

# Election 2019 - Housing

## WHY IS THIS AN ISSUE FOR WOMEN?

---

Women are more reliant on housing assistance and services because of violence, economic disadvantage and caring responsibilities. Shortcomings, gaps and failings in these systems disproportionately impact on women. For example, women make up **62.2%** of the 416,640 single people who remain in housing stress **after** receipt of Commonwealth Rent Assistance (CRA).<sup>1</sup>

Women are significantly more likely than men to lose their housing as a result of violence. Overall, of the 288 000 people assisted by specialist homelessness services in 2016-17, 40% were experiencing domestic and family violence. **Ninety-four per cent** of people experiencing domestic and family violence and being assisted by specialist homelessness services are women and children.

- According to the 2016 Personal Safety Survey, of women who have previously temporarily separated from previous partners who were violent, 11.2% cited “nowhere else to go” as a reason for returning to the relationship (ABS, 2017). As a result, a lack of affordable housing is linked to women remaining in violent relationships (Wendt, 2015). Women on temporary visas experiencing violence are especially disadvantaged and crisis and long-term housing has been identified as the service most required by this group (National Advocacy Group on Women on Temporary Visas Experiencing Violence, 2018).

The confluence of economic inequality and unaffordable housing is seen in the high rates of housing stress among single mothers and the rising ranks of single, older women experiencing homelessness.

- Across Australia there are 89,700 single mother-led households living in rental stress (ABSa, 2018).
- From 2006 to 2016 there was a 97% jump in the number of older women in the private rental market (National Older Women’s Housing and Homelessness Working Group, 2018). Between the 2011 and 2016 Census, the numbers of women aged 55+ experiencing homelessness rose by 31% (ABSb, 2018). Data from the Australian Institute of Health and Welfare indicate a 10.8% annual average increase of women aged 55+ assisted by specialist homelessness services between 2011-12 and 2017-18. For the total specialist homelessness services population, the average annual increase has been 3.4% (AIHW, 2018).

---

<sup>1</sup> As of September 2018, data requested by Equality Rights Alliance from Department of Social Services.

# ELECTION COMMITMENTS

The table below sets out how fully parties' current election commitments address NFAW recommendations: Full implementation Partial implementation No or negative response

NFAW RECOMMENDATION		
NFAW recommends that a comprehensive gender-responsive National Housing Strategy be developed. Key components are listed below.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
Labor is proposing a <a href="#">national housing strategy</a> with a range of policies across the housing continuum. Part of the strategy includes reinstating a Minister for Housing and Homelessness, re-establishing the National Housing Supply Council and leveraging COAG to advance a vacant property tax. Gender is limited to the domestic and family violence component of the housing platform, however housing is a point of focus in the <a href="#">Setting the Agenda</a> document.	There is currently no over-arching national housing strategy. Safe housing in the context of domestic and family violence is a point of focus in the <a href="#">Women's Policy</a> .	Homes for All is the Australian greens national housing strategy with a range of policies across the housing continuum. Gender is limited to the domestic and family violence component of the platform, however housing is a point of focus in the <a href="#">Equality for Women</a> policy initiative.
NFAW RECOMMENDATION		
Reform tax settings to curb negative gearing and reduce the capital gains tax exemption.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
<a href="#">Limit negative gearing</a> to new build housing from 1 January 2020. Grandfather existing negatively geared investment properties from this date. Halve the capital gains tax discount from assets held longer than 12 months from 50 per cent to 25 per cent. All investments made prior to the 1 January 2020 will be fully grandfathered.	Maintain negative gearing and the capital gains tax exemption in <a href="#">its current form</a> .	<a href="#">Remove negative gearing</a> on future house sales. Phase out the Capital Gains tax discount exemption over 5 years by 10% each year.
NFAW RECOMMENDATION		
Improve Commonwealth Rent Assistance to better meet the needs of renters.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
No plans to change Commonwealth Rent Assistance.	CRA will be maintained at current levels. There is a slight increase in the total Budget from last financial year (\$4.4 billion) to the next one (\$4.6 billion) reflecting increased numbers and CPI indexation.	Increase Commonwealth Rent Assistance (CRA) by <a href="#">30%</a> and review CRA structure to look at setting rates by location in line with average rental costs and sharers rules.

