



Tasmanian Council of Social Service Inc.

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# Submission to Tasmanian House of Assembly Inquiry into Housing Affordability

August 2019



INTEGRITY  
COMPASSION  
INFLUENCE

Thank you for the opportunity to make a submission to the House of Assembly Select Committee on Housing Affordability. This submission has been prepared by TasCOSS with input at section (d) from the Mental Health Council of Tasmania (MHCT). Together, MHCT and TasCOSS represent approximately 180 Tasmanian community-sector organisations. We have collaborated for this submission because both the research and our respective members tell us that housing and mental health are key and interrelated dimensions of wellbeing.

### **Submission author: TasCOSS**

TasCOSS is the peak body for the community services sector in Tasmania. Our membership includes individuals and organisations active in the provision of community services to low-income Tasmanians living in vulnerable and disadvantaged circumstances. TasCOSS represents the interests of our members and their clients to government, regulators, the media and the public. Through advocacy and policy development, we draw attention to the causes of poverty and disadvantage and promote the adoption of effective solutions to address these issues. Our vision is one Tasmania, free of poverty and inequality where everyone has the same opportunity. Our goal in respect of housing is that all Tasmanians have access to affordable, stable, appropriate housing.

### **Submission partner: Mental Health Council of Tasmania**

The Mental Health Council of Tasmania (MHCT) is the peak body for community-managed mental health services in Tasmania. Our work involves advocating for reform and providing a leading voice for improvement within the Tasmanian mental health system. We have a strong commitment to enabling better mental health care access and outcomes for every Tasmanian. Our purpose is to improve mental health for all Tasmanians, and our vision is for all Tasmanians to have awareness of, and value, their mental health and wellbeing.

## Executive Summary

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Tasmania is facing an unprecedented housing affordability crisis. Unless we address this crisis by extending our thinking and actions beyond “business as usual” we will see further displacement and marginalisation of low income Tasmanians. But when challenges, change and disruption are everywhere, how do you respond?

While important initiatives underway are intended to address some elements of the current housing affordability challenges, the cost of housing continues to be unaffordable for many Tasmanians. While TasCOSS has a direct focus on those Tasmanians whose income levels or circumstances do not enable them to access the private market housing, the affordability issues extend well beyond and into the broader population.

There is still no evidence based understanding of the scale or scope of the housing affordability challenges Tasmanian faces right now, or any projections for the decade ahead.

Within this context, while TasCOSS supports and has addressed the Terms of Reference (TOR) of this inquiry and various elements in our submission, we have also put forward a high level set of questions which we believe need to be considered. If we do not identify and understand the overall housing market, structural, regulatory system, policy and program responses that are currently failing to enable an affordable housing market in Tasmania then we will only ever be part way there. We also need to identify what will be required in the decade ahead and beyond to deliver what is needed to ensure all Tasmanians have a place to call home.

The unprecedented nature of the current housing market in Tasmania and the relatively rapid pace at which the market changed is not the time for business as usual.

Therefore, in addition to responding to each of the TOR for this inquiry, TasCOSS also addresses the following overarching questions to guide the thinking of the committee.

- What is the current and projected need for social, affordable and private housing in Tasmania?
- What governance, institutional structures and systems do we need to ensure we can meet this demand in the next 10 – 20 years?
- What are the legislative, policy and regulatory settings needed to meet demand and ensure the system is delivering on the housing needs of all Tasmanians?
- How can we ensure an overarching governance model that can monitor and assess all factors that influence housing supply and demand (i.e social housing need, population growth, international student numbers, tourism, migration, state and federal budget settings etc).

The establishment of the Strategic Growth Cabinet sub-committee is an important step and is well placed to focus on these questions. The subcommittee must look at the range of issues impacting Tasmania as a result of strong economic growth, issues that sit at the intersection between economic and social policy.

Measuring and understanding the human experience of economic growth in Tasmania, not just the rate of growth is critical. Our measure of economic success should be growth that includes and benefits all

Tasmanians. As we consistently measure up well in the national rankings economically, now is the time to turn our focus to how we ensure the growth is sustainable beyond the traditional cycles we have previously seen and that we can all benefit. Access to affordable housing is the number one measure of the human experience of economic growth in Tasmania, and it is a measure on which we are currently failing.

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# Introduction

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Safe, adequate, affordable and appropriate housing is a universal human right and is broadly recognised as being critical to health, wellbeing, and social and economic security.<sup>1</sup>

The critical importance of safe, adequate, affordable and appropriate housing is widely recognised: housing is one of the key social determinants of health, and stable housing has been linked to improved health and wellbeing, better educational outcomes, greater capacity for social and economic participation, and community cohesion... insecure, poor-quality and unaffordable private rental housing is identified in the literature as a contributor to social exclusion, poverty and instability.<sup>2</sup>

The concern with access to safe, affordable and appropriate housing in Tasmania is not new. Indeed, an inquiry almost identical to the current one was conducted by the Legislative Council in 2007/08. Since that time, as has been well-documented, the situation has worsened. In 2014, before anyone was using the word 'crisis,' there were nevertheless 2,054 people on the housing waiting list, with an average wait time of nearly 5 months for priority applicants.<sup>3</sup> In 2015, when the first Affordable Housing Strategy was released, the Rental Affordability Index found Hobart's rents 'moderately unaffordable.'<sup>4</sup> In 2019, as we will see, those seeking an affordable, appropriate and safe roof over their head are struggling more than ever.

If housing affordability is not a new problem, nor is it an isolated one. TasCOSS contends the housing crisis is as a result of multiple factors, many of which were foreseen in multiple previous submissions we have provided to government over the last 5 – 10 years. The recent strong economic growth in Tasmania has put unforeseen pressure on the housing market in all segments. TasCOSS would also contend that the economic growth in Tasmania has not been inclusive and has resulted in some sectors and industries doing well, while many Tasmanians are doing it harder than ever and are locked out of the growth opportunities due to systems and services not being strategically invested and increased in line with growth.

As an example, over the last five years:

- there are more people on Newstart
- more people are underemployed
- more people are waiting for social housing
- elective surgery waiting lists have grown
- more people are deferring visits to the GP due to cost, and
- there are more children in out of home care.<sup>5</sup>

There is a need for an inclusive approach to growth, so that the benefits are shared amongst all Tasmanians. The housing crisis is one symptom of this lack of inclusive growth and the response requires

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<sup>1</sup> AHURI, *A conceptual analysis of social housing as infrastructure*, February 2019, <https://apo.org.au/sites/default/files/resource-files/2019/02/apo-nid218206-1282486.pdf> p. 1.

<sup>2</sup> Ibid., pp. 7-8.

<sup>3</sup> Your Health and Human Services Progress Chart, March quarter 2014.

<sup>4</sup> Rental Affordability Index; REIT quarterly report, March 2015.

<sup>5</sup> <https://www.tascoss.org.au/measuring-progress-in-tasmania/>

a systems-level approach rather than siloed and short-term thinking. We urge the Committee to view the housing crisis through this broader lens.

In this submission both TasCOSS and MHCT draw on the knowledge and experience of our members. We also present the lived experience of people who are struggling to find a place to call home in conjunction with research and evidence from Tasmania and other jurisdictions. This includes highlighting best practice, successful policies and, because many of the issues have not changed, draws on our previous submissions on housing in the last few years. This includes work currently underway between TasCOSS, Shelter Tas and other stakeholders in response to the recent focus in the south of the State on homelessness.



## (a) The experiences of Tasmanians in housing stress or homelessness

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The data tells us that a significant number of Tasmanians are experiencing housing stress, and that this number is increasing. Rental affordability is at an all-time low – Hobart now ranks as the least unaffordable capital city in the country, for the first time overtaking Sydney. Meanwhile rental vacancy rates have decreased across the state over the last several years.<sup>6</sup>

At the acute end of the housing crisis is homelessness, which often co-exists with and exacerbates other challenges such as poor mental health and physical health problems. Less acute but widespread and highly destabilising is housing insecurity, which means people hold their tenancies tenuously, usually due to their income being only just or not quite enough to cover rent and other expenses. For people in this situation an unexpected bill or other expense can be enough to make their tenancy unviable. Over one third of Tasmanians now live in rental stress.<sup>7</sup>

Particularly in the Hobart area but also across the State, participants in TasCOSS consultations consistently speak of having to move further away from population centres in order to afford rental properties because urban rents have skyrocketed and vacancy rates have plummeted. This impacts on their ability to get to work, to keep their children in school and to stay connected with loved ones and their community. Consultations in the Derwent Valley, for instance, found that as people moved further up the Valley to find affordable housing, their petrol bills increased dramatically if they were able to drive, and their access to services, education and jobs decreased dramatically if they were not.

For those unable or unwilling to move, for instance because they must stay close to employment, training, school or caring responsibilities, losing a tenancy can force them to live in unaffordable and/or inappropriate dwellings, including cars, friends' couches, caravans and sheds. This has health, safety and wellbeing effects and can also lead to periods of rough sleeping, not just for them but also for dependent family members.

Some cheaper rental housing in Tasmania is of poor quality – with little or no insulation, no fixed heating, inadequate or malfunctioning hot water heaters and other fixed appliances, and draughts. Such features add to the cost of living in a property and householders must find additional money for heating, increased electricity costs, draught-stoppers and so on. What may be saved on low rental of a poor quality property may be lost with the extra costs required to make a property comfortable. In addition, poor quality housing can adversely affect people's health, especially if a property is inadequately heated in Tasmania's cool winters (see also (j)).<sup>8</sup>

For many people who are eligible, social housing is no longer an option. With severe shortages of social housing, priority is given to those most in need and long waiting lists are the result. There are currently

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<sup>6</sup> See Appendix A for details including data sources.

<sup>7</sup> [https://www.sheltermtas.org.au/wp-content/uploads/2019/05/Everybodys-Home\\_Tas-rental-stress\\_May2019.pdf](https://www.sheltermtas.org.au/wp-content/uploads/2019/05/Everybodys-Home_Tas-rental-stress_May2019.pdf)

<sup>8</sup> ACOSS and Brotherhood of St Laurence, *Affordable, clean energy for people on low incomes*, 2019 [https://www.acoss.org.au/wp-content/uploads/2019/02/FINAL-Report-Affordable-clean-energy-for-people-on-low-incomes\\_web.pdf](https://www.acoss.org.au/wp-content/uploads/2019/02/FINAL-Report-Affordable-clean-energy-for-people-on-low-incomes_web.pdf)

3,318 applications on the housing register, with an average wait time of 50 weeks to house priority applicants.<sup>9</sup>

Below we present a range of experiences from recent TasCOSS consultations. These experiences are the most important evidence base of all and demonstrate the impact on the day to day lives of our fellow Tasmanians.

#### Case study 1

My son's thinking of moving to Hobart. He and his friends have issues around difficulties finding accommodation. I guess this could put a lot of young people in limbo in terms of finding and locating work; finding and locating support services for work – like changing job providers multiple times.

#### Case study 2

I think too you know, the renting. My oldest son will say we moved around a lot and I didn't make a lot of friends and da de da de da. And I would say well circumstance. I was a single Mum and the houses, you know we had to change, we had to move. I think with these next three, I wanted to give them a bit more stability and something that we could afford. And as much as dad would like to sell up and travel, I'm just thinking well we won't have a house to come home to. The way the rental is we will just hold onto the house, so.

#### Case study 3

But I have known a lot of people to struggle to get a private house, especially these days now. My friend she had 3 little ones and she struggled to get a private and she was applying for private after private and she had a good reference. There are so many people going for the same houses, and that's what was happening. Even though she had done all right and done the right thing, just so many people going for them.

