was interplay between health and unaffordable housing that worked in two directions. According to Dr Baker, the study showed that being in unaffordable housing had 'a measurable health effect within the population and especially within certain subgroups'. Further, the mental health effect was 'very different for renters and owners', suggesting that housing affordability was 'a different beast' for renters than it was for home owners.³⁴

31 *Proof Committee Hansard*, 28 July 2014, p. 18.

32 *Proof Committee Hansard*, 10 September 2014, p. 15.

33 Mr Yates, *Proof Committee Hansard*, 28 July 2014, p. 22.

34 Dr Baker, *Proof Committee Hansard*, 28 July 2014, pp. 14 and 17.

16.24 In this regard, the lives of a significant minority of older Australians are affected not only by limited access to affordable housing but also to the support services that would help them to remain housed in suitable accommodation. Ms Skinner noted that the provision of affordable housing must address a wide range of housing options and associated policy areas, including employment, health and aged care supports.³⁵ Any consideration of affordable housing for Australia's older population must provide for these other aspects of social wellbeing.

16.25 Mrs Ullman underscored the importance of having policies that would ensure integrated support and health services for older Australians. In her view, such a joined-up, holistic approach would assist housing security and ageing in place. It would help to improve access to affordable rental accommodation; prevent older Australians from experiencing homelessness for the first time; and take account of the diverse and complex nature of exclusion as experienced by older Australians.³⁶ The National Foundation for Australian Women also referred to the Commonwealth's aged care policy with its emphasis on ageing in place. In its view, the Commonwealth's solution is inadequate 'when so many older people do not have any secure and/or suitable housing in which they can age'.³⁷ Unaffordable and inappropriate housing means that older Australians are at increased risk of prematurely entering residential aged care, forgoing many of their freedoms and independence.

Recommendation 26

16.26 In light of the anticipated rise in the number of older Australians in the private rental market, and the insecure tenancy confronting many older renters, the committee recommends that the Australian Government look closely at its aged care policy so that it takes account of the particular difficulties confronting older Australians in the rental market. The aim would be to determine how policies designed to assist older Australians remain in their home could take better account of, and accommodate, the added difficulties for older people accessing safe and secure housing and in conducting modifications to rental dwellings, and more broadly in renting in the private rental market.

Older Australians and social housing

16.27 The 2009 pension review found that social housing, through the community sector and state housing authorities, provided security of tenure for those with an ongoing need as well as with rent setting policies that ensured affordability.³⁸

35 *Proof Committee Hansard*, 10 September 2014, p. 9.

36 *Proof Committee Hansard*, 10 September 2014, p. 10.

37 *Submission 38*, p. [5].

38 Dr Jeff Harmer, *Pension Review Report*, 27 February 2009, p. 52.
https://www.dss.gov.au/sites/default/files/documents/05_2012/pensionreviewreport.pdf
(accessed 14 January 2015).

16.28 More recently, the NHSC observed that a notable response to chronic insecurity in the rental market among the current generation of older Australians was a greater shift to social housing. In 2004, 48.3 per cent of renters over 64 years of age were in the social housing sector. The proportion of renters in social housing increased with age to 57.8 per cent of those over 84 years.³⁹

Advantages of social housing for older Australians

16.29 In its submission, COTA noted that the supply of social housing was an essential part of the housing stock, which provided low income people and homeless people or people at risk of homelessness with a pathway to secure long term accommodation. COTA noted further that long-term tenure as well as the low rent made it 'particularly valuable to older people so they would not have to move around, could maintain links to a community and feel confident about accessing services if they need them'.⁴⁰

16.30 Dr Petersen informed the committee that social housing offered the solution to affordable housing for older Australians. She stated:

In Australia, there are great examples of affordable, accessible housing that is very attractive, that offers security to older people, and older people tell us that they feel very secure there and they are very happy there.⁴¹

16.31 Along similar lines, Dr Faulkner spelt out the advantages of public housing, which had proven 'a really valuable option for older people'. She told the committee that the stability and cost of public housing had been a wonderful option in South Australia for older people. Dr Faulkner also noted that, while making minor modifications designed to assist older people at home was a major issue in the private rental market, the operators of public housing would provide those modifications.⁴² She added, however, that public housing was no longer guaranteed: that being old or over 65 was no longer a criterion for entering into public housing. In her words:

So they are forced to essentially seek low-cost accommodation from some of the other aged care and housing providers in this state. We have had some comments from some of those providers that every day they are fielding inquiries from older people looking for low-cost rental, stable housing. At the moment they cannot fulfil those requests.⁴³

39 The National Housing Supply Council, *Housing Supply and Affordability Issues 2012–13*, p. 58, http://www.treasury.gov.au/~media/Treasury/Publications%20and%20Media/Publications/2013/NHSC/Downloads/PDF/housing_supply_affordability_report_2012-13.ashx (accessed 6 March 2015).