NFAW RECOMMENDATION		
Increase capital funding through the National Housing and Homelessness Agreement (NHHA).		
PARTY COMMITMENTS		
ALP	LNP	GREENS
<p>The NHHA is the principle source of Commonwealth funding for social housing and homelessness services. <u>The ALP has referenced plans to improve the NHHA and to establish an \$88 million Safe housing Fund with a focus on women and children escaping domestic and family violence.</u> The detail around improving the NHHA is focussed on increasing the accountability and utility of the agreement <u>but there are no specific plans to increase its funding envelope.</u> Although not specifically tied to the NHHA (which is direct investment in social housing), the announcement that <u>250 000 affordable homes will be built through a program similar to the National Rental Affordability Scheme</u> constitutes a \$6.6 billion capital investment in affordable housing.</p>	<p>The NHHA is the principle source of Commonwealth funding for social housing and homelessness services. There are no funding increases to the National Housing and Homelessness Agreement (NHHA). \$1.5 billion has been allocated to the Agreement for 19-20. This maintains long-standing funding levels for this Agreement. These are the funding levels which have overseen burgeoning waiting lists across the country and continual increases in unmet need in specialist homelessness services. See below for detail of the \$78.4 million in funding for domestic and family violence housing (administered outside of NHHA). There is capital funding outside of the NHHA of <u>\$30 million to provide over 100 new social housing dwellings in Greater Hobart</u> in partnership with community housing providers (as part of the \$529.9 million it will provide to Hobart City Deal projects over 11 years from 2018-19).</p>	<p>The NHHA is the principle source of Commonwealth funding for social housing and homelessness services. While not specifically referencing the NHHA, there is a plan to build <u>500 000 public and community houses.</u> This is planned through a National Housing Trust (more below).The Greens are proposing to deliver <u>10 year funding agreements for homelessness services and to increase funding</u> for homelessness services to \$500 million through the NHHA.</p>
NFAW RECOMMENDATION		
Ensure long-term, sustainable and certain funding for remote housing.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
<p><u>Pledged to work with States and Territories (WA, SA, NT and QLD) to review the National Partnership for Remote Housing and ensure adequate funding.</u></p>	<p>\$110 million in annual funding has been made available for the National Partnership on Remote Housing, however this is just for the Northern Territory. QLD, SA and WA have all been funded in previous years (taking the total of the Agreement up to \$526 million). Last year the Commonwealth provided \$37.5 million to South Australia to assist with their transition in assuming full responsibility for remote housing.</p>	<p>While there is nothing specific on the National Partnership of Remote Housing in the Greens' election platform, the Federal Housing Trust is intended to build <u>remote housing.</u></p>

NFAW RECOMMENDATION		
Determine and implement a public subsidy and/or direct government investment to support the National Housing Finance and Investment Corporation.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
<p><u>Supports the establishment of the bond aggregator.</u> The 250 000 new affordable homes for renters policy is said to <u>complement the NHFIC.</u></p>	<p>Established the National Housing Finance and Investment Corporation (NHFIC) in the <u>2017-18 Budget. Announced a Government-backed guarantee at the end of 2017.</u> In March 2019 the NHFIC announced its first bond issue of <u>\$315 million.</u> No specific detail on direct funding/public subsidy to complement the bond aggregator.</p>	<p>The National Housing Trust is proposed to be funded through a bond aggregator to offer secured loans to public housing authorities in all states and territories and community housing providers (CHPs). It will issue Commonwealth Government guaranteed bonds to fund the loans. <u>Redirected funding from negative gearing and CGT reforms would go into the bond aggregator.</u></p>
<p>The ALP has matched first home deposit policy announcement made by the LNP. If NHFIC funding involved in this commitment, the same concerns apply as for LNP</p>	<p>Single people earning up to \$125 000 and couples earning up to \$200 000 will be eligible for a first home loads deposit scheme if they have a 5% deposit. A Government guarantee will be available for 15% of the loan. ACOSS has raised concerns about the potential of this policy to result in negative equity for mortgagees.</p> <p>NFAW is chiefly concerned at the use of \$500 million from the NHFIC for this scheme. The NHFIC is designed specifically to finance large scale social housing through institutional investors for people on low incomes. The impacts of this redirection towards individual buyers on individual incomes up to \$125 000 is, as yet unclear, but is broadly concerning.</p> <p>May be modified before introduced.</p>	<p>No specific detail on direct government investment/public subsidy to complement.</p>
NFAW RECOMMENDATION		
Maintain income-based rent setting in public housing and abandon changes to public and social housing which curtail the financial independence of tenants		
PARTY COMMITMENTS		
ALP	LNP	GREENS
<p><u>Support in principle but with caveats</u> to ensure cap on deductions and to limit it to instances of homelessness prevention.</p>	<p>Supports compulsory automatic rent deduction and introduced the Social Services Legislation Amendment (Housing Affordability) Bill 2017 to enshrine it into law.</p>	<p><u>Opposed.</u></p>

NFAW RECOMMENDATION		
Recognise the acute risk of homelessness facing women on temporary visas experiencing domestic and family violence and require the state, territory and Federal Governments to work together to implement the recommendations of the <a href="#">Path to Nowhere</a> report.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
There are a range of recommendations in this report. Most relevant to the federal government’s housing and homelessness remit is expanding the eligibility of public housing and homelessness services for people on temporary visas. While this issue has not been addressed in the housing policies, the ALP have specified that the 20 000 funding packages for women and their families fleeing violence <u>will be available for temporary visa holders.</u>	No policy detail available, however there is <u>broad agreement from Government Senators</u> on the need for the availability of family violence protection for victims/survivors on temporary visas, however no agreement on a reform in this area.	There are a range of recommendations in this report. Most relevant to the federal government’s housing and homelessness remit is expanding the eligibility of public housing and homelessness services for people on temporary visas. While this issue has not been addressed in the housing or gender equality policies, there is <u>support from Greens Senators</u> for temporary visa holders to be eligible to receive social assistance.