#### Case study 4

One mother had enrolled in the Working Together for Three Year Olds (WT3) pilot and seen a huge benefit to her and her child. The child was learning, making friends, and getting into a routine. She said that about 4 months into their involvement her landlord increased their rent. Almost all of her money

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<sup>9</sup> [https://www.dhhs.tas.gov.au/humanservicesstats/human\\_services\\_dashboard](https://www.dhhs.tas.gov.au/humanservicesstats/human_services_dashboard)

was now going on rent so she was forced to look for alternatives, only finding somewhere affordable 40 minutes away. This mum couldn't drive, and couldn't afford any other transport to get her child to the child care centre, so was forced to withdraw from the initiative. She says this has interrupted the child's routines and set them back. Mum feels guilty that her child is now missing out but that there's nothing she can do – they can't afford to live in the locality, nor can they afford unsubsidised child care.

#### Case study 5

One carer, a public housing tenant, reported having to move fairly regularly. She found that each time they moved it set off her anxiety and resulted in paralysis. She felt she wasn't mentally capable of even leaving the house for a couple of weeks after each move. On top of the anxiety, she also felt guilty when this happened, because if she wasn't able to get out of the house she wasn't getting her child to WT3, or doing other things with friends or family. Instead she felt the child was trapped in the house with her, missing out on the positive interactions and socialisation they needed.

#### Case study 6

Each time they moved house Jason also moved schools, averaging a move each year. A shy person by nature, hard to make friends and easily bullied, Jason felt that he would just be settling in and finding his place at school and the family would move again. He says the disruption to his primary school learning means that the foundations of learning fundamentals is not there and he fell behind quite quickly once he started high school.

#### Case study 7

Jack is estranged from his family because he experienced family violence. He has ADHD, vision impairment and has had regular experiences of homelessness since leaving home at 16. This job provider is really good with Jack about his circumstances. Jack uses Dunalley Community House WiFi to deal with job search and Centrelink. Not having a phone is a real problem. He stayed with a friend's family for a while because it is hard to manage on \$450 per fortnight and pay board and lodgings of \$200. Jack thinks Sorell area

needs a halfway house or supported housing, a place to do part time work and part time education would be good. He thinks stable housing is the key.

## (b) The management of social housing and delivery of new stock by Housing Tasmania and community housing providers

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TasCOSS supports the growth of a range of new and extended emergency and transition accommodation under the Affordable Housing Action Plan 2 (AHAP 2). However given the extent of unmet need in Tasmania across housing tenures and types, TasCOSS believes the Government should consider longer term finance arrangements for community housing providers under the Better Housing Futures (BHF) program, recognising that there are regulatory, governance and financial challenges unique to the community housing sector. The three key issues are:

- 1) About 45% of the cost of dwelling construction can be raised through social rental housing due to capped rents, so community housing providers need a top-up.<sup>10</sup>
- 2) The loading of housing construction costs on to community housing providers is more pronounced in Tasmania than it is in larger capital cities due to the smaller size of the local communities, high needs and lower income levels.
- 3) Community housing organisations are restricted in their access to finance which could enable increased construction due to management contracts expiring in 2025.

We therefore recommend the extension past 2025 of the current BHF management arrangements to enable security of income for future loans to community housing organisations, provided the capacity to deliver stock can be demonstrated and long term tenure for eligible low income households is guaranteed.

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<sup>10</sup> Julie Lawson, 'Bond aggregator helps build a more virtuous circle of housing investment,' *The Conversation*, 10 May 2017

## (c) The impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community

120,000 Tasmanians live in poverty. This level of poverty and disadvantage is high compared with other Australian states and is an important context when considering the impact of a lack of affordable housing on the economic and social wellbeing of Tasmanians. These statistics highlight the challenge:

- Tasmania has the highest proportion of low income households in Australia (26.3% to Australia's 20%)<sup>11</sup>
- almost one third of the Tasmanian population receive some form of social security payment, compared to less than a quarter nationally<sup>12</sup>
- Tasmanian average full-time earnings are 87% of the Australian figure<sup>13</sup>
- 88% of Tasmanians earn \$80,000 or less – the highest proportion in the country.<sup>14</sup>

Tasmania is also the most regional state in that the majority of the population lives outside of the major capital city. This, combined with Tasmania's high levels of poverty and disadvantage, means that addressing affordable housing has particular challenges which require a broad and multifaceted approach involving all levels of government.

As we have seen above and also discuss at (d), the effects of a lack of affordable housing on the social and economic wellbeing of Tasmania are significant. They include:

- dislocation for individuals who need to move away from service and job centres to find affordable housing
- impact on children's education due to school disruptions
- impact on health and wellbeing from longer commutes and lack of access to services
- productivity losses due to increased travel time
- economic impacts when high housing costs limits consumption in other areas
- lack of housing availability and affordability can deter skilled migrants
- growing concentrations of people on low incomes in more remote suburbs and regions, with implications for access to economic and educational opportunities
- poor quality housing and insecure living arrangements affect people's mental and physical health.<sup>15</sup>

<sup>11</sup> DSS Demographics. Tasmania's population, 2017: 522,522 Australia's population 2017: 24,597,528 Source: ABS Regional Summary

<sup>12</sup> Includes Youth Allowances, Newstart, Parenting Payment Single, Disability Pension and Age Pension plus minor benefits, but not Family Tax Benefits A or B or Commonwealth Rent Assistance

<sup>13</sup> ABS 6302.0

<sup>14</sup> ATO, Taxation Statistics 2016-17 (Table 7) [https://www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Taxation-statistics/Taxation-statistics-2016-17/?page=9#Individuals\\_detailed\\_tables](https://www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Taxation-statistics/Taxation-statistics-2016-17/?page=9#Individuals_detailed_tables)

<sup>15</sup> UNSW, *Making cases for housing policies*, March 2018, p. 5 [file:///P:/S%20P%20&%20R/Submissions/2018-19%20Submissions%20\(non-](file:///P:/S%20P%20&%20R/Submissions/2018-19%20Submissions%20(non-)

We are seeing this play out in Tasmania. Over the last ten years, rising house prices close to the main population centres of Hobart and Launceston have seen more potential home buyers spending more time in the private rental market, often with capacity to pay premium rents. The surge in growth of short stay accommodation has contributed to the lack of private rentals and rising rents. As a result, lower income earners have been forced either to pay unsustainable proportions of their income on rent or to move further away from population centres and their associated access to services, support, jobs, education, training and transport.<sup>16</sup>

This means that there is a significant group of people marginalised and excluded through their lack of a secure home or base from which to participate in the community. This is not healthy for the individuals and families concerned, or for the community in general. It not only results in inequity and unfairness, but also affects social cohesion.

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[funding/Submission%20drafts/Tasmania%20House%20of%20Assembly%20Housing%20inquiry/Short\\_Summary\\_making%20better%20cases%20for%20housing%20policies.pdf](#)

<sup>16</sup> This was documented at a 2017 panel event 'The big squeeze: rental affordability and housing policy in Tasmania,' <https://www.utas.edu.au/social-change/events/event/2017/may/the-big-squeeze-rental-affordability-and-housing-policy-in-tasmania>.

## (d) The impact of a lack of affordable housing on the implementation and outcomes of other State Government programs

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A lack of affordable housing has a number of impacts on state government programs. For example, increased demand for government-funded services, and, as reported by TasCOSS members, the risk or reality that government programs will be less effective due to housing insecurity or stress.

Evidence shows that people in housing crisis or unstable accommodation are over-represented as users of government services.<sup>17</sup> A direct example of this in Tasmania is the increase in applicants on the social housing register. From 2054 in 2014 that number is now 3318, with the average wait time for priority applicants also worsening in that time, from 19 weeks to 50 weeks.<sup>18</sup>

An example of the impact on the increased demand of government programs is the number of people presenting to Specialist Homelessness Services (SHS), which cannot keep up with demand. Last year some 9350 requests to Tasmanian SHS went unassisted, with a daily average of 26. SHS consistently report that a lack of appropriate housing into which to exit existing clients is one of the main reasons that they are unable to meet new requests for help.<sup>19</sup>

Our consultations have captured a range of others ways in which lack of housing affects government programs:

### Health

Lack of access to affordable housing has a high health and wellbeing toll. Research by housing authority AHURI found, 'There are clear health implications associated with longer durations in stress with large reductions in health wellbeing when households have been in stress for three years or more.'<sup>20</sup>

Numerous TasCOSS consultations have heard that it is common that people who have to live some distance from services due to affordability will delay or avoid accessing healthcare because of transport difficulties. For example, a woman described the journey required for a medical appointment in Hobart's CBD. It involved five buses and would have taken most of the day. With 3 children and a stroller to manage, she decided it was too hard and cancelled her appointment.

Lack of appropriate housing, or housing of an adequate standard, is also an issue. TasCOSS members report that poor insulation, mold and lack of heating impacts on their clients' ability to stay well.

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<sup>17</sup> McKell Institute, 'How government investment in housing can boost the economy', May 2019

<https://mckellinstitute.org.au/research/articles/how-government-investment-in-housing-can-boost-the-economy/>

<sup>18</sup> [https://www.dhhs.tas.gov.au/humanservicesstats/human\\_services\\_dashboard](https://www.dhhs.tas.gov.au/humanservicesstats/human_services_dashboard)

<sup>19</sup> AIHW Specialist homelessness services 2017-18, Supplementary tables – Tasmania, Sheet Unmet.1

<sup>20</sup> AHURI, 'Housing affordability, housing stress and household wellbeing in Australia', 2012, p. 11

[https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0010/2215/AHURI\\_Final\\_Report\\_No192\\_Housing\\_affordability\\_housing\\_stress\\_and\\_household\\_wellbeing\\_in\\_Australia.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0010/2215/AHURI_Final_Report_No192_Housing_affordability_housing_stress_and_household_wellbeing_in_Australia.pdf)



The corollary is that reducing homelessness and housing stress can contribute to cost savings to government due to reduced health service use.<sup>21</sup> Analysis by the Mckell Institute suggests that the savings from moving people from crisis accommodation or homelessness into affordable housing range from 50% to 100%.<sup>22</sup>

### Employment

Housing costs and lack of availability are pushing people further away from job opportunities:

If I move back to the north of the island where my family are I am at risk of having no housing and no income (Centrelink rules that if you move to a higher risk unemployed area it is considered that you are not willing to look for work).<sup>23</sup>

Lack of stable employment makes it difficult for people to obtain finance to buy a home or afford a rental bond:

It might not ever happen for us but owning a home would be an amazing thing. A stable job that pays a fair wage would need to be the first thing, otherwise the banks won't even look as us.<sup>24</sup>

People are staying in areas with limited job opportunities because they cannot afford housing in areas where jobs are located or cannot connect with transport options to take up job opportunities:

The difference in the prices of rents away from here are too high. We can't relocate.<sup>25</sup>

Emerging evidence demonstrates the productivity gains from carefully planned housing policy. UNSW research found:

- a relationship between affordable housing and productivity growth
  - these include reduced travel times
  - injection into the economy due to increased household incomes as a result of better job choices
- the productivity gains compare favourably to other infrastructure investments, including transport investments.<sup>26</sup>

<sup>21</sup> [https://www.csi.edu.au/media/uploads/AHURI\\_Final\\_Report\\_No265\\_What-are-the-health-social-and-economic-benefi...\\_2edQIW.pdf](https://www.csi.edu.au/media/uploads/AHURI_Final_Report_No265_What-are-the-health-social-and-economic-benefi..._2edQIW.pdf)

<sup>22</sup> <https://mckellinstitute.org.au/research/articles/how-government-investment-in-housing-can-boost-the-economy/>

<sup>23</sup> TasCOSS, *Voices of The South Report* (unpublished) 2017

<sup>24</sup> TasCOSS, *Voices of Our Regions* 2018

<sup>25</sup> TasCOSS, *Voices of Our Regions* 2018

<sup>26</sup> UNSW, *Strengthening economic cases for housing policies*, February 2019, p. 3  
[file:///P:/S%20P%20&%20R/Submissions/2018-19%20Submissions%20\(non-](file:///P:/S%20P%20&%20R/Submissions/2018-19%20Submissions%20(non-)

### Education

Lack of affordable and appropriate housing impacts on people's ability to access education. One way this happens is when high housing costs forces a family to move away from their children's school.

