

Housing assistance in Australia

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Housing assistance in Australia

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Australian Institute of Health and Welfare

Board Chair
Hon. Peter Collins, AM, QC

Director
Penny Allbon

Any enquiries about or comments on this publication should be directed to:

David Wilson
Australian Institute of Health and Welfare
GPO Box 570
Canberra ACT 2601
Phone: (02) 6244 1202
Email: david.wilson@aihw.gov.au

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Preface

Housing Assistance in Australia is the first document of its kind produced on housing information by the AIHW. It is a concise reference document aimed at both policy makers and the general community, with facts about available programs, eligibility criteria, numbers of individuals or households affected, and expenditure, including funding source. Demographic and geographic information is also included.

This document brings together data from a range of sources and is intended to be an easy reference source across this very complex subject matter.

Each topic area stands on its own as a fact sheet with supporting text and references—but collectively the material will lead the reader to a more informed understanding of housing and homelessness issues in Australia, and government and community responses to those issues.

The key message in the document is that housing assistance remains in high demand in Australia from the community in general, as well as from specific population groups, especially Aboriginal and Torres Strait Islander peoples, older Australians and Australians with disability.

Even with the considerable housing assistance provided in Australia to purchase and rent homes, many people experience homelessness. Responses to homelessness have become more innovative over time, but the data show that unmet demand exists in this area and a serious challenge remains for policy makers and budgeters.

This report would not have been possible without the cooperation of the many data providers and the assistance of the Australian Government and the various state and territory departments responsible for housing and homelessness. I thank them for their contributions which have helped produce a unique document looking at housing issues at the national level.

Penny Allbon

Australian Institute of
Health and Welfare

Authorship and acknowledgments

The authors of this report were Simon Arnold, Tracie Ennis, Diane Gibson, Justin Griffin, Kate Mallen, Janet Markey, Janice Miller, Melinda Petrie, Frieda Rowland, Hongyan Wang and David Wilson of the Housing and Homelessness Cluster of the Australian Institute of Health and Welfare.

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In addition the authors acknowledge the valuable advice and input of the staff of the Housing Policy and Support Branch of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

Ruth Penm, James Storer, Liz Treglown provided assistance with the preparation and production of the publication.



Abbreviations

ABS	Australian Bureau of Statistics
ASGC	Australian Standard Geographical Classification
AIHW	Australian Institute of Health and Welfare
AHURI	Australian Housing and Urban Research Institute
CAP	Commonwealth State Housing Agreement Crisis Accommodation Program
CHIP	Community Housing Infrastructure Program
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth State Housing Agreement
CSTDA	Commonwealth State/Territory Disability Agreement
FaCSIA	(former) Australian Government Department of Families, Community Services and Indigenous Affairs
FaHCSIA	Australian Government Department of Families, Housing, Community Services and Indigenous Affairs
FACS	(former) Australian Government Department of Families, Housing and Community Services
FHOG	First Home Owner Grant
HOME	Household Organisational Management Expenses Advice Program
HPA	Commonwealth State Housing Agreement home purchase assistance
ICH	Indigenous community housing
NSHS	National Social Housing Survey
PRA	Commonwealth State Housing Agreement private rent assistance
RMR	Roy Morgan Research
SAAP	Supported Accommodation Assistance Program
SCRGSP	Steering Committee for the Review of Government Service Provision
SOMIH	Commonwealth State Housing Agreement state owned and managed Indigenous housing

Symbols

..	Not applicable
n.a.	Not available
—	Rounded to zero

Summary

Housing assistance is an important part of Australian governments' social and economic policy. For various reasons including low income, poor health status and discrimination, some people need assistance with housing. This publication gives a snapshot of the government housing assistance that provides adequate and affordable housing for Australians. It covers available housing programs, funding for housing programs and information on the population accessing those programs.

The majority of Australian households are homeowners either owning their home outright (34%) or paying off their home (35%). Renters comprise 29% of Australian households with the two largest types being private rentals (22% of all households) and public rental housing (5%).

The four largest government programs relevant to housing assistance are the 2003 Commonwealth State Housing Agreement (CSHA), the Australian Government's Commonwealth Rent Assistance (CRA), the First Home Owner Grant (FHOG) and the Supported Accommodation Assistance Program (SAAP). Accessing and maintaining housing is often difficult for specific groups, such as Aboriginal and Torres Strait Islander peoples or homeless people, and housing assistance is often tailored to better meet the housing needs of these vulnerable people.

Assistance to homeowners

The two major assistance programs available to home buyers are home purchase assistance (HPA), managed under the CSHA, and the FHOG, administered by state treasury departments. In 2005–06, under the CSHA the states and territories provided \$1,001 million of loans and other assistance through HPA to 36,100 households in Australia. FHOG is a one-off \$7,000 grant to first home buyers. In 2005–06, \$751 million was paid to first home owner grant applicants, equivalent to over 107,000 grants nationally.

Assistance to renters

Rent assistance to tenants renting in the private rental market is provided through two programs: Commonwealth Rent Assistance (CRA) and CSHA private rent assistance (PRA). CRA is funded by the Australian Government through Centrelink whereas PRA is managed by state and territory governments under the CSHA. In 2005–06, the CRA program provided \$2.1 billion of assistance to low-income renters in the private rental market. In 2005–06, the states and territories provided \$78.4 million in CSHA-funded PRA.

Public housing is offered through two CSHA programs: mainstream public housing (333,000 households at 30 June 2007) and state owned and managed Indigenous housing (SOMIH) (13,000 households at 30 June 2007).

Mainstream community housing is an alternative to public housing. Tenants' involvement in decision-making and management differentiates many community housing models from other forms of social housing. There were 34,000 households in mainstream community housing at 30 June 2007.

Indigenous community housing provides community-based housing for Indigenous Australians and at 30 June 2006 there were 22,200 Indigenous community housing households.

Assistance to people experiencing homelessness

There are many Australian Government and state and territory government programs aimed at assisting homeless people in different ways. The two most significant national programs are the Crisis Accommodation Program (CAP), funded under the CSHA, and the Supported Accommodation Assistance Program (SAAP). CAP provides the funding for dwellings used by governments, churches and other welfare organisations to assist people in actual or impending crisis or homelessness.



In 2005–06, CAP provided 7,300 dwellings for emergency accommodation. SAAP is jointly funded by the Australian and state and territory governments and provides various types of assistance, including accommodation aimed at resolving crisis and/or establishing the means for people to live independently. In 2005–06, SAAP received about \$349 million in funding, which helped support over 161,000 people.

The future

The Australian housing environment has changed in recent years and continues to change for a number of reasons including: economic factors, in particular the increasing cost of housing; governments' policies, especially their impact on the supply of low-rent dwellings; demographic changes including the ageing of the population; housing preferences; and social changes.

Currently Australian governments are working on a new CSHA to be implemented in 2009; continuing the reforms to Indigenous housing and implementing reforms to ensure housing assistance can be provided to those most in need.



General context

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1. Introduction

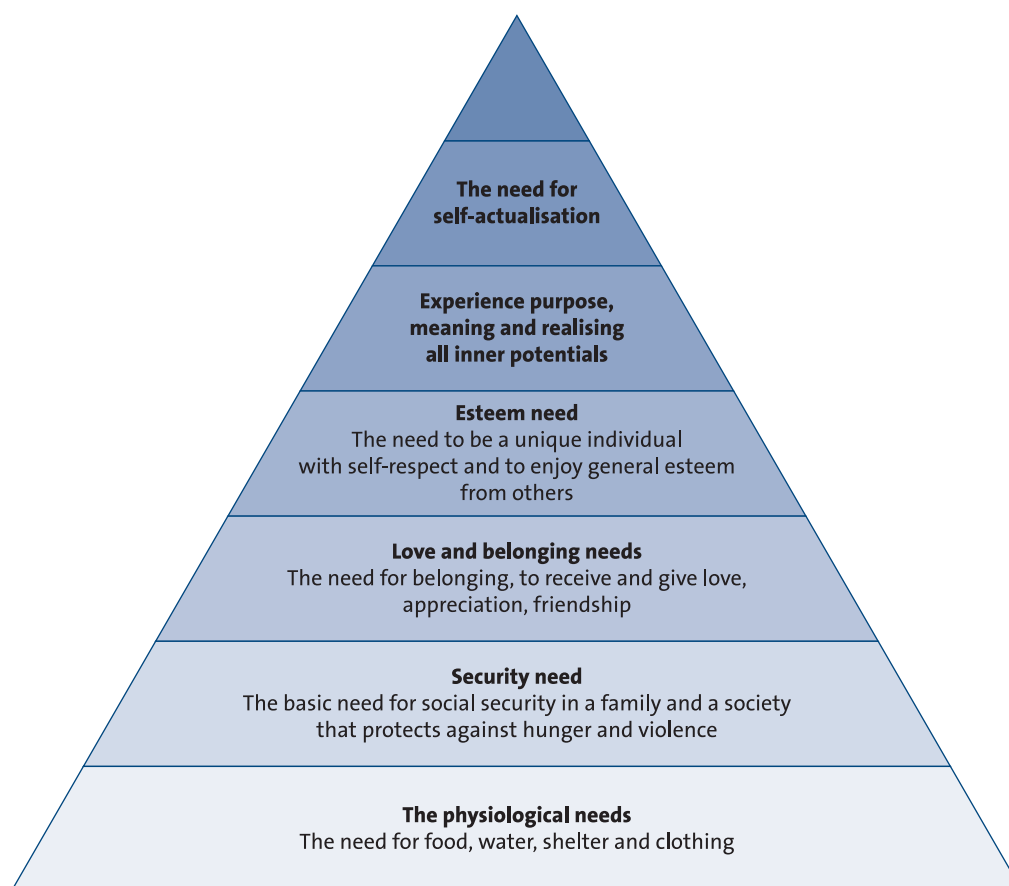
A home for most Australians is a dwelling that provides shelter, safety and security as well as a place to privately eat, wash, relax and rest. The need for shelter and for safety and security sits on the bottom and second bottom rungs of Maslow's hierarchy (Figure 1).

Benefits of housing

Housing provides, however, more than shelter, security and privacy. Affordable, secure and appropriate housing is also essential for decent health, education, employment and community safety outcomes (FaCSIA 2007). Poorly constructed and maintained houses put people's health and lives at risk, and overcrowding can

affect health and educational outcomes and can place unnecessary strain on interpersonal relationships. Housing, therefore, plays a major role in the living standards, health and wellbeing of Australians.

Dwellings are also a major source of Australian wealth, accounting for almost two-thirds of private sector wealth—well above the levels in countries such as the United States and the United Kingdom (Productivity Commission 2004). Housing is a major component of the Australian economy. Australia has roughly 8 million dwellings valued at over \$2,200 billion (including land) (AIHW 2005a). Housing is also a major source of household debt valued at \$157 billion in 2006 (Reserve Bank of Australia 2006).



Source: Maslow 1943.

Figure 1: Maslow's hierarchy of needs

The need for housing assistance

The cost of housing remains a major burden for many households in Australia. The ratio of median house prices to median household income has more than doubled in the last 30 years. Housing supply is not meeting demand with an estimated shortfall of about 30,000 dwellings in 2007 (Braddick 2007). As well, people who are excluded from full participation in society because of their low income, health status or discrimination find it particularly difficult to secure appropriate and affordable housing.

For these reasons, all governments in Australia provide assistance to alleviate the financial and other burdens placed on these individuals and families purchasing or renting their home. This assistance is provided by a range of programs from the First Home Owner Grant (FHOG) to rent assistance and public housing.

Homelessness

Some Australians do not have a home at all. They have lost their homes altogether fleeing domestic violence or family conflict, or because of severe financial difficulty, mental health issues, or substance abuse problems. Homelessness assistance is provided to those who, for a variety of reasons, cannot find a home that conforms to accepted community standards—that is with private and secure sleeping, eating, bathroom and toilet facilities. Homelessness assistance provides a direct response to the housing needs of people experiencing homelessness. It also includes assistance aimed at providing people with the living skills to live independently in their own home and to reduce insecurity of tenure.

Structure of the report

This publication concentrates on the assistance provided to Australians to ensure their housing costs are affordable and their living circumstances are acceptable by community standards.

It presents information on social housing, assistance in the private sector, assistance to people experiencing homelessness and housing assistance to specific populations. More specifically, five topics provide the context for the report: ‘Demographic profile’ examines

the Australian population by tenure and income, and ‘Changing context’ examines tenure and age of reference person over time. ‘Funding and programs’ is an overview of most of the available housing assistance programs in Australia and the ‘Geographic distribution’ looks at the impact of location on these programs across Australia.

Topics 6–10 discuss social housing and its benefits. Topics 11 and 12 cover assistance to households in the private sector. Topics 13 and 14 examine the link between homelessness and housing and the assistance provided to people who are experiencing homelessness. Topics 15 to 17 cover housing assistance for Indigenous Australians, older Australians and people with disability.

While this publication presents data on the main government programs on housing assistance it does not present the full range of assistance due to time, data and space limitations. The major areas of omission are

- tax expenditure
- non CSHA community housing
- housing related concessions to pensioners such as rates and utility rebates
- specific programs operated by state, territory and local governments that are outside the CSHA or SAAP boundaries.

Also excluded are programs that are not directly housing assistance but have a housing component, such as living assistance programs provided by health or community services. For example, the independent living assistance provided to aged persons through the Home and Community Care Program.

The data presented are the latest available at the time of writing the publication. Therefore, the reference periods will differ for the various data sets discussed. As well, the terminology might vary depending upon the data source (for example, sole parent family/one parent family).

This publication aims to provide a concise analysis of housing assistance, a snapshot of the key data and issues. For those requiring more detailed information, suggestions for further reading are provided at the end of each topic.

2. Demographic profile

According to the 2006 Census of Population and Housing, there were more than 20.7 million people in Australia in June 2006 and more than 7.1 million households in occupied private dwellings (Table A1.1; ABS 2006a). The majority of these households were owner-occupiers, either owning their home outright (just under 2.4 million) or paying off a mortgage (just over 2.4 million). Of the remainder, a substantial number (almost 2 million) were renting. Other Australians lived in non-private dwellings (for example, hospitals, prisons, motels, etc.), were in transit, and over 120,000 were experiencing homelessness (see Topic 13). Tenure varied significantly across income categories, family composition and the life course.

Tenure and families

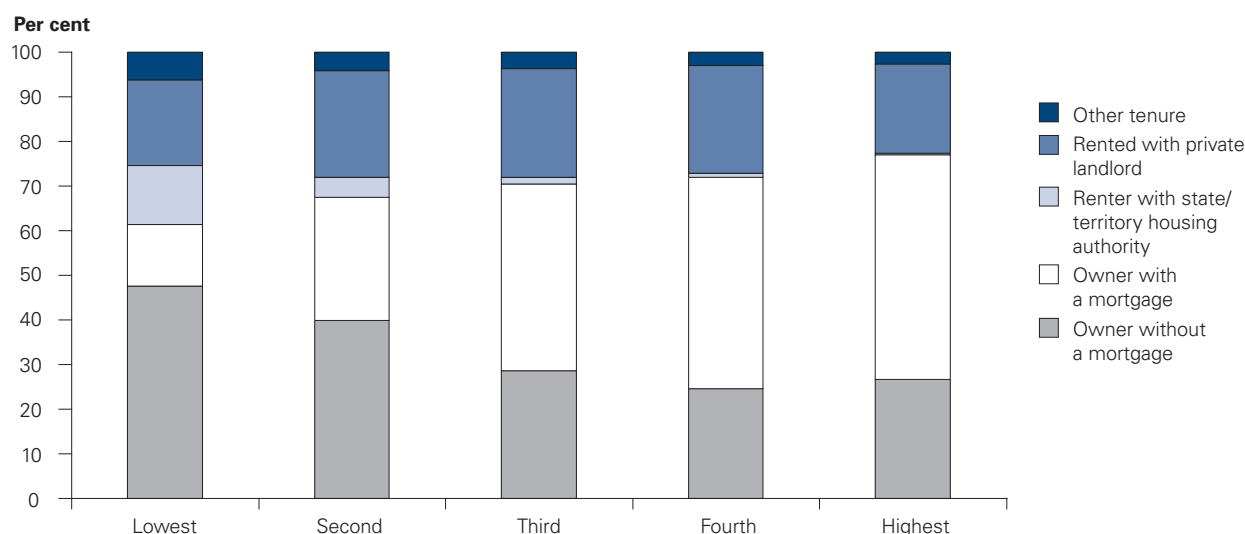
In 2005–06, over three-quarters of households were occupied by couples with dependent children (26%), couples only (26%) and lone persons (26%) (Table A2.3). Among those who owned their home outright, the most common family types were couple only households (38%) and lone-person households (30%). A significant proportion of both these groups were likely to be older Australians, either after the departure of children or living as widows or widowers.

Those still paying off their homes were most likely to be couple families with dependent children (46%). Couple only households were also commonly found in this category (22%).

Lone-person households were predominantly outright owners (40%) followed by renters (37% of all lone-person households) (Table 2.1). One-parent families with dependent children, while a small proportion of total households (7%) (Table A2.3), had high rates of renting. Most notable was their high occupancy of private rental (40%) and the prominent level of public housing tenancy (15%) which was three times as common as all households. Only 13% of single parent families were owners without a mortgage, and 27% were paying off a mortgage (Table 2.1).

Income and tenure

Across household incomes, outright home ownership declined as income rose, while the number of home owners with a mortgage increased as income increased (Figure 2.1). This seemingly counter-intuitive information is largely explained by life course stages; as people enter old age they are more likely than any other group to have achieved home ownership but



Sources: Tables A2.1 and A2.2.

Figure 2.1: Income quintiles of households, by tenure, 2006 (per cent)

their income is frequently largely derived from the age pension. This pattern of outright home ownership among older Australians is an important component of the Australian welfare system; the home is for many older people their primary asset and is not included in pension or benefit asset tests.

Private rental was a reasonably consistent tenure type across income quintiles, varying between 19% and 24%. By contrast, public rental housing was aimed at lower income households, with 13% of the lowest fifth in public housing, 5% of the second lowest fifth, and less than 1% in the highest income quintile.

Housing stress

This demographic profile of households, family composition and income provides a broad overview of the housing circumstances of the Australian population

as a whole. The focus of this publication, however, is on housing assistance, on people and households in vulnerable housing circumstances, and on people who were homeless. Among those who had ongoing accommodation, the ones most likely to be in housing-related stress were those in the private rental market and those paying off mortgages. In Table 2.2, housing stress was defined as households where estimated housing costs exceeded 30% of disposable income, and households are in the bottom 40% of the overall income distribution (equivalised for household composition). Across Australia, 12% of private renters (286,000) and 10% of households with mortgages (261,000) were in housing stress. For renters, housing stress was somewhat more common in Queensland and New South Wales than in the other states; for mortgagees, New South Wales recorded a higher percentage than the national average.

Table 2.1: Tenure, by family composition, 2005–06 (per cent)

	Owner without a mortgage	Owner with a mortgage	Renters			Total renters	Other tenure type	All households
			State/territory housing authority	Private landlord	Other landlord type			
One-family households								
Couple family with dependent children	17.0	61.8	2.0	16.3	1.4	19.7	1.5	100.0
One parent family with dependent children	12.8	27.0	14.8	40.1	3.6	58.5	1.7	100.0
Couple only	50.3	30.0	1.7	15.4	1.3	18.4	1.3	100.0
Other one-family households	43.8	32.1	5.2	16.5	1.0	22.7	1.4	100.0
Multiple family households	34.5	40.6	7.2	13.1	3.4	23.7	1.2	100.0
Non-family households								
Lone person	40.3	18.2	7.5	27	2.7	37.2	4.3	100.0
Group households	7.7	13.2	3.0	70.6	2.1	75.7	3.4	100.0
All households	34.3	35.0	4.7	22.0	1.8	28.5	2.2	100.0

Source: ABS 2007b.

Table 2.2: Households in housing stress, 2006–07

Year	NSW	Vic	Qld	WA	SA	Tas	ACT/NT	Australia
Number								
Private renters	100,000	61,000	85,000	16,000	15,000	3,000	6,000	286,000
Households with mortgages	124,256	51,700	55,735	13,015	10,261	3,227	2,806	261,000
Total	224,256	112,700	140,735	29,015	25,261	6,227	8,806	547,000
Per cent of all households								
Private renters	12.7	10.4	16.8	6.8	8.0	5.1	10.2	12.0
Households with mortgages	14.3	8.0	10.0	5.0	4.9	5.1	4.4	10.0
Total	13.5	9.1	13.2	5.9	6.4	5.1	7.2	11.0

Source: HIA 2007.



3. Changing context

Table 3.1 illustrates the change in tenure across different households according to the age of the reference person. Across the middle age ranges from 25–34 years up to 55–64 years, there has been an increase in households renting privately between 1995–96 and 2005–06. This has been accompanied by a drop across all groups of the proportion of households who are owners without a mortgage.

Changing household formation

Between 2001 and 2026, the number of households is expected to grow by 42%, the number of families by 31% and the overall population by 25% (Table 3.2). The changing demand for housing is influenced not only by growth in population size, but also by population ageing and changes in patterns of family formation, lifestyle preferences, and social and economic circumstances. Recent evidence draws attention, for example, to trends such as young people staying at home longer and remaining in the rental market longer, and substantial regional differences in housing opportunities (Bradbury & Chalmers 2003; Taylor et al. 2004). Single-person households are projected to show the greatest increase (75%) over the 25 year period to 2026 and couples with children the least (5%).

While the number of households has increased, household size has decreased, with the average number of people per household falling from 3.3 in 1971 to 2.6 in 2001 (AIHW 2003). The average household size in Australia is projected to decline to 2.3 persons per household by 2026. While household size is declining, the average size of homes Australians occupy continues to increase.

Changing government strategies, policies and programs

In Australia, housing assistance is an important element of Australian and state and territory governments' social policy and welfare frameworks. They have developed and implemented strategies aimed at providing housing assistance to people on low incomes or with special needs, and at preventing

and reducing homelessness. The programs include the Commonwealth State Housing Agreement (CSHA), the Stronger Families and Communities Strategy, the National Homelessness Strategy, and the Building a Better Future: Indigenous Housing to 2010 statement. In addition to addressing housing need, the policies and programs also contribute to broader outcomes, such as the improved social and economic wellbeing of individuals, families and communities. The policy change and program reform undertaken by governments in Australia in recent years has been primarily driven through the Council of Australian Governments agenda and the outcomes of ministerial meetings across relevant health, housing and community services areas.

In particular under the 2003 CSHA, Housing Ministers and Australian and state and territory government housing agencies have initiated a range of new policy initiatives and programs as well as continuing reforms started under the 1999 CSHA to ensure housing assistance meets government priorities. The major areas where changes are occurring include:

- Indigenous housing issues
- affordable housing
- reducing barriers to home ownership
- addressing homelessness
- meeting the housing needs of tenants with high and complex need.

