



**ACT**  
Government

# ACT HOUSING STRATEGY

OCTOBER 2018



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Director-General, Environment, Planning and Sustainable Development  
Directorate, ACT Government, GPO Box 158, Canberra ACT 2601.

**Telephone:** 02 6207 1923

**Website:** [www.planning.act.gov.au](http://www.planning.act.gov.au)

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# MINISTER'S MESSAGE



A good secure home is fundamental to so many parts of life – school, work, good health, friendships, comfort, security, happiness. On average, the ACT is Australia's most affordable jurisdiction to buy and second most affordable for renting. We have the most social housing relative to population and the 2016 census shows we are defying a national trend by reducing homelessness.

But there's no doubt there are people on low incomes and facing disadvantage who remain left behind in the current housing market. These are the people this strategy is designed for. It continues the ACT Government's long held commitment to intervening where the housing market fails to provide for these people in our community.

The strategy is truly a reflection of community voices, having been developed on the back of thousands of contributions from people across the Canberra community – housing experts, housing tenants, service practitioners and many more who generously gave their time. A special thanks goes to the Affordable Housing Consultative Group who represent a broad cross section of the housing sector and have provided extremely valuable input to government through the process.

The goals of the strategy reflect its broad ambition. The policy levers affecting housing span numerous portfolios and the action plan shows the many ways in which the government will act in coming years, in particular:

- \$100 million in new investment to further grow and renew our public housing stock as well as provide new opportunities for growth in the community housing sector
- a renewed commitment to meet or exceed population growth in our land supply, with 15% of dwelling sites committed for public, community and affordable housing
- further reforms to the Residential Tenancies Act to strengthen the rights of renters
- seed funding for new innovations in housing management, design and ownership to make sure the ACT is at the forefront of ways to do better in these areas.

Through this strategy the ACT Government is putting housing first. The Canberra community has always shown its willingness to give to the greater good. This document will guide the government, on behalf of the community, to do just that.

**YVETTE BERRY MLA**

Minister for Housing and Suburban Development

# THE MINISTER'S AFFORDABLE HOUSING CONSULTATIVE GROUP

**MEMBERS:** Adina Cirson, Peta Dawson, Meredith Edwards, Travis Gilbert, John Jacobs, Alan Morschel, Chris Redmond, Christine Shaw, Neil Skipper, and Robert Tanton

The strategy benefits considerably from the advice of the Minister's Affordable Housing Consultative Group. This group was established in May 2017 and consists of individuals from the community sector, the private sector, industry and public housing tenants chosen by Minister Berry to help provide an independent, external perspective of the challenges of housing affordability in the ACT, and the possible responses that might be considered by the government.

Over a period of 18 months the Minister's Consultative Group has devoted their time and experience to provide independent feedback to the Minister and government on the 2007 Affordable Housing Action Plan and its effectiveness, as well as the need to undertake comprehensive and meaningful engagement with the community and industry. The group assisted the government to design a community engagement plan and contributed to the design and running of the ACT Housing and Homelessness Summit – Our Canberra, Our Home, held on 17 October 2017.

The group has focused on the priority needs of the 60,000 Canberra households who fall into the lowest 40% of incomes, and were instrumental in developing four of the goals in this strategy: to reduce homelessness, strengthen social housing assistance, and increase affordable rental and home purchase opportunities.

While the strategy may not reflect a consensus of opinion among all members of the group, across all elements of the strategy, it has been greatly enhanced by their contribution. The Minister and the government would like to offer their acknowledgment of the efforts of the group and appreciation for each member's considerable involvement and support on the road towards developing the strategy.



# ABOUT THE STRATEGY

This ACT Housing Strategy (the strategy) provides a roadmap for housing in the ACT for the next decade.

In recognition of the unique and complex challenges that exist in the ACT housing market, the strategy puts in place policy interventions to meet the Territory's diverse and changing needs now and into the future; most importantly, it includes a sustainable supply of housing for households at all income levels.

The strategy is based around five goals that focus improvements in the housing market to those issues of most concern to the community. These goals are supported by objectives that underpin the implementation of the strategy. These objectives shape and guide policy, planning and delivery of appropriate housing for every ACT household.

The strategy is also supported by the ACT Government's Homes and Housing website, which will bring together all government policy, information, advice and support related to housing into one place.

The strategy builds on the considerable achievements of the 2007 Affordable Housing Action Plan, what the ACT Government heard through its conversation with the ACT community in 2017, including the Housing and Homelessness Summit, an analysis of the issues by housing industry and community leaders, and research and analysis relevant to the housing sector.

The review of the Affordable Housing Action Plan and the ACT Housing Strategy conversation with the community and industry took place over 18 months. The outcomes of the conversation and the 2017 Housing and Homelessness Summit appear in the consultation report, *What We Heard—Developing a New Housing Strategy for the ACT*.

While the strategy has a 10-year timeframe, the associated Implementation Plan outlines immediate and short-term actions, with defined outcomes and indicators to measure progress.

# STRATEGY VISION AND GOALS

## STRATEGY VISION

The ACT Housing Strategy will encourage and promote a housing market that meets the diverse and changing needs of the Canberra community, and enables a sustainable supply of housing for individuals and families at all income levels.





## STRATEGY GOALS

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AN EQUITABLE, DIVERSE AND SUSTAINABLE SUPPLY OF HOUSING FOR THE ACT COMMUNITY	REDUCING HOMELESSNESS	STRENGTHENING SOCIAL HOUSING ASSISTANCE	INCREASING AFFORDABLE RENTAL HOUSING	INCREASING AFFORDABLE HOME OWNERSHIP
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## STRATEGY OBJECTIVES

Provide land and housing development opportunities to meet demand.	Build strong ACT Government and community sector partnerships to effectively address homelessness in the ACT.	Grow and renew social housing to better meet demand.	Grow and diversify the community housing sector.	Provide more affordable homes for purchase.
Set a 15% target for social and affordable housing.	Intervene early and reduce the intergenerational impacts of homelessness.	Build a range of housing options that are designed to better meet the diverse and contemporary tenant needs.	Grow the supply of affordable private rental properties.	Increase home ownership through alternative finance and occupancy models.
Maintain a healthy land and housing development pipeline.	Address gaps in our services system and respond to new and emerging groups vulnerable to homelessness.	Develop a tenancy service that focuses on client outcomes and responds to individual needs.	Strengthen rights and protections for tenants.	
Provide a diverse mix of housing types and choice.	Improve pathways out of homelessness.	Provide a better customer experience through a modern and digital service platform for current and future tenants.	Provide targeted advice and support to tenants and landlords.	
Facilitate innovative design and delivery mechanisms.	Develop a strong and sustainable homelessness services sector supported to enhance workforce and organisational capability.		Target programs to increase supply of affordable housing for vulnerable and disadvantaged households.	
Encourage well designed, environmentally sustainable and accessible housing.	Establish an integrated and coordinated human services system across the ACT Government.			

## IMPLEMENTATION PLAN

The implementation plan contains the actions to deliver on the goals and objectives of the ACT Housing Strategy. The implementation plan will be monitored, reviewed and updated annually.







# INTRODUCTION

## WHY DOES THE ACT NEED A HOUSING STRATEGY?

Housing fulfils the basic human need for shelter and performs a social function by contributing to the wellness of a household.

The strategy provides a framework for government and the community to address the multiple factors that influence the supply and demand of housing. The strategy considers the levers that can be used to influence the delivery of housing, outlines actions that will provide an equitable approach to housing for all Canberrans now and in the future, and highlights matters for continued monitoring.

The 2007 Affordable Housing Action Plan set the foundation for a long-term commitment to providing housing for all households at all income levels. For the past 11 years the ACT Government has been investing in public housing and assistance for people experiencing homelessness, supporting the community housing sector to grow, reforming planning and taxation laws, accelerating land release and providing dedicated affordable home purchase products. The Government began reducing conveyance duty rates (stamp duty) in 2012-13 and abolished it for eligible first home buyers from July 2019, making the purchase of a house more achievable and affordable for all Canberrans.

The city now faces a new set of challenges. Given the ACT's economic prosperity and liveability, the city is growing towards 500,000 residents by 2030, putting pressure on land availability, infrastructure and public open space. With this growth projection, an estimated 3000 new homes will be required each year, even as the city's urban footprint becomes more constrained. In addition, high wages and low unemployment have put pressure on the existing housing stock. This has crowded low income households out of the private housing market and seen the demand for social housing and homelessness support increase. Affordability is an important issue and focus of this strategy.

The ACT Government is addressing these challenges by releasing more land to improve affordability and add to the housing choices on offer for Canberrans. By building connected and sustainable communities both in new suburban areas and urban renewal precincts we are responding to our city's changing needs while enhancing Canberra's liveability and strengthening social inclusion.





In any jurisdiction, particularly a small one like Canberra, the community's housing experience is subject to factors beyond state or territory government control, such as:

- federal tax and population growth
- income trends
- borrowing and lending practices
- investment from elsewhere.

The ACT continues to be the most affordable jurisdiction in which to buy a home, and the second most affordable state to rent behind Western Australia. However, this can be attributed to the ACT's higher than average wages, rather than the actual costs of homes. What is affordable for people on the ACT's average weekly wage of \$1,812 (against the national average of \$1,585) is not affordable for those on lower incomes. Of the 60,000 households in the ACT that sit within the lowest 40% of incomes, almost 8000 households in the private rental market pay more than 30% of their income on rent and are at an increased risk of homelessness.

People's needs are diverse and there are many pathways into safe, secure and affordable housing. Many issues need to be addressed to find lasting solutions to the problem of affordable housing, ranging from tax settings, planning and land release, design, tenancy laws, social and public housing, and homelessness support services.

Under the new National Housing and Homelessness Agreement signed by the Chief Minister on 12 June 2018 and in effect on 1 July 2018, the ACT will receive around \$131 million in Australian Government funding over five years.

This provides much needed certainty for the ACT's social housing and homelessness sectors. This strategy also fulfils a requirement under this agreement to provide a publicly available housing and homelessness strategy.

This new strategy integrates work across government and aligns with other policy initiatives and projects including the Public Housing Asset Management Plan, Housing Choices project, Planning Strategy refresh, the Transport Strategy and the ACT Climate Change Strategy.

