



Tasmanian Council of Social Service

Submission to the Legislative Council Select Committee Inquiry into Housing Affordability

September 2007

**Authorised by
Tom Muller, Chief Executive Officer
TasCOSS
PO Box 1126
Sandy Bay Tas 7006
Phone 03 62310755 Fax 03 62236136
e-mail: tom@tascoss.org.au**

Introduction

The Tasmanian Council of Social Service is the peak body for the Tasmanian community services industry and its membership comprises individuals and organisations interested in and involved in the provision of community-based services throughout Tasmania. TasCOSS represents the interests of its members and their clients, largely low income and disadvantaged Tasmanians, to government, other decision-making forums, the public and the media.

TasCOSS welcomes the opportunity to make this submission to the Legislative Council Select Committee on Affordable Housing. We believe this inquiry is not only critical, but is also timely given the increasing difficulties with access to affordable housing in many areas of Tasmania.

TasCOSS and its members have a long-standing interest in housing and see affordable, secure and quality housing as a fundamental necessity to good health, wellbeing and social inclusion. Secure housing provides a base from which individuals and families participate in social, educational and vocational activities; a home is not only a place of shelter, but is also a location in the community and a place of belonging.

The absence of secure, affordable housing is a key driver of poverty and, as our submission will demonstrate, can result in homelessness, isolation, poor health and severe financial hardship.

Our submission begins with recommendations that TasCOSS believes will contribute to alleviating the affordable housing shortage. We then go on to address all of the Select Committee's Terms of Reference.

Recommendations

TasCOSS recommends:

1. That the State Government allocate significant new resources for a social housing reform package to tackle the ongoing housing affordability crisis in Tasmania. This package should include:
 - increasing the supply of social housing stock;
 - ensuring that Housing Tasmania operations are sustainable, viable and provide appropriate outcomes for tenants;
 - ensuring appropriate and timely maintenance of social housing properties; and
 - increasing the capacity for the development and expansion of community housing.
2. That funding be provided for an infrastructure development plan targeting Tasmania's public housing areas, aimed at improving public transport networks, community services, shopping facilities and employment growth in these areas to support communities to overcome the consequences of concentrated and long term disadvantage.
3. That funding for Supported Accommodation Assistance Program (SAAP) services be increased by at least 30% to allow for additional staff, to reduce caseloads and to develop more sustainable responses to homelessness.

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4. That the supply of crisis and transitional accommodation be increased.
 5. That additional resources be provided for Private Rental Support Services and for Private Rental Tenancy Support Services aimed at assisting and supporting low income Tasmanians to remain in the private rental market.
 6. That additional funding be provided for advocacy and support for tenants in the private rental market so that they are able to effectively pursue their rights under the *Residential Tenancy Act*.
 7. That shared equity schemes for home purchase be considered by both State and Federal Governments for tenants in the private rental market who wish to become home owners.
 8. That the Housing Tasmania debt to the Commonwealth Government be fully retired by the Commonwealth Government, or transferred to general government debt by the State Government.
 9. That the Commonwealth and State Governments develop and implement a National Affordable Housing Agreement that commits all governments a range of strategies to significantly increase access to secure, quality affordable housing for all Australian citizens and residents.
 10. That the Commonwealth Government acknowledge the importance of housing as a significant social and economy issue and appoint a Federal Minister for Housing.
 11. That,
 - given the fundamental role that secure affordable housing plays in facilitating access to and participation in educational, economic, social and recreational activities and opportunities, and
 - the inter-connectedness of education, employment, income, health and housing as drivers of poverty and disadvantage in Tasmania,the Tasmanian Government commit to a comprehensive *Social Action Plan* that involves the whole of government in addressing those drivers of poverty and disadvantage over the long-term.

1. The experiences of Tasmanians in housing stress and in homelessness.

TasCOSS approached its members to provide case studies concerning service users in housing stress and homelessness for this submission. We include a number of case studies which we believe illustrate people's experiences of housing insecurity and homelessness. We present these without comment below.

Case Study 1

From a worker in a Community House in a rural area of Tasmania:

Living in a rural area means that housing stock is already in low supply and the quality can be dubious. We have people who are extremely distressed about needing support to find housing; confidentiality in rural areas is a continuing issue. Everyone seems to have knowledge of everyone else's affairs.

People have often moved out of town to what they see as cheaper housing only to find that the properties are often old with significant faults and reluctance on the part of landlords to fulfil their obligations. Seeking advice may require a trip into town and people often either don't have a car or they have an old car, and lack petrol money. So getting help can be a real issue. People are often unaware of help being available in the form of tenancy advice. We have surveyed our community and there is a lack of knowledge about our service being able to assist with bond and relocation and referral for housing services. We are trying to rectify this by advertising.

We have a number of people who use our neighbourhood house to have a shower, and do their laundry as they do not have water connected or sometimes there is no electricity. We have two people who are living in containers in paddocks with no electricity or services. They talk of frost forming on the inside roof their homes, and ice on their bedclothes and water dripping onto their heads in bed.

