

Submission to the Queensland State Government

A FRAMEWORK FOR ADDRESSING HOUSING NEED AND HOMELESSNESS

POST COVID-19 AND FLOOD RECOVERY EDITION

2022 - 2023



Introduction

Q Shelter invites a focus on upstream strategies to ensure a pipeline of housing while working to prevent the next generation of homeless people emerging.

Q Shelter welcomes the opportunity to make this submission to the Queensland State Government. Its purpose is to address housing need and homelessness as the recovery from COVID-19 progresses, and in the context of recent flood events which have damaged homes. These two events are also helping to drive historically low vacancy rates in the private rental market and a worsening housing crisis. It is offered as input to the Queensland State Budget process.

This submission builds on extensive sector engagement from across Queensland to develop recommendations focused on both supply and support. This reflects a continued sector sentiment that housing supply and evidence-based support programs for duration of need are each critical to ending homelessness. The sector is seeking an integrated approach to supply and support that reduces gaps and strengthens prevention, early intervention, and tenancy sustainment.

This submission includes clear strategies to deliver housing legacy outcomes from the Brisbane 2032 Olympic and Paralympic Games. It also ensures that planning for the Games minimises impacts on the housing market and vulnerable communities.

We recognise and welcome the Queensland Government's investment of \$2.9 billion over four years in social housing in the 2021/2022 Budget. The 2022/2023 Budget is an opportunity to consolidate this investment with additional funding to respond to growing demand for social and affordable housing, and help rebuild our social and affordable housing systems. There are significant opportunities to leverage existing resources. The focus must be on a healthy housing system as a context for improved responses to people who need social and affordable housing.

We strongly recommend upstream responses to prevent future homelessness. Upstream responses fix the systems that lead to homelessness. This approach builds on the Housing and Homelessness Action Plan to improve cross-agency responses to housing need.

Upstream responses to prevent future homelessness

System level

- Establish an entity similar to Homes Victoria to lead a whole-of-housing system approach to ensure adequate supply of housing across all forms and tenures, as well as delivery of the Queensland Housing Investment Growth Initiative.
- Establish an overall target for housing supply over the next decade in Queensland. This should include specific targets for social and affordable housing.
- · Develop a strategic land supply strategy with scope to identify and bank land that is suitable for residential development.
- Develop a housing and social inclusion action plan to prevent negative impacts before, during and after the Olympics.
- Accelerate planning system reforms to achieve inclusionary zoning and other planning measures that ensure adequate housing supply in response to population needs.

Household level

- Commit to intensive support programs with a housing guarantee for vulnerable families during pregnancy and the early years to reduce homelessness experienced by families, children, and young people. The program should include design features such as:
 - » Multi-agency involvement in identifying vulnerable families and parents from pregnancy, with active referral pathways to support.
 - » Access to high-quality, intensive support including in-home support for duration of need.
 - » Include scope for support that has a primary goal of tenancy/housing sustainment and stabilisation, building family capacity and strength and addressing other well-being domains such as safety, mental health, substance use, legal issues and community isolation.
 - » Include an active goal to reduce the exposure of children and young people to adverse events, which measurably impact their emotional, psychological, and cognitive development.
 - » Ensure flexible brokerage to support housing outcomes, school participation, and participation in sport and social activities.
 - » Protocols across State agencies, combined with place-based alliances responding with integrated support and housing plans for vulnerable families.

- » Peer leadership program involving families so that the voices of lived experience help to shape program design, implementation and evaluation.
- » An evaluation framework that measures impact on agreed outcomes such as reduced exposure to child safety system, improved housing stability, improved school retention, reduced exposure to law enforcement and justice systems and improved health and child development outcomes.