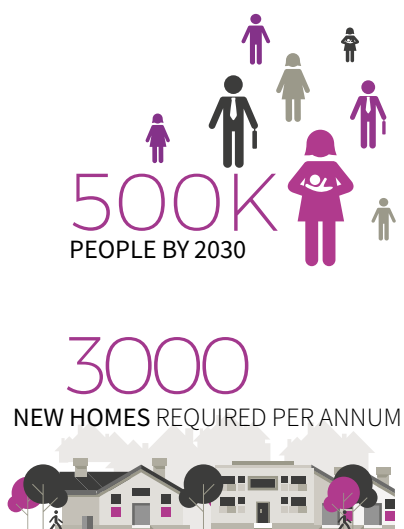
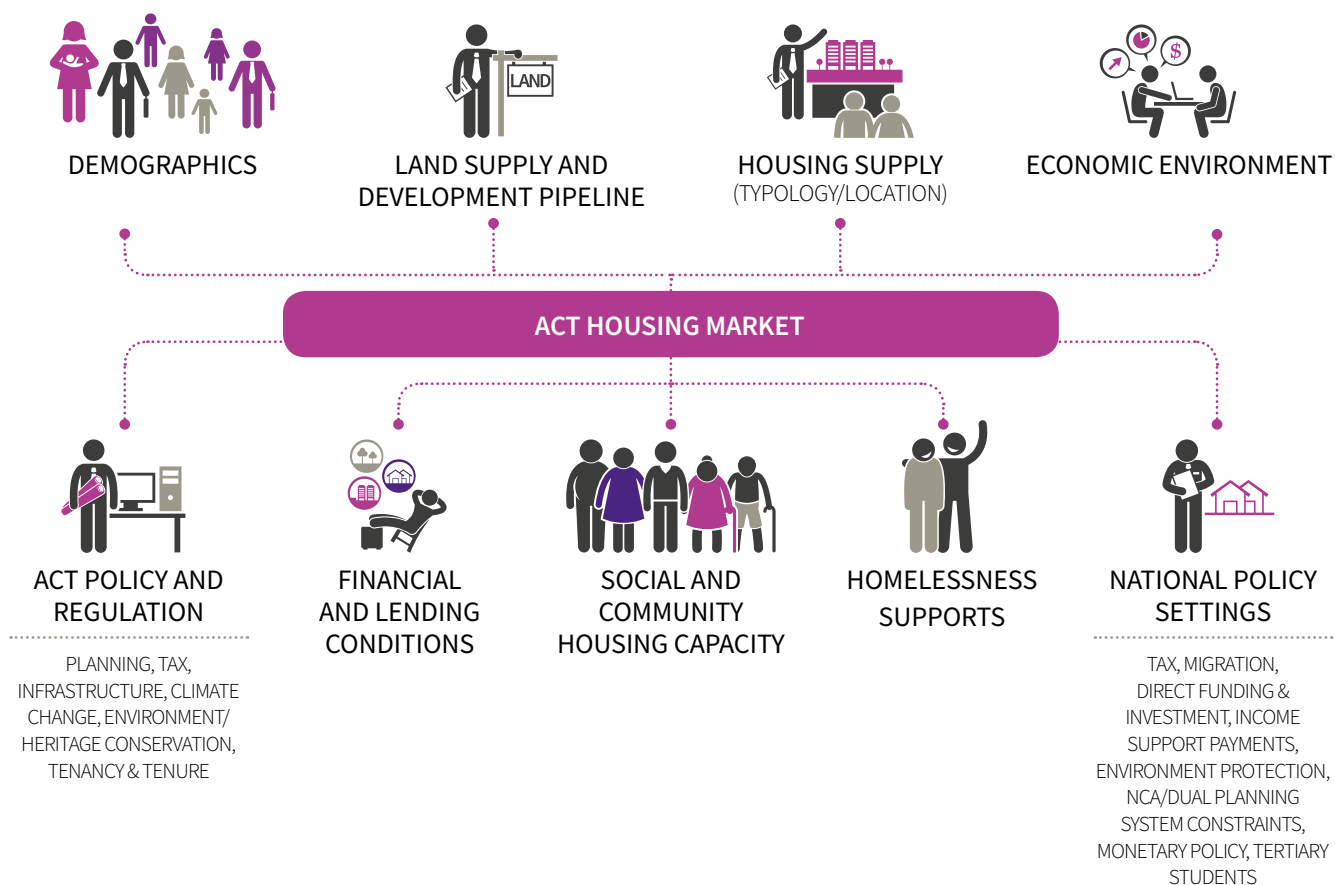
In developing the strategy, early consultation with organisations and individuals confirmed the complex, multi-faceted nature of the ACT housing market.

#### **The strategy:**

- establishes an overarching housing vision and sets the course for ACT housing and homelessness policy over the next 10 years
- responds to Territory-specific housing challenges and community needs
- articulates the ACT Government's role in the housing sector
- centralises all existing housing policies, objectives and priorities into a single integrated strategy
- identifies further strategic work, projects and actions that will contribute to the achievement of the vision
- delivers on the 2016 Labor election commitment and the Parliamentary Agreement for the 9<sup>th</sup> Legislative Assembly.<sup>1</sup>

<sup>1</sup> The Parliamentary Agreement for the 9th Legislative Assembly commits to the development of an ACT Housing Strategy to deliver more affordable housing options.

Figure 1: Key influencers on the ACT housing market



The strategy is structured around the five key goals, each with a range of objectives. Actions to deliver on the objectives and goals are outlined in this document and summarised in the attached implementation plan.

The strategy will maintain a long-term policy focus but, more importantly, will remain agile and responsive through a program of regular monitoring, review and reporting of actions and outcomes. This will be done in an online digital environment as part of the government's new Homes and Housing website. This means that the strategy will be able to respond to demographic, social, environmental and economic changes over its 10-year lifespan. New actions can be added in future, once further investigation is complete, and the implementation plan will be updated to reflect new priority focus areas. This strategy will also inform government's consideration of Budget commitments and funding priorities each year.

Improving access to affordable housing especially for those on lower incomes is an important social determinant for societal well-being. This strategy recognises the central role that housing plays in the lives of individuals and the intersections between housing, health, mental health, disability, family safety and justice which require a whole of government response.

The strategy connects with other related government programs and initiatives as they relate to planning, land release, tax reform, the environment and social inclusion.

# HOW HAS THIS NEW STRATEGY BEEN DEVELOPED?

The development of the strategy has been integrated and inclusive. This first dedicated housing strategy builds on the actions and outcomes of the 2007 Affordable Housing Action Plan (the AHAP) which included elements of a housing strategy. The AHAP was the key policy platform to address housing affordability across all tenures and income ranges. It contained 97 objectives across three phases with a particular focus on:

- improving the supply of affordable land and housing
- improving affordable rental supply
- the investment into housing affordability
- targeted measures to address homelessness and aged persons housing
- taxation reforms.

Internal and external reviews of the AHAP's three phases were completed in 2016 to assess its effectiveness and to inform a new direction for housing policy. Of particular interest was the AHAP's effectiveness in:

- improved affordability for those on the lowest 40% of incomes in the ACT
- whether the objectives and actions of the AHAP provided an effective ongoing benefit.

The review revealed that while the plan was generally effective across the whole housing continuum and in consideration of the time that had passed, there were areas that would benefit from new policy reforms, in particular those targeted at the ACT's lowest 40% of income households. For households not in the lowest 40%, a range of housing options is available in the private market. Government intervention is focused on segments of the housing market where there are market gaps or failures.

A workshop with key community sector organisations and service providers in 2016 identified barriers and challenges of housing affordability in our community. In May 2017, the Minister's Affordable Housing Consultative Group was established to provide an independent, external perspective of the challenges of housing affordability in the ACT, develop new ideas to respond to the challenges, and guide the progress of a new housing strategy.

The government released the discussion paper, *Towards a New Housing Strategy: an ACT Community Conversation*, in July 2017 and continued formal consultation with the public until September 2017. The engagement included focus groups and workshops with targeted stakeholder groups, online surveys and submissions, social media and a series of community drop in sessions.

Participants were introduced to the goals of reducing homelessness, strengthening social housing, increasing affordable rental housing and increasing affordable home purchase opportunities. They were asked to consider three key questions:

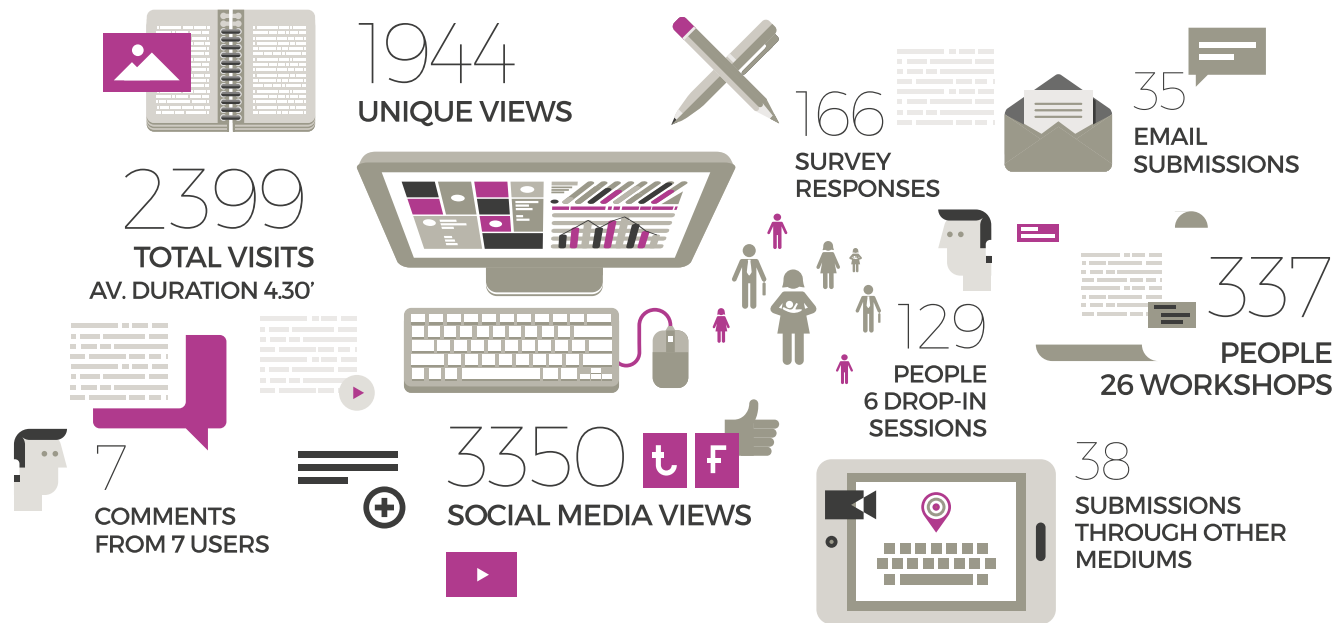
- What is working well?
- What do you think is not working?
- What could be done to improve the situation?



**Figure 2: Project Timeline**



Figure 3: Engagement summary



Participants were encouraged to be brave and innovative in their thinking, challenge the status quo and consider how government, industry and community could work together and do things differently.

More than 125 organisations participated in 26 workshops, 166 people completed online surveys and 129 people attended six community drop-in sessions. Eighty submissions were received on the discussion paper.

Details of the engagement were presented and explored further at the Housing and Homelessness Summit on 17 October 2017. The summit brought together a wide range of Canberra's industry, community and government representatives, as well as people with lived experience of homelessness. Almost 200 industry representatives and stakeholders attended.

A report on the community engagement, *What We Heard – Developing a New Housing Strategy for the ACT*, was tabled in the ACT Legislative Assembly and published online on 20 March 2018. The report provided the platform for developing the new strategy's vision, goals and objectives. All the ideas received through public consultation, the housing summit and the Affordable Housing Consultative Group were grouped together into similar ideas and themes, resulting in approximately 110 suggestions for policy initiatives and programs. The strategy responds to 90 of these by recommending their adoption or further consideration (or continuation through existing initiatives).

