# G Housing and homelessness sector overview

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| Attachment tables |
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## G.1 Introduction

This sector overview provides an introduction to the Housing (chapter 18) and Homelessness services (chapter 19) chapters of this Report and provides contextual information along with high level performance information.

All abbreviations used in this Report are available in a complete list in volume A: Approach to performance reporting.

### Profile of the housing and homelessness sector

Detailed profiles for social housing and specialist homelessness services are reported in chapters 18 and 19. In summary, social housing is rental housing provided by not‑for‑profit, non‑government or government organisations to assist people who are unable to access suitable accommodation through the private market. Specialist homelessness services are services to assist people who are homeless or at risk of homelessness. Housing assistance and services to people who are homeless or at risk of homelessness are closely interconnected. This sector overview provides contextual information about the broader sector in which those services operate.

#### Roles and responsibilities

The National Affordable Housing Agreement (NAHA) provides the framework for the Australian, State and Territory governments to work together to improve housing and homelessness outcomes (box G.1).

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| Box G.1 National Affordable Housing Agreement and related National Partnerships |
| Under the NAHA, which commenced on 1 January 2009, governments have committed to undertake reforms in the housing sector to improve integration between homelessness services and mainstream services, and reduce the rate of homelessness. The NAHA intended outcomes include:   * people who are homeless or at risk of homelessness achieve sustainable housing and social inclusion (supported by the National Partnership Agreement on Homelessness, due to expire on 30 June 2017) * people are able to rent housing that meets their needs * people can purchase affordable housing * people have access to housing through an efficient and responsive housing market * Aboriginal and Torres Strait Islander people have the same housing opportunities (in relation to homelessness services, housing rental, housing purchase and access to housing through an efficient and responsive housing market) as other Australians * Aboriginal and Torres Strait Islander people have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities (supported by the National Partnership Agreement on Remote Indigenous Housing, due to expire on 30 June 2018). |
| *Source*: COAG Intergovernmental Agreement on Federal Financial Relations (2015). |
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Under the NAHA and associated National Partnership Agreements, the Australian Government provides funding to assist with the achievement of housing and homelessness related outcomes for which states and territories have primary responsibility. The NAHA is associated with the National Affordable Housing Specific Purpose Payment (NAH SPP), which is an indexed payment to the states and territories to be spent in the housing and homelessness sector.

Governments also provide other forms of support for housing and homelessness, including home purchase assistance and private rental assistance. Each level of government has different roles and responsibilities. Section G.5 provides contextual information about factors affecting the sector, including housing affordability and private rental markets.

The Australian Government influences the housing market through direct and indirect means, including the provision of Commonwealth Rent Assistance (CRA) — financial assistance for people who pay rent in the private rental market and receive a Centrelink payment.

State and Territory governments administer and deliver the social housing services reported in chapter 18. They also provide financial support to renters through private rental assistance and to buyers through home purchase assistance. Some jurisdictions provide home finance lending programs. State and Territory governments are also responsible for land use and supply policy, urban planning and development policy, housing–related taxes and charges (such as land taxes and stamp duties) and residential tenancy legislation and regulation.

Local governments are responsible for building approval, urban planning and development processes and may be involved in providing community housing.

#### Funding

The Australian Government provided $1.8 billion in 2015‑16 to State and Territory governments for housing assistance and homelessness services through the NAH SPP and related National Partnership agreements (table GA.1) — the mechanisms through which most Australian Government funding for housing and homelessness services is provided.

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| Table G.1 Housing and homelessness services sector, selected descriptive statistics, Australia, 2015‑16**a** |
| |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | |  |  | Net recurrent expenditureb | Dwellingsc | Households | Clients | |  |  | *$m* | *no.* | *no.* | *no.* | | *Social housing* | |  |  |  |  | |  | Public housing | 2 814.5 | 320 041 | 312 219 | .. | |  | SOMIH | 114.6 | 9 949 | 9 660 | .. | |  | Community housing | 885.6 | 80 225 | 72 410 | .. | |  | ICH (2014‑15) | 117.2 | 15 643 | 13 088 | .. | |  |  |  |  |  |  | | *Homelessness services* | | 763.6 | .. | .. | 279 196 | |
| a See tables GA.2 and GA.3 for detailed definitions and caveats. b Net recurrent expenditure is for 2014‑15 for Community housing and ICH. c For Community housing, dwelling is total tenancy rental units at 30 June 2016. For ICH, dwelling is number of permanent dwellings as at 30 June 2015. .. Not applicable. |
| *Source*: Chapters 18 and 19; tables GA.2 and GA.3. |
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Net recurrent expenditure on housing and specialist homelessness services for the most recent reporting year is reported in table G.1 and summary data for each jurisdiction in tables GA.2 and GA.3.