Housing supply

- Establish \$300 million grant funding to subsidise and enable affordable housing projects involving community housing providers (CHPS).
- Increase the Housing Investment Fund to \$3 Billion to fund additional growth projects including affordable housing projects by community housing providers.
- Allow QuickStarts funding to include affordable housing projects such as discount to market rent, where it can be demonstrated that the housing outcomes will prevent and address demand for social housing.
- Accelerate social housing supply through targeted renewal of 15% of the State Housing Portfolio (10,500 dwellings) in parallel with Queensland Housing Investment Growth Initiative (QHIGI) and through partnerships with CHPs to leverage investment from National Housing Finance and Investment Corporation and other third party financiers.
- Engage in and resource a structured campaign with Q Shelter and the Real Estate Institute of Queensland (REIQ) to identify and achieve more available rental housing in the market as a context for delivering expanded head-leasing opportunities.
- Enhance the capacity of Aboriginal and Torres Strait Islander Housing Queensland to deliver intensive support to Indigenous Community Housing Organisations (ICHOs) to achieve participation in QHIGI and other funding opportunities.
- Set targets across all housing growth initiatives for housing responses to the needs of families, young people, older people, and Aboriginal and Torres Strait Islander peoples.

Planning systems reform and land supply

- · Accelerate planning system reforms identified in the Housing and Homelessness Action Plan to require inclusionary zoning
- Ensure all City Deals include affordable housing, and also support well-design communities which include higher-density solutions to housing supply.
- Include consistent, state-wide planning incentives and relaxations for CHPs engaged in growth projects. Include provisions for flexible zoning, subdivision, and amalgamation of sites.
- Ensure consistent provisions for secondary dwellings across the State including reformed definitions of households to support better access to secondary dwellings as a housing option.
- Develop a strategic approach to identifying land for residential development including social and affordable housing.
- Require all Councils to undertake a Housing Needs Assessment and to develop a housing and homelessness strategy. Ensure those strategies set targets for residential development to meet population demands.
- Require all new Priority Development Areas to include a minimum contribution of 5% of total dwelling yield as a direct transfer to CHPs for development and operation as Social Housing as defined by the Housing Act (2003).

A strong community housing sector

- Maximise the ability for community housing providers (CHPs) to attract and service National Housing Finance Investment Corporation (NHFIC) and other third party debt financing for social housing through proven pathways including long-term land lease arrangements (20+ years), title transfers, and subordinated grants used as equity.
- State Government to work with Q Shelter and Local Government Association of Queensland (LGAQ) to achieve consistent rates' exemptions and infrastructure charge reductions for community housing providers across the State.
- The community housing policy framework needs to be accelerated and finalised, to provide certainty for CHPs and to support sustainability and growth. This includes a master agreement and capital funding agreement that supports CHPs to leverage financial contributions from NHFIC and other third-party financial institutions. Finalisation of new rent settings and a clear policy and definition of affordable housing are also needed.
- Ensure the Master Agreement for CHPs excludes responsibility for upgrades and structural maintenance.
- Ensure QHIGI is evaluated and there is clear and agreed base-line data about net growth across all social and affordable housing. Aggregate data on barriers to growth and critical success factors is needed to measure performance. Ensure evaluation of housing growth for each target group and by location.

Rental reforms and a healthy private rental housing market

- Advance further changes to the Residential Tenancies and Rooming Accommodation Act (2008) that prevent no-fault evictions.
- Legislate to prevent and limit rent increases, in particular in the lead up to the Brisbane 2032 Olympic and Paralympic Games.
- Accelerate reforms that reduce the impact of Airbnb and other short-term letting practices on local housing markets, and provide incentives to bring more properties into the private rental
 market
- Work with Q Shelter and the REIQ to generate a community education campaign to identify and encourage property owners willing and able to contribute housing to the private rental housing system as a context for expanded head-leading programs by CHPs.

Tenant participation and peer leadership

- Develop a tenant participation framework for Queensland that includes:
 - » Independent avenues of redress including a tenant ombudsman.
 - » Independent tenant surveys in social, community, and affordable housing.
 - » Data collection about tenant experiences to drive continuous system and service delivery improvements.
 - » Funded programs to support tenant participation across social and affordable housing.
 - » Expanded peer leadership programs including peer training opportunities.