The new strategy also responds to Australian Government policy and programs, and ACT Government policies, plans and strategies.

While the initial consultations focused on homelessness, social and affordable housing, the different ideas and contributions demonstrated the complex, multi-faceted nature of the ACT housing market. They also highlighted the need for the new strategy to look more broadly and integrate other related current and proposed policy and programs that relate to planning reforms, housing choice, building design, land release and infrastructure, and residential tenancies.

The need to bring similar ideas together and address them at a strategic level over the next 10 years means that not everyone will see their individual suggestion reflected in their own words in this document.

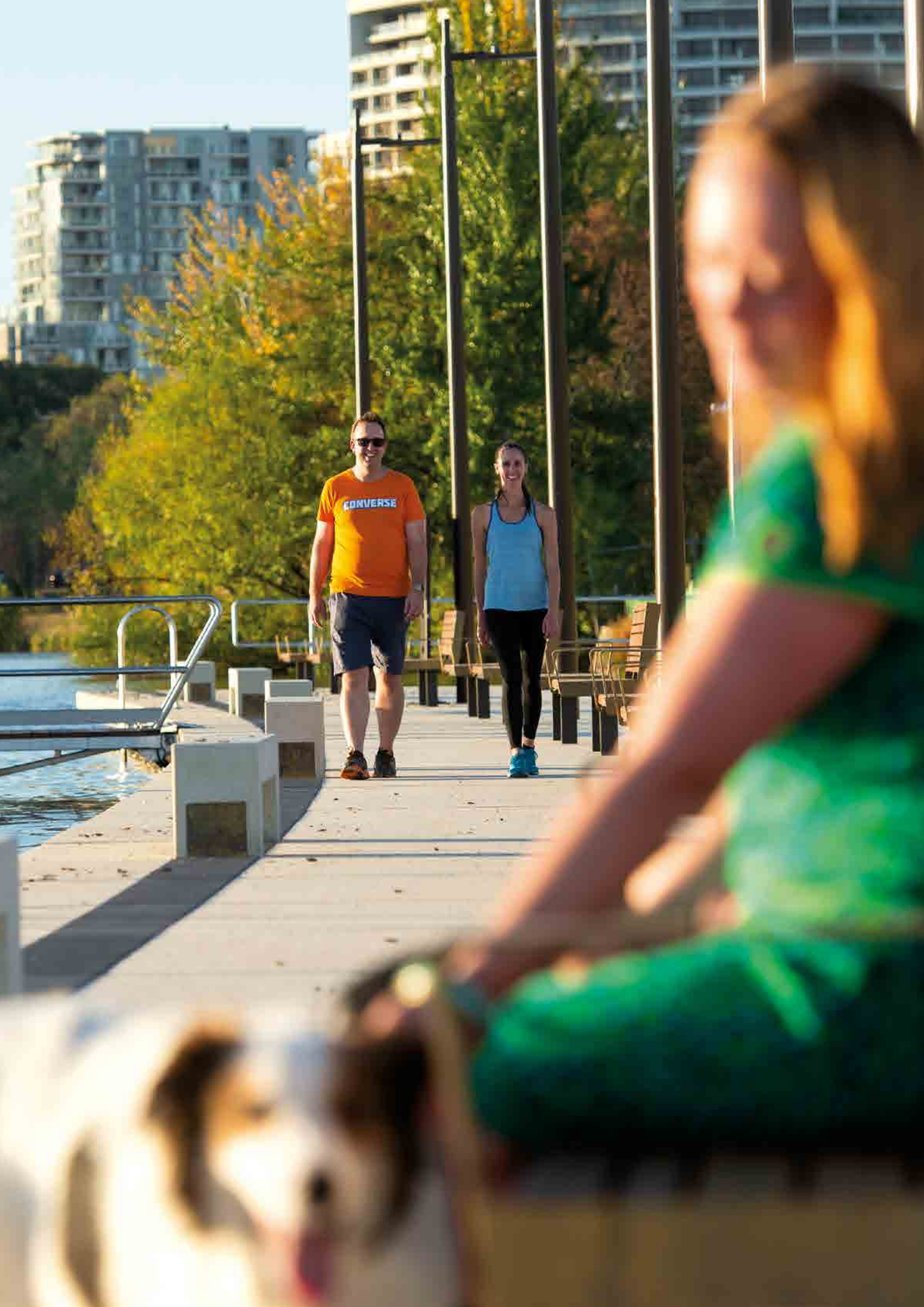
As noted in Figure 1, a range of factors influences housing; these factors have been considered in the development of this strategy to provide an integrated approach to delivering an equitable supply of housing into the future for all Canberrans.

## RELATED DOCUMENTS

- Discussion Paper: Toward a New Housing Strategy - An ACT Community Conversation
- Engagement Report: What We Heard - Developing a New Housing Strategy for the ACT







# GOAL 1

## AN EQUITABLE, DIVERSE AND SUSTAINABLE SUPPLY OF HOUSING FOR THE ACT COMMUNITY

This goal focuses on how the ACT Government will provide land and opportunities for housing development for a growing population, provide housing choice and enable high quality housing that meets the needs of ACT residents.

### KEY OBJECTIVES

PROVIDE LAND AND HOUSING DEVELOPMENT  
OPPORTUNITIES TO MEET DEMAND

SET A 15% TARGET FOR SOCIAL AND AFFORDABLE HOUSING

MAINTAIN A HEALTHY LAND AND HOUSING  
DEVELOPMENT PIPELINE

PROVIDE A DIVERSE MIX OF HOUSING TYPES AND CHOICE

FACILITATE INNOVATIVE DESIGN AND DELIVERY MECHANISMS

ENCOURAGE WELL DESIGNED, ENVIRONMENTALLY  
SUSTAINABLE AND ACCESSIBLE HOUSING

### KEY OPPORTUNITIES

- The ACT Government is a key player in supplying new land to the market and enabling large urban renewal projects.
- The Land Release Program can influence specific housing outcomes, particularly in the supply of social and affordable housing.
- Through various planning mechanisms, the ACT Government can influence innovation in design and delivery and can enable better housing choice.

Providing an equitable, diverse and sustainable supply of housing for households at all income levels is a fundamental pillar of the strategy. Across all stakeholders, community groups and industry professionals who were consulted during the development of the ACT Housing Strategy, it was clear that housing pressure and stress points could be alleviated through a better supply of the right type of housing, in the right locations.

Goal 1 sets the platform for improving the supply, choice and affordability of housing for all ACT residents; however, it is not without its challenges.





As well as the population growth discussed earlier, the limited availability of land in the ACT creates unique pressures that will need creative planning and design solutions that also incorporate the infrastructure to support housing construction.

High wages, low unemployment and a large number of dual income families in the ACT means the housing market is within reach of most, but is well beyond many families on lower or single incomes. Better targeted and more housing options are needed at the lower priced end of the market. Making sure these options are spread throughout the city will build on the social sustainability of our housing supply and support Canberra's social inclusiveness.

The ACT's new housing market is tight, with limited options apart from a high density apartment or single residential home. There is a 'missing middle' of moderately priced medium-density homes. This missing middle would help provide housing options for different family configurations, people who are ageing in place or people who have accessibility requirements, thereby contributing to diversity and equity. This has been a focus of the ongoing Housing Choices project.

Environmentally sustainable housing will help mitigate cost of living pressures for all households, reduce carbon emissions and help the city prepare for a changing climate.

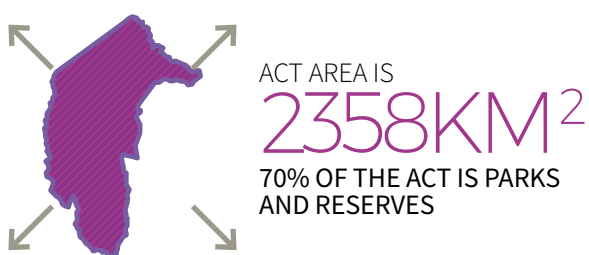
Under this goal the government will remain committed to monitoring and understanding housing supply and demand pressures, and building a pipeline of development opportunities. Government will respond with a land release and urban renewal program that enables housing diversity, affordable housing choices, stimulates urban renewal and activates key gateways to the city centre and commercial centres.

When releasing land, the government will also seek to align housing with key infrastructure, and consider the important linkages between transport and its role in facilitating access to jobs, education, services and community.

Of particular note is the government's new commitment dedicating 15% of its annual Indicative Land Release Program to growing the supply of public, community and affordable home purchase homes. Equally, it will look to increase the supply of affordable and social housing on privately leased land through incentives and, where appropriate, with planning controls.

The ACT Housing Strategy will integrate with other government initiatives and strategies by considering the recommendations of the Housing Choices Collaboration Hub and the directions set in the Planning Strategy refresh, the Transport Strategy and the new climate change strategy.

The ACT Housing Strategy will lay the platform for improving the supply, choice and affordability of housing for all ACT residents.





**Figure 4:** Housing stock and new dwellings required



**Figure 5:** The ACT's 150,000 households are divided into income quintiles. This strategy will have a particular focus on the first two quintiles.

INCOME QUINTILE 1	INCOME QUINTILE 2	INCOME QUINTILE 3	INCOME QUINTILE 4	INCOME QUINTILE 5
ANNUAL INCOME \$0 – \$55,000	ANNUAL INCOME \$55,000 – \$100,000	ANNUAL INCOME \$100,000 – \$144,000	ANNUAL INCOME \$144,000 – \$208,000	ANNUAL INCOME \$208,000 +
AFFORDABLE RENTAL PAYMENTS \$0 – \$321 PW	AFFORDABLE RENTAL PAYMENTS \$321 – \$579 PW	AFFORDABLE RENTAL PAYMENTS \$579 – \$836 PW	AFFORDABLE RENTAL PAYMENTS \$836 – \$1,198 PW	AFFORDABLE RENTAL PAYMENTS \$1,198 + PW
HOME PURCHASED WITH AN AFFORDABLE MORTGAGE \$0 – \$260,000	HOME PURCHASED WITH AN AFFORDABLE MORTGAGE \$260,000 – \$483,000	HOME PURCHASED WITH AN AFFORDABLE MORTGAGE \$483,000 – \$691,000	HOME PURCHASED WITH AN AFFORDABLE MORTGAGE \$691,000 – \$990,000	HOME PURCHASED WITH AN AFFORDABLE MORTGAGE \$990,000 +

Rental and mortgage payments are considered affordable when they make up less than 30% gross household income.

# GOAL 1: OBJECTIVES AND ACTIONS

## OBJECTIVE 1A: PROVIDE LAND AND HOUSING DEVELOPMENT OPPORTUNITIES TO MEET DEMAND

The 2018 ACT Housing Strategy reinforces the important role the ACT Government will play in providing land and housing development opportunities to cater for a growing population.

The implementation of the strategy will be informed by an understanding of housing need and demand and supported by collaboration and consultation across government, industry and the wider ACT community. The ACT Land and Property Report models supply and demand projections; this research is used to inform the government's four year Indicative Land Release Program.

With 17,000 sites programmed for release over the coming four years, the Indicative Land Release Program will be an important contributor to achieving housing diversity, delivering affordable housing choices, stimulating urban renewal and activating key gateways to the city centre and commercial centres. The government will monitor market conditions and opportunities for urban renewal and infill development and report on these trends through the ACT Land and Property Report.