#### Commonwealth Rent Assistance

CRA helps eligible people meet the cost of rental housing in the private market, aiming to reduce the incidence of rental stress. It is an Australian Government non‑taxable income supplement, paid to recipients of income support payment, ABSTUDY, Family Tax Benefit Part A, or a Veteran’s service pension or income support supplement.

Australian Government expenditure on CRA was $4.4 billion in 2015‑16, increasing in real terms from $3.6 billion in 2011‑12 (table GA.12). The average government CRA expenditure per eligible income unit was $3251 in 2015‑16 (table GA.13).

Nationally in June 2016, there were 1 345 983 income units receiving CRA (table GA.15). Of these, 79.4 per cent paid enough rent to be eligible to receive the maximum rate of CRA (an increase from 75.0 per cent in 2012) (table GA.26).

The median CRA payment at June 2016 was $130 per fortnight, with median rent being   
$437 per fortnight (table GA.25).

##### CRA and rental stress

Rental stress is defined as more than 30 per cent of household income being spent on rent, and is a separate sector‑wide indicator reported in section G.2. CRA is indexed to the Consumer Price Index (CPI) but rental costs have increased at a faster rate than the CPI since 2008 (ABS 2016), so the real value of CRA payments has decreased for individuals in that time.

Nationally in June 2016, 68.2 per cent of CRA income units would have paid more than 30 per cent of their gross income on rent if CRA were not provided — with CRA this proportion was 41.2 per cent (figure G.1 and table GA.27). (Data on social housing households in rental stress are reported separately in chapter 18.)

Tables GA.12–33 present a range of CRA data, including Australian Government expenditure and information on CRA income units — including Aboriginal and Torres Strait Islander recipients,those with special needs — and those in rural and remote areas.

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| Figure G.1 Proportion of income units receiving CRA with more than 30 per cent of income spent on rent, by special needs group, 2016a |
| |  | | --- | | Figure G.1 Proportion of income units receiving CRA with more than 30 per cent of income spent on rent, by special needs group, 2016  More details can be found within the text surrounding this image. | |
| a See tables GA.24–33 for detailed definitions, footnotes and caveats. |
| *Source*: Department of Social Services and FaHCSIA (unpublished); table GA.27. |
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### Social and economic factors affecting demand for services

According to the 2014 General Social Survey, approximately 2.5 million people aged 15 years or over have experienced homelessness at some time in their lives, around 1.4 million of whom experienced at least one episode in the last 10 years. Among this 2.5 million people, in their most recent episode of homelessness 15.0 per cent sought assistance from housing service providers, 7.9 per cent sought crisis accommodation/supported accommodation for the homeless, 7.0 per cent sought support from a church or community organisation and 6.7 per cent contacted a counselling service (ABS 2015).

Demand for housing and homelessness services is influenced by family and relationship breakdown, a shortage of affordable housing, long‑term unemployment and financial hardship, mental health issues and substance abuse. In 2015‑16, an estimated 38 per cent of specialist homelessness services clients received assistance as a result of experiencing family or domestic violence (AIHW 2016).

Research shows that pathways to homelessness are varied and complex. Longitudinal factors (for example, influences from early childhood) can compound with situational factors, leading to homelessness. For young people, factors such as family conflict or abuse, drug use, unstable employment, participating in education and training, combining work and study, and financial pressures can potentially lead to unstable housing and increase the risk of homelessness (Memmott and Chambers 2010; CHP 2005).