Brisbane 2032 Olympic and Paralympic Games

- Ensure housing and homelessness specialists are included in formal advisory roles for the Olympics.
- Establish a Social Inclusion Task Force to ensure homelessness and housing stress is prevented and that social and affordable housing are a definite legacy from hosting the Olympic and Paralympic Games.
- Ensure an early social impact assessment of the Olympics and Paralympic Games to guide the agenda of work of the Task Force.
- Immediately develop a Social Inclusion Plan for the Olympic and Paralympic Games which sets out strategic outcomes and actions that focus on short, medium and longer term impacts.

 Ensure the Plan addresses clear, measurable legacy benefits for social and affordable housing, integrated transport outcomes, economic participation of vulnerable groups, emergent urban design supporting greater density, community building and place-making.
- Ensure all new residential development activities supporting the Games make provision for social and affordable housing outcomes delivered through community housing providers.
- Ensure procurement policies and practices mandate the involvement of social enterprises and businesses led by First Nations' peoples and include other economic participation mechanisms.

Community support for social, affordable, and higher density housing

- Enable and educate the community to understand and support social and affordable housing solutions including the need for higher density forms of residential development.
- Integrate housing literacy into the school curriculum to help young people understand how they can find and keep housing. Help young people understand broader housing issues, needs, and solutions at the individual and community levels.

Young people

- Set targets for young people across all housing options emerging from the Queensland Housing Investment Growth Initiative.
- Guarantee housing solutions with support for people under 16 through an inter-governmental protocol with clear points of escalation to ensure safety and a housing guarantee.
- Ensure additional funded support programs for tenancy sustainment include a targeted program of support for young people. These supports should focus on early intervention and intensive integration across State agencies, including Child Safety.
- Address the risks to young people exiting care by ensuring appropriate pre-planning, a housing guarantee, and intensive support if needed.
- Fund additional diverse and specialised models of housing and support responding to the needs of young people, including models that allow for intensive support for duration of need.
- Fund targeted rental subsidies to ensure young people can access the private rental market and community housing.
- Enable program guidelines that allow support to continue for young people through critical transitions such as aging out of care and after the age of 25.

Older people

- Fund shared-equity models to provide more people with home ownership opportunities.
- Promote social and affordable housing options to older people through targeted support and education programs.
- Support the development and construction of a co-housing pilot project.
- Address barriers to entering the social housing register for older people.
- Embark on a program of engagement and education with women aged 40+ to actively plan their housing future.

Aboriginal and Torres Strait Islander peoples

- Fund shared-equity models to provide home ownership opportunities.
- Establish \$300 million in grant funding to support Indigenous Community Housing Providers to grow supply.
- Increase capacity-building support for Indigenous Community Housing Providers through Aboriginal and Torres Strait Islander Housing Queensland towards growth plans and other activities that strengthen organisations.
- Set targets for the participation of Indigenous Community Housing Providers through opportunities embedded in the Queensland Housing and Investment Growth Initiative.

Support

- Fund a \$20 million support program across Queensland that guarantees assistance, where needed, to end homelessness and sustain tenancies. This should be for duration of need and be based on evidence showing that support must include any well-being domains relevant to the person. These support programs should ensure:
 - » Regional coverage throughout Queensland.
 - » A guarantee in each region that there is assertive, mobile outreach support including in Logan and the Sunshine Coast.
 - » Scope that includes all well-being domains directly and indirectly related to successful housing outcomes and a better life.
 - » Models that support continuity of care from primary homelessness through to sustainable housing outcomes.
 - » Improved assertive integration across government and non-government services mandated through funding contracts.
 - » Improved and agreed assessment practices and tools to increase consistency and quality of assessment.

- » Flexible, innovative brokerage funding and models to achieve exits from homelessness and sustainable housing outcomes.
- » Targeted funds for assisting children and young people.
- » Culturally safe and appropriate models of service delivery and direct investment in First Nation's led organisations to provide support.
- An evaluation framework that sets out indicators and measures of sustainable housing outcomes and improved well-being domains with a focus on outcomes and impact rather than outputs.
- Ensure early planning to achieve a funding framework for Specialist Homelessness Services that is flexible and based on models where success in reducing homelessness is proven.