Several of these areas aim to directly improve the health and welfare of Australians while others produce changes in the way housing is provided by governments, private sectors and the community and indirectly affects wellbeing through changing housing markets and infrastructure.

Changing program resources

Over the 15 years to 2006, there has been a major change in the relationship between expenditure on the two major housing assistance programs, the Commonwealth State Housing Agreement (CSHA) and the Australian Government's Commonwealth

Table 3.1: Households by age of reference person and tenure, 1995–96 and 2005–06 (per cent)

	15–24	25–34	35–44	45–54	55–64	65+	All households
1995–96							
Owner without a mortgage	5.4	11.5	24.4	49.5	73.0	83.6	43.5
Owner with a mortgage	14.0	42.6	49.9	33.7	13.0	3.4	29.4
Renter with a private landlord	71.8	39.4	20.2	11.9	8.2	5.7	20.9
Renter with state/territory housing authority	8.7	6.4	5.5	4.9	5.8	7.3	6.1
Other tenure	0.1	0.1	0.0	0.0	0.0	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2005–06							
Owner without a mortgage	2.7	6.5	12.4	29.3	53.7	79.3	34.3
Owner with a mortgage	18.7	41.3	53.8	48.6	27.5	5.3	35.0
Renter with a private landlord	63.6	42.8	25.6	14.9	11.0	6.1	22.0
Renter with state/territory housing authority	5.8	3.9	4.8	4.2	4.9	5.1	4.7
Other tenure	9.2	5.5	3.4	3.0	2.9	4.2	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Sources: ABS1997 & ABS2007c.

Table 3.2: Projected growth of households, families and population, 2001–26

	Number		Change (per cent)
	2001	2026	
Households			
Family	5,269,000	6,920,000	31.3
Group	293,000	371,000	26.6
Lone person	1,805,000	3,149,000	74.5
Total	7,368,000	10,441,000	41.7
Families			
Couple families with children	2,492,000	2,610,000	4.7
Couple families without children	1,918,000	3,108,000	62.0
Lone parent	838,000	1,192,000	42.2
Other families	99,000	111,000	12.1
Total	5,346,000	7,022,000	31.4
Population	19, 413,200	24,201,800	24.7

Note: Projections based on Series II assumptions (see ABS 2004a for further assumptions). The total number of families exceeds the total number of family households as some households contain two or more families.

Source: ABS 2004a: tables 6.2 to 6.4.

Rent Assistance (CRA). In 1990–91, government expenditure for the CSHA was 44% higher than for CRA. By 1994–95, CSHA expenditure was only 4% higher than CRA. From 1994–95 to 2003–04, CSHA funding decreased by 31% in real terms while CRA funding increased by 9% in real terms resulting in CRA annual outlays exceeding that of the CSHA from 1995–96. Due to the vastly different nature of these two programs such comparison should be considered indicative only (AIHW 2003, 2007a).

At the same time, there has been a drop in the level of public housing stock, decreasing nationally from around 372,000 dwellings in 1996 to 340,000

dwellings in 2007. Community housing tenancies are remaining more or less constant (AIHW 2007a), but the availability of low-rent housing in the private rental market has not kept pace with the increased demand by low-income households, and low-rent housing may be occupied by middle- and high-income renters (Yates et al. 2004).

Economic and social change

Economic reform, changes in levels of economic activity nationally and locally, along with social policy issues such as de-institutionalisation and the structural



ageing of the population have all impacted on the provision of housing assistance. In the past few years, these changes have included:

- demographic change, including the ageing of the population, a rise in the number and proportion of smaller households with smaller incomes and increased numbers of people with disability living in the community
- housing preference changes, moving away from home ownership towards renting, which has placed more demand pressure on the private rental market
- a reduced supply of low-rent dwellings in the private and social housing sectors
- escalating house prices due to low interest rates, assistance to home buyers and speculative behaviour by investors
- wider social changes, including the introduction of the Higher Education Contribution Scheme (HECS) and the requirement for repayments, which has delayed the ability to save for a housing deposit, and the increased uncertainty in the workplace due to increasing part-time and casual work
- labour market change and the related uneven changes in real incomes between income groups and across geographic regions of Australia
- an apparent shortfall in housing construction activity has allowed demand growth to exceed the growth in supply (Braddick 2007).

Long-term impacts

In the long-term, these changes, particularly around structural ageing of the population and reduced ability to achieve home ownership, may result in:

- people who have spent all or most of their adult lives in private rental housing having higher lifetime housing costs, with subsequent implications for their ability to achieve financial independence in retirement

- growing long-term demand for private rental assistance
- the need for new types of housing assistance within the social housing sector.

These issues have been one focus of housing-related research undertaken by the Australian Housing and Urban Research Institute (AHURI), funded by Australian, state and territory governments.¹

Further reading

AHURI has generated a range of policy-relevant research in the related fields of housing and urban development. Many AHURI reports examine the changing context of housing assistance under nine broad research themes:

- housing assistance programs
- housing futures
- program integration and housing assistance
- urban management and infrastructure
- transforming communities
- Indigenous housing
- homelessness and marginal housing
- the housing system.

Bradbury B & Chalmers J 2003. Housing, location and employment. AHURI final report no. 44. Melbourne: AHURI.

Taylor E, Harding A, Lloyd R & Blake M 2004. Housing unaffordability at the statistical local area level: new estimates using spatial microsimulation. Paper presented at 2004 ANZRSI Conference. Canberra: National Centre for Social and Economic Modelling, University of Canberra.

¹ AHURI is a joint venture between governments and universities. Each year, research themes and key topics are reviewed and research areas identified. Up to \$2.6 million per annum is available for research to be undertaken by AHURI research centres, which are located in all states and territories.

4. Funding and programs

Housing assistance in Australia is provided through a variety of programs and funding arrangements. The key assistance areas are:

- Commonwealth Rent Assistance (CRA)
- public housing and SOMIH
- community rental housing managed by not-for-profit organisations including Indigenous community housing organisations
- First Home Owner Grant (FHOG)
- various types of home ownership assistance aimed at lower-income households, including home loans and deposit assistance
- various programs to support people experiencing or at risk of homelessness, of which the Supported Accommodation Assistance Program (SAAP) is the largest.

As noted in the introduction, this publication presents data on the main government programs on housing assistance. It does not present the full range of assistance, due to time, data and space limitations.

Funding

Commonwealth Rent Assistance

CRA is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market in recognition of the additional costs of private rental housing. In 2005–06, the CRA program provided \$2.1 billion of assistance to low-income renters in the private rental market (AIHW 2007j).

Commonwealth State Housing Agreement program areas

The CSHA is a multilateral agreement between the Australian Government and each state and territory that aims to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need.

Six housing assistance program areas operate under the CSHA: public housing, state owned and managed

Indigenous housing, community housing, crisis accommodation, private rent assistance and home purchase assistance. In 2005–06, governments provided \$1.3 billion for housing assistance under the CSHA (Table 4.1).

Table 4.1: Commonwealth State Housing Agreement funding, 2004–05 and 2005–06 (\$ millions)

Funding arrangement	2004–05	2005–06
Base funding grants ^(a)	733.8	743.9
Aboriginal Rental Housing Program (state owned and managed Indigenous housing)	102.1	93.3
Crisis Accommodation Program	40.1	40.7
Community Housing Program	64.7	65.6
State matching grants	359.2	364.1
Total	1,299.9	1,307.6

(a) Includes public housing, home purchase assistance and private rental assistance programs.

Sources: FaCSIA 2006, 2007.

First Home Owner Grant

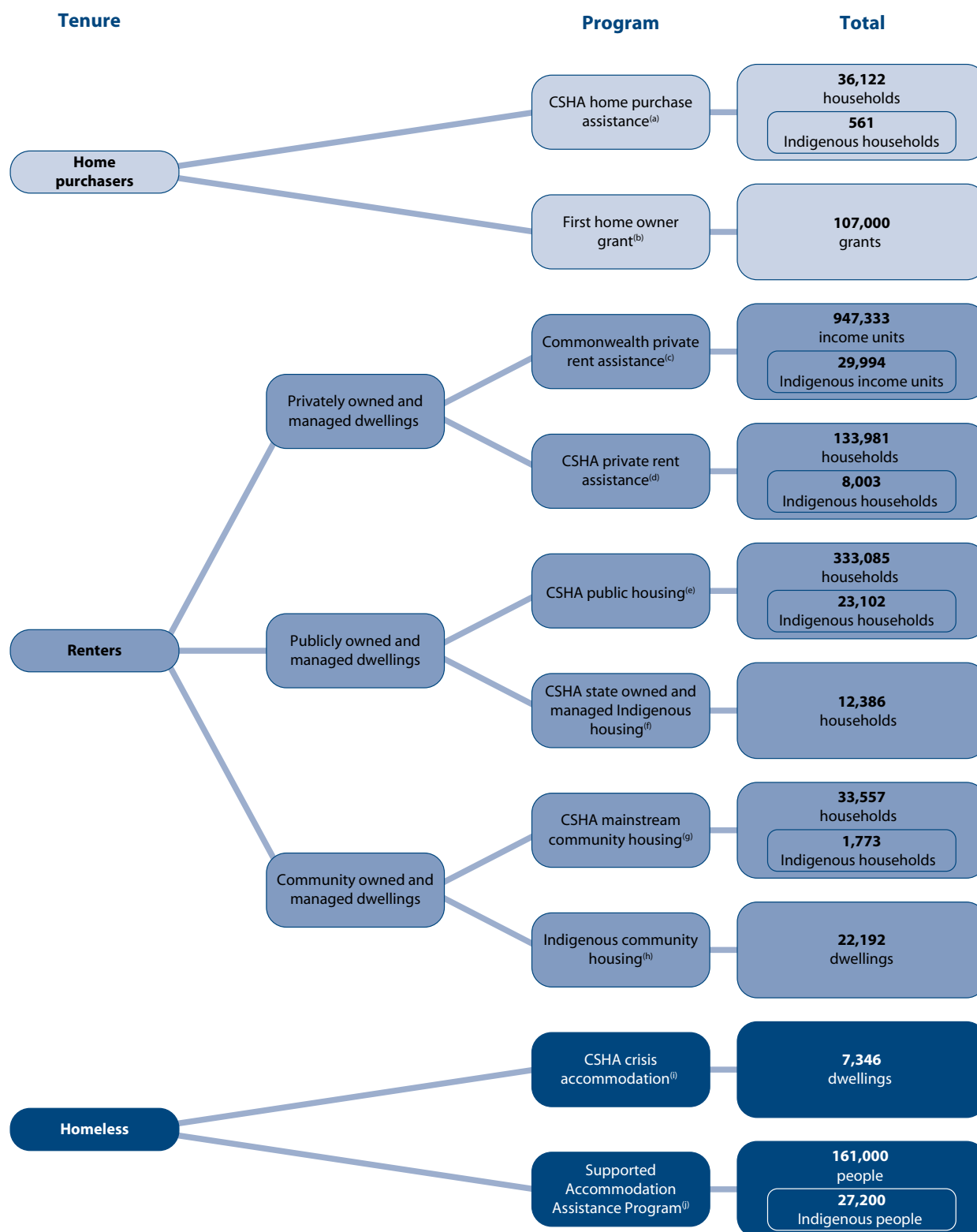
The FHOG is a one-off \$7,000 grant funded and administered by state and territory governments to first home buyers. In 2005–06, \$751 million was paid to FHOG applicants (Table 12.3).

Supported Accommodation Assistance Program

SAAP is the major program assisting people experiencing homelessness or at risk of homelessness. It is jointly funded by the Australian and state and territory governments. In 2005–06, SAAP received about \$349 million in funding, of which the total state and territory government contributions were about 49% (AIHW 2007g).

Programs

Housing assistance is provided to households who are purchasing their own home, renting or experiencing homelessness. Figure 4.1 shows the major Australian Government programs that provide housing assistance.



Sources and notes: (a) AIHW 2007f—number assisted in 2005–06. (b) Table 12.3 (c) Australian Government housing data set, June 2006 (d) AIHW 2007j—number assisted in 2005–06. (e) AIHW 2008c—at 30 June 2007. (f) AIHW 2008d—at 30 June 2007. (g) AIHW 2007e—at 30 June 2007. Additional dwellings are funded under programs other than CSHA, but data about these dwellings are not available. (h) AIHW 2007i—at 30 June 2006. (i) AIHW 2007d—number of dwellings at 30 June 2006 and number of Indigenous households assisted in 2005–06. (j) AIHW 2007g.

Figure 4.1: Recipients of national housing assistance programs, 2006

Assistance to home purchasers

Home purchase assistance (HPA) and the FHOG are two forms of assistance provided to home purchasers. In 2005–06, HPA provided \$1,001 million of loans and other assistance to 36,100 eligible low-income households to assist with home ownership. Of these, 561 (1%) households included an Indigenous member.

FHOG is a one-off \$7,000 grant paid by the state and territory governments to first home buyers. In 2005–06, over 107,000 grants were paid nationally (\$751 million) (Table 12.3).

Assistance to renters

The number of recipients of rental assistance across the private, public and community rental sectors is shown in Figure 4.1. The different data sources, however, limit comparisons across sectors. At June 2006:

- CRA was provided to the largest number of people, with 947,000 income units receiving assistance.
- 334,000 households occupied mainstream public housing.
- At least 28,500 households in June 2006 lived in mainstream community housing provided through the CSHA.

In addition, throughout 2005–06 CSHA private rent assistance (PRA) was provided to 134,000 households.

In 2006, there were 167,000 Indigenous households in Australia. That is, households with at least one Indigenous member. Over half of these received rental housing assistance. At 30 June:

- CRA was provided to 30,000 Indigenous income units.
- 21,100 Indigenous Australian households received public housing and 12,400 Indigenous Australian households were provided with SOMIH.
- 22,200 dwellings were provided through Indigenous community housing, and 1,800 households through mainstream community housing.

In addition, throughout 2005–06, CSHA PRA was provided to 8,000 Indigenous households. The Community Housing and Infrastructure Program (CHIP) administered by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) also provides funds for housing and associated infrastructure to improve the living environment of Indigenous Australians. The Australian Government has provided \$293.6 million in new funds in the 2007–08 Budget, over and above the current level of Indigenous housing funding of around \$380 million per year (FaHCSIA 2008).

Assistance to people experiencing homelessness

There are a number of Australian and state and territory government programs aimed at people experiencing homelessness. They include a program focusing on connecting homeless young people with their families (Reconnect), a program aimed at improving the financial management skills of people at risk of homelessness (Household Organisational Management Expenses Advice Program) and a program aimed at resolving crisis and preparing people to live independently (SAAP).

In 2005–06, SAAP provided assistance to over 161,000 people, including over 54,000 children. It supported more women than men (60% compared to 40%) and a relatively large proportion of Indigenous people (17% of all adults and unaccompanied children and 27% of accompanying children) (ABS 2007g).

Further reading

FaCSIA 2007. *Housing Assistance Act 1996* Annual report 2005–06. Canberra: FaCSIA.

5. Geographic distribution

Australians predominantly live in major cities. According to the 2006 Census of Population and Housing, 67% of dwellings were in major cities, 21% were in inner regional areas, 10% were in outer regional areas and 3% were in remote Australia (Figure 5.1). This provides a useful basis for comparison with the housing assistance programs (ABS 2006a).

Tenure type by region

Tenure type varied by region (according to the standard remoteness classification). In Australia, 35% of dwellings were fully owned (Table A5.1). This proportion was higher in regional areas (39%) and lowest in very remote areas (31%). Conversely a greater proportion of dwellings were rented in remote areas (39%) and very remote areas (56%) compared to the national average (30%) (Figure 5.1).

Public housing and state owned and managed Indigenous housing

The majority of households in public rental housing (72%) lived in a major city. A further 26% lived in regional areas and 2% lived in remote and very remote

areas (Figure 5.2). Compared to mainstream public housing, there was a much smaller percentage of state owned and managed Indigenous housing (SOMIH) households in major cities (34%) and much larger proportion in remote and very remote areas (17%).

Topic 6 provides further detail on public housing and SOMIH.

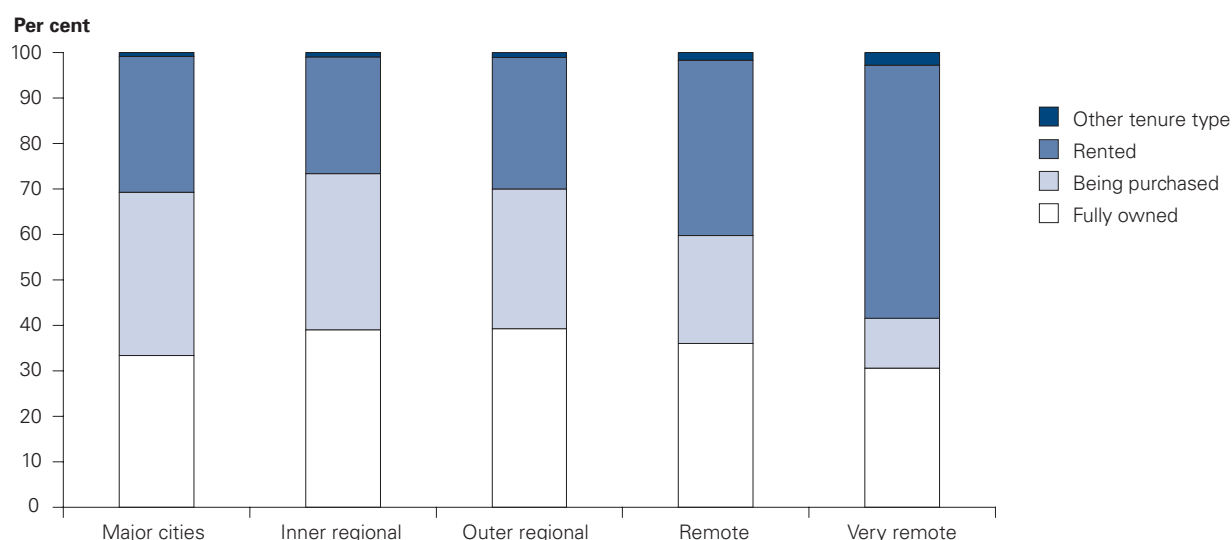
Mainstream community housing

The distribution of households in mainstream community housing is similar to public housing, with the majority living in major cities (64%). A further 22% lived in inner regional areas and 11% in outer regional areas. The remaining 3% were located in remote and very remote areas (AIHW 2007b).

Further details on mainstream community housing can be found in Topic 8.

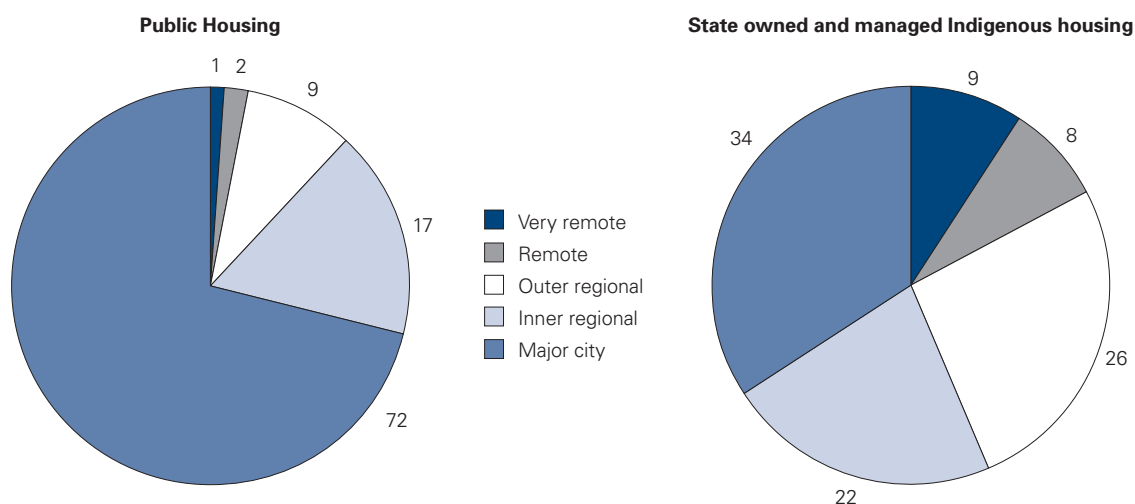
Indigenous community housing

In 2006, the greatest percentage of Indigenous housing organisations and permanent dwellings were located in very remote areas (42% of organisations and 57%



Source: Table A5.1.

Figure 5.1: Australian dwellings, by Australian Standard Geographical Classification remoteness structure, 2006 (per cent)



Source: Table A5.2.

Figure 5.2: Public housing and state owned and managed Indigenous households, by Australian Standard Geographical Classification remoteness classification, 30 June 2006 (per cent)

of dwellings). The next most common was in outer regional areas, with 23% of organisations and 18% of dwellings located in this region. The smallest number of both organisations (7%) and dwellings (4%) were located in major cities (Table 5.1).

Further details on Indigenous community housing can be found in Topic 10.

Commonwealth Rent Assistance

As outlined in Topic 11, almost one-quarter (23%) of Centrelink clients receive CRA. The distribution of the proportion of CRA clients varies across Australia. The highest proportion was at Tweed Heads (38%) which straddles the Queensland and New South Wales borders. This was part of a concentration along the

northern New South Wales coast including Coffs Harbour (32%), Lismore (35%) and Port Macquarie (32%). In the Sydney metropolitan area the highest concentration of CRA recipients was in Inner Sydney (30%) (Figure 5.3).