40 *Submission 191*, p. 4.

41 *Proof Committee Hansard*, 10 September 2014, p. 14.

42 *Proof Committee Hansard*, 28 July 2014, p. 18.

43 *Proof Committee Hansard*, 28 July 2014, p. 12.

16.32 While Mr Yates, COTA, acknowledged that public housing in Australia had been a significant source of housing for lower income people in retirement, he noted that this had not been the case for some time. He maintained that although a lot of older people—pensioners—were still in public housing, the front door on this type of housing shut quite a while ago.⁴⁴

16.33 Indeed, the NHSC found that the lack of growth in the sector and the competing claims of other population groups meant that the social housing system alone was unlikely to be able to respond adequately to these demands from older renters. It concluded:

Older people will continue to be a high proportion of tenants in the social housing system, but it is likely that a steadily increasing proportion of low-income older households will be renting in the market sector.⁴⁵

16.34 According to the NHSC, the social housing sector was likely to face three major challenges with retirement of the baby boomers:

- Overall volume—the larger population coupled with prevailing proportions of households outside home ownership means that, even as a residual housing option, social housing demand will climb.
- Suitability of the social housing stock—even though more of the existing social housing stock is tenanted by older Australians, it is potentially not well suited to complex needs and limited independence of older Australians. More of the growth in specialised housing will need to come from the not-for-profit sector, including non-profit retirement homes or 'independent living units'.⁴⁶
- Cost of providing such housing—even as the onus shifts away from government housing provision, the need for high levels of subsidy will strain government finances and policy. The low incomes of older social housing

44 *Proof Committee Hansard*, 28 July 2014, p. 22.

45 The National Housing Supply Council, *Housing Supply and Affordability Issues 2012–13*, p. 58, http://www.treasury.gov.au/~media/Treasury/Publications%20and%20Media/Publications/2013/NHSC/Downloads/PDF/housing_supply_affordability_report_2012-13.ashx (accessed 22 August 2014).

46 The National Housing Supply Council, *Housing Supply and Affordability Issues 2012–13*, pp. 58–59. http://www.treasury.gov.au/~media/Treasury/Publications%20and%20Media/Publications/2013/NHSC/Downloads/PDF/housing_supply_affordability_report_2012-13.ashx (accessed 22 August 2014).

tenants, along with their complex needs, will mean that specialised, and therefore expensive, housing will be needed.⁴⁷

16.35 Importantly, NHSC thought it was worth noting that renters, and social housing renters, were 'more likely to end up in nursing homes'.⁴⁸ This finding underscores the importance of having a national 'ageing in place' policy designed to assist older Australian's remain in their home, which would take better account of, and accommodate, the particular difficulties for older people renting in the private rental market.

Alternate accommodation

Transportable homes and caravan parks

16.36 As the demand for public housing continues to outstrip supply, Mrs Ullman observed that increasingly people of all ages and backgrounds were looking to manufactured homes in caravan parks as an affordable, permanent, interim or crisis housing option. She was concerned, however, that these housing options faced 'major challenges as their ageing stock no longer met the expectations of many older people'.⁴⁹ Members of National Seniors Australia also expressed disquiet about the lack of secure tenure, short-term rolling contracts and the focus of park operators on selling residential parks and villages to large-scale developers. According to Mrs Ullman, displaced residents have few other housing options available to them and owners can lose their home if they are unable to relocate to another park.⁵⁰

16.37 Mr Yates referred to the significant growth in transportable homes, albeit off a relatively low base. According to Mr Yates, the homes were generally cheaper and an improvement on the ones available. COTA did not have an issue with such houses except that the legislative environment for them was much patchier than retirement village legislation. Mr Yates suggested that the regulatory environment needed to be examined carefully to make sure there were good consumer protections in place. It

47 The National Housing Supply Council, *Housing Supply and Affordability Issues 2012–13*, pp. 58–59.

http://www.treasury.gov.au/~media/Treasury/Publications%20and%20Media/Publications/2013/NHSC/Downloads/PDF/housing_supply_affordability_report_2012-13.ashx
(accessed 22 August 2014).

48 The National Housing Supply Council, *Housing Supply and Affordability Issues 2012–13*, pp. 58–59.

http://www.treasury.gov.au/~media/Treasury/Publications%20and%20Media/Publications/2013/NHSC/Downloads/PDF/housing_supply_affordability_report_2012-13.ashx
(accessed 22 August 2014).

49 *Proof Committee Hansard*, 10 September 2014, p. 10.