A school principal talked of a Year 8 student who had had 32 different school placements during her schooling, or an average of four a year. This student was also the primary carer for her younger siblings. It was pointed out that this transient life and frequent school changes had obvious effects on a student's ability to work consistently, develop a friendship circle, and feel safe and secure in the school environment.<sup>27</sup>

In TasCOSS consultations families have reported choosing to pay an electricity bill so they can keep their house warm in winter, rather than putting petrol in the car to take their children to school. These families are at pains to tell us it's not that they don't value education, but that their priority is to have a home environment where their kids are warm and healthy.

### Drugs and alcohol

Housing stress has impacts on people's use of licit and illicit substances, which can create a feedback loop that exacerbates housing difficulties. A TasCOSS member noted, 'Housing instability can drive alcohol and other drug use, just as alcohol and other drug use can drive housing instability – it's a two-way relationship.'<sup>28</sup>

### Parole

People applying for parole will not be released until they have appropriate and approved housing. Bethlehem House has a waiting list of about 40 people though the Parole Board won't necessarily approve them all because they are concerned about the impact of too many parolees living in the same residence. Similarly, those applying for bail usually require a residential address as part of their bail conditions, so those without one are not eligible for bail. Due to the lack of affordable housing, some people who are eligible for parole are not applying because they know that, without a residential address, it will not be granted.<sup>29</sup>

For those exiting prison full-time, there are no conditions on housing. However around 50% will exit into homelessness.<sup>30</sup> Housing insecurity and homelessness, in addition to unemployment and stigma, are major factors that can lead to re-offending. Young offenders are particularly at risk and also require additional and specific assistance and support to find both short and long-term affordable housing.

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[funding/Submission%20drafts/Tasmania%20House%20of%20Assembly%20Housing%20inquiry/Executive\\_Summary\\_Final\\_strengthening%20economic%20cases%20for%20housing%20policies.pdf](#)

<sup>27</sup> TasCOSS, Parents, schools, community: different approaches for different outcomes', report for Tasmanian Department of Education 2017

<sup>28</sup> TasCOSS member, Personal communication, 31 July 2019

<sup>29</sup> Don McCrae, Salvation Army, Personal Communication 1 August 2019

<sup>30</sup> Ibid.

TasCOSS was told that lack of housing is a major stressor and can contribute to people taking up alcohol and other drugs when they exit prison if they have been in a rehabilitation program, because they have nowhere to go to maintain the changes they have made while in treatment.<sup>31</sup>

### Families involved in the child safety system

As highlighted in Anglicare Tasmania's 2018 research, child removal as a result of a safety concern can lead to the parent/s or carer/s losing social security benefits which, in turn, can lead to loss of housing. Further, with limited income in an unaffordable housing market, many parents are unable to provide the material basics required to reunify with their children, so reunification, a key aim of the Government's *Strong Families, Safe Kids* strategy, is not an option.<sup>32</sup>

### Young people leaving out of home care

Research points to poor housing outcomes for young people leaving out of home care at 18. Reasons for those outcomes are varied but include young people not being developmentally ready to be independent, a history of trauma, low income and lack of support. CREATE's 2018 report found that:

many care leavers experience poor outcomes because they are not developmentally ready at 18 years to live independently; often have limited ongoing participation in education; exit care directly into homelessness and/or endure ongoing housing instability; spend time in the youth justice system; or for those who are Indigenous experience estrangement from culture and community.<sup>33</sup>

The 2019 findings from a longitudinal study on leaving care in Victoria found that 'Housing instability was a potential source of financial stress and care leavers described how they could struggle to pay moving costs, utility reconnection fees and housing bonds. Housing instability could also affect care leavers' access to services, education or employment.'<sup>34</sup>

### Disability

The shortage of appropriate, secure and affordable housing for Tasmanians with disabilities is a factor that seriously affects the delivery of disability and support services. The absence of accommodation options puts pressure on families, as well as on disability services that must provide respite and other services.

### Mental health

The impact of housing insecurity or stress on the effectiveness of government programs aimed at improving mental health has been documented in this submission by the MHCT.

### *The relationship between housing, mental health and government programs*

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<sup>31</sup> Ibid.

<sup>32</sup> *In Limbo: Exploring income and housing barriers for reunifying Tasmanian families*, Lindsey Fidler, 2018

<sup>33</sup> CREATE Foundation, *Out-of-home-care in Australia: children and young people's views after five years of national standards*, 2018, p. xv <https://create.org.au/wp-content/uploads/2019/03/CREATE-OOHC-In-Care-2018-Report.pdf>

<sup>34</sup> Australian Institute of Family Studies, 'Beyond 18: The longitudinal study on leaving care,' p. 15 [https://aifs.gov.au/sites/default/files/publication-documents/1812\\_b18\\_wave\\_3\\_final\\_report.pdf](https://aifs.gov.au/sites/default/files/publication-documents/1812_b18_wave_3_final_report.pdf)

A lack of affordable housing in Tasmania has chronic and severe impacts on the Tasmanian mental health system. This has consequent budgetary impacts for the state, with the Tasmanian Government directly investing over \$114 million per year into mental health.

*Rethink Mental Health's* Reform Direction Two identifies housing as a key integrative target for the mental health system, noting that improved access to affordable, safe and appropriate homes is a key health and wellbeing determinant for all Tasmanians.<sup>35</sup>

The significance of affordable housing in relation to successful outcomes in a community-based, integrated mental health system with stepped models of care, as contemplated by the Tasmanian Government in the *Rethink Mental Health* Plan, is strongly evidenced by international modelling and research. A model of community based, preventive and early interventive mental health care developed by the province of Trieste, Italy, is recognised by the World Health Organisation as a global best-practice model. Trieste regularly provides training and advice to other jurisdictions worldwide, particularly with reference to adaptation and implementation of the model in other jurisdictions.

A recent research paper that examined a failed attempt to introduce the Trieste model of mental health care into San Francisco, CA, highlighted key findings pointing to reasons for the failure. The research suggested that systems of this type must be situated within a policy environment with specific supportive characteristics, notably housing affordability. Without access to stable and affordable housing, integrated community-based mental health care systems cannot operate effectively and often fail to fulfil key public policy aims.<sup>36</sup> Given this finding, it is imperative that Tasmanian housing affordability be tackled effectively in order to support the strategy and actions contained in the Tasmanian Government's *Rethink Mental Health Plan*.

Appendix C details three Tasmanian programs and the ways in which secure, appropriate and affordable housing impacts on the likelihood of their success.

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<sup>35</sup> *Rethink Mental Health*, 2015, p. 21

<sup>36</sup> Portacolone et al., 'A tale of two cities: the exploration of the Trieste public psychiatry model in San Francisco,' *Culture Medicine and Psychiatry*, May 2015. 2015.

## (e) The effectiveness and limitations of current State and Federal Government strategies and services to alleviate the impact of poor housing affordability in the Tasmanian community

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### Federal

At the Federal level, Federal payments to the Tasmanian Government and payments directly to individuals on income support are contributing to the housing affordability issues in Tasmania.

### Housing debt

A major impediment to the expansion and maintenance of social housing in Tasmania is the historic debt carried by the Tasmanian government to the Commonwealth Government. The debt was incurred in the period, prior to 1989, when the Commonwealth provided loans under the CHSA rather than grants to the states, and the debt has been carried by “Housing Tasmania” for over two decades. This debt has seriously constrained the continued growth of social housing in Tasmania, but also exacerbates the affordable housing shortage in the State.

### Newstart and CRA

The level of Commonwealth payments, particularly Newstart and Commonwealth Rent Assistance (CRA) is forcing Tasmanians into poverty and having a major impact on the ability for individuals to afford housing. The rate of Newstart has not been raised in real terms for 25 years. Newstart is currently \$277.85 a week, or about \$39 a day for a single adult. With median rents in Tasmania between \$280 a week (in the North West) and \$430 (in Hobart),<sup>37</sup> Newstart is plainly inadequate to meet the most basic of needs – a roof over one’s head.

The rate and eligibility criteria for CRA is also impacting on the ability to afford housing. Assistance provided to tenants through CRA is an important contribution to trying to make ends meet, however its value is diminishing as rental prices rise.

### Investment in social and affordable housing

The National Housing Finance and Investment Corporation (NHFIC) has potential to support an increased investment in social housing supply. Established in 2018, it is designed to contribute to solving the housing affordability problem across the country by:

- strengthening efforts to increase the supply of housing
- encouraging investment in housing (particularly in the affordable housing sector)
- providing loans, grants and investments that complement, leverage or support Commonwealth, state or territory activities relating to housing

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<sup>37</sup> Real Estate Institute of Tasmania (‘REIT’) Quarterly Reports

- contributing to the development of the scale, efficiency and effectiveness of the community housing sector.<sup>38</sup>

## State

The State Government's recent announcement of an additional \$5 million to extend the range of emergency housing is welcome and is a reflection of the urgency of need in the community. However the need for this relief funding reflects the fact that AHAP2 was developed based on a demand analysis that is now out of date.

AHAP2 identifies the need for 2,392 dwellings a year with 27% (645) to be 'low priced or affordable homes' however UTAS's Housing and Community Research Unit (HACRU) modelling suggests a need for 615 of new dwellings to be low cost.<sup>39</sup> UTAS's Institute for the Study of Social Change, meanwhile, more recently has estimated a shortfall of 1400 dwellings in Greater Hobart alone.<sup>40</sup>

While AHAP2 and a range of other initiatives are attempting to address increased supply, ultimately demand has well outstripped the current supply projections. The current social housing waiting list is strong evidence of this. TasCOSS has asserted through the consultation stage and at the release of AHAP2 that it contains initiatives that are the "business as usual" response to meeting social and affordable housing needs in Tasmania and, in that context, is a sound approach which we support. However, as outlined in the executive summary, without a detailed analysis of demand well into the next decade, we will continue to need "emergency" packages such as those announced over the previous two winters.

## Wrap around support

Another area of high need is support for people to exit homelessness into supported accommodation, and support for people with complex needs to retain tenancies. Evidence shows that wrap around support services have positive housing and health outcomes.<sup>41</sup> Alcohol and Other Drugs Council of Tasmania report that wrap around services are in high need in emergency accommodation:

Case management and collaboration between multiple agencies is required to respond to multiple morbidities – mental health, domestic violence, income support, alcohol and drug treatment, housing instability... Such presentations are common and are increasing.<sup>42</sup>

Our consultations suggest there is a greater need for additional supports at emergency shelters, including:

- access to information on alcohol and other drug trends/harms
- up to date information on alcohol and other drug support services for housing workers
- standardisation of policies and procedures across shelters to manage alcohol and other drug issues

<sup>38</sup> <https://nhfic.gov.au/about-us/>

<sup>39</sup> HACRU, *Affordable Housing Strategy Tasmania 2015-2025 Discussion Paper: Key Issues and Innovations*, 2015

<sup>40</sup> Institute for the Study of Social Change, *Tasmanian Housing Summit Directions Paper*, [https://www.utas.edu.au/\\_data/assets/pdf\\_file/0006/1084938/HousingSummitDirectionsPaper.pdf](https://www.utas.edu.au/_data/assets/pdf_file/0006/1084938/HousingSummitDirectionsPaper.pdf)

<sup>41</sup> [https://www.csi.edu.au/media/uploads/AHURI\\_Final\\_Report\\_No265\\_What-are-the-health-social-and-economic-benefi...\\_2edQIWf.pdf](https://www.csi.edu.au/media/uploads/AHURI_Final_Report_No265_What-are-the-health-social-and-economic-benefi..._2edQIWf.pdf)

<sup>42</sup> ATODC, Personal communication, 31 July 2019.