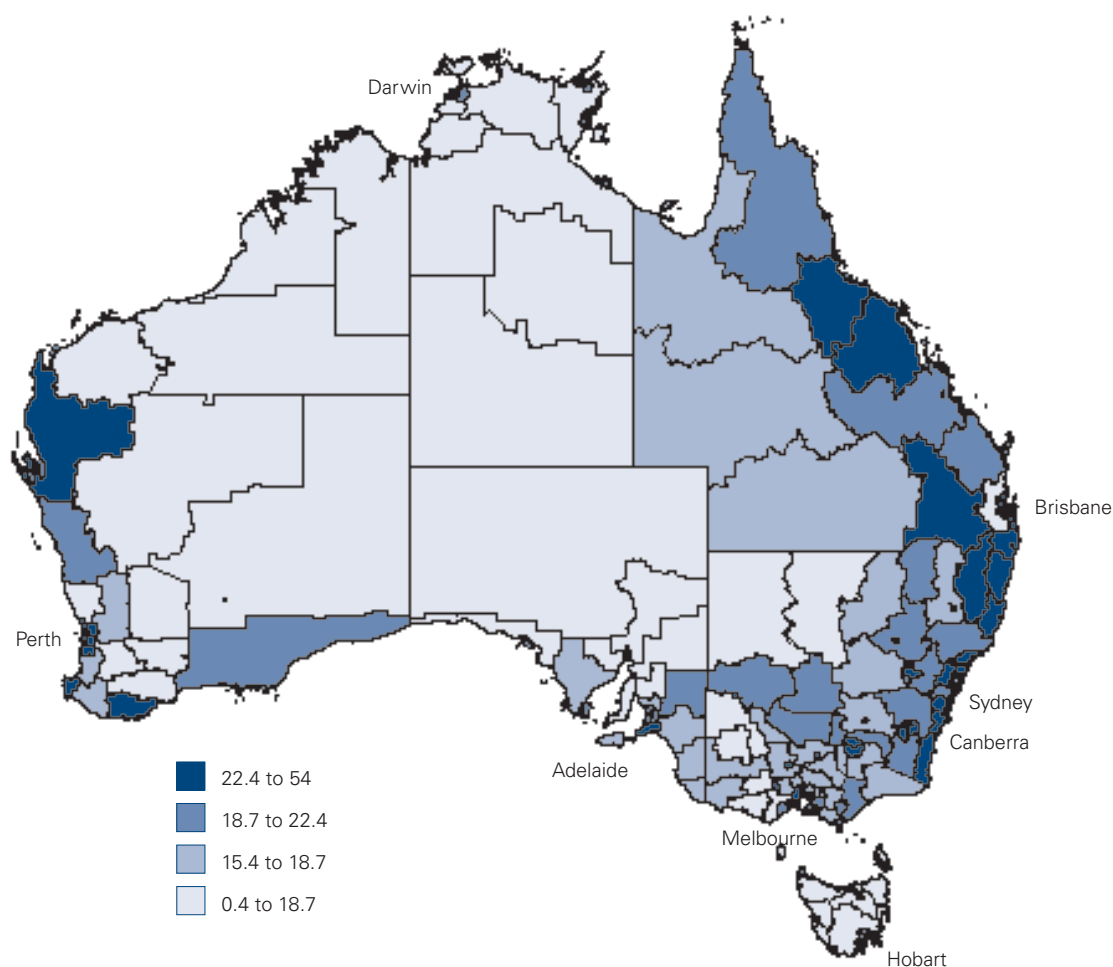
There was also a concentration of CRA clients around Tweed Heads on the Queensland side of the border including the Gold Coast part B (35%). There were relatively high proportions of CRA recipients among Centrelink clients at Hervey Bay city (32%) and Bundaberg (30%). High concentrations were also found on the central north coast at Cairns (36%) and Townsville (34%).

The highest proportions of Centrelink clients who received CRA in Victoria were located in the metropolitan area of Inner Melbourne (33%).

Table 5.1: Location of Indigenous community housing organisations and dwellings, by Australian Standard Geographic Classification remoteness structure, 2006

	Indigenous housing organisations		Permanent dwellings managed by all Indigenous housing organisations	
	Number	Per cent	Number	Per cent
Major cities	37	7.5	777	3.6
Inner regional	82	16.5	2,233	10.2
Outer regional	113	22.8	3,996	18.3
Remote	55	11.1	2,441	11.2
Very remote	209	42.1	12,407	56.8
Total	496	100.0	21,854	100.0

Source: ABS 2007a.



Source: AIHW analysis of the Australian Government Housing data set.

Figure 5.3: Percentage of Centrelink clients who receive Commonwealth Rent Assistance, by statistical subdivision, June 2006

On the western seaboard, the highest concentration of Centrelink clients who received CRA was in Perth (32%). The next highest was in Mandurah and on the southern coastal tip at Vasse and Bunbury (all 27%). High concentrations were also found in central Western Australia, namely at Gascoigne, Johnston and Geraldton (22%–24%).

South Australia, Tasmania, the Australian Capital Territory and the Northern Territory generally had lower proportions of CRA recipients overall, with the concentrations located in Eastern Adelaide (25%), Launceston (24%), North Canberra (26%) and Darwin (26%).

Further details on CRA can be found in Topic 11.

Further reading

AIHW 2008e. Community housing 2006–07 Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat no. HOU 172. Canberra: AIHW.

AIHW 2008c. Public rental housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 170. Canberra: AIHW.

AIHW 2008d. State owned and managed Indigenous housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 171. Canberra: AIHW.



Social housing

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6. Public housing and state owned and managed Indigenous housing

Government owned and managed housing is offered through two CSHA programs: mainstream public housing and housing aimed at Indigenous households: SOMIH. At 30 June 2007, there were 346,000 households accommodated by the two programs. Of these 333,000 households (96%) were residing in public housing, including 23,100 (7%) identified as Indigenous. A further 13,000 households (4%) were assisted through the SOMIH program (Figure 4.1).

Household profile

The most common household type in mainstream public housing were single adult households, comprising half (50%) of all households, with single-parent families the next most common (20%). Couples with children accounted for only 7% of all households. In contrast, the highest proportion of tenancies in SOMIH was sole parents with children (38%) compared to 20% of single parent families in mainstream public housing (Figure 6.1).

Compared to mainstream public rental households, SOMIH households were more likely to be larger and to have a younger main tenant. SOMIH also had a higher proportion of females as the main tenant and a smaller proportion of households with a tenant with disability (Table 6.1).

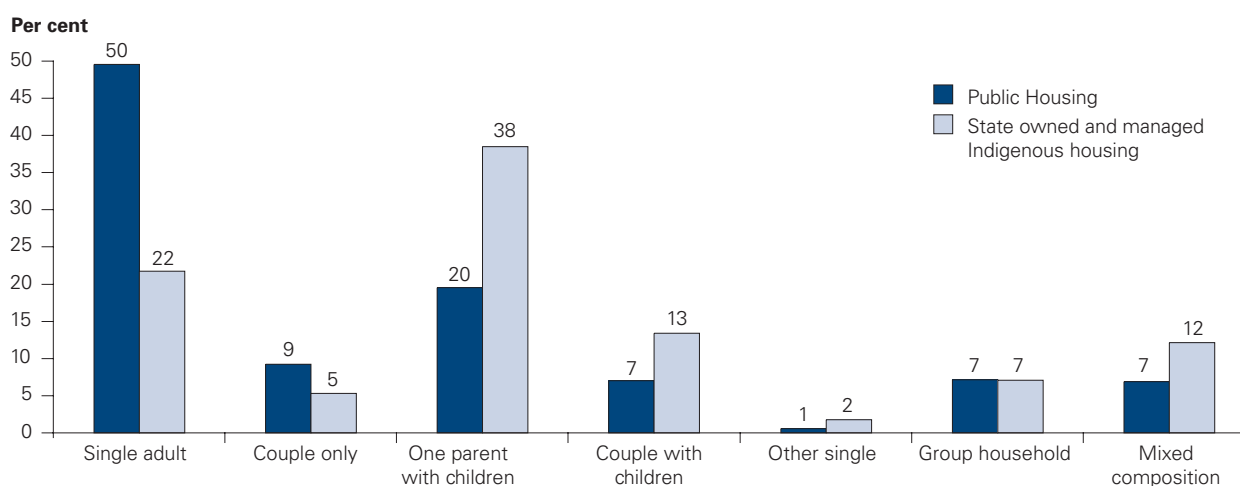
Under both programs, the large majority of households pay less than the market rent. These are referred to as rebated households, with most households paying 25% or less of household income in rent. At 30 June 2007, 87% of public housing and 81% of SOMIH households were assisted with rebated housing (Table 6.1).

Priority allocation

Of the 24,282 households newly allocated to either public housing or SOMIH in 2006–07, 11,838 (49%) were classified as in greatest need. This means they were homeless, their life or safety was at risk, their health condition was aggravated by their housing, their housing was inappropriate to their needs or they had very high rental housing costs. Of those, half (50%) were housed within 3 months of joining the waiting list; a further 21% were housed within 3–6 months, and 4% waited 2 years or more (AIHW 2008c, 2008d).

Dwellings

In 2006–07, there were 353,000 mainstream public housing and SOMIH dwellings of which 349,000 (99%) were tenable. Of all dwellings, 248,000 (71%) were located in major cities, 60,100 (17%) in inner regional areas, 35,300 (10%) in outer regional areas, 6,800 (2%)



Source: Table A6.1.

Figure 6.1: Household type in public housing and state owned and managed Indigenous housing, 30 June 2007 (per cent)

in remote areas and 2,900 (1%) in very remote areas (AIHW 2008c, 2008d).

Providing clients with housing in locations where amenities and services are accessible is an important component of the performance management framework of the CSHA. The large majority of respondents to the 2007 National Social Housing Surveys (NSHS) for public housing and SOMIH indicated that various aspects of the location of their dwelling met their needs and were important to them (86% and 89%, respectively) (RMR 2007b, 2008(forthcoming)). These aspects included how close the dwelling was to shops, banks, public transport, parks, recreational facilities, emergency services, medical services, hospitals, child care facilities, schools, place of work, community and support services and family and friends. The safety and security of the neighbourhood were also important considerations.

Changes from 2003–04 to 2006–07

The number of tenantable mainstream public housing and SOMIH dwellings declined from more than 352,000 in 2003–04 to 349,000 in 2006–07, a loss of almost 3,500 dwellings (AIHW 2004a, 2005a, 2006a, 2008a). Despite this fall, there was little change across both programs in the proportion of rebated households or low-income households, the mean age of main tenant or in household size (Table 6.1). The proportion of households with a tenant with disability

in public housing has shown an increase over time from 18% at 30 June 2004 to 29% at 30 June 2006 (AIHW 2005a, AIHW 2007a). This is confounded by improvements to public housing data over the period but is supported by ABS data that shows an increase from 10% in 1998 to 14% in 2003 (AIHW 1999, AIHW 2003). The consistency of the demographic profile of households across time is likely to reflect the way in which eligibility criteria have been consistently applied during the course of the 2003 CSHA. The results may also reflect the fact that public housing tenants have an average tenancy of about 6 years and SOMIH tenants about 3.5 years (AIHW 2007a), so changes in the profile of households are likely to occur quite slowly.

Further reading

AIHW 2008c. Public rental housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 170. Canberra: AIHW.

AIHW 2008d. State owned and managed Indigenous housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 171. Canberra: AIHW.

AIHW 2007a. Australia's welfare 2007. AIHW cat. no. AUS 93. Canberra: AIHW.

Table 6.1: Demographic profile of public housing and state owned and managed Indigenous housing tenants, 2003–04 to 2006–07

	Mainstream public housing				State owned and managed Indigenous housing ^(a)			
	2003–04	2004–05	2005–06	2006–07	2003–04	2004–05	2005–06	2006–07
All households at 30 June								
Male (per cent) ^(b)	37	37	37	37	27	26	26	25
Female (per cent) ^(b)	63	63	63	63	73	74	74	75
Mean age of main tenant (years)	53	54	54	54	43	44	44	44
Mean household size	2.1	2.0	2.0	2.0	3.1	3.0	3.1	3.1
Rebated (per cent)	88	87	88	87	83	82	84	81
Non-rebated (per cent)	12	13	12	13	17	18	16	19
With disability (per cent) ^(c)	18	23	29	30	11	17	19	19
Newly allocated households for the year								
Low-income (per cent) ^(d)	91	90	91	88	91	88	90	88
In greatest need (per cent)	36	38	38	43	26	27	26	26

(a) National figures exclude ACT and NT as territories do not have SOMIH.

(b) These figures show the percentage of those for whom the sex of the main tenant is known.

(c) Caution should be taken when drawing comparisons across years as the proportion of unknown values for disability differ.

(d) Low-income is income equivalent to or below 100% of the government income support benefits at the pensioner rate.

Sources: AIHW 2005b, 2005c, 2005d, 2005e, 2006d, 2006e, 2008c, 2008d; AIHW analysis of the national housing assistance data repository.

7. Benefits of public housing and state owned and managed Indigenous housing assistance

The National Social Housing Surveys of public and SOMIH tenants are conducted every two years. The purpose of these surveys is to understand the satisfaction with, and benefits of, public housing and SOMIH tenants with their housing. These surveys are supported by the Housing Ministers' Advisory Group through a variety of contractors. Results presented here are from the 2007 NSHS public housing survey and the 2005 SOMIH survey. The 2007 SOMIH survey data will be published in February 2008 but was not available to be included in this publication.

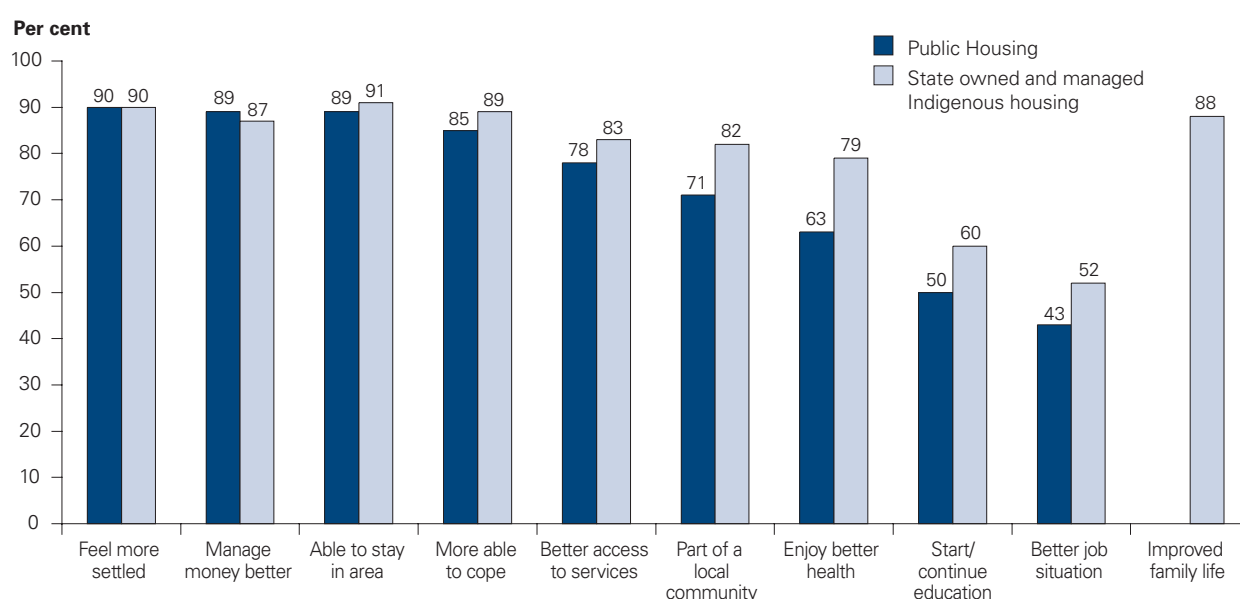
Benefits of public housing and state owned and managed Indigenous housing

The majority (59%) of respondents said that their quality of life had improved since moving into public housing (this question was not asked of SOMIH tenants). When asked about the specific benefits, the top three reasons given by those in public rental housing were that they felt more settled in general (90%), were more able to manage their money (89%)

and that it allowed them to remain living in the area (89%). SOMIH tenants also cited that it allowed them to remain living in the area (91%) and that they felt more settled in general (90%), but also rated highly that they felt more able to cope (89%) and that SOMIH improved family life (88%) (Figure 7.1). These findings support the view expressed by a number of housing researchers that housing delivers more than just shelter outcomes (AIHW 2007i).

Reasons for moving into public housing and state owned and managed Indigenous housing

The most cited reason for moving into their current housing for both public housing and SOMIH tenants was that they could not afford private rental (64% and 35%, respectively). For those in public housing the next most cited reasons were security of tenure (27%) and that they wanted to live in this area (17%). For those in SOMIH the next most cited reasons were that they wanted to live in this area (22%) and they wanted a better house (20%) (Table 7.1).



Source: Table A7.1.

Figure 7.1: Reasons for moving into public housing and state owned and managed Indigenous housing, 2007 (per cent)

Table 7.1: Reasons for moving into public housing and state owned and managed Indigenous housing, 2007 (per cent)

	Public housing	State owned and managed Indigenous housing
Couldn't afford private rental	64	35
Security of tenure	27	13
Wanted to live in this area	17	22
Better house	12	20
In a violent/dangerous situation	8	7
Couldn't get private rental	6	7
Private landlords made it difficult	0	7
Other	12	22

Sources: RMR 2007b, 2008 (forthcoming).

Affordability outcomes for public housing and state owned and managed Indigenous housing tenants

Both public housing and SOMIH provide affordable housing for their tenants, with rents set by jurisdictions so that most tenants pay 25% or less of their of household income in rent. The difference between this amount and the full market rent of the dwelling is called the rebate amount. This capping of a tenant's housing costs assists the household by allowing a greater level of spending on other goods and services, and is particularly important to low-income households (Bridge et al. 2003).

In 2006–07, 87% of public rental households and 81% of SOMIH households paid an amount less than the market rent. If those households were renting an equivalent house privately, they would have paid on average an extra \$99.56 per week for public renters and \$98.73 for SOMIH households, not taking into account the possible receipt of CRA (AIHW 2008c,d).

While rents are capped at these levels, public rental households may still be in a difficult financial situation. Burke and Ralston (2003) reported that in 1998–99, 39% of low-income public renters could not afford to pay for utilities and 8% of public renters went without a meal. This is better than for low-income households in private rental, of which 45% could not afford to pay for utilities and 13% went without a meal.

Further reading

AIHW 2007a. Australia's welfare 2007. Cat. no. AUS 93. Canberra: AIHW.

FaCSIA 2007. *Housing Assistance Act 1996* Annual report 2005–06. Canberra: FaCSIA.

RMR 2006. State owned and managed Indigenous housing survey 2005. A report prepared for the AIHW. Melbourne: RMR.

RMR 2007b. 2007 National Social Housing Survey public housing national report. Melbourne: RMR.

8. Commonwealth State Housing Agreement mainstream community housing

CSHA mainstream community housing is different to public rental housing in that while it is still funded through the CSHA, the tenancy and dwelling management functions are provided through a third-party community-based provider.

In addition to the provision of safe, secure, appropriate and affordable housing, community housing also encourages tenant involvement in the decision-making and management of the community housing organisation (AIHW 2007a).

Organisations

At 30 June 2007, there were nearly 1,100 CSHA mainstream community housing organisations which included housing associations, housing cooperatives, and other community service organisations. These organisations managed nearly 35,200 mainstream community housing dwellings across Australia, representing approximately 9% of all dwellings funded under the CSHA (Table 8.1).

There was considerable variation in the number and size of mainstream community housing organisations across Australia. Over two-thirds of mainstream community housing dwellings were managed by only 10% of mainstream community housing providers. Conversely, a large proportion of providers managed a relatively small proportion of dwellings, with 90% of organisations managing just 31% of all dwellings.

There is also considerable variation in the range of support services provided by CSHA mainstream community housing providers. These include information, advice and referral, personal support, community living support, training and employment support, and financial and material assistance (AIHW 2007b).

Household profile

There were approximately 33,600 households in mainstream community housing at 30 June 2007 (AIHW 2008e). In 2007, 38% of tenants were aged 35–54 years, and 48% were aged 55 years and over. The majority of all households (64%) had a female as the main tenant. The most common household type was single-adult households, which comprised half (50%) of all households. Single-parent families were the next most common at 20%. Couples with children only accounted for 8% of all households (RMR 2007a).

Twenty-eight per cent of households contained a member with disability. Those whose first language is not English accounted for 13% of all households and 5% contained one or more Indigenous persons. Additionally, of those new households assisted during 2006–07, 39% were allocated to homeless people (AIHW 2008e).²

² For the purposes of the CSHA, homeless is defined as an applicant residing in temporary or emergency accommodation at the time of housing allocation and includes those in SAAP accommodation,

Table 8.1: Community housing organisations and dwellings, by organisation size, 30 June 2007

Organisation size	200 or more dwellings	100–199 dwellings	50–99 dwellings	20–49 dwellings	Less than 20 dwellings	Total
Total organisations	41	24	38	154	817	1,074
Total organisations (per cent)	3.8	2.2	3.5	14.3	76.1	100.0
Total dwellings	18,255	3,394	2,665	4,598	6,249	35,161
Total dwellings (per cent)	51.9	9.7	7.6	13.1	17.8	100.0

Note: Percentages may not add to 100 due to rounding.

Source: AIHW 2008a.

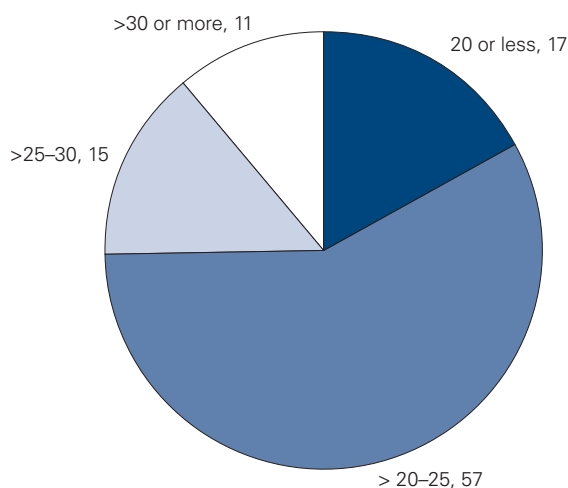
In 2007, 30% of all CSHA mainstream community housing tenants reported that at least one household member required support within the last month. Of this group, 27% required daily living support and 6% required personal support. The most common form of support was for information, advice and referral (56%).

Affordability

Low-income households—identified as those who receive income support or fall within specified income cut-off measures based on household composition and income—accounted for 94% of all mainstream community housing households across Australia (AIHW 2008e).

The proportion of households paying less than 25% of their assessable income in rent was 74%. Only 11% of households paid more than 30% of their assessable income, while the remainder (15%) paid more than 25% but not more than 30% of their assessable income in rent (Figure 8.1).

Compared to CSHA public rental housing, community housing tenants were more likely to pay more than 30% of their income in rent (11% for community housing compared to less than 1% for public rental housing), and were less likely to pay 25% or less (74% compared to 98%).



Source: Table A8.1.

Figure 8.1: Rental payments as a proportion of household assessable income, 30 June 2007 (per cent)

those without permanent shelter, those in unlawful shelters and those staying temporarily with friends or relatives in the short-term.

Tenant satisfaction

Nationally, 80% of tenants expressed overall satisfaction with the service provided by their housing organisation. Of those tenants who had contacted their housing organisation for non-maintenance services, the majority (70%) were satisfied with the services provided. Similarly, 71% of tenants were satisfied with the maintenance-related services they had received from their housing organisation.

The majority (78%) of tenants were satisfied with the overall condition of their home, ranging from 73% satisfied with the security of their home through to 79% who were satisfied with the fire and safety equipment. Satisfaction with the overall condition of the inside and outside of the home rated 78% and 75% respectively (RMR 2007a).

Further reading

AIHW 2007a. Australia's welfare 2007. AIHW cat. No. AUS93. Canberra: AIHW.

AIHW 2008e Community housing 2006–07: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 172. Canberra: AIHW.