50 *Proof Committee Hansard*, 10 September 2014, p. 10.

was also important, according to Mr Yates, to look at 'some of the risk management if things should go wrong with the company that is operating them'.⁵¹

Older single women

16.38 There is also a subgroup within the broader grouping of older Australia that confront a particular challenge in gaining access to affordable, safe and appropriate housing—single women, who often have inadequate incomes.⁵² Ms Dalley-Fisher, Equality Rights Alliance, argued that many factors combined to make older single women 'particularly vulnerable to housing insecurity, including years of unpaid caring, low superannuation, relationship breakdown and wage inequity'.⁵³

16.39 Ms Coleman, the National Foundation for Australian Women, drew attention to the fact that many older women were without any other capital asset and had 'a very, very high propensity to be entirely dependent on the age pension'.⁵⁴ Furthermore, the Foundation suggested that research also showed that the number of single, older women soon reaching retirement age without either economic or housing security was set to increase.⁵⁵

16.40 The committee has referred to the prevailing high rents in Australia and recognised that many people on low fixed incomes were under rental stress and further, as noted earlier, the pension assumed home ownership.

Women on low incomes and affordable housing

16.41 In certain circumstances, women on low incomes may find themselves having great difficulty finding affordable and appropriate housing. Ms Dalley-Fisher noted that women were over represented in key poverty indicators and tended to be at 'a significant financial disadvantage compared to men' and hence found it harder in the tight housing market.⁵⁶ She produced the following statistics:

Women make up 53 per cent of adults in low-income households, and there are more women than men in that category experiencing rental stress. Women make up 59 per cent of those accessing homelessness services. Contrary to common stereotypes, the face of housing stress and homelessness in Australia is female.⁵⁷

51 *Proof Committee Hansard*, 28 July 2014, p. 25.

52 See for example, Mr Schrapel, *Proof Committee Hansard*, 28 July 2014, p. 33.

53 *Proof Committee Hansard*, 10 November 2014, p. 19.

54 *Proof Committee Hansard*, 30 July 2014, p. 55.

55 *Submission 38*, p. [2].

56 *Proof Committee Hansard*, 10 November 2014, p. 19.

57 *Proof Committee Hansard*, 10 November 2014, p. 19.

16.42 Ms Findlater Smith, National Council of Women of Australia, observed that in cases of divorce or family breakdown, women were generally the ones who suffered most:

Even if they get the house—which is probably mortgaged—they cannot afford the mortgage payments. If they get half the house after it has been sold, that usually goes to pay their rent.⁵⁸

16.43 The Council also drew attention to the lack of available and accessible housing for older single women. For example, it stated that 'accessing the private rental market was difficult in Canberra not only because of cost, but transport, home modifications and the willingness to see elderly women as legitimate tenants'⁵⁹ According to the Council, however, the 'marketing' of elderly single people as tenants of choice was working with some real estate agents.⁶⁰ It cited two particular concerns related to housing and older women:

- 'the hidden and increasing problem of families pushing older females out of their circle (and their assets)'; and
- the over-representation of women among the homeless or those living in marginal housing.⁶¹

16.44 Sudden illness, the need to undergo lengthy treatment or a period of unemployment can also place a single low-income woman at risk of serious rental stress or even homelessness. But domestic violence is one of the main causes of homelessness for both men and women, but mainly for women and particularly for women with children.⁶²

Domestic violence

16.45 Ms Lulu Milne, Women's Legal Service Queensland, informed the committee that domestic violence had been estimated to cost the Australian economy \$13.6 billion annually.⁶³ Indeed, the Women's Legal Services NSW told the committee that domestic and family violence was the biggest single cause of homelessness among women and children.⁶⁴

58 *Proof Committee Hansard*, 30 July 2014, p. 53.

59 *Submission 98*, p. 7.

60 *Submission 98*, p. 7.

61 See, for example, *Older Women and Homelessness Seminar*, prepared by DMA for National Council of Women of Australia ACT, p. 8, *Submission 98*, National Council of Women of Australia Ltd and The National Foundation for Australian Women, *Submission 38*, p. [1].

62 *Proof Committee Hansard*, 30 July 2014, p. 53.

63 *Proof Committee Hansard*, 10 September 2014, p. 17.

64 *Submission 65*, p. 2.