### ACTIONS

- Model and publish ACT Government housing supply and demand projections via the ACT Land and Property Report.
- Monitor and report on trends in Canberra and the Region's land and property markets via the ACT Land and Property report.
- Release an appropriate supply of land in a mix of greenfield and urban renewal locations, informed by modelling and market analysis to provide land ahead of demand.

## OBJECTIVE 1B: SET A 15% TARGET FOR SOCIAL AND AFFORDABLE HOUSING

Building on the government's previous commitment to improving housing affordability through targeted land release, the strategy includes the government commitment to releasing 15% of its annual indicative land release program to affordable, community and public housing.

The new higher overall target will enable the release of an indicative 2550 (15% of the indicative land release program) dwelling sites for public, community and affordable housing over the next four years. The new target will apply to all land released by the ACT Government. It will replace the previous policy to release affordable home purchase sites in greenfield areas only, which has a historical average of approximately 400 dwellings per year under the Affordable Housing Action Plan.

The new target will respond to the changing pattern of urban growth in the ACT. It will better provide for the growth of public and community housing into the future and enable the social inclusion of low income households into new residential development across the whole ACT.

### ACTION

- Dedicate at least 15 per cent of the Indicative Land Release Program each year to affordable, community and public housing with implementation from the 2019-20 program onwards.



400  
AFFORDABLE DWELLINGS  
PER ANNUM  
UNDER AFFORDABLE  
HOUSING ACTION

630  
SOCIAL & AFFORDABLE  
DWELLINGS PER ANNUM  
UNDER ACT HOUSING  
STRATEGY TARGETS

## OBJECTIVE 1C: MAINTAIN A HEALTHY LAND AND HOUSING DEVELOPMENT PIPELINE

The ACT Housing Strategy recognises the important link between a strong and consistent supply of new development opportunities and relieving pressure on the supply and price of housing across the ACT.

The commitment to maintaining four years' worth of land in the early due-diligence, planning and development pipelines will provide greater certainty for industry and community, allow government to respond to spikes in demand and provide a sustainable supply of new development opportunities to cater for a growing population. Monitoring of the market will provide a basis for ongoing review and consideration of future outlook.

A healthy development pipeline also allows room for the government to adequately consider the need to maintain a compact, efficient and sustainable city and to properly consider environmental and community values.

### ACTION

- Maintain a land planning and development pipeline equivalent to four years' demand, as determined by regular demand and supply modelling undertaken under objective 1A.

## OBJECTIVE 1D: PROVIDE A DIVERSE MIX OF HOUSING TYPES AND CHOICE

The implementation of the ACT Housing Strategy will align with the findings and recommendations of the Housing Choices Project, and will integrate with the associated Demonstration Housing Projects.

The strategy responds to the specific housing affordability recommendations from the 2018 Housing Choices Collaboration Hub as they relate to land release and alternative occupancy and financing models. The strategy will integrate with any new policy changes or programs as they relate to character, environment, lifestyle and diversity, and planning and approvals processes.

The strategy will integrate with directions outlined during engagement on the ACT Planning Strategy refresh regarding accommodating growth and housing choices. This includes supporting the on-the-ground delivery of more diverse housing types and choices through the development of appropriate planning and design that support a variety of housing types in urban and greenfield environments. Some of these planning considerations are under way, such as the development of the apartment and attached housing design guides policy, and will need to continue as the Planning Strategy refresh is concluded. The new Planning Strategy will provide strategic direction for growth and set the foundation for some of the considerations for the Territory Plan review that will begin in 2019.

### ACTIONS

- Consider the recommendations of the 2018 Housing Choices Collaboration Hub related to consideration of relevant zoning changes to specific demonstration projects. Review the efficacy of these changes on housing types and choice and progress positive outcomes.
- Consider directions from the Planning Strategy refresh, around urban growth areas, and plan for the integration of new housing types in existing urban environments, including links to transport, open space, community and cultural facilities.
- Undertake appropriate planning and design for greenfield estates to support a variety of housing types and urban environments.



## OBJECTIVE 1E: FACILITATE INNOVATIVE DESIGN AND DELIVERY MECHANISMS

The Demonstration Housing Projects will build on the Housing Choices policy development work. They will showcase innovative housing design and delivery in Canberra. By bringing together key actions from the Minister for Planning's 2015 Statement of Planning Intent, the Affordable Housing Innovation Fund and the Parliamentary Agreement, the initiative will test future policy direction using real projects to deliver more innovative, sustainable and affordable housing.

The projects will showcase best practice in social and affordable housing while emphasising excellence in design quality, carbon neutral buildings, innovative planning and engagement approaches, innovative housing products and typologies, and close partnership with industry bodies.

During the consultation, alternative ownership and occupancy models were raised, including cooperative housing and community title models. An additional research project will investigate alternative occupancy models.

### ACTIONS

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- Facilitate demonstration projects that showcase innovative, diverse housing options through different mechanisms.
- Consider a range of sites for demonstration housing to design and deliver a variety of housing options, pending the consideration of variations to the Territory Plan for the sites.
- Consider different occupancy and ownership models including the applicability of community title models for cooperative housing developments.

## OBJECTIVE 1F: ENCOURAGE WELL DESIGNED, ENVIRONMENTALLY SUSTAINABLE AND ACCESSIBLE HOUSING

To facilitate well designed, environmentally sustainable and accessible housing, the government will undertake actions that improve design and affordable living outcomes.

A National Capital Design Review Panel is being established in partnership with the National Capital Authority and the ACT Government Architect to provide independent advice to both the ACT and Australian governments on the design quality of significant public and private sector development proposals.

The 2018 Planning Strategy refresh also provides direction on the changing needs of the ACT community. Particular focus includes facilitating the delivery of housing that is diverse and affordable to support a liveable city. Specific planning provisions will be tested as part of the draft Territory Plan variations for the City and Gateway urban renewal precinct.

Consultation on the housing strategy discussion paper led to considerable feedback on energy costs, universal design and accessibility standards. The Government has a range of existing projects and strategies at a local and national level to address the energy efficiency and accessibility of housing in the ACT, and will continue with work on these issues. In addition, it will investigate options to introduce a voluntary universal design rating system for dwellings in the ACT.

To facilitate more accessible housing options for people with a disability and to enable ageing in place, the government will maintain a strong advocacy role on the National Building Ministers Forum to develop minimum accessibility standards for new dwellings.

### ACTIONS

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- Test design-led planning controls with urban design guidelines as part of draft Territory Plan variations for the City and Gateway urban renewal area.
- Investigate the introduction of a rating system for housing with accessibility and universal design features when property is advertised, on a voluntary basis, prior to considering a potential mandatory rating scheme.
- Investigate planning and design provisions that encourage the supply of affordable housing across the spectrum of community need. This could include investigation of planning options such as inclusionary zoning and incentive mechanisms.







# GOAL 2

## REDUCING HOMELESSNESS

Homelessness does not necessarily mean living on the streets. There are many different experiences of homelessness including temporarily living with friends or relatives, living in supported accommodation or boarding houses with little or no security.

The government and community services provide a range of accommodation and support needs for people experiencing homelessness but also focus on preventing people from becoming homeless in the first place. In the ACT around half the people seeking help from homelessness services are not yet homeless but are at risk of losing their home. This provides the government and the homelessness services sector the opportunity to work together to focus on how to prevent people from falling deeper into crisis.

The government has worked closely with the specialist homelessness services sector to redesign the service system to allocate resources to enable services to intervene early to prevent a person from becoming homeless. In 2016-17 this resulted in a significant reduction in the number of people who presented to a specialist homelessness service who were already experiencing homelessness from 52% in 2015-16 to 45% in 2016-17 (a decrease of 306 individuals).<sup>2</sup> At a time that homelessness rose nationally by 11%, homelessness in the ACT dropped by 8% between the 2011 and 2016 Census.

This goal focuses on how the government will build on this success and continue to strengthen its response to homelessness through a strong homelessness services sector, more crisis accommodation, improved pathways out of crisis and improved coordination and information sharing.

### KEY OBJECTIVES

BUILD STRONG ACT GOVERNMENT AND COMMUNITY  
SECTOR PARTNERSHIPS TO EFFECTIVELY ADDRESS  
HOMELESSNESS IN THE ACT

INTERVENE EARLY AND REDUCE THE INTERGENERATIONAL  
IMPACTS OF HOMELESSNESS

ADDRESS GAPS IN OUR SERVICES SYSTEM AND RESPOND TO  
NEW AND EMERGING GROUPS VULNERABLE TO HOMELESSNESS

IMPROVE PATHWAYS OUT OF HOMELESSNESS

DEVELOP A STRONG AND SUSTAINABLE HOMELESSNESS  
SERVICES SECTOR SUPPORTED TO ENHANCE WORKFORCE  
AND ORGANISATIONAL CAPABILITY

ESTABLISH AN INTEGRATED AND COORDINATED HUMAN  
SERVICES SYSTEM ACROSS THE ACT GOVERNMENT

### KEY OPPORTUNITIES

- The strategy provides an important opportunity to build on the ACT Government's commitment to addressing the causes and impacts of homelessness in the community.
- The ACT Government has a long history of strong community partnerships that deliver an effective early intervention response to homelessness in the region.
- Actions under this strategy will build on these existing strengths, reshaping where necessary, to enhance the capacity and flexibility of the service system to respond to needs and demands as they arise.

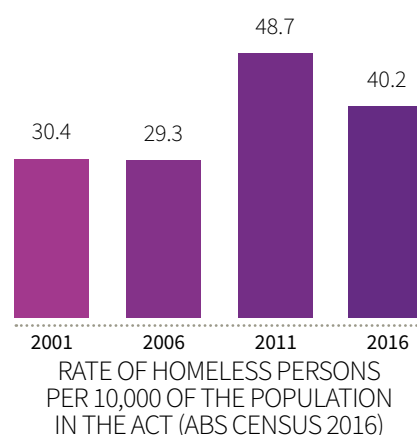
<sup>2</sup> Australian Institute of Health and Welfare (2018) Specialist homelessness services annual report 2016–17.

The nature of homelessness in Australia is complex and varied and involves an interplay between numerous economic, social, and individual factors, many of which are beyond a single government agency to address. Homelessness is usually a symptom of wider issues that people face including family breakdown, domestic violence, housing affordability, mental health, drugs and alcohol or financial pressures such as a loss of job or income. A safe, secure, affordable house and, often, support services are needed to help individuals and families overcome or deal with these problems.

The ACT Housing Strategy provides a commitment to reducing homelessness and strengthening the capacity of the specialist homelessness services sector to respond.

Under the new National Housing and Homelessness Agreement signed by the Chief Minister on 12 June 2018 and in effect on 1 July 2018, the ACT will receive around \$131 million in Australian Government funding over five years. This provides much needed certainty for the ACT's social housing and homelessness sectors.

The strategy sets out a plan to address service gaps and strengthen partnerships with the sector to ensure that, collectively, the government and community are well placed to respond to emerging demand in order to maintain a strong and effective homelessness service system in the ACT. It aims to balance helping those already in crisis and the need to provide early intervention and prevention. It also aims to improve pathways out of crisis accommodation for people on low incomes and those with ongoing support needs.



