



**Community Housing**  
INDUSTRY ASSOCIATION

# Housing Our Community

## CHIA 2022 FEDERAL ELECTION

Social and affordable rental housing shortages across Australia mean that many households are paying far more rent than they can afford. Many are being pushed towards homelessness. At the same time much of our existing social housing is in poor condition, fails to meet basic energy standards and lacks climate resilience; making it expensive to run for both tenants and housing providers.

In today's housing market few lower income Australians have any realistic prospect of ever buying a home. First home buyer assistance schemes have tended to be targeted at moderate income earners able to service a large mortgage; few such schemes have genuinely pushed home ownership down the income scale in a sustainable way.

Effectively tackling these complex problems is challenging. But with the political will to do so, and guided by a long term national housing strategy, they are not insurmountable. Such a strategy must be actively led and invested in by the Federal Government and developed by a national housing agency. It must galvanise contributions from all other levels of government, from the private sector, from faith-based organisations and other philanthropy, and our own industry – community housing.

## KEY HOUSING FACTS

Across Australia rents rose by 8% in the year to August 2021, while wages grew by just 1.7%

House values were up 22.4% over the year to Jan 2022

Social housing waiting lists grew by 5% in 2021

Even after receiving Commonwealth Rent Assistance (CRA), 46% of renters were still in rental stress

The average energy efficiency rating of existing homes is 1.7 stars compared to 6.1 stars for a new home

In the last 10 years social housing has increased by 2.6% compared to population growth of 15%

Research suggests that social/affordable rental dwellings should be about 8–9% of Australia's total housing dwellings. Currently its just over 4%

To meet these needs we need to grow social and affordable housing by 5.5% a year. Currently it's forecast to grow by 1.4% over the next four years. However, that's not factoring in the loss of homes from the National Rental Affordability Scheme

# THE CHALLENGE

WHAT NEEDS TO BE DONE:

## CHIA'S FOUR ELECTION PRIORITIES TO MEET THE HOUSING CHALLENGE

### 1 | AN EVIDENCE BASED COMPREHENSIVE HOUSING STRATEGY

#### ACTION 1

Establish a dedicated national housing agency responsible for the National Housing Strategy

#### ACTION 2

Commit to a national housing strategy, accompanied by an initial five-year funded action plan

### 2 | INVESTMENT IN HOUSING AS ESSENTIAL INFRASTRUCTURE

#### ACTION 3

Incorporate programs within the proposed national housing strategy that will build towards the target of an average of 25,000 new social and affordable rental homes a year

#### ACTION 4

Provide a Commonwealth Government funding stream for the development of social and affordable rental housing that leverages contributions from other levels of government, the private and not for profit sectors

#### ACTION 5

Incorporate within the next NHHA, support for land-use planning policies that stimulate more social and affordable rental housing development

### 3 | ENSURING THE SOCIAL AND AFFORDABLE RENTAL SECTOR IS CLIMATE RESILIENT AND ACHIEVES NET ZERO EMISSIONS

#### ACTION 6

Establish, under the NHHA, a national climate resilience fund to support retrofitting or renewal of poorly performing / located social and affordable rental housing

### 4 | SUPPORT LOWER INCOME HOUSEHOLDS TO MOVE FROM SOCIAL AND AFFORDABLE RENTAL HOUSING INTO HOME OWNERSHIP

#### ACTION 7

Allocate \$100K to NHFIC to work with CHOs to support the development of practical and sustainable proposals to assist social and affordable housing renters into affordable home ownership



Elevate Foundation Housing