- better service pathways to assist people exiting prison who completed drug or alcohol rehabilitation to connect to a housing service provider well before they leave. Lack of these pathways has been a major stressor and driver of people returning to alcohol and other drug use because they have nowhere to go to maintain the changes they made while in treatment.

#### *Utility connections*

Community housing and others report that utility connections are slowing down the take up of available housing. Some connections can take up to 9 weeks and the wait can be even longer when utility companies need to make connections consecutively. TasCOSS believes that Government-mandated minimum, enforced timeframes could assist in reducing this waiting time.

### **Local government**

While this term of reference for the Inquiry focuses on current State and Federal strategies and services, TasCOSS believes that there is scope for local government to play a larger role in contributing to housing affordability in Tasmania.

#### *Planning provisions*

Local government responsibilities such as land use regulation through zoning and planning schemes could be used more effectively to facilitate and create opportunities for affordable housing projects in local government areas of need. Hobart City Council's recent efforts to address homelessness, in the broader context of housing affordability, are welcomed.

Part of local government's role could also be to help address opposition from local communities to new housing developments. On two occasions recently, proposed developments that would provide affordable housing for people on low incomes have been opposed by local residents. Issues that have been raised focus on the adequacy of services and infrastructure to meet the needs of a larger population. These are legitimate concerns, so it is crucial that developers and local and state governments follow good process, including thorough community consultation and planning, to ensure that services and infrastructure will be in place to meet additional demand (see also (b)).

In various submissions TasCOSS has previously highlighted the critical role local government can play in protecting existing, and encouraging increases in, affordable housing.

For instance, best practice approaches to planning schemes can:

- Contain an objective to encourage a range of dwelling types and sizes within local neighbourhood areas.
- Contain an objective to maintain existing overall levels of affordable housing, and five- and ten-year targets for higher affordable housing levels.
- Ensure that there are no impediments to the development of a greater range of dwelling types and sizes, such as smaller houses and granny flats, in both greenfield and infill developments in all zones, but especially in centrally located areas. For example, planning schemes might permit cottage, low-density or cluster housing by measuring density by floor space ratio, rather than by number of dwellings, subject to housing agreements ensuring that new units remain permanently available as affordable housing, rather than becoming holiday accommodation or second homes.<sup>43</sup>

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<sup>43</sup> For a broader discussion of some ways of improving rural housing affordability, see Islands Trust 2003.

- Encourage an increase in the total share of smaller housing, particularly around transport interchanges, and collocated with services such as health and retail, for instance by reducing parking requirements for new housing stock located in areas with good access to public transport.<sup>44</sup>
- Permit density increases in rural and rural residential zones through the construction of cluster housing (small nodes of single family dwellings or low-density attached housing), designed to increase density of occupation while minimising environmental impact.
- Permit density increases in commercial zones if the development combines residential and commercial development.
- Eliminate differentiation between private, public and social residential development.
- Require proponents to undertake social impact assessments for discretionary development that would result in the loss of a significant quantity of affordable housing to non-residential discretionary use, particularly in well-serviced locations.
- Direct affordable housing development designed for low-income clients away from locations that carry high associated costs (transport, energy).

Local governments can:

- Develop Affordable Housing Strategies and action plans, and annual reporting processes to review their progress.
- Conduct an audit of council-owned land to identify property located close to services, employment and education that could be appropriate for affordable housing development, and prioritise the development of affordable housing when considering the sale/redevelopment of council property.
- Conduct a survey of both private and public land to ensure that opportunities for future residential development in areas well serviced by physical and social infrastructure are recognised and a strategic approach to potential future development is pursued.
- Include affordable housing projects in major development assistance/incentives policies in recognition of future direct and indirect gains to the community.
- Where appropriate, adopt inner city/town development plans that incorporate a residential growth plan in order to guide planning policy and other initiatives in encouraging appropriate residential growth and identifying suitable areas for such growth.
- Provide planning-scheme-related financial incentives for affordable housing developments, such as waiving planning and building application fees for projects that provide affordable housing and providing generous energy-efficient-dwelling rebates for applicable affordable housing developments—in all instances, subject to clear and transparent eligibility criteria.
- Create strategic partnership arrangements to develop affordable housing on council-owned land.
- Investigate the feasibility of one-off planning scheme amendments and formal development agreements as mechanisms to facilitate affordable housing development.
- Create land banks or land trusts which accumulate land (or cash for the purchase of land) that will ultimately be used for the construction of new affordable housing units.

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<sup>44</sup> See, for example, *The 30-Year Plan for Greater Adelaide*, Housing Mix, Affordability and Competitiveness, Policy 5 (Department of Planning and Local Government 2010).



- Actively support the creation of community land trusts that acquire and earmark land for affordable housing.<sup>45</sup>
- Waive development application fees for non-profit rental housing, supportive housing and other forms of rental housing where affordability is secured for a minimum of 20 years.
- Develop a package of incentives to encourage homeowners to create secondary suites, including:
  - Permitting new dwellings in all zones to include secondary suites, and legalising existing suites in all zones;
  - Creating a density bonus mechanism specifically for creating secondary suites in new development;
  - Removing financial and logistical disincentives to creating secondary suites, for example by setting additional rates for secondary suites at a level not exceeding 50% of the rates for the principal dwelling; imposing no additional parking requirements for new or legalised suites; and permitting external changes to an existing building to accommodate a new suite or bring an existing suite up to Building Code standards.
  - Providing web-based resources on creating secondary suites;
  - Considering improvement grants to permit owners to bring secondary suites up to safety standards.

## Taxation

Both the Commonwealth and State Governments make provisions in their taxation regimes to support the affordability of home ownership and, in the case of the Commonwealth in particular, to encourage investment in rental housing. The State Government's recent initiative to exempt newly built housing from land tax, to encourage owners to make their properties available in the private rental market, is welcome but should be monitored for its effectiveness.<sup>46</sup>

The State Government exempts owner-occupiers from State Land Tax while the Commonwealth exempts the same group from capital gains tax. The Commonwealth also subsidises investment in the private rental sector through negative gearing which allows investors to write-off expenses incurred for investment properties against their tax. Unfortunately, some of these measures exacerbate the inequities in the housing system by providing greater subsidies to those who are better off and encouraging investment in the high end of the rental housing market.

There is also evidence that the two tax measures combined feed what housing research Peter Mares calls a 'speculative spiral' while 'reducing rental returns per dollar of investment.' Banks feed into this by assessing houses with sitting tenants at a lower value than commercial properties with a tenant. As Mares points out, this 'highlights the fact that investors in residential property prioritise capital gains over stable long-term income.'<sup>47</sup>

<sup>45</sup> For examples, see, for instance, the Lopez Community Land Trust (<http://www.lopezclt.org/>), the OPAL Community Land Trust (<http://opalclt.org/>), or the San Juan Community Home Trust (<http://hometrust.org/>), all located in rural areas of the state of Washington, U.S.A.

<sup>46</sup>

[https://www.sro.tas.gov.au/Documents/Land\\_Tax\\_exemption\\_newly\\_built\\_housing\\_made\\_available\\_for\\_long\\_term\\_rental\\_fact\\_sheet.pdf](https://www.sro.tas.gov.au/Documents/Land_Tax_exemption_newly_built_housing_made_available_for_long_term_rental_fact_sheet.pdf)

<sup>47</sup> Peter Mares, 'If we won't fix negative gearing, then what?' *Inside Story*, 7 June 2019 <https://insidestory.org.au/if-we-wont-fix-negative-gearing-then-what/>

One solution which has been employed in other jurisdictions including Germany, is to offer residential property investors a capital gains tax discount but only after they have owned a property for ten years. As Mares points out:

Landlords have an incentive to offer secure, long-term tenancies rather than stringing renters out month to month. With around 60 per cent of Germans renting, the interests of landlord and tenant are better aligned: the tenant wants secure accommodation and the landlord wants a consistent long-term return. The average tenancy in Germany is eleven years, so renters are generally able to feel secure in their homes.<sup>48</sup>

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<sup>48</sup> Ibid.

## (f) The impact of historic housing debt on the management and delivery of social housing

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Every year Tasmania hands back \$15 million to the Commonwealth to repay a decades-old housing debt. These funds would allow the State Government to invest directly into affordable housing, by increasing the stock of affordable rental housing, providing more social housing and increasing supported accommodation for those who need it, particularly young people, older Tasmanians and people fleeing family violence.<sup>49</sup>

The cost of inaction by successive state and federal governments is cumulative, and it is being paid primarily by those Tasmanians who are being pushed further and further into housing stress and homelessness.

This decision sits with government and the State and Federal government have multiple options at their disposal to address this to alleviate the impact on Tasmanians lives. To date no state or federal government has chosen to take that action.

Despite this inaction, for over ten years TasCOSS, ShelterTas and many others in the community sector have drawn attention to the impact that Housing Tasmania's historical debt to the Commonwealth would have on the supply and affordability of Housing.

For TasCOSS, this has included consistent submissions including:

- 2006/7 - Budget Priorities Submission
- 2007 - Submission to the Legislative Council Select Committee Inquiry into Housing Affordability
- 2008/9 – Budget Priorities Submission
- 2009/10 – Budget Priorities Submission
- 2013/14 – Budget Priorities Submission
- 2014 – Submission on the Affordable Housing Strategy for Tasmania
- 2014/15 – Budget Priorities Submission
- 2015/16 – Budget Priorities Submission
- 2016/17 – Budget Priorities Submission
- 2019 – ShelterTas & TasCOSS Joint Communique

Extracts from these are at Appendix B.

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<sup>49</sup> <https://www.tascoss.org.au/secure-affordable-home-for-everybody/>

## (g) Strategies to address the \$73 million maintenance liability of Housing Tasmania and community housing providers

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TasCOSS does not have any strategies to contribute to this section of the TOR, however we would assert this is an example of why a broader review in housing needs in Tasmania and the responsiveness and capacity of the current system to respond needs to be undertaken.

## (h) The impact of population growth and market developments on housing supply

The Tasmanian Government has a plan to increase the State's population to 650,000 by 2050 'to drive economic growth, create jobs and improve the standard of living for all Tasmanians.'<sup>50</sup> The key areas of the Strategy are:

- supporting job creation and workforce development
- supporting interstate and overseas migration
- building on and promoting Tasmania's liveability.

Linking this to improved standards of living with explicit strategies to achieve them will need to occur, because the Population Growth Strategy cannot achieve its aims on its own. As the indicators in the Introduction illustrate, job creation and liveability for many Tasmanians have not improved over the last five years, and in fact for many they have decreased. Population growth is one of the factors, with increases in the level of interstate and overseas migration, international students and tourism.<sup>51</sup>

As UTAS researcher Lisa Denny points out, there is a lack of understanding about aspects of population growth as a whole that appears to have hampered adequate planning responses. Denny says:

Better understanding of the motivations to relocate to Tasmania would help address the critical missing link in the Population Growth Strategy: a comprehensive plan for addressing the likely infrastructure and social service needs of a growing and changing population. Based on ensuring the state has the capacity to appropriately service its population, the plan should also aim to enhance Tasmania's urban and natural environment... In the immediate term, population policy needs to address housing and schooling provision as well as traffic congestion and health services.<sup>52</sup>

Tasmania's Affordable Housing Strategy 2015-2025 identifies part of the need but it does not encompass need across sectors, including: accommodating temporary workforces, such as those working on the Royal Hobart Hospital redevelopment; visitors; international students; short-term and permanent migrants on skilled visas.