Because clients come from complex and different circumstances, a one-size-fit-all model does not work. We need to design more tailored services that help address individual clients' needs.

SENIORS AND OLDER WOMENS SERVICES WORKSHOP

# GOAL 2: OBJECTIVES AND ACTIONS

## OBJECTIVE 2A: BUILD STRONG ACT GOVERNMENT AND COMMUNITY SECTOR PARTNERSHIPS TO EFFECTIVELY ADDRESS HOMELESSNESS IN THE ACT

The ACT Government has a long history of working with the community sector in the development of policy and programs for those who are most vulnerable. The government recognises that many of the same community organisations that deliver specialist homelessness services also deliver mental health services, drug and alcohol counselling, child youth and family services and domestic and family violence support.

The ACT Housing Strategy acknowledges that these organisations have unique insights into the complex nature of homelessness and the interplay between the individual, social and economic factors which lead to it. The strategy builds on this long-standing commitment to working in partnership with the community to deepen the government's understanding of the individuals and families that experience homelessness to inform new policies and programs.

### ACTIONS

- Work with the community to co-design new policies and programs and bring in the voices of those who have a lived experience of homelessness.
- Implement a more structured and agile approach to our community engagement, working iteratively to test ideas and be responsive to the input and feedback.

## OBJECTIVE 2B: INTERVENE EARLY AND REDUCE THE INTERGENERATIONAL IMPACTS OF HOMELESSNESS

Substantial evidence shows that early intervention and prevention works.<sup>3</sup> In the homelessness context it is more costly to provide crisis accommodation and support than to assist someone to remain in their own home.<sup>4</sup> Furthermore, the experience of becoming homeless often exacerbates a person's existing, mental and physical health issues and the impacts of past trauma.

Intervening early to prevent homelessness is particularly important for young people and children. Research shows that a person who experiences homelessness as a child is more likely to become homeless in their adult years.<sup>5</sup>

In 2016-17, 1315 children and young people under the age of 18 sought assistance from specialist homelessness services. Although the majority presented as part of a family, some young people present alone, often for reasons of family breakdown.

Domestic and family violence is a key driver of homelessness affecting children. In 2016-17, 1137 women sought specialist homelessness assistance because of domestic violence; 588 were already homeless when they sought help.

### ACTIONS

- Prioritise young people, including young mothers, and women and children escaping domestic and family violence to provide assistance early to minimise the intergenerational impacts of experiencing homelessness.
- Continue to partner with the Coordinator General for Family Safety to strengthen the government's response to women and children experiencing family and domestic violence.

<sup>3</sup> Zaretsky and Flatau (2013) The cost of homelessness and the net benefit of homelessness programs: a national study, AHURI Final Report No. 218.

<sup>4</sup> Australian Institute of Health and Welfare (2014) Housing outcomes for groups vulnerable to homelessness.

<sup>5</sup> University of Melbourne (2012) Journey's Home research report no. 1 : Wave 1 findings.



## OBJECTIVE 2C: ADDRESS GAPS IN OUR SERVICES SYSTEM AND RESPOND TO NEW AND EMERGING GROUPS VULNERABLE TO HOMELESSNESS

Between the 2011 and 2016 Census the ACT saw an increase of 86% in people sleeping rough on Census night—from 29 to 54. Some cycle in and out of crisis accommodation while others may be reluctant to engage with formal services until their situation is at crisis.

Homelessness affects people from different cultures, backgrounds and ages, but some groups are particularly at risk of becoming homeless. Aboriginal and Torres Strait Islander people continue to be over-represented; while only 1.3% of the ACT population, they make up around 17% of those seeking support from homeless services.<sup>6</sup>

Women experiencing domestic and family violence are also over-represented, as are young people experiencing family and relationship breakdown.

Some groups are emerging as new cohorts at risk of homelessness due to broader social and economic factors; these include older women in financial crisis and refugees and asylum seekers.

Single older women comprise a rapidly growing cohort facing housing insecurity and the risk of homelessness. A constellation of factors has contributed to the emergence of older single women as a group at heightened risk of housing insecurity, including years of unpaid caring, wage inequities, less secure work tenure, insufficient superannuation, relationship breakdown and the rising costs of living

YWCA

Older women on low incomes are often referred to as the hidden homeless. Vulnerable older women are more likely to be found 'staying with friends, living in a car, living under the threat of violence or remaining hidden from public view'.<sup>7</sup> Women in Australia retire with approximately 40% less superannuation than men, on average. With interrupted careers and time out to raise children, many older women have little superannuation or life savings. Their precarious financial situation can be exacerbated by relationship and family breakdown.

Many older women find themselves seeking homelessness support for the first time in their lives, while others remain on the financial edge.

Australian women retire with just over half the amount of super as men, and one in three women will retire with no super at all

SENATE INQUIRY INTO WOMEN'S ECONOMIC SECURITY IN RETIREMENT

Newly arrived refugees and those seeking asylum in Australia are also emerging as a group growing in their need for homelessness support. The ACT is a proudly multicultural city and over the past 10 years has welcomed over 2000 refugees.

Some asylum seekers and refugees find themselves in need of support from homelessness services. Some need assistance while they resolve their immigration status while others, particularly women, find themselves homeless after a relationship breakdown or fleeing domestic and family violence.

### ACTIONS

- Support culturally appropriate public and community housing accommodation options and support programs for Aboriginal and Torres Strait Islander people.
- Work with the sector to design and implement specific programs targeted at new and emerging groups at risk of homelessness.
- Work with the sector to investigate and implement a model of support that draws upon the principles of housing first, particularly for those experiencing long-term homelessness.
- Strengthen the Human Services Gateway (OneLink) to reach out to people and be available at the times when people need help.

6 Productivity Commission (2018) Report on Government Services 2018, Part G, Chapter 19.

7 Paterson M (2015) Addressing older women's homelessness: service and delivery models.



## OBJECTIVE 2D: IMPROVE PATHWAYS OUT OF HOMELESSNESS

A consistent theme throughout community consultation was the lack of appropriate, affordable accommodation options to provide real pathways out of homelessness. A lack of affordable housing options means some people are in crisis accommodation because they cannot afford to rent in the private market.

Others may have significant underlying physical and psychosocial issues that prevent them from sustaining a tenancy without significant ongoing support, such as that given in our specialist homelessness services sector. The best outcome for these people will come from some form of permanent supportive accommodation. Support may take the form of intensive onsite support on a daily or weekly basis, or regular but intermittent support to help people maintain vital living skills and connect to the wider human services system when they need to.

Common Ground Gungahlin was a key priority under the Labor and Greens Parliamentary Agreement for the 8th Legislative Assembly (2012). It was opened by Chief Minister Barr, and Ministers Berry and Rattenbury on 3 July 2015.

Common Ground Gungahlin has 40 x 1 bedroom units – 20 social units for chronic homeless clients (25% of income), and 20 affordable rental units (allocated to those paying up to 80% of market rents).

Common Ground is based on a Housing First approach, in that it provides permanent housing without preconditions and barriers to entry, such as sobriety, treatment or service participation requirements. On site supportive services are proactively offered to help tenants achieve and maintain housing stability, but tenants are not required to participate in services as a condition of their tenancy.

During 2017-18, of the 20 social tenants at Common Ground who transitioned from chronic homelessness, 10 are engaged in some form of employment, and five are actively participating in tertiary education, with one tenant completing a CIT Certificate II in Business, and another completing a hairdressing internship.

Building on the success of Common Ground Gungahlin, the Government has committed to building a second Common Ground in Dickson.

## ACTIONS

- Work with the sector to identify, prioritise and assist those in crisis accommodation who can transition into public, community or private housing depending on their needs, and provide support to assist them to sustain their tenancies.
- Establish a diverse range of housing models in the ACT to meet the needs of people who require permanent supportive accommodation to remain out of homelessness.
- Continue supporting the Common Ground model.





## OBJECTIVE 2E: DEVELOP A STRONG AND SUSTAINABLE HOMELESSNESS SERVICES SECTOR SUPPORTED TO ENHANCE WORKFORCE AND ORGANISATIONAL CAPABILITY

The local community sector is a vital partner in the delivery of specialist homelessness services, providing essential daily services against the backdrop of changes in economic and policy settings at both the local and national level, including through the introduction of the National Disability Insurance Scheme and a desire for consumer-centred models of service, a greater government focus on outcomes-based funding, and broader economic factors which influence demand for services.

The strategy supports the homelessness service sector to build their own organisational governance and workforce capability so they are well placed to respond to emerging challenges. This contributes to priority areas in the Community Services Industry Strategy to the ACT Community Services Workforce Plan 2017-2020. The government recognises that the long-term sustainability of the sector is dependent on a workforce with a strong and proficient skills base, resilience and appropriate professional tools to manage the inherent stresses and risks associated with frontline service delivery.

### ACTIONS

- Develop a new professional development and training program for frontline housing and homelessness organisations to enhance their organisational and workforce capacity.
- Develop a framework for the proper assessment and referral for people who have a lived experience of trauma.

## OBJECTIVE 2F: ESTABLISH AN INTEGRATED AND COORDINATED HUMAN SERVICES SYSTEM ACROSS THE ACT GOVERNMENT

For many people experiencing homelessness, housing is only one of many vital services they need to live a life free of crisis. People affected by homelessness have little in common in terms of how they became homeless, what their experience of homelessness is, and the best service delivery response.

Since 2014 the ACT Government has worked with the community sector to design and implement a more integrated system of human services across the ACT that understand these complex interactions. In 2016 the Specialist Homelessness Services Gateway was combined with the Child, Family and Youth Services Gateway to offer a single access point for families seeking a wide range of human services as well as accommodation and support.

The ACT Government has a strong whole of government focus around early intervention, a flexible and responsive human services system that identifies vulnerabilities and responds early and effectively to target resources based on need.

This strategy supports existing Early Support by Design activities and the Justice Reinvestment Strategy by identifying further opportunities for whole-of-government responses to homelessness that recognise the intersection of homelessness with health, justice, mental health, cultural heritage and child, youth and family services.

### ACTIONS

- Work across the ACT Government to establish formal and informal information sharing and collaboration to provide a holistic response to preventing and addressing homelessness, particularly for those exiting care and custody.



# GOAL 3

## STRENGTHENING SOCIAL HOUSING ASSISTANCE

This goal targets the ACT Government's commitment to deliver more social housing stock to meet tenants' needs, deliver efficient and effective social housing and improve accessibility for those who need it.

### KEY OBJECTIVES

GROW AND RENEW SOCIAL HOUSING  
TO BETTER MEET DEMAND

BUILD A RANGE OF HOUSING OPTIONS THAT IS DESIGNED  
TO BETTER MEET THE DIVERSE AND CONTEMPORARY  
TENANT NEEDS

DEVELOP A TENANCY SERVICE THAT FOCUSES ON CLIENT  
OUTCOMES AND RESPONDS TO INDIVIDUAL NEEDS

PROVIDE A BETTER CUSTOMER EXPERIENCE THROUGH A  
MODERN AND DIGITAL SERVICE PLATFORM FOR CURRENT  
AND FUTURE TENANTS

### KEY ACHIEVEMENTS

- The ACT Government has a proud history of delivering social housing in Canberra. Social housing is something the ACT community will continue to value and grow.
- The ACT Government has the highest ratio of public housing per capita of all jurisdictions.
- In its last term, the government established the largest program of public housing renewal in the Territory's history. The ACT Housing Strategy is an opportunity for government to continue to deliver on our commitment to strengthen social housing assistance.