FaCSIA 2007. *Housing Assistance Act 1996 Annual report 2005–06*. Canberra: FaCSIA.

RMR 2007a. 2007 National Social Housing Survey community housing national report. Melbourne: RMR.

9. Benefits of mainstream community housing assistance

Community housing organisations provide homes for a range of people. For some it is simply an affordable way of getting a home, while others have particular needs, or want to play a more active role in their housing management.

To understand the satisfaction levels of mainstream community housing tenants with their housing, the National Social Housing Survey (NSHS) of community housing is run every 2 years. Results presented here are from the 2007 survey.

Benefits of mainstream community housing

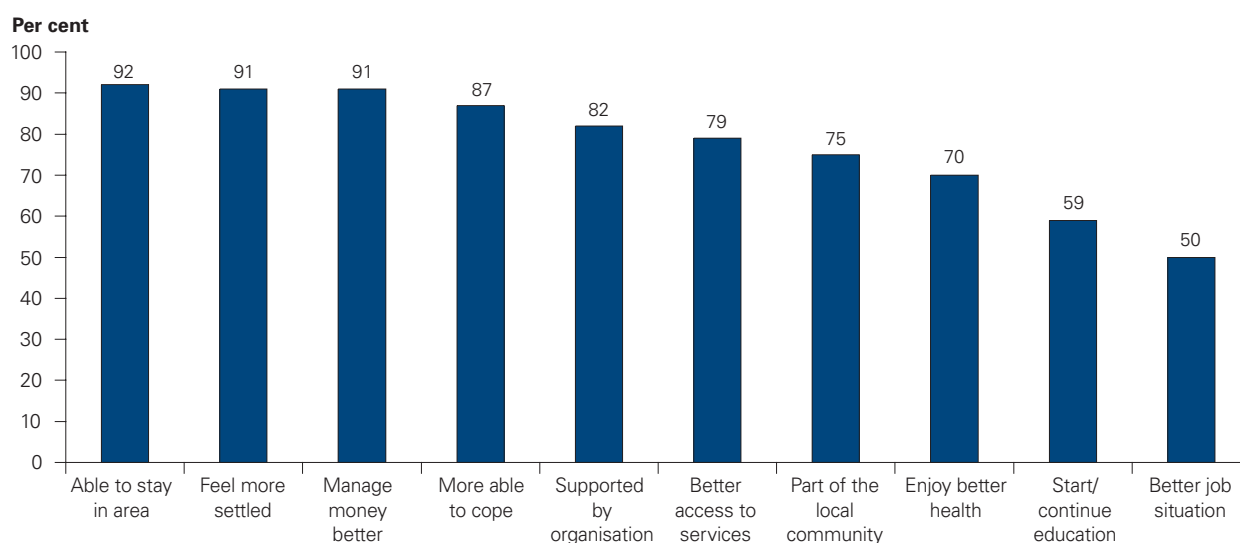
More than two-thirds (74%) of respondents said that their quality of life had improved since moving into mainstream community housing. When tenants were asked about the specific benefits, the top four reasons were that it allowed them to remain living in the area (92%), that they felt more settled in general (91%), that they were more able to manage their rent and money (91%) and that they felt more able to cope (87%) (Figure 9.1).

Research has also shown that mainstream community housing contributes to community-building. In a series of focus groups with 12 service providers, 13 tenants and 12 policy and program administrators, AHURI found that mainstream community housing:

- restores individual capacities to live independently
- brokers access for tenants to the wider community
- provides the skills and supports that actually led to social participation
- organisations play a lead role in the community, for example through forming partnerships and providing leadership on community issues (Barbato et al. 2003).

Reasons for moving into mainstream community housing

The main reasons for tenants moving into mainstream community housing were that they wanted a better house (56%), that they wanted the sense of community that this tenure provided (56%), that the house better suited their needs (28%) and that they wanted to have a say in the management of the organisation (21%) (RMR 2007a).



Source: Table A9.1.

Figure 9.1: Benefits achieved through moving into mainstream community housing, 2007 (per cent)

Community housing is also an affordable housing option, with 74% of mainstream community housing households paying no more than 25% of their income in rent in 2006–07 (Table A8.1). Reducing the amount of household's budget that has to be allocated to meet housing costs assists the household by allowing a greater level of spending on other goods and services, and is particularly important to low-income households (Bridge et al. 2003).

Housing tenure

Prior to moving into mainstream community housing, the greatest proportion of tenants were living in private rental (42%). A total of 28% of households were living in temporary or insecure housing, including living with friends and relatives, living in a caravan park or boarding house or they were homeless (Figure 9.2).³

³ For the purposes of the CSHA, homeless is defined as an applicant residing in temporary or emergency accommodation at the time of housing allocation and includes those in SAAP accommodation, those without permanent shelter, those in unlawful shelters and those staying temporarily with friends or relatives in the short-term.

Once in mainstream community housing, tenants tend not to move from one dwelling to another, with the large majority (78%) not having moved at all and 9% moving only once (RMR 2007a). CSHA community housing tenants tend to move less frequently than public housing tenants where only 68% of public rental housing tenants had not moved at all and 13% had moved once (RMR 2007b).

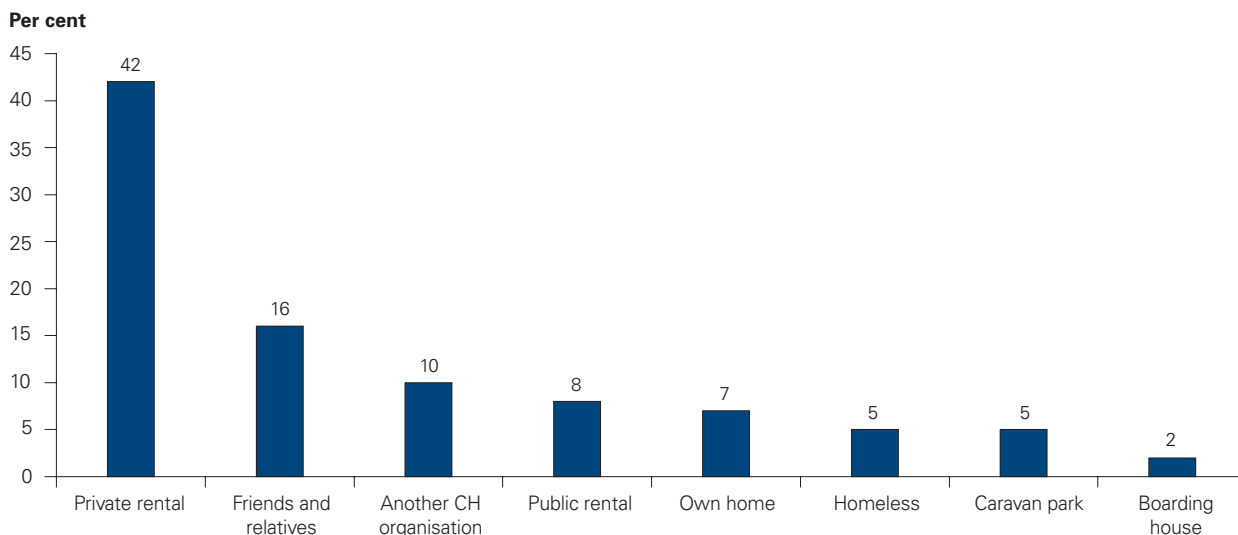
The greatest proportion of tenants (40%) had been in their current home for 5–14 years, 29% for 1–4 years, and 24% for 1 year or less.

Further reading

Various publications available from the AHURI website <www.ahuri.edu.au>.

AIHW 2007a. Australia's welfare 2007. Cat. no. AUS 93. Canberra: AIHW.

RMR 2007a. National Social Housing Survey community housing national report. Melbourne: RMR.



Source: Table A9.2.

Figure 9.2 Housing situation prior to moving into mainstream community housing, 2007 (per cent)



10. Indigenous community housing

Australian and state and territory governments provide funding to help Indigenous Australians access adequate housing. The Australian Government funds some services directly with Community Housing Infrastructure Program (CHIP) funds and funds other services with the states through pooled CHIP and CSHA funds. Regardless of the funding arrangements, all Indigenous community housing is managed by Indigenous community housing organisations. At 30 June 2006, there were 22,200 Indigenous community housing dwellings located across urban, rural and remote locations of Australia. Of these dwellings, the Australian Government administered 9% and the state and territory governments administered 91% (AIHW 2007i).

Allocation of households

Indigenous community housing (ICH) dwellings are allocated to Indigenous tenants by Indigenous community housing organisations as they become available. Most ICH organisations use a waiting list and a set of selection criteria to help them assess the degree of need of applicants for housing. Criteria typically include the household's current living conditions, tenancy history, care taken of the current dwelling, family and social stability, household composition and the suitability of the location and size of the vacant dwelling. Details of jurisdictional allocation policies are available in *Indigenous housing indicators 2005–06* (AIHW 2007i).

Overcrowding

Overcrowding places increased stress on kitchens, bathrooms, laundry facilities and sewerage systems, in particular septic tanks, and the dwellings are more difficult to keep clean. It also increases the risk of spreading of infectious diseases between residents (AIHW 2005a).

Between 2001 and 2006, the proportion of Indigenous households with overcrowding in Indigenous and mainstream community housing decreased from 42% to 39% (AIHW 2007i).

These figures are based on the ABS Census approach where a household is considered to be overcrowded when there is a need for one or more additional bedrooms to satisfy the Canadian Occupancy Standard.

For ICH, in 2005–06, only Queensland, Tasmania, the Australian Capital Territory and the Australian Government (who administer dwellings in Victoria, Queensland and Tasmania) provided data on overcrowding. The proportion of overcrowded ICH households ranged from 5% in the Australian Capital Territory to 37% of state-administered ICH dwellings in Queensland (AIHW 2007i). It is important to note that in this collection, overcrowding is where two or more bedrooms are required to meet the Proxy Occupancy Standard (this is consistent with the calculation of overcrowding under the Commonwealth State Housing Agreement—see glossary for explanation).

The average number of people per bedroom in ICH dwellings was highest in the Northern Territory (2.9), followed by South Australia (2.1) (Figure 10.1).

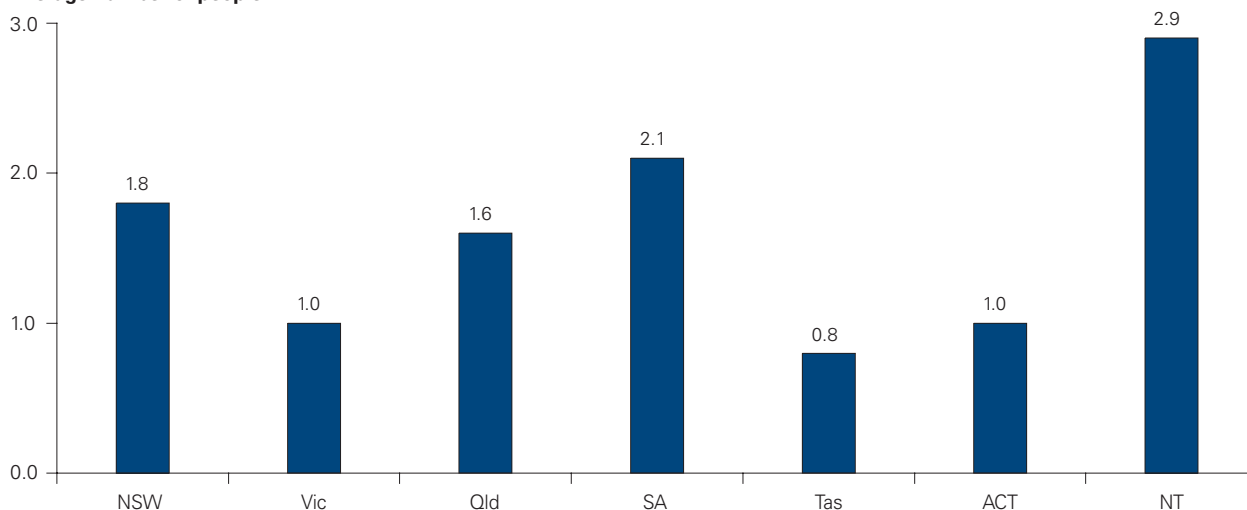
Dwellings

In 2006, the distribution of ICH dwellings in each jurisdiction by remoteness area showed considerable variation. In New South Wales most Indigenous community housing dwellings were located in non-remote areas while in the Northern Territory most were located in very remote areas (Figure 10.2).

Nationally, the total number of ICH dwellings increased by 475 between 2004 and 2006, rising in all jurisdictions except South Australia and the Northern Territory (AIHW 2007i).

Both the health of individuals and the quality of housing are affected by access to essential utilities such as water, sewerage and electricity, and the condition of dwellings can have important safety consequences. Between 2001 and 2006, there were improvements in the provision of essential services, with fewer ICH dwellings being without water and sewerage; from over 150 households without one of these services to approximately 50 households. In 2006, 23% of all

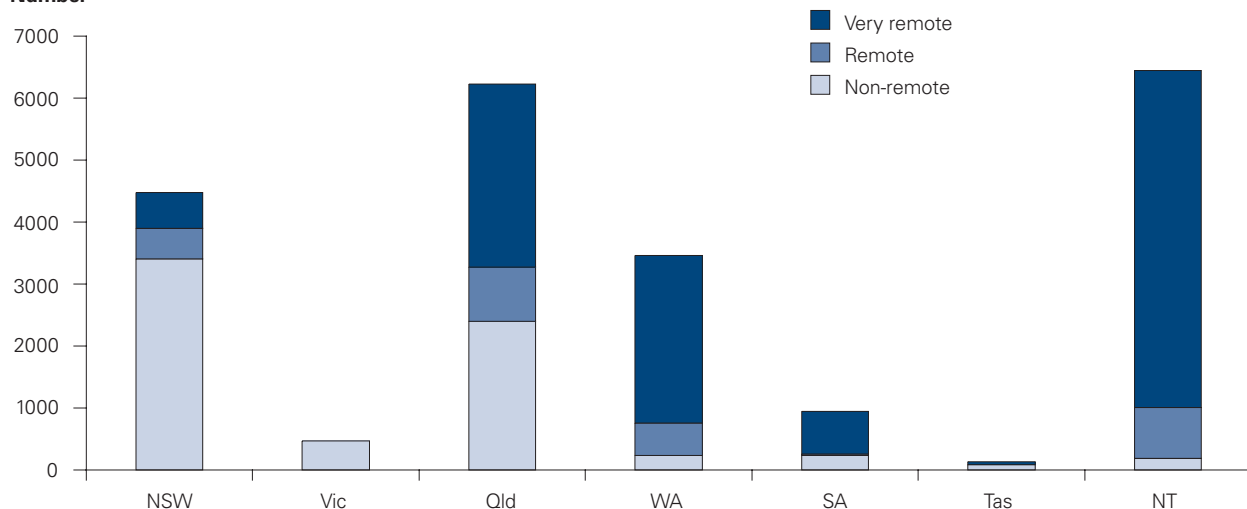
Average number of people



Source: Table A10.1.

Figure 10.1: Average number of people per bedroom in Indigenous community housing dwellings, by jurisdiction, 30 June 2006

Number



Source: Table A10.2.

Figure 10.2: Number of Indigenous community housing dwellings, by jurisdiction and remoteness, 2006

ICH permanent dwellings needed major repairs and 7% needed replacement. In addition, 687 dwellings did not meet the building requirements to be considered a permanent dwelling and were deemed 'improvised' (AIHW 2007i).

Dwelling management

The majority (80%) of people managing Indigenous community housing and employed in servicing the dwellings were Indigenous Australians (82% for state-administered organisations, and 71% for

Australian Government-administered organisations). Indigenous community housing organisations also train Indigenous people in areas that will increase their capacity to be actively involved in planning and delivering housing services (AIHW 2007i).

In 2006, the occupancy rate of state-funded ICH dwellings was 89%, while in Australian Government ICH dwellings it was 94% (AIHW 2007i). The main reasons given for dwellings being unoccupied in non-remote areas was that the dwelling was 'being repaired' (42%), and in remote and very remote areas that it was 'uninhabitable' (37% and 33%, respectively)(Table 10.1).

Table 10.1: Reasons given for Indigenous community housing dwellings being unoccupied, by remoteness area, 2006 (per cent)

	Non-remote	Remote	Very remote
Being repaired	41.8	10.8	7.2
Between tenants	21.8	10.8	8.1
Uninhabitable	28.6	36.7	33.3
Other	3.4	5.8	5.4
Awaiting approval or certification	2.5	0.0	0.8
Tenant away	0.9	1.4	5.3
Cultural reasons	0.6	18.0	13.2
Wet season	0.3	11.5	16.3
Lack of facilities and services	0.0	2.9	6.6
Water equipment failure	0.0	2.2	1.1
Lack of transport and road services	0.0	0.0	2.6

Source: ABS 2007b.

In 2006, approximately 97% of rent charged to tenants by state-funded ICH organisations was collected, while for Australian Government-funded ICH organisations the proportion collected was 85%. This was an increase of 2% for state-funded and a decrease of 7% for Australian Government-funded ICH organisations from 2003–04 (AIHW 2007i).

Further reading

ABS & AIHW 2005. The Health and welfare of Australia's Aboriginal and Torres Strait Islander peoples. Cat. no. 4704.0. Canberra: ABS.

ABS 2007a. 2006 Housing and infrastructure in Aboriginal and Torres Strait Islander communities, Australia. Permanent dwellings managed by Indigenous housing organisations, by state or territory, by remoteness areas, 2001 and 2006. Cat. no. 4710.0. Canberra: ABS.

AIHW 2007i. Indigenous housing indicators 2005–06. Indigenous housing series no. 2. Cat. no. HOU 168. Canberra: AIHW.



Assistance in the private sector

11	Rent assistance in the private market.....	28
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11. Rent assistance in the private market

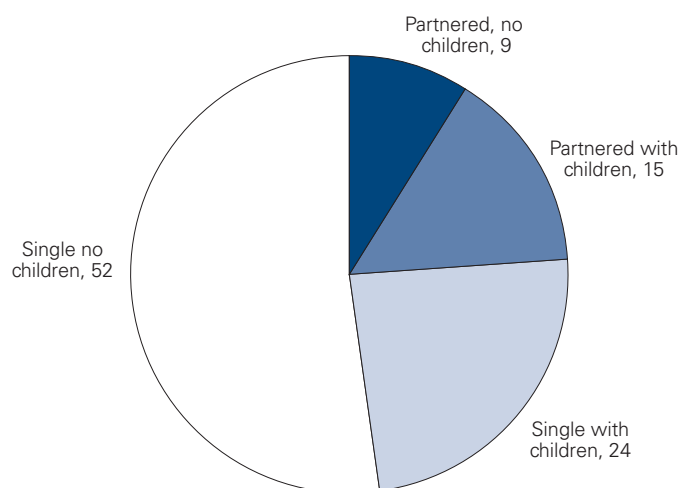
Rent assistance to tenants in the private rental market is provided through two programs: Commonwealth Rent Assistance (CRA) and Commonwealth State Housing Agreement (CSHA) private rent assistance (PRA). CRA is funded by the Australian Government through Centrelink, whereas PRA is managed under the CSHA. Low-income households may receive CRA, which provides continuous assistance to households in private tenancy or PRA, which is often a one-off payment to support households entering the private rental market.

Commonwealth Rent Assistance

CRA is a non-taxable income support payment to eligible low-income individuals or families in the private rental market. It is available to Centrelink clients who receive more than the base rate of the Family Tax Benefit Part A and who pay private rent above minimum thresholds. In 2005–06, the CRA program provided \$2.1 billion of assistance to low-income renters in the private rental market (AIHW 2007j).

CRA is generally not paid to home owners/purchasers, people living in public housing, or people living in residential aged care services with government-funded beds, because it is aimed at private renters. CRA is also available to community housing tenants and in NSW it is available to state owned and managed Indigenous housing tenants. Individuals and families who are paying mooring and site fees for boats and caravans and payments for retirement village services are eligible for CRA.

In June 2006, 947,000 income units (23% of Centrelink clients) were receiving CRA. Among all CRA recipients, over half (52%) were single people, including single people in shared accommodation. Nearly a quarter (24%) were single parents with dependent children, and about 1 in 10 (9%) were couple only families (Figure 11.1).



Source: Table A11.1.

Figure 11.1: Household type of Commonwealth Rent Assistance recipients, by income unit type, June 2006 (per cent)

Benefits of Commonwealth Rent Assistance

Before CRA, the majority of all recipients (66%) were paying over 30% of their income on rent, including a quarter who paid more than 50% of their income in rent. After CRA, the majority paid 30% or less of their income in rent. Table 11.1 shows that both singles and couples without children were more likely than those with children, to be paying more than half of their income in rent, both before and after CRA (39% before and 13% after CRA for singles without children compared to 9% before and 4% after CRA for couples with children).

Commonwealth State Housing Agreement private rent assistance

PRA provides assistance to eligible low-income households to establish and maintain tenancies in the private rental market. PRA usually provides one-off forms of support including bond loans, assistance with rental payments, advance rent payments, cash

assistance, relocation expenses, housing establishment grants, and advice and information.

The range of private rent assistance types is different in each state and territory. During 2005–06, all jurisdictions provided bond loans, 5 provided rental grants and subsidies (NSW, Vic, Qld, SA and Tas), and 3 provided relocation expenses (Vic, Tas and ACT) or other one-off grants (NSW, Vic and Tas) (Table 11.2). The eligibility criteria and procedures for each form of assistance also vary across jurisdictions.

In 2005–06, the states and territories provided \$78.4 million of CSHA-funded private rent assistance to 134,000 households in Australia. Almost two-thirds

(\$49 million) of this assistance was in the form of bond loans (AIHW 2007j).

Of those households, 70,000 (75%) received bond loans, 50,000 (37%) received rental grants and subsidies, 2,800 (2%) received payments to assist with relocation expenses and 11,000 (8%) received other one-off grants.

In New South Wales, 33,000 households were assisted at a cost of \$30.4 million. In Victoria, a larger number of households were assisted (almost 44,000) at a lower cost (\$14.6 million). This is partly due to the higher proportion of rental grants and subsidies.