<sup>50</sup> [https://www.stategrowth.tas.gov.au/policies\\_and\\_strategies/populationstrategy](https://www.stategrowth.tas.gov.au/policies_and_strategies/populationstrategy)

<sup>51</sup> See Appendix A for detailed data.

<sup>52</sup> [https://www.utas.edu.au/\\_data/assets/pdf\\_file/0010/1178065/Insight-Six-Tasmanias-Changing-Population-Dynamics.pdf](https://www.utas.edu.au/_data/assets/pdf_file/0010/1178065/Insight-Six-Tasmanias-Changing-Population-Dynamics.pdf)

## Other impacts on the market

Between 2016 and 2018, the Airbnb listings in Tasmania increased by 162% from 1,827 listings to 4,783.53 TasCOSS has previously commented on the need to address the effects of the growth of the short stay accommodation sector. We note that legislation has been introduced which delivers a data sharing partnership with booking platforms offering short stay accommodation in Tasmania, which will go some way to helping state and local government understand how much short stay activity there is in the State.

We believe, however, that depending on what the data reveals, state and local governments need to be open to the need for further measures, such as those canvassed in the TasCOSS Short Stay Accommodation submission to the Legislative Council in 2018. The submission also points to measures in other jurisdictions that have been successful in striking a balance between tourism accommodation needs and the needs and rights of residents to affordable housing that is accessible to services.<sup>54</sup>

## Summary

What is needed is a methodologically robust mapping of projected housing needs that takes into account all segments that are currently impacting on affordability. This can then be assessed in conjunction with a workforce strategy to ensure there is capacity for the building and construction industry to respond. This is a known existing challenge with the State Government identifying the following key skills as areas of shortages: plumbers, electricians, bricklayers, carpenters and construction project managers.<sup>55</sup> The decline in completions of approved dwellings over the last few years is a reflection of these workforce shortages.<sup>56</sup>

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<sup>53</sup> UTAS Housing Update August 2018 <https://www.utas.edu.au/social-change/publications/housing/tasmanian-housing-update-aug-2018>

<sup>54</sup> <http://www.parliament.tas.gov.au/ctee/Council/Submissions/SSA/Subs%20151-200/LCSC%20SSA%20186%20TasCOSS.pdf>

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[https://www.migration.tas.gov.au/\\_data/assets/pdf\\_file/0009/147267/Tasmanian\\_Skilled\\_Occupations\\_List\\_TSOL\\_Jan\\_2019\\_update.pdf](https://www.migration.tas.gov.au/_data/assets/pdf_file/0009/147267/Tasmanian_Skilled_Occupations_List_TSOL_Jan_2019_update.pdf); <https://docs.employment.gov.au/system/files/doc/other/constructionclusterreporttas2018.pdf>

<sup>56</sup> <https://www.utas.edu.au/social-change/publications/housing/tasmanian-housing-update-aug-2018>

## (i) The relationship between housing, health and education

As discussed in the Introduction and in sections (a), (c) and (d), affordable, lack of affordable and stable housing has effects on health, wellbeing and educational outcomes. In its work on social housing as essential infrastructure, ACOSS points out that:

- When families with low incomes cannot find affordable housing, this generates financial stress and insecurity that undermines children's health and wellbeing and capacity to engage in education.
- Secure, affordable housing greatly improves people's capacity to find employment, recover from family and domestic violence, and improve their health in the face of chronic illness. This in turn reduces the cost of health and community services.<sup>57</sup>

Poor educational outcomes can have long-term adverse effects, including on health status, employment opportunities, social participation, relationships and income potential. A national longitudinal study published in 2012 found links between insecure housing and poorer outcomes for children's development and educational outcomes, particularly in younger children.<sup>58</sup> Children living in areas with the least affordable housing markets have been shown to have poorer educational outcomes than those who did not. What's more, the effect may be cumulative, as the link between housing affordability and educational outcomes was greater for children aged 12–17 than those aged 6–11.<sup>59</sup>

Another study in the US compared 102 homeless children with 178 housed children found that those without secure housing scored lower on tests of reading, spelling, and math proficiency.<sup>60</sup> An Australian study of 178 households found conversely that provision of stable, quality public housing provided measurable benefits in educational outcomes for children, increased health and wellbeing of tenants, and reduced health costs for the government.<sup>61</sup>

Unaffordable housing also increases housing mobility, as people are required to move more frequently due to rising costs. Studies have found that as well as increased rates of non-attendance, highly mobile students are at risk for "broken bonds" with teachers and peers that further disadvantage those needing the most help in the classroom.<sup>62</sup> Frequent movement does not just disadvantage the children who

<sup>57</sup> ACOSS, 'How to reduce homelessness and boost income and jobs', *Briefing Note* July 2019

<sup>58</sup> Taylor, M. and Edwards, B., 2012. 'Housing and children's wellbeing and development: Evidence from a national longitudinal study'. *Family Matters*, No. 91: 47-61. Available:

<<https://search.informit.com.au/documentSummary;dn=030728325619648;res=IELHSS>>

<sup>59</sup> Harkness, J., & Newman, S. J., 2005. Housing affordability and children's well-being: Evidence from the National Survey of America's Families. *Housing Policy Debate*, 16(2), 635–666.

<sup>60</sup> Rubin, David H., and Candace J. Erikson, Mutya San Augustin, Sean D. Cleary, Janet K. Allen, and Patricia Cohen. 1996. 'Cognitive and Academic Functioning of Homeless Children Compared with Housed Children.' *Pediatrics*, 97(3): 289–94.

<sup>61</sup> Phibbs, P., & Young, P., 2005. 'The health, employment and education benefits of public housing'. *Research and Policy Bulletin*: AHURI. Available:

[https://www.ahuri.edu.au/\\_\\_data/assets/pdf\\_file/0011/3008/AHURI\\_RAP\\_Issue\\_54\\_The\\_health\\_employment\\_and\\_education\\_benefits\\_of\\_public\\_housing.pdf](https://www.ahuri.edu.au/__data/assets/pdf_file/0011/3008/AHURI_RAP_Issue_54_The_health_employment_and_education_benefits_of_public_housing.pdf)

<sup>62</sup> Obradovic, Jelena, Jeffrey Long, J. Cutuli, Chi-Keung Chan, Elizabeth Hinz, David Heistad, and Ann S. Masten. 2009. 'Academic Achievement of Homeless and Highly Mobile Children in an Urban School District: Longitudinal Evidence on Risk, Growth, and Resilience.' *Development and Psychopathology*, 21(2): 493–518.

move; in schools with high turnover of students, all students suffer because more review and catch-up work is required, with the result that lessons don't move far beyond basic skill levels.<sup>63</sup>

Lack of affordable housing could reduce the positive outcomes of the Government's investment in education. Integral to initiatives such as Working Together for 3 Year Olds and Child and Family Centres is the provision of additional supports to families and children in recognition of diverse needs and barriers to engagement. Unfortunately, when housing is unaffordable or unstable, the ability for children and families to take part in these initiatives unravels, as the case study at (a) highlights.

While the effects of housing unaffordability on education are particularly pertinent for children, it affects education at all stages of life. A recent survey of undergraduate university students conducted by Swinburne University in Victoria found 26% reported that issues concerning being able to afford safe and secure accommodation impacted at least one area of study.<sup>64</sup> The stress and financial burden of unaffordable housing makes engagement with vocational, higher, and other adult learning much more difficult. In Tasmania there are particular problems with access to appropriate accommodation for Year 11 and 12 students from rural and semi-rural areas in Tasmania that do not have senior colleges.

A major consequence of homelessness and housing insecurity is poor health caused by lack of access to sufficient food, warmth and comfort, and by the stress associated with insecurity and financial hardship. It is likely that homeless and poorly housed people are more vulnerable to opportunistic seasonal infections and viruses, mental ill health and chronic diseases, and may therefore put additional pressure on Tasmania's health services. More detail on the relationship between housing and health is at (a), (c) and (e).

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<sup>63</sup> Cunningham, M. and Macdonald, G., 2012. *Housing as a Platform for Improving Education Outcomes among Low-Income Children*, Urban Institute, What Works Collaborative, May.  
<http://www.urban.org/sites/default/files/publication/25331/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.PDF>

<sup>64</sup> Thielking, M, Brownfield, N, Quinn, S. and Bates, G., 2019. *We want to know: financial stress, accommodation insecurity and food insecurity in undergraduate students*. Retrieved from Analysis and Policy Observatory Website:  
<https://apo.org.au/node/235596>



## (j) Changes to Tasmania's residential tenancy laws that could improve housing affordability, security and living standards in Tasmania

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Over the last five years there has been major changes in the rental market. The tight rental market has resulted in a growing imbalance of bargaining power between landlord and tenant. A recent Choice report found that approximately half of all tenants worry they will be blacklisted from future tenancies and 14 percent refuse to stand up for their rights because of the possibility of landlord retaliation.<sup>65</sup>

TasCOSS therefore believes that Tasmania's *Residential Tenancy Act 1997* (RTA) requires a comprehensive review to ensure the rights of tenants are protected in this new rental environment and the Tasmanian Act better reflects best practice as seen in other states and territories.

Areas recommended for review include:

- Security of tenure
- Rent controls
- Specific needs relating to family violence survivors
- Standard Forms and Lease Agreements
- Pets
- Potential support for tenancy advocacy services
- Energy efficiency standards for rental properties.

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<sup>65</sup> Choice, National Shelter and the National Association of Tenant Organisations, *Unsettled: Life in Australia's private rental market* (February 2017).

## (k) Successful strategies in other jurisdictions that could be effective in improving affordability in Tasmania

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Many other states and territories in conjunction with Shelter Australia, the Australian Council of Social Services and other peak bodies are researching and exploring innovative approaches to improve housing affordability.

As a member of the national network of Councils of Social Service (COSSs), we support the calls from ACOSS for the following measures to increase access to affordable and appropriate housing:

- the development of a new National Housing and Homelessness Strategy with targets to increase affordable housing for low-income households and reduce homelessness
- major investment in new social housing, growing to \$10 billion in ten years
- a 30% increase in Rent Assistance for people on low incomes renting privately
- a rental investment incentive to encourage investment in the construction of new affordable rental housing, including social housing for people with low incomes
- grants of suitably-located public land or financial co-contributions for the additional social housing dwellings
- accelerated approvals for construction of the additional social housing dwellings proposed here
- easing of Stamp Duty and Land Tax for affordable housing developments.<sup>66</sup>

In addition, in South Australia, SACOSS has a range of initiatives that are considered appropriate to the Tasmanian context including:

- a community housing scheme to enable registered community housing providers to build and deliver more affordable housing
- a vacant property/disused building tax – in 2017 the Victorian government announced a Vacant Residential Property Tax on residential properties left vacant for more than 6 months in a calendar year in an attempt to get more properties into the market and relieve supply driven price pressures.<sup>67</sup>

Other states provide various forms of assistance into homeownership. Some are similar to Tasmania's *Home Share* and *Streets Ahead* programs, which are designed to assist low income earners into home ownership. For example:

- SA provides interest rate assistance
- NSW, VIC, QLD, and ACT provide mortgage relief

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<sup>66</sup> <https://www.acoss.org.au/policy-priorities-for-the-next-govt-housing-homelessness/>

<sup>67</sup> <https://www.sacoss.org.au/housing-affordability>

- NT offers interest-free loans in conjunction with the HomeBuild Subsidised Interest Rate Loan, assisting eligible buyers with costs associated with purchasing a new home such as stamp duty, white good, deposit and conveyancing
- NSW, VIC, QLD, WA, SA, ACT and NT provide direct lending.