16.46 Women experiencing domestic violence were often reluctant to leave an abusive partner because of the lack of affordable housing, which was a major barrier.⁶⁵ Delay in moving to a safer place puts women and children at risk of further violence.⁶⁶ The Central Highlands Local Area Service Network also observed that:

...the fear of not having somewhere suitable to live is one of the most common factors which lead women to make the decision to stay in an abusive relationship rather than report the abuse and seek safety for themselves and their children.⁶⁷

16.47 Similarly, Equality Rights Alliance noted that the lack of safe, affordable housing was a major barrier for women seeking refuge, which underlined the fact that women may remain in violent relationships because they have no alternative accommodation.⁶⁸

Social housing

16.48 According to Ms Milne, the eligibility criteria for social housing was restrictive and many women were deemed ineligible for such housing, despite experiencing high-risk domestic violence and being unable to afford private rental accommodation. For example, having an income is an eligibility criterion for social housing with the Department in Queensland.⁶⁹ The Women's Legal Service Queensland also noted that women on temporary visas and some New Zealand citizens experiencing domestic violence do not qualify for social housing as they are not permanent residents or Australian citizens.⁷⁰ It suggested that social housing and affordable housing providers could relax their eligibility criteria for women and children escaping domestic violence, which may include women applying for permanent residency under the Migration Regulations and women who were legal homeowners.

16.49 Ms Milne observed that even when women meet the eligibility criteria for emergency housing, waiting times were unacceptable due to the lack of available housing stock.⁷¹ Indeed, in its submission, the Equality Rights Alliance referred to anecdotal reports it had received that women were giving up on public housing as an option because of the long waiting lists.⁷²

65 *Proof Committee Hansard*, 10 September 2014, p. 17.

66 See, for example, Women's Legal Services NSW, *Submission 65*, p. 3.

67 *Submission 55*, p. 3.

68 Ms Dalley-Fisher, *Proof Committee Hansard*, 10 November 2014, p. 19.

69 *Proof Committee Hansard*, 10 September 2014, p. 20.

70 *Submission 59*, p. 2.

71 *Proof Committee Hansard*, 10 September 2014, p. 17.

72 *Submission 95*, p. 10.

Emergency accommodation

16.50 The Women's Legal Service Queensland referred to the 'chronic underfunding for refuges and an ever increasing demand for medium to long term housing'. It stated that women and children were in refuges for extended periods while waiting for social housing.⁷³ Thus, access to emergency accommodation or a refuge tended to be 'crisis driven and restricted to women presenting in high-risk situations'.⁷⁴ Ms Milne explained:

Once in refuge, women face long wait times to access more permanent housing, as exit options are limited. This creates a bottleneck, as women are waiting longer in refuge.⁷⁵

16.51 Furthermore, Ms Milne also observed that women were required to pay rent and board but, when a woman does not have an income, that can be a barrier to her accessing a refuge.⁷⁶

Motel accommodation

16.52 Ms Milne told the committee that DVConnect, which is Queensland's state-wide crisis service, was 'routinely having to place women and children in motel accommodation because of a lack of available or appropriate refuge places'. According to Ms Milne, last year, DVConnect placed 2,300 women and 3,700 children in motels.⁷⁷ Ms Rachel Neil, also from the Women's Legal Service Queensland, stated:

Putting women in motels is really inadequate. It takes them away from their support structures and their communities. It takes children from their schools. Often women are staying because they do not want to go into a motel. It is scary. There are all sorts of decisions that a woman goes through when she decides to leave, but that in our experience is a really big one. Where do I go?⁷⁸

16.53 Women stay in motel accommodation until they are able to take up the next space in a refuge, which could result in a couple of moves for the woman. This heavy demand on refuges means that the queue of women waiting for a safe place to live is long and a women seeking emergency relief might not get the next vacancy in a refuge because the woman in the motel takes that place.⁷⁹

73 *Submission 59*, p. 2.

74 *Proof Committee Hansard*, 10 September 2014, p. 17.

75 *Proof Committee Hansard*, 10 September 2014, p. 17.

76 *Proof Committee Hansard*, 10 September 2014, p. 20.

77 *Proof Committee Hansard*, 10 September 2014, p. 17.

78 *Proof Committee Hansard*, 10 September 2014, p. 19.

79 *Proof Committee Hansard*, 10 September 2014, pp. 22–23.

16.54 Essentially, the Women's Legal Services NSW attributed the inadequacy of housing options for victims/survivors of domestic and/or family violence to 'systemic failures across emergency, temporary and long-term housing options across public, social and private housing systems'.⁸⁰

Solutions

16.55 The Women's Legal Service Queensland called on governments to increase funding for the supply of a range of affordable housing options, including social housing and subsidised rental schemes. It also saw significant potential in investing in effective programs to prevent homelessness caused by domestic violence.⁸¹ It referred to the Private Rental Assistance Program (PRAP) operating in areas of Victoria, which, in its view, offered a successful model. It stated:

This has been demonstrated to be effective in assisting eligible women to access sustainable long term private rental, which has the broader benefit of reducing the pressure on refugees and the demand for social housing.⁸²