Table 11.1: Recipients of Commonwealth Rent Assistance, by income unit type and proportion of income spent on rent before and after CRA payment, 30 June 2006 (per cent)

Income unit type	Proportion of income spent on rent				Total CRA recipients (number)
	30% or less	31% to 50%	Over 50%	Total	
Before CRA					
Single, no children ^(a)	18.5	42.8	38.7	100.0	491,689
Single with children income units	42.5	45.3	12.3	100.0	225,729
Single, 1 or 2 children	40.9	45.6	13.5	100.0	188,020
Single, 3 or more children	50.4	43.5	6.1	100.0	37,709
Partnered, no children	45.0	40.7	14.3	100.0	80,451
Partnered with children income units	63.7	27.3	9.0	100.0	146,045
Partnered, 1 or 2 children	59.1	29.8	11.1	100.0	98,786
Partnered, 3 or more children	73.5	22.1	4.4	100.0	47,259
Total ^(b)	33.5	40.8	25.7	100.0	946,614
After CRA					
Single, no children ^(a)	55.4	31.6	13.0	100.0	491,689
Single with children income units	73.2	23.1	3.7	100.0	225,729
Single, 1 or 2 children	71.7	24.2	4.1	100.0	188,020
Single, 3 or more children	80.5	17.7	1.8	100.0	37,709
Partnered, no children	71.6	21.3	7.2	100.0	80,451
Partnered with children income units	81.8	13.9	4.3	100.0	146,045
Partnered, 1 or 2 children	78.3	16.2	5.5	100.0	98,786
Partnered, 3 or more children	89.0	9.2	1.8	100.0	47,259
Total ^(b)	65.1	25.9	8.9	100.0	946,614

(a) The category 'Single, no children' includes single people in shared accommodation.

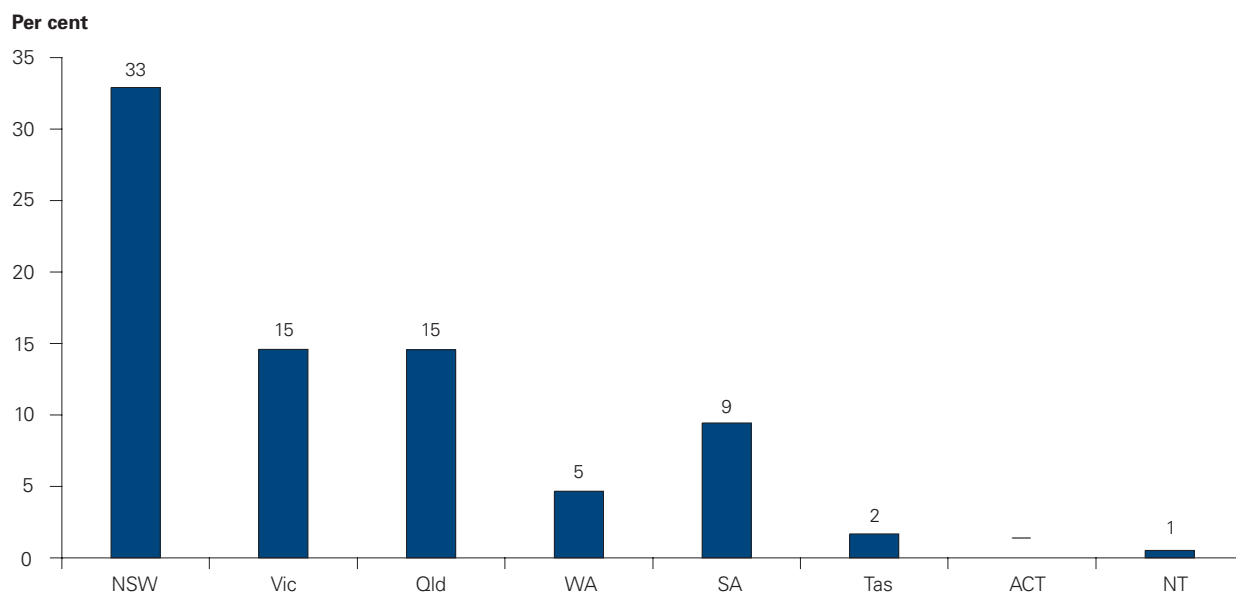
(b) Total CRA recipients include 2,700 income units who were identified as partnered, no children, temporarily separated or separated due to illness, and exclude 719 income units with nil total income or missing rent.

Source: Australian Government housing data set, June 2006.

Table 11.2: Commonwealth State Housing Agreement private rent assistance program coverage, by jurisdiction, 2005–06

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Bond loans	✓	✓	✓	✓	✓	✓	✓	✓
Rental grants/subsidies	✓	✓	✓	..	✓	✓	..	..
Relocation expenses	..	✓	..	..	..	✓	✓	..
Other one-off grants	✓	✓	..	..	..	✓	..	..

Source: AIHW 2007a.



Source: Table A11.2.

Figure 11.2: Value of Commonwealth State Housing Agreement private rent assistance provided, by jurisdiction, 2005–06 (per cent)

Further reading

Further information on CRA is available on the Centrelink website <www.centrelink.gov.au>.

AIHW 2007j. Private rent assistance 2005–06: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 167. Canberra: AIHW.

AIHW 2008b (forthcoming). Commonwealth Rent Assistance, June 2006: a profile of recipients
Canberra: AIHW

12. Home ownership assistance

Home ownership is a widely held aspiration in Australia, providing security of tenure and long-term economic benefits to home owners (ABS 2007b:13). Two forms of assistance that are available to home buyers are home purchase assistance (HPA) managed under the CSHA, and the First Home Owner Grant (FHOG) administered by state and territory treasury departments. Home owners also receive indirect assistance through Australian government tax expenditures but this is not discussed in this publication.

Commonwealth State Housing Agreement home purchase assistance

HPA provides assistance to eligible low-income families in securing and maintaining home ownership.

The eligibility requirements and types of assistance offered vary widely between jurisdictions. HPA provides a range of assistance types including direct lending, deposit assistance, interest rate assistance, mortgage relief and home purchase advice. These are one-off or short-term payments that may or may not be repayable.

The coverage of home purchase assistance programs varies across jurisdictions (Table 12.1). During 2005–06, 5 jurisdictions provided direct lending (Vic, Qld, WA, SA and NT), 3 provided home purchase advice and counselling (NSW, WA and Tas) and 4 provided interest rate assistance (QLD, WA, SA and NT) (Table 12.1).

In 2005–06, under the CSHA the states and territories provided \$1,001 million of loans and other assistance of HPA to 36,100 households in Australia (Table 12.2).

Table 12.1: Commonwealth State Housing Agreement home purchase assistance program coverage, by jurisdiction, 2005–06

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Direct lending	..	✓	✓	✓	✓	..	..	✓
Deposit assistance	..	..	✓	..	..	✓	..	✓
Interest rate assistance	..	..	✓	✓	✓	..	..	✓
Home purchase advisory and counselling	✓	..	..	✓	..	✓	..	..
Mortgage relief	✓	✓	✓	✓	..	..	✓	..
Other	..	✓	✓	✓	..	..	..	..

Source: AIHW 2007a.

Table 12.2: Commonwealth State Housing Agreement home purchase assistance: households assisted and value of assistance by assistance type, 2005–06

	Households assisted (number)	Value of assistance (\$'000)
Direct lending	20,293	968,694
Deposit assistance	46	268
Interest rate assistance	3,207	25,414
Mortgage relief	299	2,621
Home purchase advisory and counselling services	12,726	2,950
Other	381	1,138
Total	36,122	1,001,085

Note: Not all jurisdictions have all types of programs. Some jurisdictions were also unable to provide data. Figures for direct lending are from Victoria, Queensland, Western Australia and Northern Territory, for deposit assistance from Queensland and Tasmania, for interest rate assistance from Queensland, Western Australia and South Australia, for mortgage relief from New South Wales, Victoria, Queensland, Tasmania and the Australian Capital Territory, for advisory and counselling services from New South Wales and Tasmania, and for 'other' from Victoria and Queensland.

Source: AIHW 2007a.

Almost all of this assistance (\$969 million) was in the form of direct lending provided to 20,300 households.⁴ The next most common form of HPA was advisory and counselling services, which were provided to 12,700 households at a cost of \$3 million (AIHW 2007a).

Funding for HPA varied between jurisdictions. In 2005–06, the value of HPA provided in Western Australia was \$575 million, followed by South Australia (\$355 million) and the Northern Territory (\$61 million). This was related to the provision of direct lending which is an expensive form of assistance and most common in WA (\$573 million) and SA (\$330 million) (AIHW 2007f).

First Home Owner Grant scheme

The FHOG is a one-off \$7,000 grant to first home buyers. The scheme was introduced on 1 July 2000 and is ongoing with no end date yet identified. Eligible first home owners can receive the grant regardless of their income, the area in which they are planning to buy or build, or the value of their first home. The grant is not means tested and no tax is payable on it.

The FHOG allowed for an increase in the grant from \$7,000 to \$14,000 for new homes in March 2001. However, on 1 January 2002, the additional \$7,000 was reduced to \$3,000, with this amount being withdrawn on 30 June 2002, leaving the original \$7,000 per grant.

In 2005–06, \$751 million was paid to First Home Owner Grant applicants; equivalent to over 107,000 grants nationally. Between 2002–03 (\$836 million) and 2003–04 (\$626 million), there was a fall in expenditure

due to the reduction in the amount per grant for new home buyers (Table 12.3). It is not possible to say how many houses were built or purchased each year with the FHOG, as grant applications can be lodged up to 6.5 years after the purchase or building of the home.

Table 12.3 shows that there were variations in the expenditure for FHOG between jurisdictions. In 2005–06, the jurisdictions that paid the most FHOG applications were New South Wales (\$285.6 million), Victoria (\$277.9 million) and Queensland (\$187 million).

Some jurisdictions supplemented the FHOG with a range of payments and concessions. For example, in New South Wales, the First Home Plus scheme provides exemptions or concessions on transfer duty and mortgage duty and in Victoria the First Home Bonus scheme provides an additional \$3,000 to first home buyers.

Shared home ownership

A number of state and territory governments offer shared home ownership schemes, variously referred to as rent/buy or shared equity schemes, whereby the tenant and the government both purchase a share of the property. Non-government owners are typically low-income households and can buy as little as 20% of the property's total value. Home owners then have the option to buy additional percentages or the government's entire share. This form of assistance not only provides an asset for the purchaser, but also provides them with guaranteed security of tenure. An example of this type of scheme is the First Start Scheme in Western Australia (see Box 12.1).

⁴ Much of this money is not included in the base of \$1,307.6 million in CSHA funding, as it is repayable to the states and territories (see Topic 4).

Table 12.3: First Home Owner Grant scheme: applications paid, by state and territory, 2002–03 to 2005–06 (\$ million)

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Australia
2002–03	306.6	225.9	218.6	118.4	67.5	22.3	17.6	8.9	836.0
2003–04	241.9	200.9	162.3	95.5	57.9	18.3	10.6	7.9	625.5
2004–05	249.2	265.8	159.6	124.8	61.6	16.7	14.2	9.0	661.4
2005–06	285.6	277.9	187.0	123.0	68.8	18.5	16.8	10.2	751.0

Sources: ACT Treasury 2003, 2004, 2005, 2006; NSW Treasury 2003, 2004, 2005, 2006; Qld Treasury 2003, 2004, 2005, 2006; SA Treasury 2003, 2004, 2005, 2006; Tas Treasury 2003, 2004, 2005, 2006; Vic Treasury 2007; WA Treasury 2003, 2004, 2005, 2006; NT Treasury 2003, 2004, 2005, 2006.

Box 12.1: First Start shared equity home loan scheme

The First Start shared equity home loan scheme is designed to help low to moderate-income first homebuyers into home ownership. Under the scheme, eligible first homebuyers may purchase or build a home in conjunction with Keystart and the Western Australian Department of Housing and Works. The department does not charge rent or interest on the portion of the property it co-owns, but the tenant does need to pay for all outgoings such as rates and maintenance on the property. To be eligible, applicants must:

- qualify for the First Home Owner Grant
- have assessable income that is within the eligibility limits for the scheme
- be owner-occupiers
- be permanent residents
- be over 18 years of age
- not have any debts owing to the department
- not be currently bankrupt or discharged from bankruptcy within 2 years of the date of the application.

Further reading

AIHW 2007f. Home purchase assistance 2005–06: Commonwealth State Housing Agreement national data reports. Housing assistance data development series. Cat. no. HOU 166. Canberra: AIHW.

AIHW 2007a. Australia's welfare 2007. Cat. no. AUS 93. Canberra: AIHW.



Assistance to people experiencing homelessness

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13. Assistance to people experiencing homelessness

People experiencing homelessness are among Australia's most socially and economically disadvantaged. According to the most recent accepted estimate, at least 100,000 Australians were homeless on census night 2001. This estimate was developed according to a cultural definition of what most Australians would regard as a minimum standard of dwelling; that is, having different rooms to sleep and live in, a private kitchen and a private, working bath or shower and toilet, as well as having some security of tenure.

Homelessness in Australia

The Counting the Homeless project, which compiled these estimates, categorised people experiencing homelessness according to three groups: primary, secondary and tertiary homelessness. In general, primary homelessness covers people without any conventional housing. Secondary homelessness includes people who were staying with friends or relatives short-term or who were in supported accommodation on census night. Tertiary homelessness counts people living in boarding houses (Chamberlain & McKenzie 2003; Table 13.1). There is another category that could also be included in estimates of the homeless population; people whose usual accommodation is a rented caravan in a caravan park, with no-one in the household having full-time employment. This group has very similar socio-economic circumstances to people living in boarding houses, and, consistent with the cultural definition, they mostly do not have different rooms to sleep

in, a separate kitchen or their own working bath or shower and toilet. If they are included in the count, the number of people experiencing homelessness on census night 2001 is conservatively estimated at 123,000 (AIHW 2007a).

While the above counts estimate the number of Australians without shelter or those living below the minimum societal standard of a house, they do not include people at risk of homelessness. The census cannot identify people in conflict with their families, women experiencing domestic violence not accommodated in SAAP or other people at risk of losing their home (for example, people in severe financial difficulty). This implies that the number of Australians who are homeless and at risk of homelessness is significantly greater than the 123,000 mentioned above.

Government responses to homelessness

Government responses to homelessness recognise both people experiencing homelessness and people at risk. The types of assistance offered vary greatly depending on the clients' circumstances. Some of these forms of help clearly constitute housing assistance as their aim is to improve the security of tenure for their clients.

There are many Australian and state and territory government programs aimed at assisting homeless people in different ways. Two important national programs are Reconnect and the Household

Table 13.1: The whereabouts of homeless people on census night, 2001

	Females	Males	Total	
	Per cent	Per cent	Number	Per cent
Sleeping rough/improvised	39	61	14,158	14.2
Friends/relatives	47	53	48,614	48.6
Supported Accommodation (SAAP)	53	47	14,251	14.3
Boarding houses	28	72	22,877	22.9
Total homeless	58	42	99,900	100.0
Caravan parks	n.a.	n.a.	22,868	
Total homeless, including caravan parks	n.a.	n.a.	122,768	

Source: Chamberlain & MacKenzie 2003.

Organisational Management Expenses Advice Program (HOME). Reconnect aims to re-establish links between young homeless people and their families as well as engage them with work, education and training and family. There is a housing assistance component to Reconnect, where the program aims to re-establish stable housing for their clients with their families. HOME is an early intervention program for families at risk of becoming homeless. It helps families stabilise their housing and financial circumstances, and assists them with access to community services, labour market programs and employment.

The two largest national programs to assist the homeless are, however, the Crisis Accommodation Program (CAP), funded under the 2003 CSHA, and the Supported Accommodation Assistance Program (SAAP).

Crisis Accommodation Program and Supported Accommodation Assistance Program

CAP provides the capital funding for dwellings used by governments, churches and other welfare organisations to assist people in actual or impending crisis or homelessness. At 30 June 2006, CAP provided more than 7,300 dwellings for emergency accommodation (FaCSIA 2007). Approximately \$55.7 million was spent on new dwellings or on renovating, maintaining and leasing existing dwellings. CAP assisted almost 62,400 households (AIHW 2007d). The number of CAP properties has increased by 24% since 2000–01 (FaCSIA 2007).

The accommodation and service response complementing CAP is SAAP. Of all the programs supporting people who are homeless or at risk of homelessness, SAAP provides the most diverse response, delivering accommodation and a range of support services to families, young people, single men and women, and women and children escaping domestic violence. Not all services provided by SAAP relate to housing assistance. Many aim to resolve the immediate crisis of people experiencing homelessness. For example, the provision of meals, assistance with immigration issues or court support would not often constitute housing assistance. Other help provided by government programs, such as assistance to obtain or maintain independent housing is almost always housing assistance. Generally, however, it is difficult to split the housing assistance in SAAP from other kinds of assistance, as it is often the individual circumstances of the client rather than the assistance offered which determines whether housing assistance is provided.

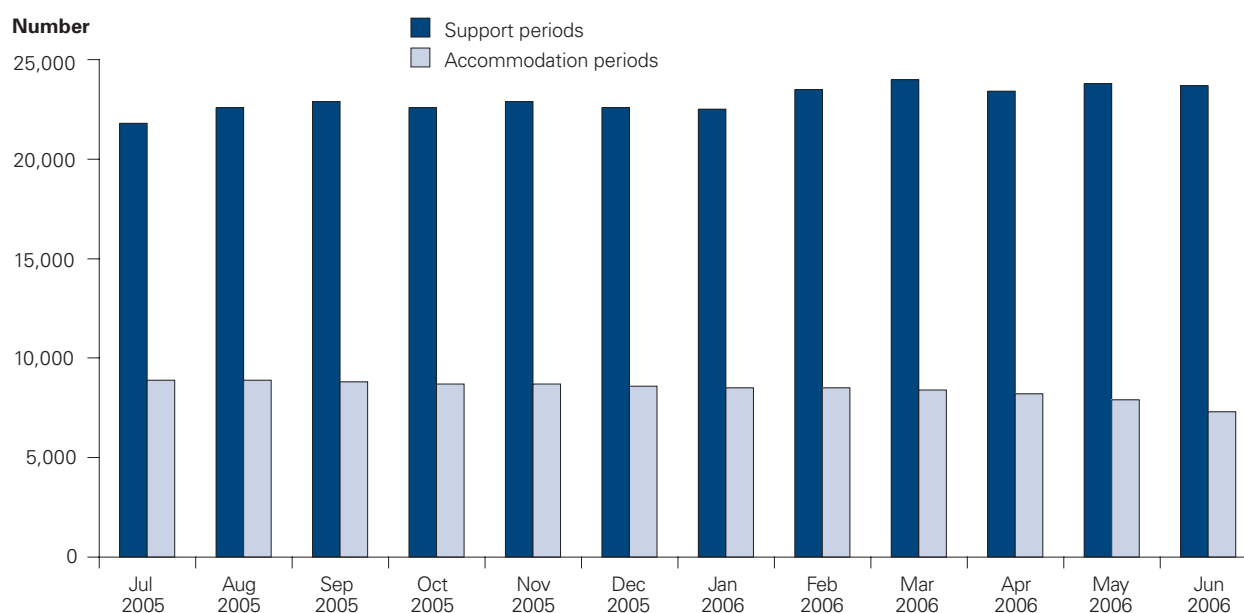
SAAP is jointly funded by the Australian and state and territory governments. In 2005–06, the program received about \$349 million in funding, which helped support over 161,000 people, of whom over 54,000 were children accompanying adults to SAAP services. Of all people (including accompanying children) supported by SAAP, 43% were male and 57% female. SAAP also supported a disproportionately large number of Indigenous clients (17%) in relation to their representation in the Australian population (2% of people aged over 10 years), and a relatively small percentage of people of culturally and linguistically diverse backgrounds (11%) compared to their representation in the Australian population (16%) (AIHW 2007g).

On an average day in 2005–06, about 23,000 adults and unaccompanied children were supported by services in SAAP including financial/employment assistance, general support or advocacy, specialist services, personal support (such as family relationship support), basic support (such as meals), accommodation and accommodation assistance. Of these, approximately 8,400 were accommodated in SAAP on an average night (AIHW 2007g; Figure 13.1).

The Supported Accommodation Assistance Program and Homelessness

The Counting the Homeless project reported that, on census night 2001, SAAP only accommodated 14% of people defined as homeless. On this basis it would appear that 86% of people experiencing homelessness were not receiving any help. However, while accurate data are not available to precisely explain the difference, it is almost certainly not the case that the other 86% are not receiving assistance. As reported above, SAAP provides many types of support and would be assisting some of those homeless people not accommodated in SAAP. As well, the other national, state and territory programs, such as Reconnect and HOME, also support homeless people. Some people defined as homeless according to the previously mentioned definition would also not regard themselves as homeless and would not seek support through any program aimed at this population.

There are, however, some people who ask for supported accommodation and do not receive it. There are also likely to be some people experiencing homelessness who need accommodation assistance but are not asking for it. While virtually no information is available for the latter group, the AIHW collects data on people who request immediate accommodation from SAAP and are turned away.



Source: Table A13.1.

Figure 13.1: Supported Accommodation Assistance Program support periods active each day and accommodation periods active each night, average by month, 2005–06

On an average day during the collection period in 2005–06, about 356 (58%), of the 619 people, including accompanying children, requesting immediate accommodation were turned away. The data therefore indicate that a person's chances of receiving SAAP accommodation when requested are less than 1 in 2. Part of the reason for the relatively high proportion of people who are turned away is that few spare beds become available in SAAP each night. On an average night only 2%, or 263 out of about 12,400 people accommodated, are newly accommodated in SAAP. Some limited information is collected about referrals to other accommodation for people who are turned away, but other than this, no data are available on whether people can find alternative accommodation on the night it was requested (AIHW 2007k).

Further reading

Chamberlain C & MacKenzie D 2003. Counting the homeless 2001, Australian Census analytic program. Cat. no. 2050.0. Canberra: ABS.

FaCSIA 2007. Housing Assistance Act 1996 annual report 2005–06. Canberra: FaCSIA.

AIHW 2007. Demand for SAAP accommodation by homeless people 2005–06: a report from the SAAP National Data Collection. SAAP NDCA report series 11. Cat. no. HOU 169. Canberra: AIHW.

AIHW 2007g. Homeless people in SAAP: SAAP National Data Collection annual report 2005–06 Australia. SAAP NDCA report series 11. Cat. no. HOU 156. Canberra: AIHW.

14. Supported Accommodation Assistance Program

As mentioned under Topic 13, SAAP is the major government response to people experiencing homelessness. The *Supported Accommodation Assistance Act 1994* describes SAAP's overall aim as being 'to provide transitional supported accommodation and related support services, in order to help people who are homeless to achieve the maximum possible degree of self-reliance and independence'. The Act further states:

'Within this aim the goals are to:

- a) resolve crisis;
- b) re-establish family links where appropriate; and
- c) re-establish a capacity to live independently of SAAP.'

These goals need to have both short-term and long-term strategies. For example, the provision of meals and overnight accommodation will often resolve the immediate crisis of hunger and shelter but it will not re-establish a capacity to live independently. Other types of assistance, such as specialist counselling or psychiatric services and follow-up support in clients' homes, are often incorporated into a 'case plan', and facilitate these longer-term goals. These goals are challenging, as the SAAP client population is very diverse requiring a variety of responses.