We recommend further investigation into schemes that are suitable in the Tasmanian context.

### Social housing as infrastructure

We support the approach advocated by AHURI to see social housing as infrastructure and therefore as a valuable investment by government:

There is increasing interest in methods of calculating the benefits of social housing relative to cost, including the savings that might accrue in other areas of government expenditure, and recognising the broader social and economic contribution that social housing can make. New investment is required to ensure cities function well and that aggregate consumer demand is not adversely affected by rising housing costs, and the provision of social housing has a part to play in these efforts.<sup>68</sup>

We also support AHURI's related calls for a National Housing Authority which would monitor need, benchmark procurement costs and regulate the use of housing subsidies.

### NRAS

The National Rental affordability Scheme offered financial incentives to the business sector and community organisations to build and rent dwellings to low and moderate income households at 20 per cent below-market rates for 10 years. NRAS expires from this year, with subsidies being withdrawn between now and 2026 depending on when the property entered the scheme. No replacement has been announced.

As at August 2019 the Tasmanian NRAS portfolio consisted of 1507 properties, of which:

- 770 (51 per cent) are with the University of Tasmania
- 407 (27 per cent) are with private developers
- 330 (22 per cent) are long term arrangements with Registered Community Housing Providers.<sup>69</sup>

According to the Community Housing Industry Association, 'What we are expecting to see once NRAS wraps up, is an increase in rent prices across properties leaving the NRAS scheme of around 20 per cent. This means if you're currently paying \$336 a week, when that incentive expires that could potentially go up to at least \$420 a week – a considerable jump when you consider many of these tenants are already struggling to get by.'<sup>70</sup>

<sup>68</sup> [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0025/43288/PES-315-The-case-for-social-housing-as-infrastructure.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0025/43288/PES-315-The-case-for-social-housing-as-infrastructure.pdf)

<sup>69</sup> Email from Jessamy Stone, Department of Housing, Communities Tasmania, 6 August 2019.

<sup>70</sup> <https://www.communityhousing.com.au/nras/>

A similar scheme exists in the United States but is arguably more successful because it is enshrined in legislation and exist until that legislation is annulled. This longevity, unlike Australia's 10-year scheme, provides investors with security of return, so providing an asset class that is competitive with other forms of investment.<sup>71</sup>

### Build-to-rent

Build-to-rent (BtR) is an approach designed to bridge the gap between the return private investors currently receive on a residential property – between 3.4% and 4% - and the returns of about 6% that investors like super funds would expect. Housing specialist Peter Mares says 'It is this gap that needs to be bridged before super funds will invest in building housing to rent, rather than housing for sale.'<sup>72</sup> It is this gap that governments can help to fill, not necessarily only with money but also by providing land, perhaps via leases at peppercorn rents. Mares says BtR brings three powerful benefits:

- BtR properties can be brought onto the market quickly because, unlike strata-titled apartments, they don't need to be presold off the plan before it can be financed
- renting is more secure for tenants; unlike private landlords, investors don't want to kick tenants out so they can turn the property over the realise the capital gains: 'there is a strong incentive to keep tenants happy so as to reduce turnover and to maintain the property in good condition to prolong the life of the asset'<sup>73</sup>
- BtR suits younger generations who may not be as driven to own a house as their parents were, and aligns better with a changing labour market marked by shorter-term contracts.

The build-to-rent sector in the US and UK are well-developed. The US 'multi-family housing' sector has seen 6.3 million apartments constructed since 1992 and they now account for around one in six of America's rental homes.<sup>74</sup>

Feasibility modelling by UNSW's City Futures Research Centre on behalf of Landcom suggests a number of hurdles need to be overcome if BtR is to take off in Australia. These include:

- equal treatment for BtR and other forms of market residential property development and/or for investment in other asset classes, eg progressive land tax affects BtR landlords more than small scale individual landlords
- overseas-based BtR investors are currently taxed at a much higher rate than domestic BtR investors, thus acting as a disincentive for foreign investment in the sector.<sup>75</sup>

Their analysis concludes that there may be too many challenges for a for-profit BtR sector to develop, but that:

Under the right leadership and with sufficient subsidy, a not-for-profit-led affordable BtR model has the potential to attract institutional investors, beginning with those in both the retail and industry superannuation sectors...

<sup>71</sup> <https://www.taxpolicycenter.org/briefing-book/what-low-income-housing-tax-credit-and-how-does-it-work>

<sup>72</sup> Peter Mares, 'Build to rent: a potential solution to Australia's housing problem,' *Sydney Morning Herald*, September 16, 2018

<sup>73</sup> Ibid.

<sup>74</sup> Landcom, *Build-to-Rent in Australia; product feasibility and potential affordable housing contribution*, July 2019

<sup>75</sup> Ibid, see Ch. 4 for a fuller discussion

There is ample evidence from elsewhere that, once established, this model can be scaled up.<sup>76</sup>

### *Caggara House*

Caggara House in Brisbane offers high-quality and well-located housing for low income residents aged 55 and over. The residents are those who were once in state-owned public housing that were too big for their needs.<sup>77</sup> Another development in Brisbane also offers affordable housing for seniors downsizing from public housing.<sup>78</sup>

Providing affordable housing to older buyers ('last home buyers') or tenants is recognised in other jurisdictions as a sensible way to better align housing stock with housing need.<sup>79</sup> This has also been recognised by Australia's Federal Government, which introduced at the last budget downsizing incentives for home owners.<sup>80</sup>

### *Ozanam House Homelessness Hub, Melbourne*

Ozanam House Homelessness Hub has recently been opened in North Melbourne. The new inclusive service is 47 million dollar project funded by Vincent Care, Victorian Government and philanthropy. It comprises a 10-level homelessness supercentre on Flemington Road in North Melbourne. It is Australia's largest accommodation service for rough sleepers.

As well as housing for 134 people, including 60 short-term crisis accommodation units, the building has a range of drop-in health wrap around services, including dentistry, optometry and alcohol and drug intervention. There are 134 accommodation rooms in total – responding to short, medium to long-term housing and wrap-around support needs. There are dedicated units for women and people identifying as LGBTIQ. <https://www.vincentcare.org.au/ozanam-house-insight-into-life-care/>

### *Housing first models<sup>81</sup>*

The Housing First model is a strategic response to homelessness that prioritises permanent and stable housing for people experiencing homelessness. Beginning in the USA in the 1990s, the model has been taken up by several [European countries](#), [Canada](#), and recently the [New Zealand Government announced](#) a homelessness package which included NZ\$63.4 million (AUS\$58.6 million) towards Housing First programs.

The Housing First model prescribes safe and permanent housing as the first priority for people experiencing homelessness. Once housing is secured, a multidisciplinary team of support workers can address complex needs through services like drug and alcohol counselling or mental health treatment. However, an individual's engagement with these support services is not required for them to maintain accommodation. Each individual is assisted in sustaining their housing as they work towards recovery and reintegration with the community at their own pace. Housing First is predominantly designed for helping those who are sleeping rough (i.e. those sleeping in improvised dwellings, tents, cars and parks).

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<sup>76</sup> Ibid., p 19.

<sup>77</sup> <https://grindley.com.au/project/brisbane-housing-caggara-house>

<sup>78</sup> <http://bhcl.com.au/10-5m-housing-project-for-downsizing-seniors-now-a-reality/>

<sup>79</sup> Les Mayhew, 'The last-time buyer: housing and finance for an ageing society, 2019

<sup>80</sup> <https://www.liberal.org.au/our-plan-support-retirees>

<sup>81</sup> <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

While there is some variety in the way the model has been adopted by different countries, the guiding principle of Housing First is that safe and secure housing should be quickly provided prior to, and not conditional upon, addressing other health and well-being issues. In contrast, other models make housing provision conditional, such as by requiring individuals to abstain from alcohol or drug use or comply with mental health programs to qualify for housing. Such approaches can make it hard for those experiencing homelessness to become well enough to qualify for housing or make it difficult to maintain tenancy if they do get into housing.

Evaluations of housing first models show very positive outcomes, including people at risk of homelessness retaining their accommodation long-term and cost savings to governments across health, justice, mental health and other areas.

### *Co-housing*

Co-housing is a model which builds community as well as making stock more affordable to build and occupy through the use of shared spaces (a communal guest bedroom, for instance, rather than every dwelling requiring a spare bedroom). South Hobart's Cohousing Co-operative provides DHHS with a perfect case study, with the opportunity to examine lessons learned as well as evaluating benefits.

<https://www.collaborativehousing.org.au/>

### *Short stay accommodation measures in other jurisdictions*

Globally and in Australia, a few general approaches appear to be in place or emerging to mitigate the increasing impact of short stay accommodation on housing affordability:

- Hosts who are present in the same dwelling during their guest's stay appear generally to face no or few restrictions in relation to the number of nights a property can be let, although some jurisdictions (New York) specify a maximum number of guests as well.<sup>82</sup>
- Absentee hosts often face limits on the number of nights that they can rent out their property, in some cases as low as 30 nights per year (New York).<sup>83</sup>
- In some instances, Airbnb is cooperating with local authorities in enforcing regulations; from early 2017, for instance, Airbnb's systems automatically limit entire home listings in Greater London to 90 nights and in central Paris districts to 120 nights per calendar year.<sup>84</sup>
- Permits are increasingly required from local or state authorities, and Airbnb appears to be enforcing permits for new registrations in some jurisdictions (Catalonia, Andalucia).<sup>85</sup>
- In many jurisdictions, permits appear to focus primarily on the proportion of the dwelling (whether measured in rooms or square metres) and the number of nights used for short-term accommodation, rather than on issues such as dwelling safety or neighbourhood amenity. However, some jurisdictions appear to require Airbnb hosts to adhere to laws governing tourism operators, which include clauses covering issues such as disturbances to neighbours (Andalucia).<sup>86</sup>

<sup>82</sup> [https://www.huffingtonpost.com/entry/why-most-states-are-struggling-to-regulate-airbnb\\_us\\_5af068cce4b066cd764091f5](https://www.huffingtonpost.com/entry/why-most-states-are-struggling-to-regulate-airbnb_us_5af068cce4b066cd764091f5)

<sup>83</sup> [https://www.huffingtonpost.com/entry/why-most-states-are-struggling-to-regulate-airbnb\\_us\\_5af068cce4b066cd764091f5](https://www.huffingtonpost.com/entry/why-most-states-are-struggling-to-regulate-airbnb_us_5af068cce4b066cd764091f5)

<sup>84</sup> <https://www.airbnb.com.au/help/article/1340/i-rent-out-my-home-in-london--what-short-term-rental-laws-apply>

<sup>85</sup> <https://www.airbnb.com.au/help/article/2265/catalonia-s-home-sharing-registration-process--frequently-asked-questions>; <https://www.airbnb.com.au/help/article/2241/andalucia-s-home-sharing-registration-process--frequently-asked-questions>

<sup>86</sup> <http://www.juntadeandalucia.es/boja/2011/255/1>

- However, whether as home owners or as hosts, Airbnb hosts may be subject to local regulations around, for instance, the installation of fire alarms (Queensland) or bushfire planning (NSW).<sup>87</sup>
- Some jurisdictions require Airbnb hosts to take additional security measures such as registering guests with the police (Italy).<sup>88</sup>
- Some jurisdictions have imposed occupancy taxes on Airbnb rentals, and Airbnb has taken on responsibility for calculating, collecting and remitting local occupancy taxes in some tax jurisdictions.<sup>89</sup>

These global trends suggest that governments at all levels increasingly start from the premise that permit systems are not only crucial to ensure that property owners are aware of safety requirements, but also provide vital data that support decisions about the future of short-stay accommodation and of suburbs and towns more generally.