The ACT has the highest per capita supply of public housing in Australia; however, demand continues to outpace supply. The ACT Government will continue to grow and renew public housing, provide suitable housing options and meet the changing demographic needs of the Canberra community. The government will also focus on improving customer experience and outcomes.



# GOAL 3: OBJECTIVES AND ACTIONS

## OBJECTIVE 3A: GROW AND RENEW SOCIAL HOUSING TO BETTER MEET DEMAND

Australia's current housing affordability crisis is placing greater demand on the government and community sectors to provide affordable housing options for those on the lowest incomes. Nationally, the demand for social housing continues to outpace supply, with the ACT being no exception. As the housing market tightens, more people on low incomes are turning to social and other affordable housing options to relieve their housing stress.

The ACT Government is committed to delivering a social housing portfolio that is well located, of good quality, and contributes to a diverse and equitable community.

### ACTIONS

- Deliver a plan that sets the strategic vision for the growth and renewal of public housing.
- Identify and produce publicly available and measurable targets for the growth and renewal of public housing against which future success can be measured.
- Develop a new holistic model of social housing that puts the client at the centre.
- Continue to support diverse and vibrant communities through a 'salt and peppering' of social housing across all areas of Canberra.

## OBJECTIVE 3B: BUILD A RANGE OF HOUSING OPTIONS THAT IS DESIGNED TO BETTER MEET THE DIVERSE AND CONTEMPORARY TENANT NEEDS.

The social housing system must be able to keep pace with changing community needs. This includes continuing to renew housing stock by replacing older homes with modern designs that focus on maximising energy efficiency and reducing maintenance costs.

The social housing portfolio caters to many tenants over the age of 65 (26%), or households living with disability (29%). Homes with high standards of accessibility and adaptability give individuals the option to age in place and better support people living with a disability and those who care for them.

In 2018-19, the ACT Government committed \$4.4 million to expand the Mura Gunya model of housing for older persons in the Aboriginal and Torres Strait Islander community to a second site. The government will continue to focus on providing a range of social housing options that are suitable for the 2065 people in social housing who identify as Aboriginal and Torres Strait Islander.

### ACTIONS

- Offer a greater range of housing options that better meet the diverse housing needs of families in the community.
- Design and deliver purpose-built housing that adapts to the needs of older people and people living with disability, including access to transport and amenities.
- Continue the program of renewal started by the Public Housing Renewal Taskforce to replace older less efficient homes with newer, more cost efficient options.
- Work with the Aboriginal and Torres Strait Islander Elected Body to expand the range of culturally appropriate housing options for the Aboriginal and Torres Strait Islander community, and enhance the capacity of the community housing sector.
- Work closely with the Aboriginal and Torres Strait Islander community to co-design the new long-term accommodation complex for older Aboriginal and Torres Strait Islander people.

The ACT Government established an unprecedented program of public housing renewal in the last term—the largest in the Territory’s history. Both Labor and the Greens committed to its continuation in the Parliamentary Agreement and when it finishes in 2019, we will have provided roof-for-roof replacement of 1288 ageing public housing homes across the ACT.

Public housing is something to celebrate and something we, as a community, continue to value and grow. That is why we will build on the work achieved by the renewal program by making a \$100 million net investment in the public housing portfolio over the next five years. From 2019-20 we will start committing funds that will see growth of the public housing portfolio, as well as our existing program of renewal continued through to 2024-25.

## OBJECTIVE 3C: DEVELOP A TENANCY SERVICE THAT FOCUSES ON CLIENT OUTCOMES AND RESPONDS TO INDIVIDUAL NEEDS

The role and duty of care of a social housing provider extends beyond the role of tenancy management. The ACT Housing Strategy encourages a dynamic individualised service that gives people greater choice over where and how they live.

Housing ACT provides rental subsidies of over \$140 million every year to ensure Canberrans who need it can access support through the public housing assistance program.

### ACTIONS

- Develop a new service delivery approach that works with tenants to give them greater flexibility to choose a home that meets their needs.
- Build a Modern Social Landlord Framework that sets the industry standard and achieves better outcomes for social housing tenants.

## OBJECTIVE 3D: PROVIDE A BETTER CUSTOMER EXPERIENCE THROUGH A MODERN AND DIGITAL SERVICE PLATFORM FOR CURRENT AND FUTURE TENANTS

The delivery of social housing services in the ACT needs to stay in step with the changing expectations of the community. Many Australians routinely conduct their day-to-day activities online and the community has become used to the convenience that 24/7 digital technology provides. A key outcome of the ACT Housing Strategy is the design and delivery of a digital service for social housing tenants, that will complement and augment existing non-digital options.

### ACTIONS

- Build a client portal that will give social housing tenants up-to-date information about their tenancy and accounts.
- Build a mobile application that delivers immediate access to social housing information, services and applications anywhere at any time.
- Create a suite of online application forms for social and affordable housing services that can be completed and submitted electronically.
- Make face-to-face services available in more locations across the ACT, for people who would prefer to talk to someone.





# GOAL 4

## INCREASING AFFORDABLE RENTAL HOUSING

This goal focuses on how the ACT Government could grow the stock of affordable rental properties in the community and private rental sectors, and improve the equity and efficiency of the Territory's rental stock.

### KEY OBJECTIVES

GROW AND DIVERSIFY THE COMMUNITY HOUSING SECTOR

GROW THE SUPPLY OF AFFORDABLE PRIVATE RENTAL PROPERTIES

STRENGTHEN RIGHTS AND PROTECTIONS FOR TENANTS

TARGET ADVICE AND SUPPORT TO TENANTS AND LANDLORDS

TARGET PROGRAMS TO INCREASE SUPPLY OF AFFORDABLE HOUSING FOR VULNERABLE AND DISADVANTAGED HOUSEHOLDS

### KEY OPPORTUNITIES

- The ACT Government has shown a significant commitment to growing the supply of affordable rental housing through investment in community housing. There is an opportunity to expand this support to the sector by other means including taxation incentives and targeted land release.
- The ACT has a stock of 73,000 private rental properties that could be better targeted to lower income households that are typically crowded out of the market.

Strong population growth, low unemployment, high average wages and a transient population are having a considerable negative impact on housing affordability in Canberra's traditionally tight rental market.

Rental vacancy rates have remained at or below 1% for the past six years. With a total pool of around 73,000 private rental properties, finding an affordable rental property among the 730 or so that are typically available at any one time is very difficult. Moreover, properties within reach of low income families who don't qualify for social housing are typically smaller, older, less energy efficient and not well located for employment and services.

The most recent 2018 Report on Government Services identified that approximately 7960 (almost 48%) low income private rental households were in rental stress; that is, paying more than 30% of their income on rent.<sup>8</sup> For low income households, high rents are impacting on their ability to pay for other essentials, including utility bills.

Rental affordability was a prevalent theme and priority area identified during consultation on the development of the new housing strategy. The need to grow the supply of rental properties that are affordable to households that earn between \$55,000 and \$100,000 and can afford rents of between \$320 per week up to \$580 per week is a key priority of this strategy.

In addition to improving the affordability of and access to rental housing in the ACT, there is a need to provide better protections and security of tenure for low income households.

The strategy sets the course for growing the supply of affordable rental stock through the community housing sector and the private sector. Under the strategy, the government will work closely with the sector through one-on-one and group discussions with providers and working with sector peak bodies and put in place measures that address the financial challenges faced by the community housing sector in growing the sector beyond its current slow rate.

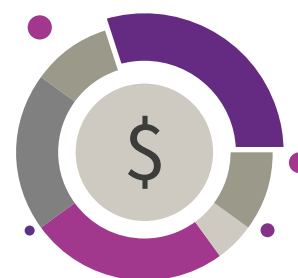
The role of the private sector in supplying affordable rental properties is a key area of focus. The strategy considers possible financial and planning incentives and plans to release a site for private investment specifically in affordable rental accommodation.

For vulnerable groups already within the private rental market, the strategy works in parallel with ongoing reforms to the Residential Tenancies Act in order to strengthen rights and protections for tenants.

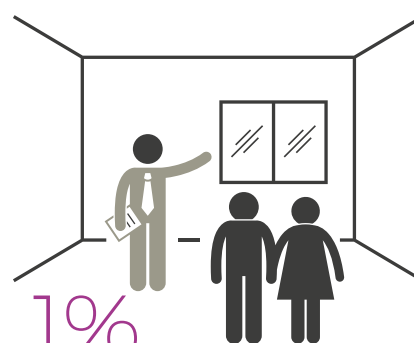
The ACT Housing Strategy sets the course to unlock a supply of new affordable rental properties in the community and private sectors, while strengthening rights and protections for existing private rental tenants



2011 2016  
601 DWELLINGS 665 DWELLINGS  
COMMUNITY RENTAL PROPERTIES  
GROWTH OF 12.8



7960  
LOW INCOME PRIVATE RENTAL HOUSEHOLDS PAY MORE THAN 30% OF THEIR INCOME ON RENT



1%  
VACANCY RATE  
OUT OF 73,000 PRIVATE RENTAL

<sup>8</sup> Productivity Commission (2018) Report on Government Services 2018, Part G, Table GA.3: Proportion of low income private rental households in rental stress, by State and Territory, 2015-16.

# GOAL 4: OBJECTIVES AND ACTIONS

## OBJECTIVE 4A: GROW AND DIVERSIFY THE COMMUNITY HOUSING SECTOR

The strategy demonstrates a clear and significant commitment to growing the community housing sector.

Under the strategy, the government will work in partnership with the community housing sector to increase the current rate of growth in new properties managed by community housing providers. The government will seek the community housing sector's regular input to the setting of annual community land release targets as part of the government's commitment to release 15% of its annual indicative land release program to the provision of public, community and affordable home purchase.

The target will consider the ongoing capability of the sector to develop on these sites and will explore the viability of the government playing a role in constructing and selling properties to the community housing sector.

At the same time, the ACT Government will investigate mechanisms to reduce the cost of land to address the yield gap that exists in renting properties at a reduced market rate.

The ACT Housing Strategy aims to facilitate partnerships between community housing providers and either the private sector or current lessees of underutilised land to grow the stock of community housing.

### ACTIONS

- Set an annual community housing target to provide additional affordable rental properties managed by registered community housing providers, as part of the commitment to dedicate 15 per cent of the Indicative Land Release Program to public, community and affordable housing.
- Engage regularly with the ACT community housing sector to investigate and facilitate options for providing assistance to community housing providers and those in need of community housing, including setting housing targets.
- Enhance mechanisms to reduce the cost of land made available to the community housing sector including restrictions on Crown leases, land rent or sale at a fixed percentage of market rate.
- Under the ACT Government Affordable Housing Innovation Fund, facilitate a project to develop community rental housing on underutilised leased community facility land.
- Work with community housing providers to develop more affordable rental properties.
- Support the development of Aboriginal and Torres Strait Islander managed community housing in the ACT.
- Explore opportunities to extend land rent to community housing providers for the provision of affordable rental properties.
- Streamline and digitise the government's interest free rental bond loan scheme, making it easier to access when people are looking for a home to rent.