Reasons for seeking assistance

The diversity of the response required by SAAP is illustrated by the reasons people seek assistance from the program. For example, young men seek assistance most often because of relationship or family breakdown and housing or accommodation difficulties and young women because of relationship or family breakdown and domestic violence. Older men seek SAAP assistance more often because of financial difficulties and problematic drug, alcohol or substance use and older women due to domestic violence and financial difficulties. Couples are more likely to cite eviction as a reason for seeking assistance. The diversity of reasons given for seeking assistance therefore requires a program that provides varied types of assistance (AIHW 2007g).

Types of assistance provided

SAAP assists over 161,000 people each year, including over 54,000 children accompanying adult clients (see Topic 13). The assistance varies considerably, from accommodation, to specialist support such as psychiatric services, personal support such as domestic violence support, financial and employment assistance, general support and advocacy such as court support, and provision of basic support such as meals, transport and laundry or showers. As mentioned in Topic 13, some of the assistance would constitute housing assistance and some is directed at resolving other needs. It is not as simple as identifying the form of assistance, however, as, for example, the same type of counselling may on one occasion help the client develop the esteem to manage their home affairs, while on another occasion it might resolve an immediate personal crisis for someone sleeping rough. Therefore, it is impossible to separate the housing assistance component of SAAP when describing the program.

In 2005–06, over 158,000 periods of support for adults and unaccompanied children were completed (including errors and omissions not included in Table 14.1) and about another 24,000 were ongoing on 30 June 2006 (AIHW 2007g). Within these 'closed' support periods, over 759,000 types of support were provided, many of which may have been provided on a regular basis (for example, meals given every day during a period of support) (Table 14.1).

Table 14.1 also shows that for 88% of closed support periods where a particular service was requested, the service could be provided or referred for provision elsewhere at least once during the support period. Basic support services could be provided in 97% of cases, general support and advocacy in 95% of cases and personal support in 91% of cases. Accommodation support, including accommodation at SAAP agencies and assistance to obtain or maintain short- and long-term housing, was provided in 81% of cases, as was financial and employment assistance. Not surprisingly, specialist services which are relatively expensive and sometimes require relatively scarce and expert skills were provided least often, for 65% of closed periods.

Table 14.1: Broad types of SAAP services required in closed support periods, by provision (per cent distinct services required), 2005–06

Broad type of service	Not provided			Provided			Total	Distinct services required (number)	Assoc. closed support periods (number)
	Neither provided nor referred	Referred only	Subtotal	Provided only	Provided and referred	Subtotal			
Housing/accommodation	7.6	11.0	18.6	71.8	9.6	81.4	100.0	151,600	103,400
Financial/employment	6.0	13.0	19.0	69.5	11.5	81.0	100.0	90,400	65,700
Personal support	4.6	4.2	8.8	85.2	5.9	91.1	100.0	128,900	81,700
General support/advocacy	2.4	2.8	5.2	88.5	6.3	94.8	100.0	223,700	115,200
Specialist services	10.0	24.9	34.9	51.1	14.0	65.1	100.0	74,800	46,700
Basic support	1.5	1.3	2.8	95.2	2.0	97.2	100.0	189,500	78,000
Total (per cent)	4.5	7.1	11.6	81.3	7.1	88.4	100.0	..	..
Total (number)	38,400	61,200	99,600	698,300	60,900	759,200	..	858,900	154,200

Notes

1. Number excluded due to errors and omissions (weighted): 3,631 closed support periods with no information on service requirements or provision.
2. In groups of service types, a client may require more than one type of service within the group. Percentages for broad groups relate to all needs and not to support periods. For individual types of services, a need can be recorded only once within a support period, so percentages relate to support periods.
3. Figures have been weighted to adjust for agency non-participation.

Source: AIHW 2007g.

On the basis of these statistics, SAAP appears to be relatively successful in resolving people's immediate needs, as agencies are able to provide the vast majority of services requested by their clients.

Case management

Case management assists clients of SAAP set goals and work towards a satisfactory exit from the program. In this sense, case management is attempting to facilitate the longer-term goal of achieving the maximum possible degree of independence and self-reliance. In 2005–06, case management plans were in place in 59% of closed support periods by the end of the period. In 93% of these support periods, some or all of the goals agreed between the client and the agency were met (AIHW 2007g).

Repeat use of services

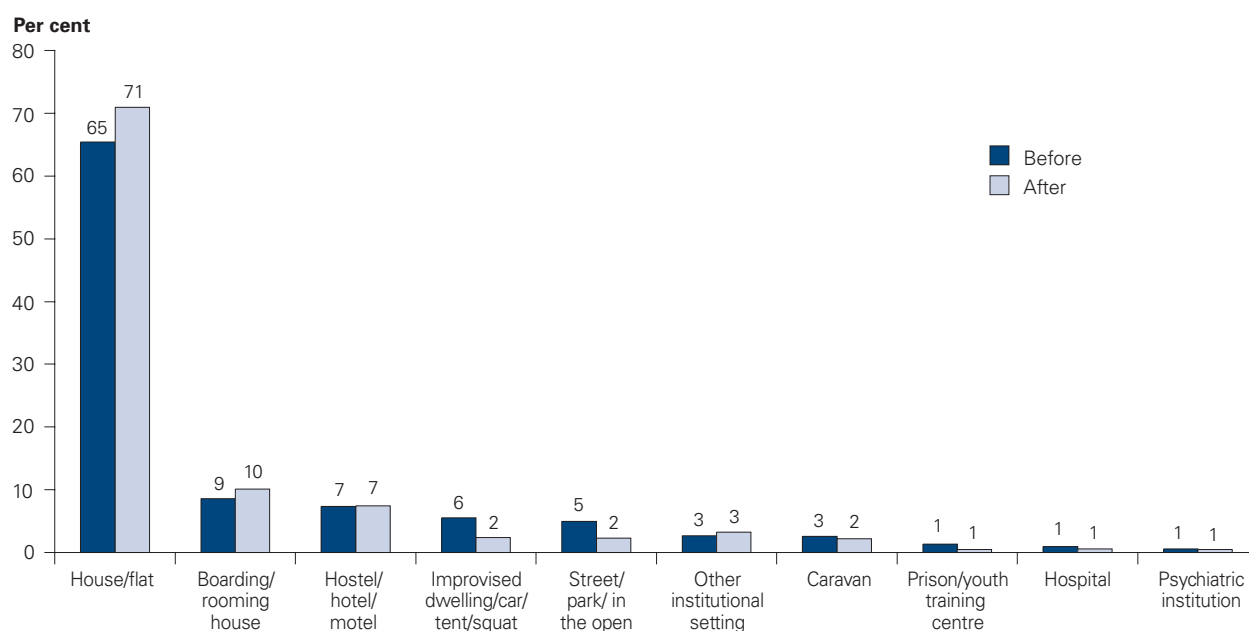
The impact of case management can also be measured to some extent by the rate of repeat use of the program over the financial year. In 2005–06, a significant majority of clients of the program (over 74%) only had 1 period of support, 14% of clients had 2 periods of support, and 3% used the program 6 or more times (AIHW 2007g).

On average, each SAAP client had 1.7 support periods in 2005–06. Men had more support periods per client than women (1.8 support periods per client compared to 1.6). Australian-born non-Indigenous clients (1.8 support periods per clients) had more support periods per client than English-speaking people born overseas (1.7), Indigenous clients (1.6) and people born overseas from non-English-speaking countries (1.5) (AIHW 2007g).

Housing outcomes

The SAAP National Data Collection reports on the immediate housing outcomes of SAAP clients after they leave the program.

Generally, positive housing outcomes were reported for clients following support. For example, in 2005–06, the most common type of house or dwelling occupied both before and after support was a house or flat, increasing from 65% of closed support periods immediately before support to 71% of closed support periods following support (Figure 14.1). There was also a shift away from living in an improvised dwelling or sleeping rough, with the proportion living in an improvised dwelling, car, tent or squat dropping from 6% of closed support periods before support to 2% after support, and the proportion living in the street, park or in the open decreasing from 5% to 2%.



Source: Table A14.1.

Figure 14.1: Type of house/dwelling immediately before and after a support period, 2005–06 (per cent closed support periods)

For clients who required assistance to obtain or maintain independent housing, more marked improvements were seen in the type of house or dwelling occupied after support. In particular, accommodation in a house or flat rose from 68% before support to 79% after support. The proportion of closed support periods in which clients were living in an improvised dwelling, car, tent or squat decreased from 6% to 2%, and the proportion living in a hostel, hotel or motel decreased from 7% to 5% (AIHW 2007g).

Further reading

AIHW 2007g. Homeless people in SAAP: SAAP National Data Collection annual report 2005–06 Australia. SAAP NDCA report Series 11. Cat. no. HOU 156. Canberra: AIHW.

AIHW 2007h. Homeless SAAP clients with mental health and substance use problems 2004–05: a report from the SAAP National Data Collection. AIHW cat. no. AUS 89. Canberra: AIHW.



Housing assistance to specific populations

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15. Housing assistance to Indigenous Australians

In 2006, there were just under 167,000 Indigenous households (defined as having one or more Indigenous people and may include non-Indigenous people) in Australia, representing just over 2% of all Australian households (AIHW 2007i; ABS & AIHW 2005).

Indigenous Australians suffer from above-average levels of substandard housing, overcrowding and homelessness. This is most evident in remote Australia where access to services and opportunities are also restricted by distance (AIHW 2007a). Indigenous Australians are also more likely to use social housing than non-Indigenous Australians (ABS & AIHW 2005).

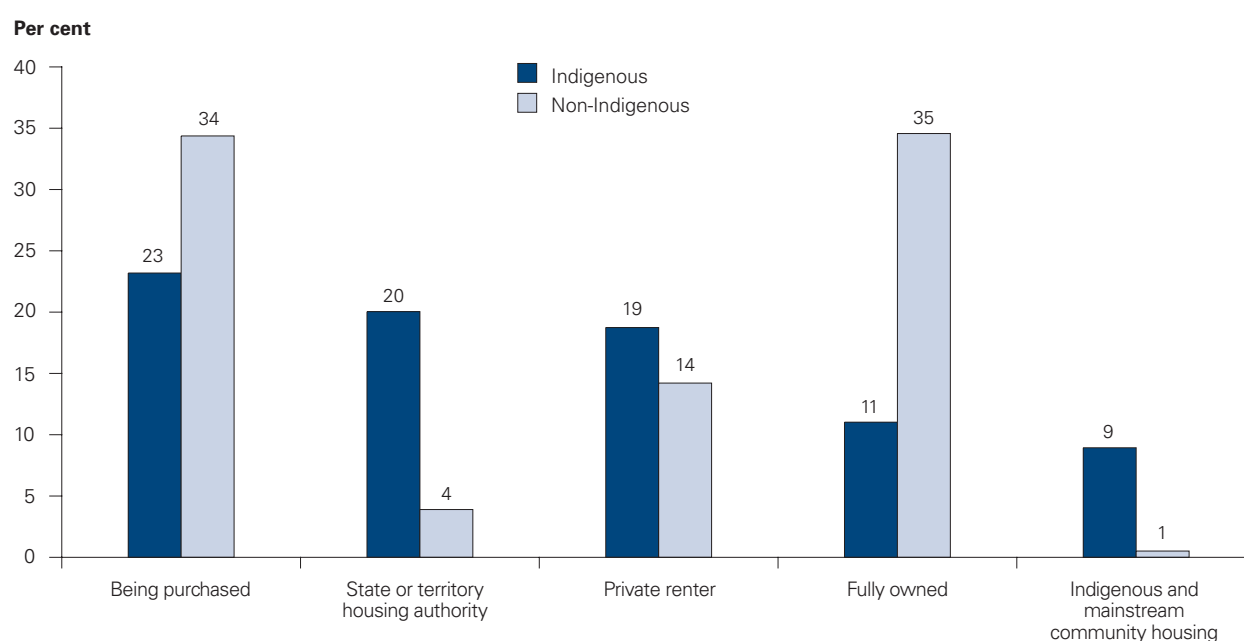
Tenure type

The level of home ownership among Indigenous households is half that of non-Indigenous households, (34% compared to 69%) and the level of renting from a state or territory housing authority is more than five times as high for Indigenous households (20% compared to 4%). Indigenous households are also more likely to be renting in the private sector (19% compared

to 14%) or from an Indigenous or mainstream community housing organisation (9% compared to less than 1%) (Figure 15.1).

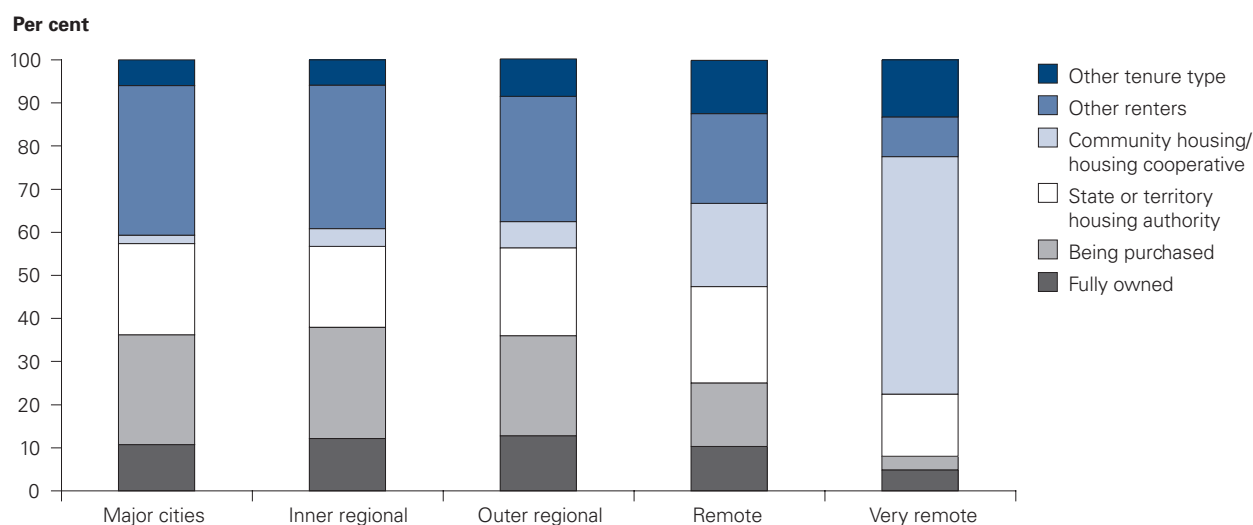
Indigenous outright home ownership is greatest in outer regional areas (13% of all Indigenous households), and lowest in very remote areas (5% of all Indigenous households). However for those currently buying their own home, the greatest proportions were in the major cities and inner regional areas (26% of all Indigenous households in those regions). Only 3% of those Indigenous households in very remote areas are currently purchasing their own home.

While state and territory housing remains fairly constant across the five standard region categories, dropping slightly only in very remote areas, the proportion of Indigenous households in community housing increases markedly from 2% in major cities to 55% in very remote areas. To a large extent, this reflects the types of tenure available on traditional Aboriginal and Torres Strait Islander lands (Figure 15.2; ABS 2002; ABS & AIHW 2005).



Source: Table A15.1.

Figure 15.1: Tenure type, by Indigenous and non-Indigenous households 2006 (per cent)



Source: Table A15.2.

Figure 15.2: Indigenous Australians, by Australian Standard Geographical Classification remoteness classification, 2006 (per cent)

Housing assistance provided

Commonwealth State Housing Agreement

At 30 June 2006, 35,190 Indigenous households lived in CSHA-funded dwellings. This comprised 21,141 in public rental housing, 12,386 in state owned and managed Indigenous housing and 1,663 in community housing (AIHW 2006d,e 2007c).

The greatest number of Indigenous households in public rental housing were in New South Wales (8,733 households) followed by 4,399 in Western Australia. The Northern Territory housed 1,647 Indigenous households in public rental housing. For state owned and managed Indigenous housing, the greatest number was also in New South Wales (4,041 households) followed by Queensland (2,822 households). Queensland also housed the greatest number of Indigenous households in community housing (725) followed by New South Wales (661) (Table 15.1).

The proportion of new Indigenous recipients of mainstream CSHA housing assistance ranged from 1% for home purchase assistance to 14% for public rental housing in 2005–06. In all cases except home purchase assistance, Indigenous people are over-represented. It is also worth noting that these figures are likely to be an under-count due to issues associated with identifying Indigenous recipients.

Indigenous community housing

The greatest number of Indigenous households in Indigenous community housing were in the Northern

Territory (6,807 households) followed by Queensland (5,671 households) and New South Wales (4,989 households) (Table 15.1). Topic 10 of this publication provides further details of assistance provided through Indigenous community housing.

Private Rent Assistance

Private rent assistance is provided through the CSHA and CRA (see Topic 6). Data are not available for the provision of CSHA private rent assistance to Indigenous households.

Almost 30,200 Indigenous income units were receiving CRA at 30 June 2006. The greatest number of recipients were in New South Wales (11,700 income units) followed by Queensland (10,400) (Table 15.1).

Community Housing and Infrastructure Program

The Community Housing and Infrastructure Program (CHIP) administered by FaHCSIA seeks to improve the living environment of Indigenous Australians by providing people in need with housing and associated infrastructure. The CHIP budget is spread across a number of elements comprising housing, Infrastructure the National Aboriginal Health Strategy (NAHS) and program support. The Australian Government will implement a significant strategy of major reforms to help fix the Indigenous housing problem particularly in remote Australia. The Australian Government has provided \$293.6 million in new funds in the 2007–08 Budget, over and above the current level of Indigenous housing funding of around \$380 million per year (FaHCSIA 2008).

Table 15.1: Indigenous households in major housing assistance programs, 30 June 2006

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
	Number							
Indigenous housing assistance								
Indigenous community housing ^(a) (dwellings)	4,989	442	5,571	3,213	991	56	23	6,807
SOMIH (households)	4,041	1,248	2,822	2,138	1,791	346	..	..
Mainstream housing assistance								
Public housing (households)	8,700 ^(b)	1,233	3,122	4,399	1,210	639	191	1,647
Community housing (households)	661	56	725	121	65	11	24	n.a.
Commonwealth Rent Assistance ^(c) (income units)	11,692	1,945	10,377	2,612	1,368	1,007	124	1,031

(a) Data on the number of ICH households is not available. The number of households would be similar to the number of dwellings.

(b) Estimate based on the 2001 Census of population and housing.

(c) In some cases a household may include more than one income unit.

Note: Data for each jurisdiction cannot be added because household data is not available for all forms of assistance.

Source: ABS & AIHW 2008 (forthcoming).

Table 15.2: New Indigenous recipients of assistance through the Commonwealth State Housing Agreement (number new households and per cent) 30 June 2006

	New Indigenous	New all	Indigenous (per cent)
Commonwealth State Housing Agreement (households)			
Public housing (2006–07)	3,706	26,824	13.8
State owned and managed Indigenous housing (2006–07)	1,468	1,468	100.0
Community housing (2006–07)	661	8,741	7.5
Crisis Accommodation Program (2005–06)	1,790 ^(a)	25,380	7.1
Private rent assistance (2005–06)	7,989	122,393	6.5
Home purchase assistance (2005–06)	295	21,947	1.3

(a) The counting units for CAP are the number of all households and only include numbers for Western Australia.

Source: AIHW 2006d,e 2007c,d,f,k.

Assistance for Indigenous people experiencing homelessness

On census night 2001, 8.5% of all persons experiencing homelessness were Indigenous.⁵ This was about 3.5 times the rate of homelessness for non-Indigenous Australians. The national rate of Indigenous homelessness was 176 per 10,000, but varied significantly across jurisdictions. The highest rates of Indigenous homelessness were found in the Northern Territory (344 per 10,000 Territorians) and South Australia (226 per 10,000 South Australians), while Tasmania had the lowest rate (92 per 10,000 Tasmanians) (ABS 2001).

In 2005–06, there were 17,000 Indigenous clients and 12,000 accompanying children who received support from SAAP (see topics 13 and 14). Indigenous clients comprised 17% of all clients aged 15 years and over supported by SAAP and 27% of all accompanying children assisted by SAAP (AIHW 2007g).

⁵ These numbers are about 5,000 less than 1996. The relatively large decrease can be mostly explained by a change to the counting rules for improvised dwellings in remote Indigenous communities in the 2001 Census.

The higher levels of Indigenous over-representation in SAAP compared to the total homeless population can in part be explained by SAAP assisting people at risk of homelessness as well as those who are homeless. Domestic violence is a significant risk factor, as well as a cause of homelessness. In 2003–04, 24% of all female SAAP clients escaping domestic violence were Indigenous women. Two-thirds of all children in SAAP accompanied women escaping domestic violence, partially explaining the relatively high numbers of Indigenous children (AIHW 2005g).

Further reading

ABS & AIHW (forthcoming). The health and welfare of Australia's Aboriginal and Torres Strait Islander peoples 2008. Canberra: AIHW.

AIHW 2007i. Indigenous housing indicators 2005–06. Indigenous housing series no. 2. Cat. no. HOU 168. Canberra: AIHW.

ABS 2002. National Aboriginal and Torres Strait Islander social survey 2002. Cat. no. 4714.0. Canberra: ABS.

16. Housing assistance to older Australians

Suitable housing is an important contributor to the well-being of older Australians (persons aged 65 or over). The home, for many older Australians, is the environment they spend most time in and the home is increasingly the site of aged care service delivery for older people with care needs. The amenity, location and security of the home provide the backdrop for healthy ageing.

Home ownership constitutes a significant financial resource for many older people, as well as a personal and social resource, providing a sense of security and continuity of lifestyle over time. This can reduce other stresses, and delay entry into residential aged care, particularly where appropriate home-based services are available (AIHW 2007). The ability to remain in the community with assistance has been shown to be important to people's capacity to maintain health and wellbeing (Waters 2001).

It is generally recognised that home ownership has maintained the living standards of many older Australians and changing home ownership rates may, in the longer-term, generate greater demand for income support. Consequently housing assistance has an important role in supporting the provision of an 'age-friendly' built environment for the health and independence of older people. It has risen in significance as a result of demographic changes in Australia around the ageing of the population.

Tenure type

Older Australians (i.e. over 65 years of age) enjoy very high rates of home ownership. The overall home ownership rate among older Australians living in private dwellings in 2005–06 was 85%, comprised of owners without a mortgage (just over 79%) and owners with a mortgage (just over 5%). This compares with an overall level of home ownership for all households of 69%. The proportion of older people in public rental housing (6%) was slightly above average (5%) while the proportion in private rental accommodation was below average (7%) when compared to all households (22%)(Table 16.1). Over the 3 Census years (1991, 1996 and 2001), there was a change in the rental housing profile of older Australians. The proportion renting private dwellings rose from 6% to 7%, while the proportion in public housing fell from 5% to 4% (AIHW 2005a).

As stated above, in 2006 older Australians were overrepresented in public rental housing and under represented in private rental housing in comparison to all Australian households.