In the Tasmanian context, as TasCOSS and other peak bodies have already submitted their positions:

- Airbnb and Stayz should support the State Government through requiring proof of compliance for all their current and prospective listings to ensure they are not promoting illegal accommodation operations.
- It appears that there is significant non-compliance with the current planning permit requirements, and owners remain confused about what they must do if they want to use their property for short-stay accommodation. An effective education campaign is required to give all members of the Tasmanian community a clear understanding of the expectations placed on short-stay accommodation hosts.
- A uniform approach to permissions for visitor accommodation is vital to ensuring impartiality and good governance in the planning and approvals process. Planning Directive No. 6's exclusion of Battery Point when making visitor accommodation a permitted use and placing limits of the floor area within the Wapping area is an inequity in terms of the democratic process; all short-stay accommodation hotspots deserve the same consideration.

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<sup>87</sup> <https://www.propertyobserver.com.au/forward-planning/investment-strategy/property-news-and-insights/72334-airbnb-hosts-may-be-unaware-of-strict-smoke-alarm-rules-sas.html> ; <https://www.planning.nsw.gov.au/policy-and-legislation/under-review-and-new-policy-and-legislation/short-term-holiday-letting>

<sup>88</sup> <https://www.airbnb.com.au/help/article/1394/ospitare-responsabilmente-in-italia>

<sup>89</sup> <https://www.airbnb.com.au/help/article/376/what-legal-and-regulatory-issues-should-i-consider-before-hosting-on-airbnb>



## Appendix A

### Population growth

| Population Growth <sup>90</sup>   | March 2014         | December 2018                                    |
|---|--------------------|--|
| Tasmania  | 513,681            | 531,529<br>+3.5%<br>increase or<br>18,000 people |
| International students commencing their studies in Tasmania <sup>91</sup>                           | 2016/2017 (actual) | 2019-2020 (target)                               |
|   | 4389               | 6875   |
| Supporting access to a skilled workforce through State nomination of skilled migrants <sup>92</sup> | 2016/2017 (actual) | 2019/2020 (target)                               |
|   | 934                | 2300   |

### Private rental

| Rental Vacancy Rates  | March 2015 | March 2019 |
|---|------------|------------|
| Rental vacancy rates <sup>93</sup> worse in all major regions of Tasmania                                   |            |            |
| • Hobart  | 2.9%       | 1.5%       |
| • Inner Hobart  | 3.1%       | 1.6%       |
| • Middle Hobart   | 2.3%       | 1.1%       |
| • Outer Hobart  | 3.4%       | 2.0%       |
| • Launceston  | 3.6%       | 2.1%       |
| • North-West Coast  | 4.0%       | 3.1%       |
| Residential Rents per week (house, 3 bedroom)   |            |            |
| Residential rents per week (house, 3 bedroom) <sup>94</sup> more expensive in all major regions of Tasmania |            |            |
| • Hobart  | \$350      | \$430      |
| • Inner Hobart  | \$420      | \$510      |
| • Middle Hobart   | \$320      | \$420      |
| • Outer Hobart  | \$335      | \$400      |
| • Launceston  | \$290      | \$330      |
| • North-West Coast  | \$260      | \$280      |

<sup>90</sup> ABS Catalogue 3101.0. Released July 2019 for period ending December 2018

<sup>91</sup> Tasmania Budget 2019-2020

<sup>92</sup> ABS Catalogue 3101.0. Released July 2019 for period ending December 2018

<sup>93</sup> Real Estate Institute of Tasmania ('REIT') Quarterly Reports.

<sup>94</sup> Real Estate Institute of Tasmania ('REIT') Quarterly Reports.



| Rental Stress  |              |              |
|--|--------------|--------------|
| A larger proportion of low-income households (bottom 40% of income distribution) are in financial stress (more than 30% of income) from rent <sup>95</sup> |              |              |
| • Tasmania   | 28.9% (2011) | 31.9% (2016) |
| • Greater Hobart   | 29.0% (2011) | 30.8% (2016) |
| • Rest of Tasmania   | 28.8% (2011) | 32.8% (2016) |
| • Hobart City  | 26.2% (2011) | 27.6% (2016) |
| • Glenorchy  | 34.0% (2011) | 33.9% (2016) |
| • Brighton   | 29.0% (2011) | 35.0% (2016) |
| • Kingborough  | 26.7% (2011) | 29.9% (2016) |
| • Huon   | 30.4% (2011) | 36.0% (2016) |
| • Derwent Valley   | 34.2% (2011) | 36.3% (2016) |
| • Sorell   | 34.8% (2011) | 35.8% (2016) |
| • Clarence   | 25.8% (2011) | 28.2% (2016) |

| Construction   |       |                         |
|--|-------|-------------------------|
| Dwellings completed in Tasmania has fallen by 4% <sup>96</sup> |       |                         |
| • Dwellings approved but not yet commenced                     | 1,113 | 1,690 (2018)<br>(+52%)  |
| • Dwellings commenced  | 2,797 | 2,906 (2018)<br>(+3.9%) |
| • Dwellings completed  | 2,320 | 2,229 (2018)<br>(-4%)   |

| Tourism <sup>97</sup>   |              |                         |
|---|--------------|-------------------------|
| Visitations   | 1.10 million | 1.32 million            |
| Nights spent  | 9.55 million | 10.62 million           |
| Airbnb Listings   |              |                         |
| Airbnb listings in Hobart LGA increased by 183% between 2016 and 2018 <sup>98</sup> |              |                         |
| Hobart LGA  | 416 (2016)   | 1,177 (2018)<br>(+183%) |
| Greater Hobart  | 787 (2016)   | 2,085 (2018)<br>(+165%) |
| Tasmania  | 1,827 (2016) | 4,783 (2018)<br>(+162%) |

<sup>95</sup> Public Health Information Development Unit, <http://www.phidu.torrens.edu.au/>

<sup>96</sup> ABS 8752, Building Activity Australia.

<sup>97</sup> [https://www.tourismtasmania.com.au/research/visitors/visitor\\_snapshot\\_archive](https://www.tourismtasmania.com.au/research/visitors/visitor_snapshot_archive).

<sup>98</sup> UTAS Housing Update, August 2018.

## Appendix B: TasCOSS statements on the State's housing debt

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### **2006/07 – TasCOSS Submission to the Tasmanian Government's 2006/07 State Budget Process: A New Spirit for Tasmania**

"With the Tasmanian Government set to become general government net debt free during the 2006-07 Budget cycle, TasCOSS submits that the time is right for the Government to absorb Housing Tasmania's debt to the Commonwealth into general government debt.

The current Commonwealth-State Housing Agreement (CSHA), puts Housing Tasmania's debt to the Commonwealth at approximately \$260 million, with the interest and repayment costs to Housing Tasmania at approximately \$17 million per annum.

This money is factored into the CSHA, which results in a pointless cycle of Commonwealth funding for the State housing system being returned to the Commonwealth in debt repayment, with no tangible benefit to the Tasmanian community.

If the Tasmanian Government were to follow the lead of the Victorian Government in shifting its housing debt to general government debt, it would free up \$17 million per annum in specific Commonwealth Government housing grants to Housing Tasmania for investment into the social housing system."

### **2007 – TasCOSS Submission to the Legislative Council Select Committee Inquiry into Housing Affordability**

"A major impediment to the expansion and maintenance of public housing in Tasmania is the historic debt carried by Housing Tasmania to the Commonwealth Government. The debt was incurred in the period, prior to 1989, when the Commonwealth provided loans under the CHSA rather than grants to the states, and the debt has been carried by Housing Tasmania for nearly two decades. Each year almost 70% of Tasmania's grant under the CHSA is returned to the Commonwealth as interest and principal repayments. This not only seriously constrains the continued growth of public housing in Tasmania, but also exacerbates the affordable housing shortage in the State.

TasCOSS has called on the Commonwealth Government to fully relieve this debt in order for CHSA funds to be spent on the provision of housing and housing assistance in Tasmania, rather than on loan repayments. We have also called on the State Government to absorb the Housing Tasmania debt into general government debt for the same reason. Neither call has been heeded, yet TasCOSS holds that freeing Housing Tasmania of this debt will allow the agency to better pursue its core business – the provision of public housing and other forms of housing assistance to low income and disadvantaged Tasmanians."

### **2008/09 – TasCOSS Submission to the Tasmanian Government’s 2008/09 State Budget Process - Sustainable Communities: Invest in Tasmania’s Future**

“Housing Tasmania is constrained by its historic debt to the Commonwealth. Each year, almost 70% of Tasmania’s grant under the Commonwealth-State Housing Agreement is returned to the Australian Government in interest and principal re-payments. TasCOSS has urged the Federal Government (and all parties standing in the coming Federal election) to fully relieve Tasmania’s housing debt. This would free up around \$17 million each year to be spent on social housing and reduce the level of the State Government’s contribution.

TasCOSS contends that the core argument for increased provision of social housing is its ability to deliver beneficial outcomes for its tenants in the form of secure, high quality, affordable housing.”

### **2009/10 – TasCOSS Submission to the Tasmanian Government’s 2009/10 State Budget: Investments for an inclusive Tasmania**

“Public housing has been shown to be an efficient and cost effective model for delivering quality affordable housing to people on low incomes. Other models for delivering low cost housing have been explored both within Australia and overseas, but these have not been able to deliver the same outcomes in terms of affordability and have required similar investments from governments to cover the gap between rents paid and the returns required by investors.

Unfortunately the viability of Housing Tasmania has been significantly affected by the reduction in State and Commonwealth investment in public housing, the targeting of public housing to households with high or special needs, and the historic debt to the Commonwealth.”

### **2013/14 – TasCOSS Budget Priorities Statement: Fundamentals for a healthy and equitable Tasmania**

“Housing Tasmania struggles under the historic and continuing \$229.8 million debt to the Commonwealth Government, which will continue to cost approximately \$17 million a year, or almost half of annual Commonwealth funding to the State for housing each year, in repayment of interest and capital until 2042. While clearly a Commonwealth decision to wipe the debt would be the best outcome for Tasmania, this does not appear to be a realistic prospect. In its absence, the Tasmanian Government should put into place a mechanism for spreading the debt across government to free up Commonwealth housing funding for better uses...”

### **2014 – Affordable Housing Strategy: TasCOSS submission**

“One of the main drags on Housing Tasmania’s finances is its historical and continuing debt to the Commonwealth. As a consequence of the need to service this debt to the Commonwealth while also meeting ongoing costs, Housing Tasmania not only is not building new properties, but in fact has been selling off properties at a rate of around 75 per year, at precisely the moment when the need for such stock is rising. Particularly given the fact that the State Government has chosen to prioritise repayment of other debts with less favourable terms, Housing Tasmania’s debt should now be approached in the context of the whole State Budget.

Housing Tasmania should be relieved of its debt.”

### **2014/15 – TasCOSS Budget Priorities Submission: *Resilience, Participation, Health & Wellbeing***

“Housing Tasmania struggles under its historical and continuing debt to the Commonwealth Government, currently at \$202.8 million. Annual repayments of principal and interest eat up a little over \$16 million a year, almost half of annual Commonwealth funding to the State for housing, and will continue to do so until 2042. As a consequence of the need to service this debt, while also meeting ongoing costs, Housing Tasmania has accrued a substantial maintenance backlog – likely to stand after the latest stock transfer to community housing providers at around \$60 million - and has also been selling off properties at a rate of around 75 per year.