NFAW RECOMMENDATION		
Recognise the need to respond to older women’s housing crises and implement the recommendations from the <a href="#">Retiring into Poverty</a> report.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
There are a range of recommendations in this report. Key recommendations specific to the housing remit include the development of a Seniors housing gateway and funding for the Assistance with Care and Housing for the Aged (ACHA) program. Older women’s housing has been identified as a priority in <a href="#">Setting the Agenda</a> however there have been no announcements specific to ACHA or the establishment of a Seniors Housing Gateway.	There are a range of recommendations in this report. Key recommendations specific to the housing remit include the development of a Seniors housing gateway and funding for the Assistance with Care and Housing for the Aged (ACHA) program. The ACHA program continues, however with no proposed funding increases. No announcements on older women and housing specifically and no announcements on the establishment of a Seniors Housing Gateway.	There are a range of recommendations in this report. Key recommendations specific to the housing remit include the development of a Seniors housing gateway and funding for the Assistance with Care and Housing for the Aged (ACHA) program. Older women’s housing has been identified as a priority in <a href="#">Equality for Women</a> , however there have been no announcements on the ACHA or the establishment of a Seniors Housing Gateway.

OTHER ELECTION COMMITMENTS		
Commitment	Party	Comments
\$78.4 million to provide safe places for people impacted by domestic and family violence.	LNP	These are welcome measures. \$18 million of this funding will go to continuing the Keeping Women Safe in their Homes initiative. The other \$60 million is new capital funding for emergency housing for women and their children leaving violence. This funding is contingent and conditional on State and Territory funding input. Philanthropic funding is also encouraged. Guidelines and

	measures must be put in place to ensure that domestic and family violence specialist services with gender expertise are prioritised.
	Choose an item.
	Choose an item.
	Choose an item.

Authorised by Kate Gunn, Sydney.

## REFERENCES

---

- Australian Bureau of Statistics. (ABSb)) (2018) *2049.0 - Census of Population and Housing: Estimating homelessness*. Retrieved from: <http://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/2049.0Main%20Features12016?opendocument&tabname=Summary&prodno=2049.0&issue=2016&num=&view>
- Australian Bureau of Statistics (ABSa). (2018) *4125.0 - Gender Indicators*. Retrieved from: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4125.0Sep%202018?OpenDocument>
- Australian Bureau of Statistics. (2017) *4906.0 - Personal Safety, Australia*. Retrieved from: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4906.02016?OpenDocument#Data>
- Australian Institute of Health and Welfare. (2018) *Specialist homelessness services annual report 2017-18*. Retrieved from: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/data>
- ATO Tax Statistics 2015-16 (2018) [www.data.gov.au](http://www.data.gov.au)
- Department of Social Services. (2018) *Response to data request from Equality Rights Alliance on Number of Income units receiving Commonwealth Rent Assistance and those in Rental Stress by Gender September 2018*
- Duncan, A.S., Hodgson, H., Minas, J., Ong-Viforj, R. and Seymour, R. (2018) *The income tax treatment of housing assets: an assessment of proposed reform arrangements*, AHURI Final Report No. 295, Australian Housing and Urban Research Institute, Melbourne.
- Eccleston, R., Verdouw, J., Denny, L., Flanagan, K., Glaetzer, S., Eslake, S. (2018) *Tasmanian Housing Update, August 2018*, Institute for the Study of Social Change, UTAS, Retrieved from: <http://www.utas.edu.au/social-change/publications/housing/tasmanian-housing-update-aug-2018>
- National Advocacy Group on Women on Temporary Visas Experiencing Violence. (2018) *Path to Nowhere - Women on Temporary Visas Experiencing Violence and their Children*. Retrieved from: <http://dvns.org.au/wp-content/uploads/2018/12/Path-to-Nowhere-print-version-No-crop.pdf>
- Eslake, S. (2016) *Election FactCheck Q&A: Does the Government Spend More On Negative Gearing and Capital Gains Tax Discounts than on Child Care or Higher Education?* The Conversation Australia, 20 June 2016 <https://theconversation.com/election-factcheck-qanda-does-the-government-spend-more-on-negative-gearing-and-capital-gains-tax-discounts-than-on-child-care-or-higher-education-61009>
- Jericho, G (2019) *Millionaires in Australia are managing a tax bill of \$0* The Guardian Australia, 1 April 2019 <https://www.theguardian.com/commentisfree/2019/apr/02/millionaires-in-australia-are-managing-a-tax-bill-of-0>
- Parkes Shire Council (PSC) (2018) *Forum to tackle housing issue across the region*. Retrieved from <https://www.parkes.nsw.gov.au/forum-to-tackle-housing-issue-across-the-region/>
- Productivity Commission (2019) *Report on Government Services 2019 –Housing*, Australian Government. Retrieved from <https://www.pc.gov.au/research/ongoing/report-on-government-services/2019/housing-and-homelessness/housing>