16.56 Ms Milne suggested that other states also provided rental subsidy programs offering medium-term financial assistance to remain in or to acquire private rental. This allowed women to plan for sustainable housing and bypass the crisis housing services.⁸³ For example, the Women's Legal Service Queensland also referred to the Start Safely Program in New South Wales, which provided medium-term rental subsidy for women in the private market.⁸⁴

16.57 According to Women's Legal Services NSW, the Start Safely Program has allowed some of its clients to access the private rental market while they are re-establishing themselves. But it acknowledged that the Start Safely rental subsidy may not be an appropriate solution for all women escaping domestic violence. Under the program, women are only supported for a period of up to 24 months. Thus, while supporting the program, Women's Legal Services NSW noted that it was common for its clients to experience long-term psychological, social and economic difficulties because of domestic and/or family violence, which could significantly limit their capacity to work. Importantly, it suggested that in some cases public housing accommodation was 'a much more appropriate housing solution'.⁸⁵ The Women's Legal Service Queensland also advocated the introduction in Queensland of a scheme similar to the New South Wales' 'Staying Home Leaving Violence' program, which

80 *Submission 65*, p. 5.

81 *Proof Committee Hansard*, 10 September 2014, p. 17.

82 *Submission 59*, p. 3.

83 *Proof Committee Hansard*, 10 September 2014, p. 17.

84 *Proof Committee Hansard*, 10 September 2014, p. 18.

85 *Submission 65*, p. 6.

allowed women to remain safely in their home and to avoid the disruption of homelessness.⁸⁶

16.58 The committee fully supports state-based programs designed to assist women seeking affordable and safe accommodation removed from the risk of domestic violence. The current shortage of emergency shelter and longer term affordable housing, however, should be of concern to the Australian Government. The pressing need for such accommodation reinforces the committee's recommendation for the Australian Government together with the states and territories to commit to an increase in public housing and an overall increase in social housing.

Disability

16.59 People with disability often face the same difficulties as older Australians in finding affordable and suitable accommodation—paying high rents from a low fixed income, difficulty finding a suitable property, having a house modified to meet their particular requirements and securing stable tenancy. For example, Side by Side Advocacy noted that people with disability who are dependent on their disability pension and other Centrelink benefits have difficulty coping with periodic increases in rent. It also indicated that rental properties were often physically inappropriate and:

...most landlords will not agree to modification even at no cost to them and would most likely just choose an applicant who is able and willing to move into the property without the need for modification.⁸⁷

16.60 Likewise, the Ethnic Disability Advocacy Centre referred to the difficulty people have in finding accessible rental properties in the private market as most landlords were reluctant to spend money to make their properties accessible. Indeed, discrimination was one area where people with disability may experience a particular obstacle to gaining access to the private rental market. Ms Iscel, Ethnic Disability Advocacy Centre, stated that it was very difficult for a person with a disability in the private rental market because once an estate agent or landlord see the person has a disability they think 'lack of income, do they work'.⁸⁸ A person with a disability may also experience difficulty inspecting rental properties and moving from one advertised vacancy to another in time for inspection.⁸⁹

16.61 Giving evidence in Western Australia, the Ethnic Disability Advocacy Centre noted further that tenancy agreements of people with disability living in Department of Health (DOH) accommodations were often terminated if the person started to earn about \$500 per week. It gave the example of one of their clients, who currently lived

86 *Proof Committee Hansard*, 10 September 2014, p. 17.

87 *Submission 57*, p. 4.

88 *Proof Committee Hansard*, 11 November 2014, p. 36.

89 *Proof Committee Hansard*, 11 November 2014, pp. 36 and 37.

in wheelchair accessible accommodation provided by the DOH. The Centre explained further:

He currently works two days a week. Although he is experiencing financial difficulty and is able to work more than two days a week, he can't because he will lose his accessible house when he earns more than the DOH threshold.⁹⁰

16.62 It suggested that people with disability should be allowed to continue to live in their DOH-provided home with the rent based on their income.⁹¹

Role of social housing

16.63 Many people with disability also require support services to assist them. In its submission, the WA Association for Mental Health suggested improving the flexibility and personalisation of landlord services by transferring a higher proportion of low income housing to the administration of community providers and expanding the opportunity for community-managed low-cost housing initiatives. It cited as examples, the Victorian Common Equity Rental Cooperatives (CERCs) and Rental Housing Cooperatives (RHCs) programs.⁹² In this regard, AHURI recognised that housing assistance:

...provides stability for those who may otherwise have no sense of control over their lives; improves resilience and independence especially in relation to health, family relationships and monetary concerns; reduces exposure to very-high housing costs and the risk of eviction; and makes it more likely they will gain and retain paid employment.⁹³

16.64 AHURI suggested that governments could improve social inclusion for persons with a disability by providing more social housing that accommodates the needs of this vulnerable group and avoiding having concentrations of such groups in particular clusters.⁹⁴ Side by Side Advocacy also contended that social housing was the only viable and sustainable option for people with disability who were dependent on their disability pension and other Centrelink benefits.⁹⁵

National Disability Strategy

16.65 The National Disability Strategy 2010–2020, which sets out six priority areas for action, includes housing under the objectives of inclusive and accessible communities and under Economic security. It was endorsed by COAG on

90 *Submission 102*, p. [2].