Workforce and sector viability

- Ensure a funded program of workforce development and learning for the housing and homelessness system.
- Ensure indexation of grants reflects the rising costs of service provision including wages, property maintenance costs, rates and insurance.





Housing need in Queensland

Access to appropriate, affordable and accessible housing is fundamental to Queensland's economic growth and prosperity. Housing influences a wide range of non-housing outcomes for individuals and families, including workforce participation, access to jobs and services, social participation, mental health, family stability, and education.

However, there is a significant housing need and supply shortfall within Queensland.

- There is a projected shortfall of 174,900 social housing dwellings in Queensland (2016-2036) with 79,200 of these dwellings in the Greater Brisbane area.
- There are a total of 26,397 applications involving over 47,000 people on the Queensland social housing register, with 82.2% classified as having very high and high needs.
- There were 21,671 people experiencing homelessness in Queensland (2016).
 Homelessness in Queensland includes people living in severely overcrowded dwellings (7,601 persons) and staying temporarily with other households (4,796 persons).
- Over 20% of people experiencing homelessness in Queensland identify as Aboriginal and Torres Strait Islander peoples.
- There are 10,229 households currently assisted through the National Rental Affordability Scheme (NRAS) that are likely to require continued affordable housing at the conclusion of NRAS in 2026.

- Over 40% of low income private rental tenants in Queensland are paying 30% or more of gross income on private rental (30 June 2019).
 - Vacancy rates for private rental properties are highly constrained with vacancy rates in many regions below 1%, and some regions as low as 0.2%.

Source

https://www.ahuri.edu.au/research/final-reports/297 https://www.ahuri.edu.au/research/final-reports/306 https://www.ahuri.edu.au/research/final-reports/310 https://www.ahuri.edu.au/research/final-reports/315 AIHW Specialist Homelessness Services Annual Report 2018–19 CHIA NSW and Q Shelter Creating Sustainable Tenancies

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Evidence guidelines January 2014.
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SGSEP https://www.sgsep.com.au/assets/main/Projects/ SGS-Economics-and-Planning_RAI-Nov-19.pdf REIQ Vacancy rates, various quarters 2019-2020



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Q Shelter's vision is that every Queenslander has a home.

Our purpose is to lead the sector in solutions that address the housing and homelessness needs of vulnerable Queenslanders.

About us

For over thirty years, Q Shelter has worked with members, government, and the community to end homelessness and improve housing outcomes for vulnerable Queenslanders.

Q Shelter partners with the Queensland State Government, including the Department of Communities, Housing, and the Digital Economy, to engage with the sector to develop place-based, person-centered housing and homelessness solutions. Q Shelter is part of a network of Shelter organisations in each State and Territory and is a member of the National Shelter Council and an associate member of the national Community Housing Industry Association. Q Shelter has led the formation of the Queensland Housing and Homelessness Peaks' Partnership.

As a state-wide industry and peak body for the Queensland housing and homelessness sector, Q Shelter is supported by a broad-based membership that includes community housing providers, specialist homelessness services, other not-for-profit and for profit organisations and committed individuals

Queensland's community housing sector is a growing and dynamic industry. Over the past ten years, the sector has experienced a 76% growth in the size of their housing portfolio. Community housing providers participate in multiple services and business activities, playing a significant role in meeting housing need and delivering high-quality housing and support to people experiencing housing stress.

Queensland's specialist homelessness services work with the most vulnerable in our communities, providing support and emergency accommodation to those at risk of or experiencing homelessness.



Community Housing Providers manage approximately **14,500 social housing dwellings** across the state.



In 2018-2019, Specialist Homelessness Services assisted **53,685 clients** across the state, with **9 in 10 clients** who were at risk of homelessness assisted to maintain housing.

The housing and homelessness sector has delivered quality services to Queensland communities for over 30+ years.





Community Housing Providers are regulated under a national system ensuring viability, quality and sustainability.



Specialist Homelessness Services operate under quality systems to achieve high standards of service and accountability.

Larger providers have the potential to leverage assets to boost the supply of social and affordable housing.