Demand for housing assistance and service support may continue even after recipients have gained stable employment and financial circumstances are improved. A study of workforce participation of women living in public housing (see chapter 18 for information on public housing) in Australia found that job insecurity and low wages are the main incentives for tenants to continue to live in public housing (Saugeres and Hulse 2010).

Productivity Commission research on the links between housing assistance and employment, using administrative datasets from the Australian, WA and SA governments (2003 to 2013), found that receiving public housing assistance is unlikely to impact tenants participation in employment, and that it is ‘the characteristics of individuals, and not the characteristics of the housing assistance that they receive that matter to participation’ (PC 2015).

### Service‑sector objectives

The overarching service‑sector objectives in box G.2 draw together the objectives from each of the specific services (described in chapters 18 and 19), as well as reflecting the objectives set out in the NAHA (box G.1).

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| Box G.2 Objectives for housing and homelessness services |
| The overarching objective of housing and homelessness services is that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation. Further, government services are to be provided in a collaborative, equitable and efficient manner. The specific objectives of the housing and homelessness sector services within the scope of this Report are summarised below:   * *Social housing* *assistance* aims to provide low income people who do not have alternative suitable housing options with access to social housing assistance that supports their wellbeing and contributes to their social and economic participation; and to contribute to Aboriginal and Torres Strait Islander community wellbeing through improved housing outcomes, particularly in remote areas and discrete communities (chapter 18). * *Government funded specialist homelessness services* aim to support people who are homeless or at risk of homelessness to achieve sustainable housing, social inclusion and greater economic participation, through the delivery of transitional supported accommodation and a range of related support services (chapter 19). |
| *Sources*: COAG (2012); chapters 18 and 19. |
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## G.2 Sector performance indicator framework

This sector overview is based on a sector performance indicator framework (figure G.2) made up of the following elements:

* Sector objectives — three sector objectives reflect the key objectives of the housing and homelessness sector (box G.2)
* Sector‑wide indicators — three sector‑wide indicators relate to the overarching service sector objectives.

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| Figure G.2 Housing and homelessness services sector performance indicator framework |
| Figure G.2 Housing and homelessness services sector performance indicator framework  More details can be found within the text surrounding this image. |
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#### Low income households in rental stress

‘Low income households in rental stress’ is an indicator of governments’ objective that people are able to rent housing that meets their needs (box G.3).

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| Box G.3 Low income households in rental stress |
| ‘Low income households in rental stress’ is defined as the proportion of low income renter households spending more than 30 per cent of their gross household income on rent.  Low income renter households are defined as those with equivalised disposable household incomes in the bottom 40 per cent. Equivalised disposable income is an estimate of disposable household income after taking into account household size and composition (ABS 2010, 2016). Household income and rent expenditure exclude CRA.  A low or decreasing proportion of households in rental stress is desirable. Data reported for these measures are:   * comparable (subject to caveats) across jurisdictions and over time * complete for the current reporting period. All required 2013‑14 data are available for all jurisdictions. |
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Nationally, the proportion of low income renter households in rental stress increased from 35.4 per cent in 2007‑08 to 42.5 per cent in 2013‑14 (figure G.3).

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| Figure G.3 Proportion of low income households in rental stressa |
| |  | | --- | | Figure G.3 Proportion of low income households in rental stress  More details can be found within the text surrounding this image. | |
| a See box G.3 and table GA.4 for detailed definitions, footnotes and caveats. |
| *Source*: ABS (unpublished) Survey of Income and Housing (various years); table GA.4. |
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#### Appropriateness of Aboriginal and Torres Strait Islander housing

‘Appropriateness of Aboriginal and Torres Strait Islander housing’ is an indicator of governments’ objective Aboriginal and Torres Strait Islander people have improved amenity and reduced overcrowding (box G.4).