91 *Submission 102*, p. [3].

92 *Submission 143*, p. [4].

93 *Submission 93*, p. 32.

94 *Submission 93*, p. 32.

95 *Submission 57*, p. 6.

13 February 2011.⁹⁶ The Strategy also recognises the importance of having anti-discrimination measures, complaints mechanisms and advocacy, which would have an important role in ensuring that people with disability are treated fairly in the rental market.

16.66 The committee recognises the challenges facing people with disability in accessing affordable and appropriate housing and strongly supports the National Disability Strategy 2010–2020 which recognises the central importance of housing for persons with disability.

Refugees and migrants

16.67 In its submission, Shelter SA expressed concerns about the need for culturally appropriate housing for new arrivals to Australia and recognised the unique requirements of a range of culturally and linguistically diverse communities.⁹⁷ Professor Dodson noted that many cultural groups have different forms of family structures. For example, new migrants 'often have larger families than perhaps more established groups within the Australian community'. In his assessment:

That creates a potential mismatch in social housing stock, and we see a number of problems in our social housing supply of two- or three-bedroom houses or apartments which cannot accommodate, say, a five-, six- or seven-person household. In our new rental supply or housing supply in general we do not see larger dwellings with multiple bedrooms in many parts of the spatial housing market being supplied. It is very hard to, for example, buy a four-bedroom house or apartment within the inner city or even in some of the middle suburbs of Melbourne.⁹⁸

16.68 Moreover, the problems confronting migrants and refugees when seeking access to affordable and appropriate housing are compounded where disability is involved. In its submission, the Ethnic Disability Advocacy Centre observed that due to low income, people from migrant and refugee backgrounds with disability were 'usually being housed in the fringes of the metropolitan areas' where there was 'very little access to public transport, employment, health services, and disability support services'.⁹⁹

16.69 According to the Ethnic Disability Advocacy Centre, people with migrant or refugee backgrounds with disability on low incomes in the private rental market, 'are forced to live in sub-standard inaccessible houses'. Also, when looking for a property to rent, they may face 'racial and disability discrimination from real estate agencies

96 Department of Social Services, 'Disability and Carers: National Disability Strategy', <https://www.dss.gov.au/our-responsibilities/disability-and-carers/program-services/government-international/national-disability-strategy> (accessed 19 March 2015).

97 *Submission 117*, p. 2.

98 *Proof Committee Hansard*, 9 September 2014, p. 18.

99 *Submission 102*, p. [1].

and landlords'.¹⁰⁰ Indeed, the Equal Opportunity Commission of Western Australia found that there was 'substantial evidence of racial discrimination in the private housing rental market' against Aboriginal and culturally and linguistically diverse people.¹⁰¹

16.70 As with all the groups requiring particular housing needs considered by the committee, secure housing has a central role in ensuring that people have opportunities to obtain and maintain stable employment, to pursue education and to enjoy better health. Professor Fiona Haslam McKenzie concluded:

Where you have inadequate housing or inappropriate housing you often have escalated domestic violence, overcrowding, and inappropriate living arrangements for young people and old people, or sometimes Aboriginal people where they deem it is culturally inappropriate.¹⁰²

16.71 The complex requirements of disadvantaged people or people with disability underscores the need to look at affordable housing more broadly and to take account of the support services required to help people find a house, maintain their tenancy and prevent them from falling into homelessness.

Essential service workers and long term residents of regions undergoing rapid development

16.72 Although not in the same category as pensioners who are renting, women and children experiencing domestic violence or people with disability, there are other groups that have significant difficulties accessing affordable rental properties due to very high rents. For example, according to the National Union of Students, there is a crisis in student housing affordability, with students entering a housing market characterised by high rental costs and thus forced to live in acute housing stress.¹⁰³ Professor Earl drew particular attention to the housing problems facing students who move interstate to attend university.¹⁰⁴

16.73 Also, sometimes external developments can place individuals at particular risk of rental stress. For example, the 2009 Henry Review noted:

In a limited number of areas—such as in mining towns facing supply constraints in the provision of rental housing—market rents may reach a level where even the enhanced Rent Assistance program envisaged by the

100 *Submission 102*, p. [1].