## OBJECTIVE 4B: GROW THE SUPPLY OF AFFORDABLE PRIVATE RENTAL PROPERTIES

The ACT Housing Strategy responds to the need to encourage and incentivise private landlords to supply affordable rental properties to the market.

Under the ACT Housing Strategy an Affordable Rental Real Estate Model will be established that will manage properties on behalf of private landlords at below market rent. These properties will be targeted to families that do not qualify for public housing but would pay a significant proportion of their income in the private rental market. To help establish this program, the government will investigate financial incentives for private landlords to contribute their properties into this market.

A home sharing pilot program will be introduced to better utilise existing housing across the ACT. Funding will be made available to a provider to run a service of matching pre-qualified tenants with existing home owners with space in their home that is suitable to share. The model will be based on the HomeShare Australia and New Zealand Alliance Incorporated model.

The ACT Housing Strategy responds to the growing interest from the private sector in constructing new affordable rental properties. A number of measures will be investigated including incentives through lease variation charges and planning controls.

The ACT Housing Strategy will commit to an expression of interest process on a specific site to potentially facilitate new affordable rental housing through a build-to-rent model.

### ACTIONS

- Establish an Affordable Rental Real Estate Management model as a pilot under the Affordable Housing Innovation Fund.
- Encourage an increase in supply of affordable rental properties from private owners that can be managed by the community housing sector through the Affordable Housing Innovation Fund, by investigating options such as a land tax concession on properties rented at 75% of market rate and managed by community housing providers.
- Investigate financial incentives to encourage the delivery of additional affordable rental housing on privately owned land, including through lease variation charge remissions, or planning controls.
- Release a residential development site (or sites) via expression of interest process for the construction of affordable rental properties under a build-to-rent model.
- Establish or expand a Home Sharing model under the Affordable Housing Innovation Fund.





## OBJECTIVE 4C: STRENGTHEN RIGHTS AND PROTECTIONS FOR TENANTS

The strategy responds to concerns raised during consultation about issues faced by vulnerable tenants in the private rental market.

The government will focus on the experiences of these tenants and look closely at how tenancies are ended, in what circumstances, and how much notice is required to end a tenancy so renters can expect fair decisions about their homes.

Reforms to the Residential Tenancies Act will promote model behaviour by landlords in terms of setting rent, administering a tenancy and making decisions that will impact on tenants, including decisions about pets and minor changes to a property. The strategy encourages rental increases to be fair and that the process considers hardship and housing security as top priorities.

### ACTION

- Develop and implement outstanding recommendations of the Review of the Residential Tenancies Act 1997, with a focus on fairness and security for vulnerable tenants.

## OBJECTIVE 4D: PROVIDE TARGETED ADVICE AND SUPPORT TO TENANTS AND LANDLORDS

Navigating and understanding the rental market in the ACT can be difficult for some low income and disadvantaged households. Consultation highlighted the difficulties in being aware and in understanding the existing support measures available to landlords and tenants.

Secure, appropriate rental accommodation is a key component of the strategy. This extends to those already in rental accommodation who are at risk of eviction or unfair treatment. The strategy looks into the effectiveness of providing specific support to tenants and landlords to maintain existing tenancies through a targeted communications campaign.

### ACTION

- Undertake a communications campaign to promote existing support measures for tenants and landlords.





## OBJECTIVE 4E: TARGET PROGRAMS TO INCREASE SUPPLY OF AFFORDABLE HOUSING FOR VULNERABLE AND DISADVANTAGED HOUSEHOLDS

Two specific projects will be progressed under the strategy that respond to issues faced by vulnerable and disadvantaged households.

The government will provide seed funding through the Affordable Housing Innovation Fund for a project that responds to the housing and accommodation needs of families escaping domestic violence and will provide equivalent funding for a development project for people living with a disability. These pilot projects will provide government with an understanding of development feasibility with a view to continuing and increasing the provision of this type of accommodation into future years.

The strategy establishes priority categories that will provide greater access to home ownership and low cost private rental opportunities for vulnerable and disadvantaged households.

### ACTIONS

- Investigate establishing priority categories for 'at-risk' groups to access community housing, the affordable home purchase database, and Affordable Rental Real Estate Management model properties.
- Facilitate a project to support dedicated accommodation options for low income families escaping domestic violence under the Affordable Housing Innovation Fund.
- Facilitate a project to support a specialist disability accommodation development for either affordable rent or purchase under the Affordable Housing Innovation Fund.
- Work with the National Disability Insurance Agency, the development sector and people with disabilities and their families and carers to identify potential opportunities to facilitate the development of Specialist Disability Accommodation under the National Disability Insurance Scheme.



# GOAL 5

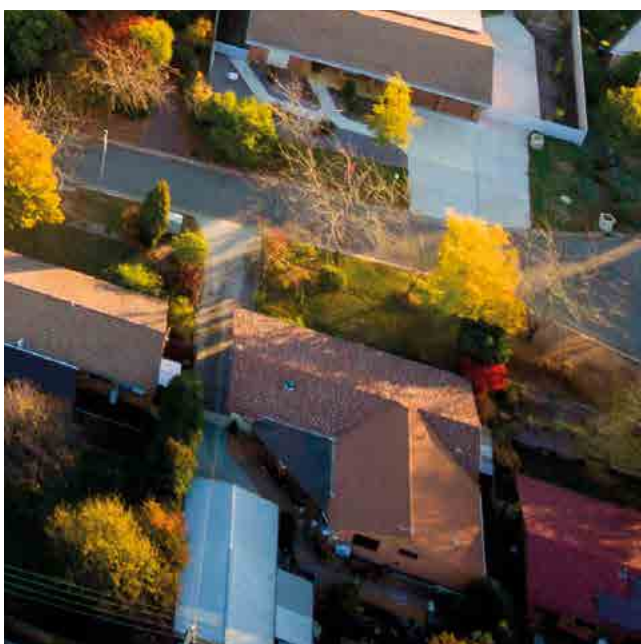
## INCREASING AFFORDABLE HOME OWNERSHIP

This goal focuses on how the ACT Government will increase the supply of affordable homes for purchase, target them to households most in need, and facilitate new financing and occupancy models.

### KEY OBJECTIVES

PROVIDE MORE AFFORDABLE HOMES FOR PURCHASE

INCREASE HOME OWNERSHIP THROUGH ALTERNATIVE FINANCE AND OCCUPANCY MODELS



### KEY OPPORTUNITIES

- Home ownership provides substantial economic and social benefits. In addition to wealth creation and financial security, home ownership is the basis for a number of positive social, family and community outcomes.
- The ACT Government has demonstrated the positive impacts of dedicated land release for affordable home purchase. Through the indicative land release program there are opportunities to expand and better target affordable home purchase to low income households.
- A number of other mechanisms are available to government to incentivise the private sector in making low cost homes available for purchase to low income households.

Despite nationwide falls in homeownership over the previous 10 years, the ACT's strong economic and employment growth has seen a very slight increase in the number of households either paying off a mortgage or owning their home outright (65.4% of households).

However, in line with national trends, in 2011, the typical Canberra household needed 4.8 times its annual income to purchase a median priced house but in 2016 this increased to 5.7 times. While many Canberra households have been able to absorb these increases, a growing number of low income households have not.

Home ownership rates among the Territory's lowest 40% of income households is at 54% as the availability of lower cost homes for purchase remains very limited. Of the 9030 homes sold in 2017, only 160 were within reach of the lowest 20% of household incomes; of these, the majority were small (studio/single or two bedroom) apartments or town houses. For households in the second lowest 20% of incomes, availability improved, however only 3694 homes were regarded as affordable to these families over this period. Of these, 3694 homes, approximately 15% were detached houses and 85% were multiunit dwellings.

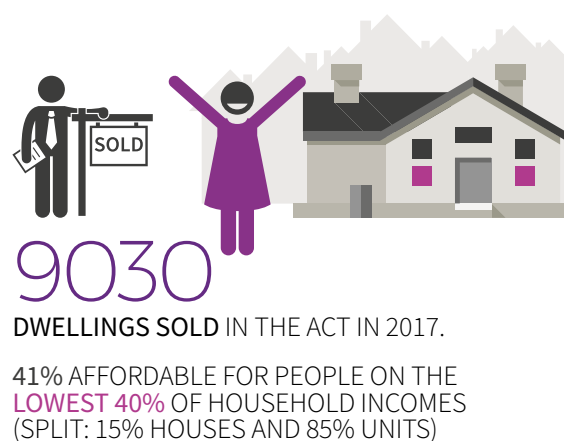
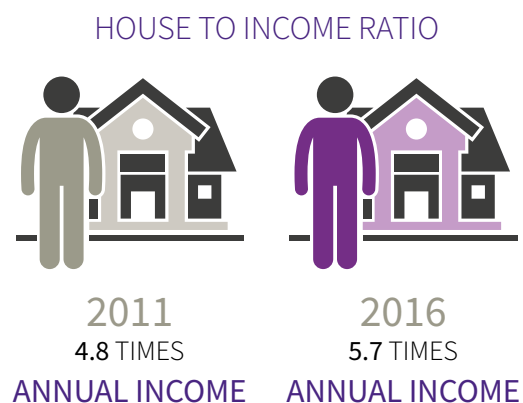
Aside from a limited supply of low cost homes for purchase, households are subject to Federal tax settings and have had limited options in respect to innovative finance products and alternative occupancy models, both of which exist in other states and can assist in lowering both the overall cost of housing and the barriers to entry.

Increasing home ownership among low income households has many advantages beyond the financial and social benefits to the household. By enabling better pathways to home purchase for low income earners, the rate of 'churn' within the social and affordable housing sectors can improve.

The ACT Housing Strategy sets the platform for enabling an efficient housing market through the release of an appropriate supply of land and putting in place mechanisms for increasing housing choice and diversity. The strategy goes further, with initiatives that will lower the financial barriers to entry, target opportunities to low income households, promote supports that are currently available to specific groups, and keep affordable housing available to households in need.

Work with industry to develop alternative housing options including materials, designs and delivery methods.

ACT PROPERTY COUNCIL WORKSHOP



# GOAL 5: OBJECTIVES AND ACTIONS

## OBJECTIVE 5A: PROVIDE MORE AFFORDABLE HOMES FOR PURCHASE

The ACT Housing Strategy builds on the government's commitment to providing home ownership opportunities to low income households.

As part of the commitment to dedicate at least 15% of the indicative land release program for public, community and affordable housing, the Government will set an annual target to increase home purchase opportunities on government land, in a variety of locations across the city.

The government will also investigate mechanisms that limit windfall gains on the resale of these properties to limit speculation and keep them under the ownership of low income families over a longer time period.

New categories relating to the number of bedrooms will be investigated as part of the government's affordable home purchase initiative in order to better align the demand for affordable homes with the future supply. To maintain consistency, this work will run in parallel with the finalisation of the apartment and attached housing design guides.