Renting

In 2002, older CRA recipients comprised 16% of all CRA recipients; while older public housing main tenants represented 28% of all public housing main

Table 16.1: Proportion of households (per cent) by age of reference person and tenure, 2005–06 (per cent)

	65–74 years	75 years and over	All 65 years and over	All households
Owner without a mortgage	74.6	84.7	79.3	34.3
Owner with a mortgage	7.5	2.8	5.3	35.0
Renter with state/territory housing authority	6.2	3.7	5.1	4.7
Renter with a private landlord	7.4	4.7	6.1	22.0
Other tenure	4.3	4.1	4.2	4.0
Total	100.0	100.0	100.0	100.0

Source: Table A16.1.

tenants. However, the overall proportion of older Australians among the population in 2001 was 13%.

For older persons renting, housing assistance is important—nearly 1 in 5 older Centrelink recipients are receiving assistance either through public housing or CRA. In June 2002, there were 94,900 age pensioners living in public housing and 143,000 people receiving both the Age Pension and CRA (AIHW 2004: Table 5,10).

Public housing main tenants

Households with an older main tenant account for 28% of all public housing tenancies. However they made up only 12% of all new households entering public housing in 2005–06 (Table A16.3). Most older public housing tenants receive a government pension or benefit as their main source of income (93%). About 94% of older public housing tenants receive rent assistance in the form of a rebate, compared to 86% for younger tenants. (Table A16.3).

Commonwealth Rent Assistance

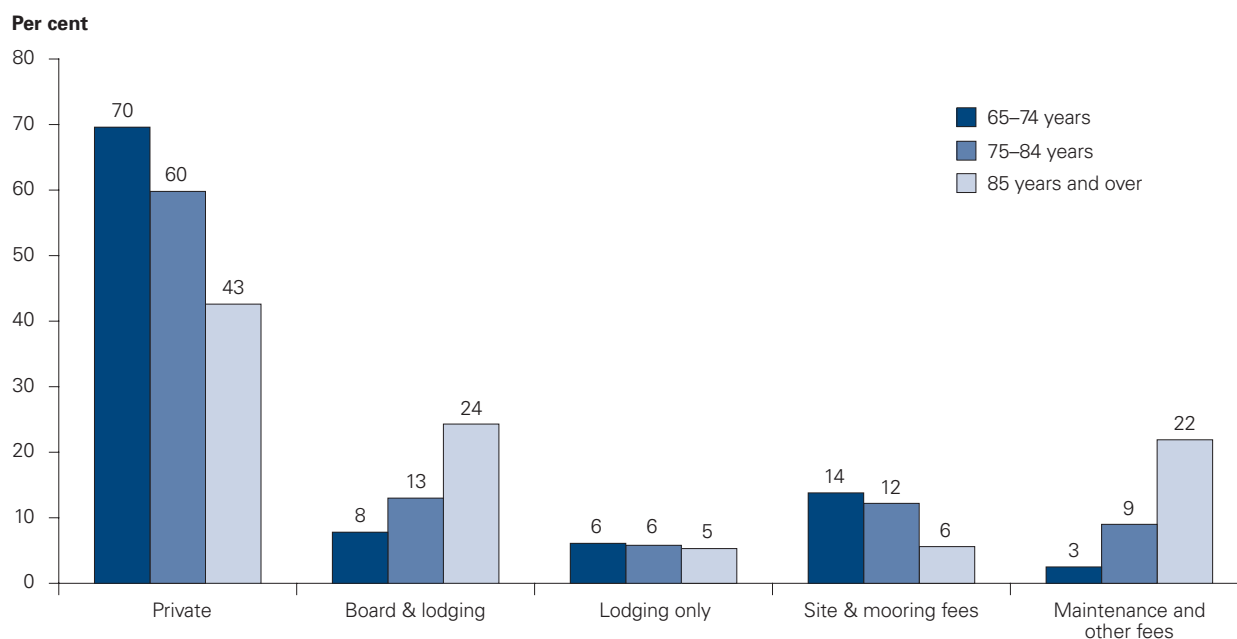
In June 2006, income units with older principal clients made up 18% of all recipients of CRA. This is considerably lower than the rates for both CSHA public housing (29%) and mainstream community housing (30%).

Among older CRA recipients over half were aged 65–75 years (57%) and 12% were aged 85 years and over (Table A16.2)

Older CRA recipients (those aged 65 years and over) were less likely than their younger counterparts to be renting privately (63% compared to 83%) and more likely to be in board and/or lodging (17% compared to 15%) or paying site and mooring fees (12% compared to 2%) (Table A16.4). Figure 16.1 shows that for CRA recipients, private rental decreases with age, declining from 70% of all rent tenures for those aged 65–74 years, to only 43% of all rent tenures for those aged 85 and over. Concurrent with this is an increase with age in board and lodging (24% for those aged 85 and over) and the payment of maintenance fees for retirement villages or non-government funded nursing homes (22% for those aged 85 and over, compared to only 3% for those aged 65–74).

The average rent before CRA paid by older CRA recipients was \$129 per week while the average CRA amount received was \$38 per week (Table A16.5).

The impact of CRA on older renter's housing affordability is substantial. Before CRA payments, 21% of older CRA recipients paid more than half of their income on rent; after CRA payments the proportion fell to 6%. Similarly, the proportion of older CRA recipients



Source: Table A16.2.

Figure 16.1: Older Commonwealth Rent Assistance recipients, rent type by age, June 2006 (per cent)

Table 16.2: Recipients of Commonwealth Rent Assistance aged 65 years or more, by proportion of income spent on rent before and after CRA payment, June 2006 (per cent)

Income unit type	Proportion of income spent on rent				Total CRA recipients (number)
	30% or less	31% to 50%	Over 50%	Total	
Before CRA	33.8	44.7	21.4	100.0	172,060
After CRA	71.2	22.9	5.8	100.0	172,060

Source: Australian Government housing data set, June 2006.

paying more than 30% but less than half was reduced from 45% before CRA payments to 23% after CRA payments. This pattern was mirrored in the consequent increase in the proportion paying 30% or less of their income on rent, up from 34% before CRA to 71% after CRA (Table 16.2).

Affordability for older Australians

Older people make up a significant component of low-income Australian households. In 1999, about 30% of households with a younger reference person (under 65) had an income within the bottom 40% of income distribution. On the other hand, this proportion is 81% for older households. For older public housing tenants, 95% are in the two low-income quintiles; for older private renters the comparable figure is 88% (AIHW 2005a: Table A6.1).

The over representation of older Australians in lower income groups makes housing affordability an important issue. For the majority of aged persons owning their own home usually means housing costs are substantially less than renter households. Also government assistance with reduced or deferred payment for housing related expenses such as rates can keep expenditure low. The favorable treatment of the principal residence through exclusion from the pension assets test provides incentive to become a home owner if possible.

The high rates of home ownership means on average older households spend a lower proportion of their income on housing costs compared to younger households. In 2005–06, older households overall spent 7% of their gross income on housing costs compared to 14% for all households. However older households renting privately spend 36% of their gross income on housing which represents the highest proportion of income spent on housing costs when compared with other households of any age group or tenure type (ABS 2007b: Table 8).

Assistance for older people experiencing homelessness

The 2001 Counting the Homeless project identified almost 14,000 people aged 55 years and over and 6,000 people aged 65 years and over who experienced homelessness on census night. This represents 14% and 6%, respectively, of the total count of people experiencing homelessness (Chamberlain & McKenzie 2003). However, in 2001–02 only 6% and 2% of SAAP clients were respectively aged 55 and over and 65 and over. Older Australians are therefore under-represented in SAAP in comparison to the homeless population on census night. The under-representation can in part be explained by the SAAP focus on younger people experiencing homelessness, with 36% of SAAP agencies having a specific target group of ‘young people’ (AIHW 2006f).

Further reading

ABS (Australian Bureau of Statistics) 2003. Ageing in Australia 2001. Cat. no. 2048.0. Canberra: ABS.

AIHW (Australian Institute of Health and Welfare) 2007. Older Australia at a glance: fourth edition. Cat. no. AGE52. Canberra: AIHW

Howe A 2003. Housing an older Australia: more of the same or something different? Keynote address presented to the Housing Futures in an Ageing Australia Conference, Melbourne.

Jones, A, Bell, M, Tilse, C & Earl, G 2004. Rental housing provision for lower income older Australians. Position paper no. 71. Melbourne: AHURI.



17. Housing assistance to people with disability

People with disability are more likely to need housing assistance than the general population. This can be attributed to four major reasons:

- People with disability generally have lower incomes than the wider population.
- People with disability often have extra health condition-related expenses that result in less available disposable income for housing costs (Saunders 2006).
- Dwelling modifications required by some people with disability mean that fewer housing options suit their needs.
- People with disability often have greater transport/mobility difficulties, making proximity to services a higher priority than for people without disability.

These factors manifest in a population with disability who have difficulty securing appropriate and affordable accommodation.

Tenure type

Almost four million Australians (20% of the population) had some form of disability in 2003 (ABS 2004). Most people with disability (95%) lived in households rather than cared accommodation establishments. About 1.1 million people with disability living in households sometimes or always needed assistance with self-care, mobility or communication. These people are referred to as having a severe or profound core activity limitation (ABS 2004).

Social housing is providing significant assistance to people with disability. In 2003, out of all the standard tenure groups, public housing had the highest proportion of persons aged 15–64 years with disability. The proportion of people with disability among public housing tenants in 2003 was more than twice that of the general Australian population (17%). The proportion of public housing tenants aged 15–64 years with severe or profound core activity limitations (14%) was more than three times the proportion in the general population (4%). The tenure types with the lowest percentage of people with disability aged 15 to 64 were owners with a mortgage (13%), those living rent free (13%)

and boarders and private renters (both 16%) (AIHW 2005a).

The deinstitutionalisation of disability services has resulted in a greater need for community-based accommodation and support for people with disability (Bostock et al. 2001). Between 1981 and 2003, the number of people aged 5 to 65 years with a severe or profound core activity limitations living in households increased by 156%, or more than 380,000 people. Over the same period, the number of those who lived in cared accommodation declined by about 40% (around 11,000 people). The data suggest that the trend towards community living is mainly due to potential new service users remaining in community-based living arrangements, rather than changes to the population currently in cared accommodation (AIHW 2007a).

Housing assistance provided

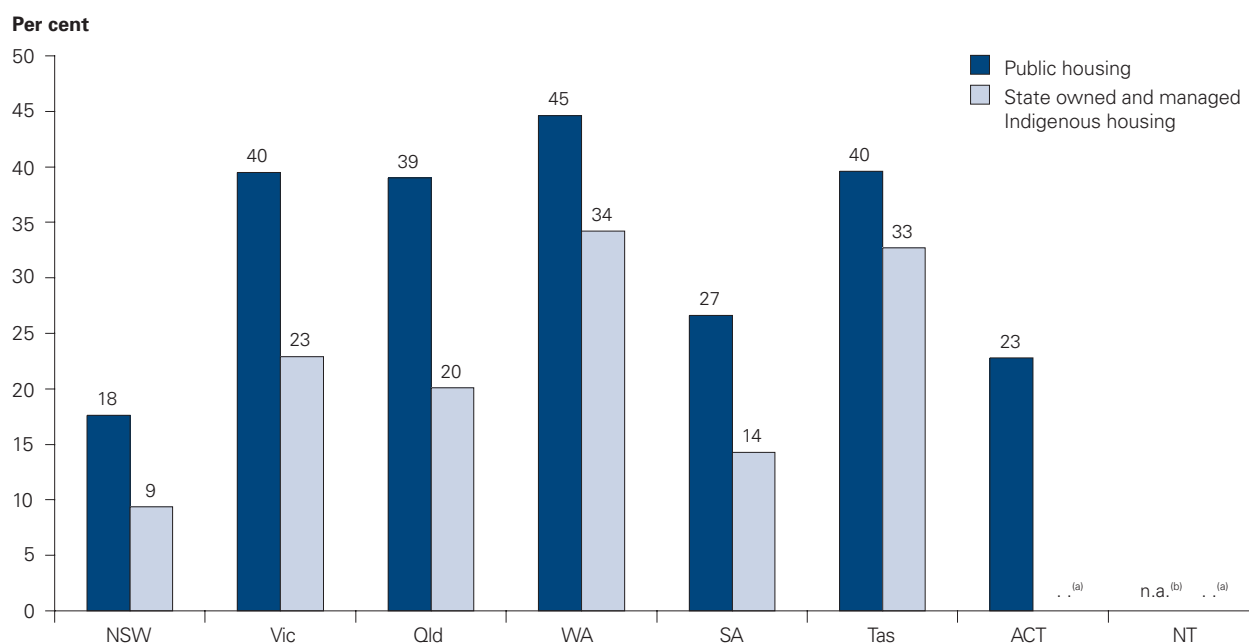
Assistance provided under the CSHA

Households that are categorised as being in 'special need', including disability, receive priority for housing provided through the CSHA; this includes community housing, public housing and SOMIH (see Topic 6).

In 2005–06, the proportion of public housing households in Australia with a member with disability was 29%. It was highest in Western Australia (45%) followed by Victoria and Tasmania (40% each) and Queensland (39%). In community housing 7,700 (27%) households had a member with disability (Figure 17.1) (AIHW 2007a).

Commonwealth Rent Assistance

Low-income households renting through the private system can also be assisted through the CRA program. The amount of assistance provided by CRA is determined by the tenant's level of income as well as their rental costs. Although CRA does provide a significant scale of assistance to households in need, a substantial proportion of people with disability still pay more than 30% of their income (housing stress) in rental costs, after CRA has been received. In 2006, 33% of households in receipt of the Disability Support



Source: Table A17.1.

(a) ACT and NT do not have state owned and managed Indigenous housing.

(b) People with disability could not be separately identified in the NT data.

Figure 17.1: Public housing and state owned and managed Indigenous housing households with a member with disability, by state/territory, 30 June 2006 (per cent)

Pension remained in housing stress after CRA had been received (SCRGSP 2007b).

the potential population in Queensland to 4% in Tasmania (AIHW 2007e).

Commonwealth State/Territory Disability Agreement

Services provided under the Commonwealth State/Territory Disability Agreement (CSTDA) provided residential accommodation for 16,500 people with disability in 2005–06. Almost half of all CSTDA expenditure in that year was on accommodation support services (\$1.9 billion). Over time, it has consistently been found that around a third of all CSTDA service users live in group homes, although the proportion has fallen from 33% in 2003–04 to 31% in 2005–06 (AIHW 2007e). Similarly, the proportion of service users residing in institutions and hostels fell from 15% in 2003–04 to 14% in 2005–06.

In 2004–05, only just over 2% of the potential population⁶ lived in institutions, hostels and group homes funded by the CSTDA (Table A17.2). This varied by jurisdiction from just over 1% of

Assistance for people with disability experiencing homelessness

People with disability are often discussed in the homelessness literature, particularly those with disabilities associated with mental illness or substance use disorders. While mental illness and problematic substance use can make people more vulnerable to homelessness, recent research has also supported the notion that these difficulties often develop *after* a person becomes homeless (Chamberlain et al 2007).

SAAP data published for 2002–03 indicate that at least a quarter (24,900) of all clients had disability. They were more likely to be male (58% compared to 42% for all of SAAP), older (aged 37 years compared to an average of 31 years) and less likely to be Indigenous (12% compared to 18%). They were also slightly more likely to return to SAAP than SAAP clients without disability (AIHW 2005f).

These figures are also most certainly an underestimate, as they rely in part on self-reporting, and clients with mental illness or substance use disorders often do not report their disability to SAAP agencies. For example, a report produced in 2004 by the New South Wales Community Services Commission using data collected

⁶ To give an indication of the proportion of the population with disability living in CSTDA-funded accommodation, a 'potential' population is used. This was calculated based on national age- and sex-specific rates of people with a severe or profound core activity limitation from the ABS 2003 Survey of Disability, Ageing and Carers (ABS 2004).



by AIHW on people excluded from SAAP services in that state reported that the two largest groups excluded were people with “a problematic substance use issue” (470), and people with “mental illness” (290) (AIHW 2007a). If this is the case, potential clients would not report their disability if they felt it would influence their chance of receiving assistance from SAAP.

The data therefore also indicate that homeless people with mental illness and substance use disorders are probably less likely than other homeless people to receive the type of long-term support they need to help them live independently in the community. New programs such as the Housing Assistance Support Initiative funded by the NSW Government, and the personal Helpers and Mentors Scheme by the Australian Government aim to provide more focused assistance to this group of people experiencing homelessness.

Further reading

AIHW 2007e. Disability support services 2005–06: national data on services provided under the Commonwealth State/Territory Disability Agreement. Cat. no. HOU 166. Canberra: AIHW.

Chamberlain C, Johnson G & Theobald J 2007. Homelessness in Melbourne: confronting the challenge. Melbourne: Centre for Applied Social Research, RMIT University.

Saunders P 2006. The costs of disability and the incidence of poverty. Social Policy Research Centre discussion paper no. 147. Sydney: SPRC, University of New South Wales.

Appendix A: Additional tables

Table A1.1: Number of occupied dwellings, by tenure type, 2006

Housing tenure type	Number of dwellings ^(a)
Owners	
Owner without a mortgage	2,430,727
Owner with a mortgage ^(b)	2,436,110
Renters	
Private ^(c)	1,498,175
Public	304,431
Community	50,165
Other landlord ^(d)	99,451
<i>Total renters</i>	<i>2,010,765^(e)</i>
Other tenure type(s) ^(f)	60,079
Not stated	206,715
Total	7,144,396

(a) Count of occupied dwellings.

(b) Includes dwellings being purchased under a rent/buy scheme.

(c) Comprises dwellings being rented from real estate agent and person not in same household, such as parent/other relative or other person.

(d) Comprises dwellings being rented through a 'Residential park' (includes caravan parks and marinas), 'Employer-government' (includes Defence Housing Authority) and 'Employer-other employer'.

(e) Includes 58,543 dwellings for which landlord type was not stated.

(f) Includes dwellings 'Being occupied under a life tenure scheme'.

Source: ABS 2006a.

Table A2.1: Income quintiles of households, by tenure, 2006 (per cent)

Tenure and landlord type	Lowest	Second	Third	Fourth	Highest	All households
Owner without a mortgage	47.6	39.9	28.6	24.6	26.7	34.3
Owner with a mortgage	13.8	27.6	41.9	47.3	50.3	35.0
Renter with state/territory housing authority	13.2	4.5	1.5	1.0	0.4	4.7
Renter with private landlord	19.2	23.9	24.3	24.1	19.9	22.0
Other tenure	6.2	4.1	3.7	3.0	2.7	4.0
All households	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2007b.

Table A2.2: Households income quintile, by family composition, 2005–06 (per cent)

	Lowest	Second	Third	Fourth	Highest	All households
One-family households						
Couple family with dependent children	12.7	28.7	36.0	34.4	24.6	26.2
One parent family with dependent children	10.7	10.8	6.6	3.2	1.8	6.8
Couple only	24.4	24.9	20.2	24.1	34.8	25.8
Other one-family households	5.6	12.5	12.9	14.6	14.0	11.5
Multiple family households	0.3	1.9	1.3	1.2	0.9	1.0
Non-family households						
Lone person	45.0	19.0	20.1	18.3	19.5	25.7
Group households	1.3	2.3	3.0	4.2	4.4	3.0
All households	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2007b.

Table A2.3: Tenure, by family composition, 2005–06 (per cent)

	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type	All households
One-family households								
Couple family with dependent children	13.0	46.4	11.4	19.4	18.9	18.1	18.1	26.2
One parent family with dependent children	2.5	5.2	21.5	12.4	13.5	13.9	5.1	6.8
Couple only	37.9	22.1	9.4	18.0	18.1	16.6	15.3	25.8
Other one-family households	14.7	10.6	12.8	8.6	6.8	9.2	6.7	11.5
Multiple family households	1.0	1.2	1.6	0.6	1.9	0.9	0.6	1.0
Non-family households								
Lone person	30.2	13.4	41.3	31.4	37.5	33.4	49.5	25.7
Group households	0.7	1.1	1.9	9.5	3.2	7.9	4.7	3.0
All households	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: ABS 2007b.

Table A5.1: Australian dwellings, by Australian Standard Geographical Classification remoteness structure and tenure type, 2006

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total
Number						
Fully owned	1,604,572	552,315	268,736	38,070	14,575	2,478,268
Being purchased	1,720,636	486,620	210,597	25,159	5,201	2,448,213
Rented	1,435,259	363,304	198,079	40,828	26,478	2,063,948
Other tenure type	41,509	13,853	7,252	1,751	1,346	65,711
Total	5,616,099	1,731,402	880,934	149,302	68,650	8,446,726
Per cent						
Fully owned	33.4	39.0	39.3	36.0	30.6	35.1
Being purchased	35.8	34.4	30.8	23.8	10.9	34.7
Rented	29.9	25.7	28.9	38.6	55.6	29.3
Other tenure type	0.9	1.0	1.1	1.7	2.8	0.9
Total^(a)	100.0	100.0	100.0	100.0	100.0	100.0

(a) Total does not include not stated and not applicable tenure types.

Source: ABS 2006a.

Table A6.1: Tenancy composition in public housing and state owned and managed Indigenous housing, 30 June 2007 (per cent)

	Public housing	SOMIH
Single adult	49.6	21.8
Couple only	9.2	5.3
Sole parent	19.5	38.5
Couple with children	7.0	13.4
Other single	0.6	1.8
Groups household	7.2	7.1
Mixed composition	6.9	12.2
Total	100.0	100.0

Source: AIHW 2007a.

Table A7.1: Benefits achieved through moving into public housing and state owned and managed Indigenous housing, 2007 (per cent)

	Public housing	SOMIH
Feel more settled	90	90
Manage money better	89	87
Able to stay in area	89	91
More able to cope	85	89
Better access to services	78	83
Part of a local community	71	82
Enjoy better health	63	79
Start/continue education	50	60
Better job situation	43	52
Improved family life	n.a.	88

Notes

1. Respondents could tick more than one box, so responses add up to more than 100%.
2. There is no 'improved family life' category for public housing.

Source: RMR 2007a, 2008(forthcoming).

Table A8.1: Rental payments as a proportion of household assessable income, Australia 30 June 2007 (per cent)

	Proportion of households	
	Public housing	Community housing
20 or less	18.2	17.0
>20–25	80.0	57.4
>25–30	1.7	14.5
>30 or more	0.1	11.2

Sources: AIHW 2008c,e.

Table A9.1: Benefits achieved through moving into mainstream community housing, 2007 (per cent)

Benefit	Per cent
Able to stay in area	92
Feel more settled	91
Manage money better	91
More able to cope	87
Supported by organisation	82
Better access to services	79
Part of the local community	75
Enjoy better health	70
Start/continue education	59
Better job situation	50

Source: RMR 2007a.