101 Equal Opportunity Commission, *Report of outcomes of the Recommendations of Accommodating everyone*, March 2011, p. 8, <http://www.eoc.wa.gov.au/publications/reviews-and-reports> (accessed 6 March 2015).

102 *Proof Committee Hansard*, 11 November 2014, p. 39.

103 *Submission 82*, p. 3.

104 *Proof Committee Hansard*, 10 September 2014, p. 57.

Review will not provide assistance that makes social housing affordable by low income households.¹⁰⁵

16.74 In this same context, Mr Pisarski cited circumstances that arose in mining communities throughout Queensland and Western Australia during the mining booms. In many cases, miners and construction workers earning very high wages could afford to live in those communities causing rents to skyrocket. Essential workers such as butchers, childcare workers and librarians and 'all the people who make up the real fabric of the community could not afford to live in those communities anymore, let alone a pensioner'.¹⁰⁶ Mr Pisarski referred to the detrimental effect that mining booms can have on a local community where long-time residents find themselves priced out of the market. He noted:

Take a pensioner, for example, who may have grown up in Moranbah and might not have ever thought they needed to buy a house because in their lifetime housing had never been that expensive and the rental market was quite affordable.¹⁰⁷

16.75 According to Mr Pisarski, Moranbah's housing prices went up something like 1,500 per cent over a number of years and suddenly older renters had to leave the town they had lived in all their lives. He observed:

You destroy the fabric of the community and you destroy the very things that make that town productive and worthwhile to live in...¹⁰⁸

16.76 Mr Pisarski noted further that you cannot find a butcher, do not have child care, cannot get a book out of the library or get your car fixed when it breaks down because people with such occupations were 'just priced out of those markets'.¹⁰⁹

16.77 Shelter WA, Anglicare WA, and Community Employers WA referred to a number of employer members in the community services sector that have 'expressed their long held concern about the high cost and shortage of housing for their employees, particularly in regional areas of Western Australia'. They noted that government workers were often provided with significant housing subsidies in regional areas of WA, which further reduced the availability of rental properties. In

105 *Australia's future tax system*, Report to the Treasurer, December 2009, Part Two, Detailed analysis, volume 2, p. 615, http://taxreview.treasury.gov.au/content/downloads/final_report_part_2/AFTS_Final_Report_Part_2_Vol_2_Consolidated.pdf (accessed 12 December 2014).

106 *Proof Committee Hansard*, 10 September 2014, p. 34. See also, Western Australian Local Government Association, *Submission 37*, p. 14.

107 *Proof Committee Hansard*, 10 September 2015, p. 34.

108 *Proof Committee Hansard*, 10 September 2015, p. 34.

109 *Proof Committee Hansard*, 10 September 2014, p. 34.

some cases, many essential services workers were forced to live in backpackers' shelters or caravan parks.¹¹⁰

16.78 Mr John Bouffler, Community Employers WA, noted that finding accommodation for staff was particularly challenging for his organisation, notably in regional areas. He explained:

In the Pilbara and in the Goldfields, it is very hard to attract and retain staff. Government provides funding for government staff. It is very hard to pay the costs involved in renting accommodation and in retaining staff, as I said, in those areas. I think the government has a role to play in helping us to do that, because, if you do not have NGOs in those areas, then you are not going to be able to provide the support in those areas. It is not so bad in the Great Southern and it is not so bad in Esperance, but it is particularly [bad] in the Pilbara, the Kimberley and the Goldfields regions.¹¹¹

16.79 As an example, he cited the case where one of its members employed 46 staff in the Goldfields region, but only three had been able to purchase their own homes in the last five years. He wanted to emphasise the difficulty attracting staff because:

...if we do not have people to provide the services out there then you are really going to struggle to support the people who are ultimately in need.¹¹²

16.80 The Pilbara also raised similar difficulties. Mr Bouffler informed the committee that one service provider had to invest over \$4 million for construction of some housing in the Pilbara. To his mind, that was money 'they could otherwise have used to actually employ people to provide services on the ground'—they were 'spending the money on capital investment rather than in the actual provision of services'.¹¹³

16.81 This problem is not confined to towns and regions experiencing a mining boom. The high rents commanded in particular regions or locations in Australia mean that essential workers struggle to find affordable and suitable accommodation. For example, Mr Pritchard, Regional Development Australia, Gold Coast, informed the committee that the shortage of affordable and suitable housing close to the medical and education precincts on the Gold Coast would create difficulties in attracting and retaining young professionals—nurses, teachers and doctors. Further, while there was more affordable housing quite a way out from the CBD, there was a high dependency on car ownership. He noted:

Quite often there is insufficient or non-existent public transport servicing those areas in newly built housing estates, so that requires a heavy

110 *Submission 46*, p. [2]. See also *Submission 174* and *Submission 161*.