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| Box G.4 Appropriateness of Aboriginal and Torres Strait Islander housing |
| ‘Appropriateness of Aboriginal and Torres Strait Islander housing’ is defined by two measures.  *Proportion of Aboriginal and Torres Strait Islander households in social housing living in overcrowded conditions*  Overcrowding is defined and measured using the Canadian National Occupancy Standard under which overcrowding is deemed to have occurred if one or more additional bedrooms are required to meet the standard. The agreed method for determining overcrowding requires the age, sex and relationship status of all tenants within a household to be known, as well as the number of bedrooms within the dwelling. Only households with complete information available are included in the calculation of the indicator.  A low or decreasing proportion of Aboriginal and Torres Strait Islander households in social housing living in overcrowded conditions is desirable.  (continued next page) |
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| Box G.4 (continued) |
| Data for this measure are reported for public housing, SOMIH, community housing and ICH.  Data reported for this measure are:   * not comparable across public housing, SOMIH, community housing and ICH * comparable across jurisdictions (subject to caveats) and complete for public housing and SOMIH for the current reporting period (subject to caveats). All required 2015‑16 data are available for all jurisdictions * not comparable across jurisdictions and are incomplete for: * community housing (all required 2015‑16 data are not available for the NT) * ICH (all required 2015 data are not available for NSW, Tasmania and the NT).   *Proportion of Aboriginal and Torres Strait Islander households in social housing living in dwellings of an acceptable standard*  ‘Acceptable standard’ is defined as a dwelling with four working facilities (for washing people, for washing clothes/bedding, for storing/preparing food, and sewerage) and not more than two major structural problems.  A high or increasing proportion of Aboriginal and Torres Strait Islander households in social housing living in dwellings of an acceptable standard is desirable.  Data reported for this measure are:   * comparable (subject to caveats) across jurisdictions and complete for the most recent reporting period for public housing. All required 2016 data are available for all jurisdictions * comparable (subject to caveats) across jurisdictions and incomplete for the most recent reporting period for SOMIH and community housing. All required 2016 data are not available for the NT * comparable (subject to caveats) across jurisdictions and complete for ICH for the most recent reporting period. All required 2014‑15 data are available for all jurisdictions. These ICH data are not comparable with data for other social housing types.   Related information on the appropriateness of social housing is presented for the indicators ‘match of dwelling to household size’ and ‘amenity/location’ in chapter 18. |
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The proportion of Aboriginal and Torres Strait Islander households living in overcrowded conditions varied across jurisdictions and across social housing programs in 2016 (figure G.4).

Nationally in 2016, the majority of Aboriginal and Torres Strait Islander respondents lived in dwellings of an acceptable standard (69.6 per cent for public housing; 75.5 per cent for SOMIH and 77.2 per cent for community housing) (figure G.5). Nationally in 2014‑15, for ICH tenants, 71.4 per cent of all dwellings were reported to be of an acceptable standard (table GA.7).

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| Figure G.4 Aboriginal and Torres Strait Islander households living in overcrowded conditions, by social housing type, at 30 June 2016**a, b** |
| |  | | --- | | Figure G.4 Aboriginal and Torres Strait Islander households living in overcrowded conditions, by social housing type, at 30 June 2016  More details can be found within the text surrounding this image. | |
| a See box G.4 and table GA.5 for detailed definitions, footnotes and caveats. b SOMIH is not applicable in Victoria, WA, the ACT, and the NT. Community housing data are not available for the NT. |
| *Source*: AIHW (unpublished) National Housing Assistance Data Repository; table GA.5. |
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| Figure G.5 Proportion of Aboriginal and Torres Strait Islander households living in dwellings of an acceptable standard**a, b** |
| |  | | --- | | Figure G.5 Proportion of Aboriginal and Torres Strait Islander households living in dwellings of an acceptable standard  More details can be found within the text surrounding this image. | |
| a See box G.4 and tables GA.6–7 for detailed definitions, footnotes and caveats. b There were no ICH respondents in the survey sample for the ACT and community housing data were not available for the NT. SOMIH is not applicable in Victoria, WA, the ACT and the NT. |
| *Source*: ABS (unpublished) National Aboriginal and Torres Strait Islander Social Survey 2014‑15, AIHW (unpublished) National Social Housing Survey 2016; tables GA.6–7. |
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#### Australians who are homeless

‘Australians who are homeless’ is an indicator of governments’ objective to ensure all Australians who are homeless or at risk of homelessness achieve sustainable housing and social inclusion (box G.5).