Two communication projects will highlight the opportunities available to low income families in saving for a home and in accessing low cost finance. These are the Australian Government's new First Home Super Saver Scheme and Indigenous Business Australia Housing Loans.

Consistent with the actions that aim to grow the supply of affordable rental housing, the ACT Government will encourage the provision of affordable home purchase properties within the private sector by considering financial and planning incentives, and will consider what role it might play in the construction and sale of affordable home purchase properties.

### ACTIONS

- Set an annual target to increase affordable home purchase opportunities as part of the commitment to dedicate 15% of the indicative land release program to public, community and affordable housing.
- Investigate mechanisms to protect and maintain dedicated, individually titled affordable home purchase homes.
- Investigate new affordable home purchase price thresholds linked to the number of bedrooms, to replace the current thresholds linked to floor area, to coincide with the finalisation of the Apartment Design Guide and the Attached Housing Design Guide.
- Deliver a communication campaign to encourage awareness of the Australian Government's new first home super saver scheme.
- Undertake a targeted communications project to promote the role of Indigenous Business Australia (IBA) as housing financier for Aboriginal and Torres Strait Islander Australians to purchase a home with low cost financing.
- Explore the viability of dedicated affordable home purchase properties to be constructed and sold to eligible households on the government's home purchase database.
- Investigate financial incentives to encourage the delivery of additional affordable home purchase properties on privately owned land through consideration of mechanisms such as lease variation charge remissions, or planning controls.





## OBJECTIVE 5B: INCREASE HOME OWNERSHIP THROUGH ALTERNATIVE FINANCE AND OCCUPANCY MODELS

Improving access to home ownership through alternative financing models is an important objective of the ACT Housing Strategy.

To lower the entry costs and home loan repayments for low income households, the government will investigate the feasibility and program design of a shared equity product. The product will be primarily aimed at low income households and, in particular, those currently in the community rental sector looking to transition into home ownership. Such a model could be considered in relation to land releases in future years.

An expansion of the land rent scheme will be investigated with a view to allowing home owners to build equity in the land through a stair casing approach.

Consistent with the innovative occupancy and ownership ideas being progressed under the government's demonstration housing project, the ACT Housing Strategy encourages seed funding for co-housing projects under the Affordable Housing Innovation Fund.

### ACTIONS

- Pilot a shared equity initiative in partnership with a community housing provider.
- Investigate feasibility and possible program design for implementing a broader-ranging shared equity (or rent to buy) scheme in the ACT.
- Investigate the feasibility of expanding the Land Rent scheme to allow a shared land equity product through stair casing.
- Test co-housing models for affordable housing provision through the first year of the Affordable Housing Innovation Fund.

Shared equity is being investigated for expansion as part of the solution to make Canberra's housing more affordable for lower income homebuyers. Government-backed shared equity arrangements and similar schemes are already operating in Western Australia, South Australia and Tasmania, and are being investigated in Victoria. In the ACT, a shared equity program is run for public housing tenants through Housing ACT, however shared equity is not currently available within the affordable housing market.

Shared equity schemes allow a customer/buyer to obtain part equity in a home by sharing the overall cost with an equity partner, such as a financial institution or a government backed provider. The equity partner helps to reduce costs to the buyer by reducing the mortgage by a set percentage (between 25% and 75% of the purchase price) and reducing the size of the deposit required. The buyer is responsible for servicing their portion of the mortgage, and the equity provider services the remainder. At a pre-agreed time, the loan held by the equity provider will be made available for service or pay out to the buyer. In some schemes, the buyer has an opportunity to stair case payments over time, which gradually increases the proportion of the equity split in their favour. At the time of sale, the equity partner recoups their equity loan plus a proportion of the capital gain.

# NEXT STEPS

## HOW WILL THE GOVERNMENT ACHIEVE THE STRATEGY'S OBJECTIVES?

The accompanying implementation plan sets the future course for government and how this strategy will be implemented. This strategy is a whole-of-government effort. Directorates will work together to deliver the actions, and monitor and report on outcomes of the implementation plan. The implementation plan sets out which government directorates are responsible for each action, increasing transparency and accountability for delivering the outcomes.

The strategy informs and supports other ACT Government strategies to enable better integrated outcomes across a broad range of services to the community.

The ACT Government will continue to collaborate with industry and community groups in the implementation of actions and the design of new actions resulting from investigations and research committed to in this strategy.

## HOMES AND HOUSING WEBSITE

- The new Homes and Housing website provides a central online location for information about the services, programs and policies designed to support the government's commitment to affordable and accessible housing.
- The site will be progressively updated in relation to this strategy and as actions, policies and programs are implemented.
- The site will provide information about accommodation support services such as crisis accommodation, and links to other government services relevant to the strategy such as building and planning information.
- The website will help the community know where to go for help, advice, information and support, or to discuss their ideas.

## MONITORING, REPORTING AND EVALUATION

As part of the implementation of the ACT Housing Strategy, the government will undertake ongoing monitoring and evaluation of the actions in the implementation plan.

The government will:

- undertake regular reviews of the strategy and updates of the implementation plan
- report back to the community annually on the strategy and the progress and status of the actions in the implementation plan
- continue working with the Australian Government on data improvement and data sharing as part of the National Housing and Homelessness Agreement.

# GLOSSARY OF TERMS

**ACT Affordable Housing Action Plan:** the Affordable Housing Action Plan was the key policy platform to address housing affordability across all tenures and income ranges between 2007 and 2017.

**ACT Indicative Land Release Program:** the Indicative Land Release Program is an annual publication that describes the proposed areas of land that will be released to the market in a particular year.

**Affordable housing:** affordable housing is housing that is appropriate for the needs of a range of very low to moderate income households, and priced (whether mortgage repayments or rent) so these households are able to meet their other essential basic living costs. It differs to social housing which is provided and/or managed by the government (public housing) or by a not-for-profit organisation (community housing). Housing is often defined as affordable when a household spends less than 30% of their income on housing costs, and that household falls within the lowest 40% of household incomes (see definition of housing stress below).

**Common Ground:** common Ground Canberra was established to provide long-term, high quality housing options for people on low income, and a solution for people who experience chronic homelessness. It provides purpose-built accommodation in Gungahlin for people who have experienced homelessness (20 units) and people who are on low incomes who require affordable housing (20 units).

**Commonwealth Rent Assistance:** a non-taxable income supplement payable by the Commonwealth Government to eligible people who rent in the private or community housing rental markets (public housing tenants do not receive CRA).

**Community housing:** housing for people on low incomes provided by registered Community Housing Organisations (under the Housing Assistance Act 2007). Community housing is a subset of affordable housing as defined above. Community housing providers generally provide a mix of rental rates for different tenants - some rents are set at a proportion of the tenant's income (social), others are set at a proportion of market-based rental rates (affordable).

**Digital Service Platform:** an online interactive platform that provides information for current and future ACT Housing tenants.

**Greenfield:** greenfield areas are made up of undeveloped land outside of the existing urban footprint. Often located on the edge of existing urban areas. Greenfield development requires full assessment of environmental, infrastructure and planning issues, to determine future use and suitability for expansion of the city.

**Head-leased community housing:** community housing provided in properties owned by Housing ACT, but leased by Community Housing Organisations (under the Housing Assistance Act 2007).

**Homelessness:** definitions of homelessness range from objective measures of 'no roof' to subjective measures based on ideas of 'home'.

The Australian Bureau of Statistics Census is the primary data source for measuring homelessness in Australia and operates using a 2012 definition that a person is homeless if they do not have suitable accommodation alternatives and their current living arrangement:

- is in a dwelling that is inadequate, or
- has no tenure, or if their initial tenure is short and not extendable, or
- does not allow them to have control of, and access to space for social relations (e.g. those living in severely overcrowded dwellings).

This definition of homelessness includes people without suitable accommodation alternatives who are sleeping rough, staying in improvised dwellings/tents, supported accommodation, transitional housing, boarding houses, couch surfing, with friends/relatives or in severely overcrowded dwellings.

**Housing affordability:** the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes.

**Housing stress:** a household is defined as being in housing stress when it pays more than 30% of its gross income in housing costs and its income is amongst the lowest 40% of all households.

**Human Services Gateway:** the integrated entry point to the human services system for the ACT community. The Gateway Lead Provider, currently Onelink, helps Canberrans access the services that they need across a range of universal and targeted services including housing and homelessness, tenancy support, disability and family, child and youth support.

**Income quintile 1:** in the ACT, this include households earning up to \$55,000 per annum.

**Income quintile 2:** in the ACT, this includes households earning between \$55,000 and \$100,000 per annum.

**Infill:** Development of unused or underutilised land in existing urban areas. It involves increasing the capacity of our existing urban area to support growth.

**National Housing and Homelessness Agreement:** an agreement between the Commonwealth and the States and Territories recognising the mutual interest and need to work together to improve housing outcomes across the housing spectrum, including outcomes for Australians who are experiencing homelessness or at risk of homelessness.

**Public housing:** housing for people on low incomes provided by Housing ACT (under the Housing Assistance Act 2007).

**Public Housing Renewal Program:** a program of renewal to replace some of the Territory's oldest multiunit public housing properties. 1288 older properties in the city and inner suburbs are being replaced with modern residences built or purchased in other areas of Canberra.

**Rental Bonds Loan Program:** a program run by Housing ACT to assist people on low to moderate incomes to rent suitable properties in the private sector through provision of an interest-free loan to assist in covering the cost of the bond.

**Sustainable development:** forms of development that meet the needs of the present without compromising the ability of future generations to meet their needs.

**Town centre:** a town centre offers a wide range of facilities and services to serve the community and visitors from the surrounding district. Typically a town centre offers employment opportunities and provides higher order retail facilities, offices and consulting rooms; cultural,

community and public administration; entertainment, educational, religious and residential facilities. Generally most urban districts in the ACT have a town centre providing access to goods and services bought less frequently.

**Urban design:** urban design is the collaborative and multi-disciplinary process of shaping the physical setting for life in cities and towns. It involves the design of buildings, groups of buildings, spaces and landscapes, and the establishment of frameworks and processes that facilitate successful development.

**Urban renewal:** this is the process of improving the economic, social and environmental sustainability of a particular urban area through redevelopment of underutilised urban areas. It typically involves urban redesign, infrastructure renewal and investment, and identifying precincts and land for mixed use.

**Rough sleeping:** a severe form of homelessness which refers to people living on the streets, sleeping in parks, squatting in derelict buildings or using cars or railway carriages for temporary shelter.

**Social housing:** an umbrella term describing subsidised housing for people on low to moderate incomes including public, supported and community housing.

**Supported/crisis accommodation:** short, medium and long-term accommodation for people with complex needs who require higher level care and support.

Supported accommodation often includes support agencies on-site.

Crisis accommodation is one form of supported accommodation where individuals and households experiencing homelessness are provided with safe emergency accommodation for a short period while receiving support to transition to longer term, stable accommodation. For example, women's refuges for women escaping domestic and family violence (with or without children) who are homeless or at risk of homelessness are classified as crisis accommodation and provide a range of case management support services, including, in some cases, on-site assistance.