111 *Proof Committee Hansard*, 11 November 2014, p. 13.

112 *Proof Committee Hansard*, 11 November 2014, p. 13.

113 *Proof Committee Hansard*, 11 November 2014, p. 13.

dependency on two cars to get around just for simple visits to schools, doctors and shops.¹¹⁴

16.82 In its submission, Shelter WA maintained that local governments can support affordable housing through the provision of land for potential affordable housing (re)developments. The Penny Lane Key Worker housing in inner city Perth, which has been developed in collaboration between the City of Perth and the community housing sector provides an example of a project that is meeting the need for essential workers.¹¹⁵ Indeed, other submitters cited the Penny Lane Key Worker housing as a good model. For example, both the City of Perth and Western Australian Local Government Association commended the project.¹¹⁶

Conclusion

16.83 While pensioners and people dependent on welfare or disability payments are priced out of the private rental market, they also face fierce competition for social housing. Indeed, to avoid severe levels of rental stress and, in some cases, homelessness, social housing provides a much needed safety net. An adequate supply of social housing would mean that older Australians were better able to age in place and not have to forgo daily essentials simply to pay their rent and people with disability not left to fend for themselves in substandard dwellings that make no allowance for their particular needs. Also, an adequate supply of social housing would mean women escaping domestic violence would not be forced to stay in motels or, worse still, remain in abusive relationships.

16.84 While social housing is better able to meet the needs of disadvantaged groups as it offers lower rents, more secure and stable tenure and appropriately modified housing, supply is limited and waiting lists far too long.

16.85 The committee heard that the heavy demand for social housing means that people have to demonstrate that they are in greater need than others on the waiting list, while those already housed in community housing have to demonstrate their continuing disadvantage to remain eligible. Rather than encourage people to improve their circumstances, for example through gaining employment or working extra hours, the shortage of affordable housing and the need to demonstrate disadvantage has the opposite effect.

16.86 Finally, community housing providers do not stop at providing an affordable home, often they have established and strong links with providers across a range of social services, if not providing such services themselves. Quite often, those making hard budget decisions do not take account of the savings to their budgets by ensuring that vulnerable people have access to secure, appropriate and affordable homes,

114 *Proof Committee Hansard*, 10 September 2014, p. 25.

115 *Submission 174*, p. 8.

116 *Submission 43*, pp. 2–3 and *Submission 37*, p. 14.

thereby becoming more productive members of the community and easing the demand on health, police and other social services.

16.87 The committee has highlighted the inadequate supply of social housing, which affects people with specific needs most keenly. In this regard, the committee has already recommended that the Australian Government continue to fund public housing and to lift the number of public houses as a percentage of Australia's housing stock. The committee has also recommended that the Australian Government commit to achieving a higher proportion of overall social housing as a percentage of Australia's housing stock. This additional investment in social housing should go some way to ensuring that people with special needs are housed in affordable and appropriate houses. The committee, however, notes in particular the shortage of emergency housing, particularly for women and children escaping domestic violence, who may be housed in motels. This situation is intolerable.

Recommendation 27

16.88 The committee recommends that the Australian Government together with the states and territories commit to ensuring that adequate funding be made available so that women and children escaping domestic violence are housed in secure and appropriate housing with the necessary support network that would allow them to remain in a safe environment. This approach would mean that women and their children would experience as little social and educational disruption as possible and that the pathway to more permanent housing would be easier. A priority would be to consider the introduction of programs throughout Australia such as New South Wales' Staying Home Leaving Violence initiative, which is designed to protect women who want to live separately from a violent husband or partner, but remain in their home.

16.89 The committee also recommends the Australian Government reverse the cuts to the capital program in NPAH and apply needs-based supply and services program as part of the national affordable housing platform in recommendation 30 (the cuts are discussed in chapter 18).

16.90 The committee has recommended that the Australian Government take a leadership role through COAG to encourage and support the states and territories to establish best practice tenancy requirements that would include minimum standards of safety and habitability, reasonable rent increases and fair and just eviction laws. In addition to this recommendation, the committee makes the following recommendation.

Recommendation 28

16.91 The committee recommends that, in its consideration of current tenancy law, the proposed ministerial council also place a high priority on the obligations and responsibility of landlords when it comes to house modifications for those with particular housing needs. The committee recommends that the council look at measures, such as tax incentives, to encourage landlords to improve the energy

efficiency of their properties and to make required modifications for tenants with disability.

16.92 There are other groups that warrant mention as being particularly disadvantaged in gaining access to affordable and suitable accommodation—Indigenous Australians and young Australians not living at home. The following chapter considers Indigenous housing and the chapter on homelessness includes a section on young Australians living in marginal housing.