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| Box G.5 Australians who are homeless |
| ‘Australians who are homeless’ is defined as the proportion of Australians who are homeless, and is presented as a rate per 10 000 population.  For this indicator, people are defined as homeless when a person does 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.  Data are reported for six homeless operational groups:   * people who are in improvised dwellings, tents or sleeping out * people in supported accommodation for the homeless * people staying temporarily with other households * people staying in boarding houses * people in other temporary lodging, and * people in ‘severely’ crowded dwellings.   A decreasing proportion of Australians who are homeless is desirable.  Data for this indicator are:   * comparable (subject to caveats) across jurisdictions over time * complete (subject to caveats) for the current reporting period. All required 2011 data are available for all jurisdictions. |
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Nationally in 2011, approximately 48.9 Australians per 10 000 people in the population were homeless on Census night (an increase of 8 per cent from 2006 [ABS 2012]). Data for the six homeless operational groups are included in table GA.8.

## G.3 Cross‑cutting and interface issues

Australian and international research identifies a strong association between housing, health status, living standards and wellbeing (Thompson and Phibbs 2011; Morris 2010). A lack of adequate and affordable housing contributes to housing stress and homelessness, and is detrimental to people’s physical and mental health. Homelessness affects life expectancy, with homeless people estimated to live 15–20 years less than the mainstream population (Quine et al 2004).

The provision of housing assistance and homelessness services can improve people’s education, health and employment outcomes, community cohesion and reduce crime (King 2002; Bridge et al 2003; AHURI 2008; Morris 2010). There is evidence to suggest that effective housing assistance programs reduce the burden on health and justice services, leading to reduced expenditure for hospital, ambulance, police and court services (AHURI 2008).

Pathways through the homelessness, child protection and youth justice sectors have been explored in an analysis of linked client data across the three sectors. The analysis suggests that children and young people who are involved with one of the three areas have an increased risk of being involved in the other two areas. This type of analysis assists government and non‑government agencies to provide more targeted prevention and support services (AIHW 2012).