This situation leaves Housing Tasmania tenants in poorly maintained properties; leads to ongoing deterioration of properties due the inability to address maintenance issues promptly; and is leading to a reduction of public housing stock at precisely the moment when the need for such stock is rising.”

### **2015/16 – TasCOSS Budget Priorities Submission**

“TasCOSS recommends that Housing Tasmania be relieved of its debt. This could take a variety of forms:

1. Finance General could take over the payments of principal and interest.
2. Housing Tasmania’s funding could be increased by the amount of its annual debt repayment.

Estimated cost: \$16 million per annum.”

### **2016/17 – TasCOSS Budget Priorities Submission**

“One of the main drags on Housing Tasmania’s finances is its historical and continuing debt to the Commonwealth. As a consequence of the need to service this debt while also meeting ongoing costs, Housing Tasmania is not only unable to build new properties, but is also not able to address its maintenance backlog, leading to the running down of existing assets.

Particularly given the fact that the State Government has in recent years chosen to prioritise repayment of other debts with less favourable terms, Housing Tasmania’s debt should now be approached in the context of the whole State Budget. This could take a variety of forms:

- Finance General could take over the payments of principal and interest
- Housing Tasmania’s funding could be increased by the amount of its annual debt repayment, and
- Interest accrued from bonds held by the Rental Deposit Authority, currently absorbed into general revenue, should be set aside for this issue.”

### **2019 -ShelterTas & TasCOSS Joint Communiqué: Progress Made on Housing & Homelessness**

“Shelter Tasmania and TasCOSS represented the community services industry with a united front. Together we requested the following measures be enacted:

- That our State and Federal Governments negotiate removal of Tasmania’s historic public housing debt ...”

## Appendix C: Case studies

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### Baptcare MlCare

Mlcare<sup>99</sup> is a Tasmania-wide recovery-based program run by Baptcare, in partnership with the Department of Health and Human Services (DHHS), which offers individualised packages of care to people with severe and sustained mental illness. Mlcare provides an outreach mental illness support service which is person-centred, strengths-focused, time-limited, and seeks to improve the individual's overall wellbeing.

The Mlcare program<sup>100</sup> (in operation since 2013) is a person-centred model that supports people who are referred from Tasmanian Mental Health Services in response to a gap in services that left some of the state's most vulnerable people without adequate support. The program offers 'wrap-around' intensive support to:

- find and keep accommodation
- foster independent living skills
- improve social functioning
- improve their overall social and emotional well-being
- connect to the community
- increase independence, and/or
- remain well.

The program promotes the continued wellbeing of individuals; part of this is the development of a strong relationship between the Mlcare Coordinator and the individual, which also provides the opportunity for identification and early intervention around symptoms if they re-emerge. The Mlcare model offers individual care plans that are developed to incorporate the goals and needs of the individual which are flexible and change as needed. The model is geared towards recovery.

Outcomes from the program include: reduction in hospital presentations and admissions, support for Case managers dealing with complex client needs, and increased independence and engagement with the community in the lives of participants.

### Baptcare MlCare Choices

Mlcare Choices provides people with severe and persistent mental health needs, support in the community; partnering with them on their journey towards recovery. The aim of the Mlcare program is to assist people to access the services they need to improve and maintain their quality of life.

Mlcare Choices provides support to people through two streams. The first being an outreach stream where people are supported in the place where they live. In addition to this Mlcare Choices operates a 5-bed crisis accommodation facility - Karingal. Karingal operates to assist people leaving the Department of Psychiatry to transition into the community and seek independent or appropriate accommodation that addresses their needs. Karingal and Mlcare Choices staff do this by intensively working with clients during their 2 month stay. Karingal operates with a 2 month stay to assist in alleviating pressure from the Royal Hobart Hospital in situations where clients are in hospital, no longer require psychiatric care, but have no fixed address to be discharged too. For all Karingal residents a primary goal will be to source

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<sup>99</sup> <https://www.baptcare.org.au/services/local-area-coordination2/mental-illness-support-services-tasmania>

<sup>100</sup> [https://www.baptcare.org.au/\\_data/assets/pdf\\_file/0014/25124/Mlcare-Report-2017.pdf](https://www.baptcare.org.au/_data/assets/pdf_file/0014/25124/Mlcare-Report-2017.pdf)

alternative accommodation. With this it is important to highlight that limitations in the availability of affordable housing options hinder the ability for people being supported by Mlcare Choices to transition from crisis accommodation into their own independent accommodation. There are many implications of this, primarily that an inability to source safe and appropriate accommodation will detrimentally affect the mental health of people receiving Mlcare Choices services and result in longer stays at Karingal which limits the ability for other people to utilise the service.

### Mlcare Choices case study

JH is a 35-year-old male referred to Baptcare in September 2018. JH was in the Department of Psychiatry, diagnosed with Schizophrenia and was presenting as homeless. JH had spent the previous twelve months in a homeless shelter. Unfortunately, there was interpersonal conflict that eventually arose from prolonged social isolation and threats to his safety that occurred while he was a resident, which meant he was exited to the streets.

Despite not being at fault, JH was informed that he was not able to return as staff lack the capacity to ensure that harassment would not continue should he go back. It was also understood that JH was not safe at any other shelters due to client crossover. During his short time living on the streets, JH was seriously assaulted while in his tent and presented at the hospital with both hands bandaged after having surgery to repair deep lacerations and tendon damage sustained from this knife attack.

JH has a diagnosis of Schizophrenia which manifests through JH's experience of auditory hallucinations and delusions. In addition to this JH experiences negative symptoms of schizophrenia- a lack of motivation, a lack of making decisions and social withdrawal.

Staying at Karingal allowed JH to attend to all appointments be they medical, psychological or related to housing outcomes. Unfortunately, despite the positive steps that were accomplished during this time, no suitable housing options became available for JH within the initial 2-month service period. In this instance it was inappropriate to be considering evicting JH into homelessness.



During this time a variety of professionals working with JH observed a significant improvement in JH's overall appearance. JH was showing an increased motivation to engage with support staff, was showing interest in creative hobbies and an increased quality of life. This improvement highlights the importance of safe and stable housing for people experiencing mental health concerns. This short period of stability led to increased personal outcomes for this resident. It would have been a shame to have that undone because no suitable accommodation was identified.

JH remained at Karingal for a further 7 months and continued to work on identifying housing options. During this time staff assisted JH to liaise with Housing Tasmania, social housing providers, specialist programs related to rapid rehousing and supported accommodation options. An appropriate option was identified, which, after considerable negotiation was accepted by all relevant parties. JH was finally able to move to a supported accommodation site appropriate for his needs. Whilst the final outcome is a great outcome it is worth noting that this was not within the initial terms of service that Mlcare Choices offers, and it was considered appropriate to extend JH's length of service as he continued to engage with the program and look for appropriate housing, taking into consideration the level of risk associated with JH and his situation. JH's total service period with Mlcare Choices was 9 months. Well beyond the 3-month service period and the 2-month accommodation time limit.

This lengthening of service periods can be problematic for accommodation providers as it changes the nature of service delivery from being a stepping stone along the way to becoming longer term options. This limits the accessibility of these services as they are unable to move clients on within the contracted timeframes and in situations similar to this are presented with a situation where clients within the service would be detrimentally affected by being forced to leave.

Programs such as these are not fully sustainable without adequate 'exit points', for example from hospital into affordable and stable housing. The right type of support is essential to maintain stable housing however suitable housing needs to be available in the first place.

### **Housing and Accommodation Support Initiative (HASI)**



Housing and Accommodation Support Initiative (HASI)<sup>101</sup> is a partnership between the Tasmanian Health Service, Housing Tasmania and Colony 47 to provide Tasmanians with mental illness better clinical and psychosocial rehabilitation supports, linked in with stable housing and supported accommodation. This initiative aims to support people to connect with suitable housing and the clinical and psychosocial support they need to transition from hospital based clinical care and sustain themselves in the community. The goal is to provide mental health consumers with improved access to stable housing through Housing Connect and ensure that there are links to clinical and psychosocial rehabilitation services so they can maintain successful tenancies and participate in their communities.

The key philosophy that underpins the HASI program is one of recovery. Recovery is a personal and ongoing process, defined and led by the individual. HASI is based on the well-evidenced idea that psychosocial mental health supports need to be funded and integrated with clinical supports to fill the emerging gaps for people living with low to moderate or episodic mental illnesses. Collaborative arrangements between housing and health departments and non-government organisations are recognised as the way forward in mental health service provision and evaluations of HASI have demonstrated this over many years.

HASI commenced in 2002-03 in New South Wales as a three-way partnership between NSW Health, Housing NSW and various non-government organisations funded by the New South Wales Government to ensure stable housing is linked to clinical and psychosocial rehabilitation services for people with diagnosed mental health issues. A 2007 evaluation of HASI<sup>102</sup> in NSW found the cost of accommodation support was substantially offset by reduced hospitalisation costs. The 2012 evaluation of HASI<sup>103</sup> confirmed that when housing is linked to appropriate clinical and rehabilitation support, people are better able to overcome what are the often debilitating effects of mental illness and to live more independent lives. The evaluation also found that the majority of HASI consumers were successfully maintaining their tenancies (around 90%), that their mental health was improving and that they were spending less time in hospital since joining the program. In addition, consumers were regularly using appropriate services in the community and demonstrating a high degree of independence in daily living. Many reported positive housing outcomes in terms of minimal rental arrears, minimal engagement with the tenancy tribunal and high rates of tenancy satisfaction.

In 2014, the NSW Government introduced the HASI Plus program which provides 16 and 24 hour per day coordinated housing, clinical and accommodation support services for people with severe or persistent mental illness. HASI Plus specifically targets people experiencing mental illness and transitioning to living in the community from long term institutional care such as mental health facilities, correctional facilities or long-term care in hospitals after long periods or multiple occasions of repeated admission. People who, without stable housing, sufficient and individualised daily living support and appropriate clinical care are unable to live independently in the community and are likely to return to institutional care or come into contact with the criminal justice system.

In Tasmania the HASI project commenced in May/June 2019 and currently the co-design stage of the service model with Colony 47, Tasmanian Health Service and Housing Tasmania staff is being finalised. The recruitment process for the psychosocial and clinical staff has been completed, and Colony 47 has

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<sup>101</sup> <https://www.colony47.com.au/new-accommodation-support-package-mental-health-consumers/>

<sup>102</sup> Social Policy Research Centre (2007), Housing and Accommodation Support Initiative [HASI] Stage 1 Evaluation Report. Prepared for the NSW Department of Health, Sydney, NSW.

<sup>103</sup> J Bruce, S Mcdermott, I Ramia, et al (2012), Evaluation of the Housing and Accommodation Support Initiative (HASI) Sydney: Social Policy Research Centre, <http://www.health.nsw.gov.au/mentalhealth/publications/Publications/pub-hasi-final-report.pdf>

commenced processes to engage consumers who will be involved in the initial pilot stage. The two year pilot is to trial the service model focussing on coordinating psychosocial and clinical support to eligible clients who are already housed in either public and/or community housing.

This type of program is significant in that it has the potential to provide a direct line to social housing. However, the pilot is targeted to consumers who currently have access to social housing, therefore the program's success will be reliant on appropriate housing being available, adequate support to sustain the tenancy and being flexible in relation to the quantum and level of need. If there is not enough support or social housing available then the opportunity to expand the program will be limited.

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