Table A9.2: Housing situation before moving into mainstream community housing, 2007 (per cent)

Housing situation before community housing	Per cent
Private rental	42
Friends and relatives	16
Another community housing organisation	10
Public rental	8
Own home	7
Caravan park	5
Homeless	5
Boarding house	2

Source: RMR 2007a.

Table A10.1: Average number of people per bedroom in Indigenous community housing dwellings, by jurisdiction, 30 June 2006

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Average number of people per bedroom	1.8	1.0	1.6	n.a.	2.1	0.8	1.0	2.9

Source: AIHW 2007i.

Table A10.2: Number of Indigenous community housing dwellings, by jurisdiction, remoteness, 2006

	NSW ^(a)	Vic	Qld	WA	SA	Tas	NT
Non-remote	3407	469	2396	238	238	84	184
Remote	191	0	878	523	22	0	827
Very remote	578	0	2956	2701	685	50	5437

(a) Includes ACT

Source: ABS 2007a.

Table A11.1: Commonwealth Rent Assistance recipients (income units), by income unit type, June 2006

Income unit type	Per cent	Number of income units
Single, no dependent children	52.0	492,362
Single, 1 or 2 dependent children	19.8	188,028
Single, 3 or more dependent children	4.0	37,710
<i>Single with children</i>	<i>23.8</i>	<i>225,738</i>
Partnered, no dependent children	8.5	80,482
Partnered, 1 or 2 dependent children	10.4	98,789
Partnered, 3 or more dependent children	5.0	47,262
<i>Partnered with dependent children</i>	<i>15.4</i>	<i>146,051</i>
Total	100.0	947,333

Notes

1. This table differs from Table 11.1 as it includes 719 income units with nil total income or missing rent.
2. Data are for CRA recipients who were clients of FaCSIA only. Data exclude those paid Rent Assistance by, or on behalf of DVA or DEST.
3. A child is regarded as dependent on an adult only if the adult receives Family Tax Benefit for the care of the child.
4. 'Single, no dependent children' includes single people in shared accommodation.
5. Total includes 2,700 individual who are partnered with no dependent children and temporarily separated or separated due to illness.

Source: Australian Government Housing Data Set, June 2006.

Table A11.2: Number of households assisted under Commonwealth State Housing Agreement private rent assistance, 2005–06

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Australia ^(a)
Bond loans	15,705	12,672	17,207	9,445	11,448	2,709	77	613	69,876
Rental grants/subsidies	9,236	27,205	1,205	..	10,30w5	2,759	..	..	50,170
Relocation expenses	..	2,651	..	..	..	147	46	..	2,844
Other one-off grants	5,448	1,013	..	..	..	4,090	..	..	10,551
Households assisted	30,389	43,541	18,412	9,445	21,753	9,705	123	613	133,981
Total value of assistance provided (\$'000)	32,918	14,595	14,550	4,653	9,424	1,680	64	539	78,423

(a) May not represent national total because data was not available from all jurisdictions.

Source: AIHW 2006a.

Table A13.1: Supported Accommodation Assistance Program support periods active each day and accommodation periods active each night, average by month, 2005–06 (number)

Date	Support periods	Accommodation periods
July 2005	21,800	8,900
August 2005	22,600	8,900
September 2005	22,900	8,800
October 2005	22,600	8,700
November 2005	22,900	8,700
December 2005	22,600	8,600
January 2006	22,500	8,500
February 2006	23,500	8,500
March 2006	24,000	8,400
April 2006	23,400	8,200
May 2006	23,800	7,900
June 2006	23,700	7,300
Support periods: total number of days	8,405,300	2,984,100

Source: AIHW2007j.

Table A14.1: Type of house/dwelling immediately before and after a support period, 2005–06 (per cent closed support periods)

Type of house/dwelling	Closed support periods in which clients needed assistance to obtain/maintain independent housing		All closed support periods	
	Before	After	Before	After
Improvised dwelling/sleeping rough	8.9	2.2	10.5	4.7
Improvised dwelling/car/tent/squat	5.7	1.5	5.5	2.4
Street/park/in the open	3.2	0.6	5.0	2.3
House/dwelling	85.3	94.5	83.9	90.5
House/flat	67.5	79.4	65.4	70.9
Caravan	3.2	2.6	2.6	2.2
Boarding/rooming house	7.6	7.8	8.6	10.1
Hostel/hotel/motel	7.0	4.7	7.3	7.4
Institutional setting	5.7	3.4	5.6	4.8
Hospital	0.9	0.4	1.0	0.6
Psychiatric institution	0.6	0.4	0.6	0.5
Prison/youth training centre	1.4	0.5	1.3	0.5
Other institutional setting	3.0	2.1	2.7	3.2
Total	100.0	100.0	100.0	100.0
<i>Total (number with valid data)</i>	<i>37,100</i>	<i>29,400</i>	<i>139,100</i>	<i>109,300</i>
Number with 'Client left without providing any information'	n.a.	4,300	n.a.	15,400
Number with 'Don't know'	1,500	4,200	15,100	26,600
Number with missing data	600	1,300	5,800	8,600
Total (number)	39,200	39,200	160,000	160,000

Source: AIHW2007g.

Table A14.2: Supported Accommodation Assistance Program closed support periods: type of accommodation immediately before and after a support period by client group, 2004–05

Type of accommodation	Before support		After support	
	per cent	Number	Per cent	Number
Mental health				
SAAP or other emergency housing	18.9	1,800	19.5	1,900
Living rent-free in house/flat	10.9	1,000	8.9	900
Private rental	13.5	1,300	14.3	1,400
Public or community housing	10.9	1,000	17.4	1,700
Rooming house/hostel/hotel/caravan	9.1	900	10.0	1,000
Boarding in a private home	9.5	900	8.6	800
Own home	3.9	400	3.1	300
Living in a car/tent/park/street/squat	10.9	1,000	6.4	600
Institutional	10.6	1,000	9.4	900
Other non-SAAP	1.8	200	2.4	200
Total	100.0	9,500	100.0	9,500
Substance use				
SAAP or other emergency housing	23.5	4,200	21.0	3,800
Living rent-free in house/flat	10.2	1,800	8.4	1,500
Private rental	8.4	1,500	9.6	1,700
Public or community housing	10.9	1,900	15.0	2,700
Rooming house/hostel/hotel/caravan	7.1	1,300	8.5	1,500
Boarding in a private home	8.8	1,600	8.2	1,500
Own home	1.2	200	1.0	200
Living in a car/tent/park/street/squat	16.1	2,900	13.9	2,500
Institutional	12.7	2,300	12.7	2,300
Other non-SAAP	1.2	200	1.6	300
Total	100.0	17,900	100.0	17,900
Neither				
SAAP or other emergency housing	11.7	9,900	15.8	13,200
Living rent-free in house/flat	12.7	10,600	10.2	8,600
Private rental	20.3	17,000	21.5	18,100
Public or community housing	16.2	13,600	19.0	15,900
Rooming house/hostel/hotel/caravan	10.6	8,900	11.5	9,700
Boarding in a private home	12.8	10,800	10.4	8,800
Own home	4.9	4,100	3.4	2,900
Living in a car/tent/park/street/squat	7.4	6,200	4.5	3,800
Institutional	1.8	1,600	2.0	1,700
Other non-SAAP	1.6	1,300	1.8	1,500
Total	100.0	84,000	100.0	84,000

Source: AIHW 2007c.

Table A15.1: Tenure type, by Indigenous and non-Indigenous households 2006 (per cent)

	Indigenous	Non-Indigenous
Fully owned	11.0	34.6
Being purchased	23.2	34.4
Private renter	18.8	14.2
State or territory housing authority	20.0	3.9
Indigenous and mainstream community housing	8.9	0.5
Other renter ^(a)	12.5	8.8
Other tenure/not stated ^(b)	5.6	3.7
Total	100.0	100.0

(a) Includes: 'rented—person not in same household', 'rented—other landlord type' and 'rented—landlord type not stated'.

(b) Includes: 'other tenure type' and 'tenure type not stated'.

Source: ABS 2006a.

Table A15.2: Tenure type by Australian Standard Geographical Classification remoteness classification (Indigenous households)

	Major cities	Inner regional	Outer regional	Remote	Very remote	All
Fully owned	7,097	4,928	4,533	1,159	648	18,365
Being purchased	16,928	10,452	8,229	1,649	403	37,661
State or territory housing authority	14,087	7,548	7,245	2,505	1,908	33,293
Community housing/housing cooperative	1,246	1,667	2,155	2,156	7,234	14,458
Other renters	22,994	13,481	10,313	2,343	1,212	50,343
Other tenure type ^(a)	3,978	2,381	3,066	1,387	1,738	12,550
Total	66,330	40,457	35,541	11,199	13,143	166,670

(a) Includes tenure type 'not stated'.

Source: ABS 2006a.

Table A16.1: Number of households ('000), by age of reference person and tenure, 2005–06

	55–64 years	65–74 years	75 years and over	All households
Owner without a mortgage	677.8	640.2	618.9	2,718.1
Owner with a mortgage	346.8	64.4	20.4	2,772.0
Renter with state/territory housing authority	62.3	53.0	27.2	368.8
Renter with a private landlord	139.3	63.3	34.0	1,745.3
Total^(a)	1,261.3	857.8	730.3	7,926.2

(a) Includes tenure type 'not stated'.

Source: ABS 2007b.

Table A16.2: Older Commonwealth Rent Assistance recipients, rent type by age, June 2006

	Private	Board and lodging	Lodging only	Site and mooring fees	Maintenance and other fees	Total	Per cent
Number							
65–74 years	64,386	7,221	5,626	12,748	2,273	92,491	57.0
75–84 years	36,386	7,915	3,499	7,414	5,482	60,840	31.0
85 years and over	7,976	4,550	1,000	1,050	4,108	18,729	12.0
Total	108,748	19,686	10,125	21,212	11,863	172,060	100.0
Per cent							
65–74 years	69.6	7.8	6.1	13.8	2.5	100.0	—
75–84 years	59.8	13.0	5.8	12.2	9.0	100.0	—
85 years and over	42.6	24.3	5.3	5.6	21.9	100.0	—
Total	63.2	11.4	5.9	12.3	6.9	100.0	—

Source: 2006 FaCSIA housing data set.

Table A16.3: Households in public housing, by age of main tenant and selected characteristics, 2005–06

	Under 65 years	65 years and over	Not stated	Total
Number of households	236,275	96,082	1,611	333,968
Greatest need household	9,271	907	308	10,486
Newly allocated household	23,535	3,413	596	27,544
Newly allocated households in low-income A	20,740	3,112	46	23,898
Newly allocated households in low-income B	2,068	256	3	2,327
Newly allocated household with income details known	22,875	3,369	51	26,295
Rebated household	202,690	90,314	809	293,813
Non-rebated household	33,585	5,768	802	40,155
Households with at least one tenant with a disability	75,682	21,151	375	97,208

Source: AIHW analysis of 2005–06 public housing assistance national minimum data set.

Table A16.4: Commonwealth Rent Assistance recipients, by age of principal clients and type of rent paid, June 2006

	Private	Board and lodging	Lodging only	Site and mooring fees	Maintenance and other fees	Total
Older recipients (65 years and over)	63.2	11.4	5.9	12.3	6.9	100.0
Younger recipients (under 65 years)	82.7	7.8	7.4	1.8	0.1	100.0
All CRA recipients	79.2	8.5	7.1	3.7	1.3	100.0

Source: Australian Government housing data set, June 2006.

Table A16.5: Older Commonwealth Rent Assistance recipients, average rent paid and CRA per week (\$), June 2006

	Private	Board and lodging	Lodging only	Site and mooring fees	Maintenance and other fees	Total
Rent	140.8	128.7	108.8	97.4	96.0	129.0
CRA	41.4	41.3	33.1	29.0	23.0	38.1

Source: Australian Government housing data set, June 2006.

Table A17.1: Public rental housing tenants and state owned and managed Indigenous housing tenants with a disability, 30 June 2006 (per cent)

Tenants	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing	17.6	39.5	39.0	44.6	26.6	39.6	22.8	0.0	29.1
SOMIH	9.4	22.9	20.1	34.2	14.3	32.7	0.0	0.0	18.8

Source: AIHW 2007a.

Table A17.2: Number of service users for Commonwealth State/Territory Disability Agreement funded services, by service type, by state and territory, 2005–06

Service type	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Institutions/residential	1,866	739	871	441	908	234	0	0	5,059
Group homes	3,398	4,331	943	1,157	787	452	201	145	11,414
Accommodated	5,264	5,070	1,814	1,598	1,695	686	201	145	16,473

Source: AIHW2007a.

Table A17.3: Disability status of people aged 15–64 years living in households, 2003 (per cent)

	Core activity limitation ^(a)					Total with/without disability
	Profound/ severe	Moderate	Mild	All with disability ^(b)	No disability	
Owner without mortgage	4.6	5.3	6.8	21.9	78.1	100.0
Owner with mortgage	2.7	2.4	3.1	13.4	86.6	100.0
Public housing renter	14.2	8.4	10.2	41.6	58.4	100.0
Private renter	3.4	2.8	4.0	15.7	84.3	100.0
Boarder	3.8	1.3	3.9	15.6	84.4	100.0
Living rent-free	3.7	1.6	3.2	12.9	87.1	100.0
Other ^(c)	4.5	1.8	3.5	13.7	86.3	100.0
Total	3.7	3.2	4.4	16.6	83.4	100.0

(a) Core activities comprise communication; mobility and self-care (see Topic 5).

(b) Includes those with employment or schooling restrictions or people without restrictions but still screened as disabled.

(c) Includes life tenure schemes and rent/buy or shared equity schemes.

Source: AIHW analysis of ABS 2003 Survey of Disability, Ageing and Carers confidentialised unit record file.



Glossary

Client

A person, group or organisation eligible to receive services either directly or indirectly from an agency or government program.

Commonwealth Rent Assistance (CRA)

The Commonwealth pays rent assistance to recipients of income support payments, including those who receive more than the base rate of family tax benefit (Part A), and pay private rent above minimum thresholds. Rent assistance can be used for:

- rent (other than for public housing or the state/territory owned and managed Indigenous housing)
- service and maintenance fees in a retirement village
- lodging
- fees paid to use a site for a caravan or other accommodation which is occupied as the principal home
- fees paid to moor a vessel occupied as the principal home.

Commonwealth State Housing Agreement (CSHA)

A multilateral agreement between the Australian Government and each state and territory that aims to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need.

CSHA program areas

There are six housing assistance program areas which operate under the CSHA:

- public housing
- state owned and managed Indigenous housing (SOMIH)
- community housing
- crisis accommodation program (CAP)
- private rent assistance (PRA)
- home purchase assistance (HPA).

CSHA community housing (mainstream and Indigenous)

Provides capital and/or recurrent funding under the CSHA through state or territory housing authorities or state or territory community housing administrators for property and tenancy management. CSHA-funded community housing properties include those:

- leased from the private rental sector, government or non-government agencies for the provision of community housing (head leasing)
- purchased using state and territory housing or community housing authority funds from the CSHA community housing program
- purchased under joint venture arrangements where the purpose of the arrangement is to provide housing which falls into the scope of community housing (for example, when assistance is funded by the CSHA and the Building Better Cities Program or the Social Housing Subsidy Program).

Crisis Accommodation Program (CAP)

Provides the funding for dwellings used by governments, churches and other welfare organisations to assist people in actual or impending crisis or homelessness.

Dependant

Someone aged 24 years or under who lives in the primary care of parent(s), carer(s) or guardian(s), and:

- is studying full-time (ages 5 and over)
- is not in receipt of a pension, payment or benefit (for example, Youth Allowance) or a Prescribed Education Scheme payment (for example, ABSTUDY)
- has an annual income of no more than the amount specified by Centrelink for basic eligibility for Family Tax Benefit Part A.

Disability

The umbrella term for any or all of: an impairment of body structure or function, a limitation in activities, or a restriction in participation.

Disability is a multi-dimensional and complex concept and is conceived as a dynamic interaction between health conditions and environmental and personal factors (WHO 2001).

Dwelling

A structure or a discrete space within a structure intended for people to live in or where a person or group of people live. Thus a structure that people actually live in is a dwelling regardless of its intended purpose, but a vacant structure is only a dwelling if intended for human residence. A dwelling may include one or more rooms used as an office or workshop, provided the dwelling is in residential use. For the purposes of this document, a dwelling includes:

- a separate house
- a semi-detached, row or terrace house, townhouse, etc.
- a flat, unit or apartment; caravan, tent, cabin etc., either in or not in a caravan park, houseboat in marina, etc.
- an improvised home, tent, camper
- a house or flat attached to a shop, office, etc.
- a boarding/rooming house unit.

Greatest need

See priority allocation below.

First Home Owner Grant Scheme (FHOG)

A one-off \$7,000 grant paid by the Australian Government to first home buyers.

Homeless

A person is homeless if he or she does not have access to safe, secure and adequate housing. Unsafe, insecure and inadequate housing includes housing:

- in which the client did not feel safe (this can include the client's own home)
- in which the client did not have a legal right to continued occupation of their home (security of tenure)
- that lacked the amenities or resources necessary for living (such as adequate heating, plumbing or cooking facilities)
- that was provided by a Supported Accommodation Assistance Program (SAAP) agency or other emergency accommodation agency.

Home purchase assistance (HPA)

Provides assistance to eligible low-income families in securing and maintaining home ownership. The eligibility requirements and types of assistance offered vary widely between jurisdictions.

Household

A group of two or more related or unrelated people who usually reside in the same dwelling, and who make common provision for food or other essentials for living. A household can also be single person living in a dwelling who makes provision for his or her own food and other essentials for living, without combining with any other person.

Improvised dwelling

A structure used as a place of residence which does not meet the building requirements to be considered a permanent dwelling. This includes caravans, tin sheds without internal walls, humpies and dongas. Permanent dwellings are buildings designed for people to live in, with fixed walls, a roof and doors. Dwellings were not considered permanent unless they had internal walls dividing the living space into separate rooms.

Income unit

One person or a group of related persons within a household, whose command over income is shared, or any person living in a non-private dwelling who is in receipt of personal income. Income units are restricted to relationships of marriage (registered or de facto) and of parent/dependent child who usually resides in the same household. This means that an income unit can be defined as:

- a married couple or sole parent, and dependent children only
- a married couple only with no dependent children present
- a person who is not related to any other household member either by marriage or by the parent/dependent child relationship.

Indigenous household

A household which contains one or more Indigenous people. A household is considered one of the basic groups of social aggregation. Information on household numbers and composition aids in identifying groups within the population or the number of people living alone.

Indigenous status

A measure of whether a person identifies as being of Aboriginal or Torres Strait Islander origin.

Overcrowding

Under the CSHA, overcrowding occurs when two or more additional bedrooms are required to meet the national standard (the Proxy occupancy standard—see below).

Priority allocation

Provided to individuals classified as in greatest need. This means they were homeless, their life or safety was at risk, their health condition was aggravated by their housing, their housing was inappropriate to their needs or they had very high rental housing costs.

Private rent assistance (PRA)

Funded under the CSHA and often a one-off payment to eligible low-income households to establish and maintain tenancies in the private rental market.

Proxy occupancy standard

This specifies the bedroom requirements of a household, based on their household size and composition.

Household composition	Dwelling size required
Single adult only	1 bedroom
Single adult (group)	1 bedroom per adult
Couple with no children	2 bedrooms
Sole parent or couple with 1 child	2 bedrooms
Sole parent or couple with 2 or 3 children	3 bedrooms

For sole parent or couple households with four or more children the dwelling size in terms of bedrooms should be the same value as the total number of children in the household.

Public housing (or public rental housing)

Rental housing provided under the CSHA. Included are households residing in public rental dwellings where the dwelling is either:

- owned by the housing authority
- leased from the private sector or other housing program areas and used for provision of public rental housing
- leased to public housing tenants.

Rebated households

A household receiving housing assistance, (usually via a state or territory or community housing provider), who pays less than the market rent value of the dwelling.

Shared home ownership schemes

Where the tenant and the government both purchase a share of the property, providing the tenant with guaranteed security of tenure.

Social housing

Rental housing provided by not-for-profit organisations either government (public housing) or non-government (community housing).

Supported Accommodation Assistance Program (SAAP)

A major part of Australia's overall response to homelessness. It was established in 1985 to consolidate a number of Australian Government and state and territory government programs designed to assist people who are homeless or at risk of being homeless, including women and children escaping domestic violence.

The current program, SAAP V, is governed by the *Supported Accommodation Assistance Act 1994*. This specifies that the overall aim of SAAP is to provide transitional supported accommodation and related support services to help homeless people achieve the maximum possible degree of self-reliance and independence.

Tenure type

The nature of a person or social group's legal right to occupy a dwelling. Tenure types include:

- owner
 - fully owned
 - being purchased/with mortgage
- renter
 - private housing
 - public housing
 - community housing
- rent free
- life tenure scheme
- shared equity or rent/buy scheme
- none/homeless.

Websites for further information

To assist the reader in finding additional information on the topics covered the following URL are provided.

Government agencies

Australian government departments	
Australian Government Department of Families, Housing, Community Services and Indigenous Affairs	http://www.facsia.gov.au/
Torres Strait Island Regional Authority	http://www.tsra.gov.au/
Australian Bureau of Statistics	http://www.abs.gov.au/
Productivity Commission: Report on Government Services	http://www.aic.gov.au/stats/aust/rogs.html
State and territory departments	
ACT Department of Disability, Housing and Community Services	http://www.dhcs.act.gov.au/
SA Department for Families and Communities	http://www.familiesandcommunities.sa.gov.au/
NSW Department of Housing	http://www.housing.nsw.gov.au/
Aboriginal Housing Office, NSW	http://www.aho.nsw.gov.au/
Vic Department of Human Services	http://hnp.dhs.vic.gov.au/wps/portal
NT Department of Local Government, Housing and Sport	http://www.dlghs.nt.gov.au/
WA Department of Housing and Works	http://www.dhw.wa.gov.au/
Qld Department of Housing	http://www.housing.qld.gov.au/
Tas Department of Health and Human Services	http://www.dhhs.tas.gov.au/index.php
Other Government	
Council of Australian Governments	http://www.coag.gov.au/



Non-government organisations

Community housing

Community housing federation of Australia	http://www.chfa.com.au/
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Homelessness

Homelessness Australia	http://www.homelessnessaustralia.org.au/site/index.php
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Australian Federation of Homelessness Organisations	http://www.afho.org.au/
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High and complex needs

Personal Helpers and Mentors Program	http://www.facs.gov.au/internet/facsinternet.nsf/mentalhealth/nav.htm
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Housing and Accommodation Support Initiative	http://www.health.nsw.gov.au/pubs/2007/hasi_intiative.html
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Research, statistical and reporting organisations

Australian Housing and Urban Research Institute	http://www.ahuri.edu.au/
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National Centre for Social and Economic Modelling	http://www.canberra.edu.au/centres/natsem/
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National housing organisations

Housing Industry Association	http://hia.com.au/
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