## G.4 Definitions of key terms

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| **Aboriginal and Torres Strait Islander household** | | A household with at least one resident who has been identified as being of Aboriginal or Torres Strait Islander origin. Other residents of the household may have been identified as being of Aboriginal or Torres Strait Islander origin, non‑Indigenous, or have Aboriginal or Torres Strait Islander status unknown. |
| **Affordability** | | For all income units receiving CRA:   * affordability with CRA is calculated by dividing the amount of rent minus CRA by the amount of total income (excluding CRA); * affordability without CRA is calculated by dividing the amount of rent by the amount of total income (excluding CRA). |
| **Commonwealth Rent Assistance (CRA)** | | A fortnightly supplement paid to two types of renter in private and community housing: income support recipients (for example, people receiving the Disability Support Pension), and low– and moderate–income families with children receiving more than the base rate of Family Tax Benefit Part A. Eligibility for CRA continues as long as recipients are eligible for their primary payment and continue to pay rent above the applicable threshold. |
| **Canadian National Occupancy Standard** | A standardised measure of housing utilisation and overcrowding that assesses a household’s bedroom requirements by specifying that:   * there should be no more than two people per bedroom * a household of one unattached individual may reasonably occupy a bed–sit (i.e. have no bedroom) * couples and parents should have a separate bedroom * children less than 5 years of age of different sexes may reasonably share a bedroom * children 5 years or over of different sexes should not share a bedroom * children less than 18 years of age and of the same sex may reasonably share a bedroom * single household members aged 18 years or over should have a separate bedroom. | |
| **Dependent child for CRA** | Dependent child has a wider meaning under Social Security and Family Assistance law than is used in this chapter in relation to CRA. In this chapter, a dependent child is one in respect of whom an adult member of the income unit receives Family Tax Benefit (FTB) Part A at more than the base rate. Prior to 1 January 2012, children aged 16 or older attracted the base rate of FTB Part A so are not included in the count of dependent children. From January 2012 children aged 16 to 19 years attending secondary school may now receive more than the base rate of FTB Part A. Figures from June 2013 include 16 to 19 years old who receive more than the base rate of FTB Part A. Some children under 20 years of age attract the base rate of FTB Part A only and may not be eligible to be counted for CRA entitlement. | |
| **Income support recipient** | Recipients in receipt of a payment made under social security law. Under the Machinery of Government changes announced on the 18 September 2013 Income Support Payments administered under social security law are now the responsibility of the Department of Social Services. Family Tax Benefit is paid under family assistance law and is not an income support payment. | |
| **Income unit** | An income unit may consist of:   * a single person with no dependent children * a sole parent with one or more dependent children * a couple (married, registered or de facto) with no dependent children * a couple (married, registered or de facto) with one or more dependent children.   A non–dependent child living at home, including one who is receiving an income support payment in their own right, is regarded as a separate income unit. Similarly, a group of non–related adults sharing accommodation are counted as separate income units. | |
| **Low and moderate incomes** | Individuals and families receive CRA with either an income support payment or Family Tax Benefit Part A (FTB Part A). While income support recipients are generally thought of as low income, those receiving FTB Part A can have higher incomes and still be eligible for a part rate of CRA. For this reason, CRA recipients are not defined as those on low incomes. | |
| **Primary payment type** | Each income unit receiving CRA is assigned a primary payment type, based on the payment(s) received by each member. The primary payment is determined using a hierarchy of payment types, with precedence given to pensions, then other social security payments and then the Family Tax Benefit part A. No extra weight is given to the payment type with which CRA is paid. Specifically, the hierarchy for the main payments is:   * Disability Support Pension * Carer Payment * Age Pension * Parenting Payment (Single) * Newstart Allowance * Youth Allowance * Austudy * Parenting Payment (Partnered) * Family Tax Benefit Part A. | |
| **Rent** | Amount payable as a condition of occupancy of a person’s home. Rent includes site fees for a caravan, mooring fees and payment for services provided in a retirement village. Rent encompasses not only a formal tenancy agreement, but also informal agreements between family members, including the payment of board or board and lodgings. Where a person pays board and lodgings and cannot separately identify the amount paid for lodgings, two thirds of the payment is deemed to be for rent. | |
| **Sharer** | Some single people are subject to a lower maximum (sharer) rate of CRA. The lower rate may apply to a single person (with no dependent children) who shares a major area of accommodation. The lower rate does not apply to those receiving Disability Support Pension or Carer Payment, those in nursing homes or boarding house accommodation, or those paying for both board and lodgings. | |
| **Total income from all sources** | Income received by the recipients or partner, excluding income received by a dependent. It includes regular social security payments and any maintenance and other private income taken into account for income testing purposes.  It does not include: one–time payments; arrears payments; advances; Employment or Education Entry Payments; Mobility Allowance; Baby Bonus; Child Care Tax Rebate.  In most cases, private income reflects the person’s current circumstances. Taxable income for a past financial year or an estimate of taxable income for the current financial year is used where the income unit receives more than the minimum rate of the Family Tax Benefit part A but no income support payment. Income received includes Energy Supplement amounts paid with income support payments and Family Tax Benefit from June 2014. | |

## G.5 Appendix – Private housing market contextual information

A range of factors influence demand and supply in the private housing market, which encompasses rented accommodation, home ownership and housing investment. In 2013‑14, around two­thirds of Australian households (67.2 per cent) owned or were purchasing their own home, 25.7 per cent rented in the private sector, and 3.6 per cent rented through a State or Territory housing authority (table 18A.60).

#### Housing affordability

A shortage of affordable housing affects demand for housing and homelessness services. A range of government initiatives and programs are designed to assist access to the private housing market and to increase the supply of affordable housing — for example, home purchase assistance, stamp duty concessions, saving incentives, private rental assistance, incentives to build affordable rental housing, and land and planning measures. Private rental assistance and some forms of home purchase assistance can generally be accessed by eligible low to moderate income households.

##### Affordable housing for low and moderate income households

Housing is considered to be affordable when not more than 30 per cent of gross household income is spent on rent or mortgage payments. Housing affordability data for low and moderate income households (NAHA-related indicator) is available for 2013‑14 in table GA.9. Information on the First Home Owner Scheme grant is available in table GA.9 and on private rental market affordability in tables GA.10–11.

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