We have people living in sub-substandard private rentals who do not wish to complain as they are living on fixed incomes by way of government benefits, often Disability [Support Pension] and they are afraid of losing what they see as affordable accommodation. We assist people to use the Anglicare bond and relocation scheme, but this is available once only and rural people are often proud and feel that these services are for others.

Case Study 2

Our organisation operates a service which provides crisis accommodation (for a maximum period of 6 weeks) to homeless youth between the age of 13 and 21. The lack of alternative, affordable accommodation, whether private or public, is causing a "bottle neck" situation for our service as there are no exit points for these youth. An example of this problem is a recent case where a seventeen year old female has been required to access our crisis accommodation service on 5 occasions as she has not been able to find alternative accommodation. The unavailability of permanent, stable accommodation is also hindering the young person's ability to gain employment and, additionally, is disconnecting her from the wider community.

Case Study 3

We have no emergency housing in our area. I have had at least six people living in tents because of the lack of housing.

People access the Anglicare PRSS (Private Rental Support Scheme) packs on a weekly basis because they cannot afford the bonds that are required when renting houses. They live from week to week. I am shocked to hear some of the stories that people tell when I am assisting them with their applications. Some of the houses are dumps yet owners are getting top rental income from the properties.

People who are wanting rental properties rely on hearing about what is available from friends and acquaintances. Therefore people do not put their name on the waiting list for a Housing Tasmania property. Housing will not build new homes in our area because there is not a perceived need.

Rental properties are scarce and what is available is expensive because the demand.

M (single mum) was asked to leave her rental property and the only option she had (because of debt) was to live in a tent in the bush. She finally got a rental property and can

only afford to live there because her boyfriend helps with the rent. She is too scared to get a Housing property because she fears being reported to Centrelink.

Case Study 4

A woman with a heart condition left the flat she was renting after her de facto of 10 years had physically assaulted her. She chose not to go to the police for fear that her (now) ex-boyfriend would kill her if she had him charged or got a Family Violence Order. She had been staying at a friend's house (unknown to her ex-boyfriend) for the past couple of months and put an application with Housing Dept. for a house; however the situation at the friend's house proved to no longer be an appropriate or viable option. This woman is experiencing post traumatic stress symptoms and is feeling quite desperate for a safe affordable place to rent but is unable to access one at present. Her only option in the interim is to stay at a women's shelter until housing can accommodate her however, there are time limits for how long she can stay at a shelter as well and she is wondering when she will be housed.

Case Study 5

A woman who experienced many years of emotional and physical abuse from her husband, lost her temper and yelled at him one night (after a provoked incident); the husband then rang the police who arrived and arrested the woman, imprisoned her overnight and a Family Violence Order was issued by the police and served on her.

The woman was not allowed to return home to her residence, nor did she have access to her personal belongings, she was not shown or given a copy of the Family Violence Order and was advised by her lawyer not to worry about it only to concentrate on property settlement. This woman had no money or support, stayed at a women's shelter and is now staying in a unsuitable/inappropriate transitional bed-sit, where she feels very unsafe and unsettled, but does not have the finances at this moment to find other more appropriate accommodation.

Case Study 6

A young woman who is eight months pregnant currently having to live at her boyfriend's mother's residence. The residence is filthy, inadequate and quite possibly should be condemned.

Both the young woman's boyfriend and his mother have a drug problem and so use most of their own and the young woman's money to support their habit. While she does not take drugs herself, the young woman is constantly exposed to marijuana smoke, which is affecting her and her unborn child.

Very little food is available in the house and the occupants often go hungry or obtain food from Loui's Van. As a result the young woman is not getting enough proper nutrition for her and her developing baby.

The lack of financial resources available to the young woman means she is unable to afford clothing for herself as her body expands, let alone purchase necessary items for the baby. Due to her financial hardship, shame at being inadequately clothed and depressed by the situation she is living in the young woman has not attend many antenatal sessions or sought support from service providers. As a result she is ill prepared to birth her child or to cope once the baby is born.

She is currently on a waiting list for housing (ie Housing Tasmania) but has no idea of when or if she will receive it. Had this young woman had adequate housing of her own with support she would have been much better of physically, financially and emotionally for the birth of her child.

Case Study 7

A homeless woman with mental health issues approached the Centre (a community service organisation for women) asking if she could have a shower. She was told about the public facilities in Franklin Square which she then used. She began coming to the Centre for companionship and would sit in the courtyard or waiting room and drink hot drinks.

She arranged to leave her belongings here on occasional rainy days or if she was tired of carting them around. At times when the Centre was closed, she would throw her bundle over the gate rather than carting it around with her.

She said that she sometimes slept in hostels, and also in parks and under rotundas, etc. She had grievances against the agencies that assist people with accommodation and would not use them.

She was cooperative when asked not to smoke or talk to men in the entrance to the Centre; however, became abusive when it was suggested to her that the waiting room was not a place to sleep. She talked about society not having a place for anyone who was outside the middle class norm.

She no longer comes to the Centre, but occasional reports tell us that she is still homeless.

Case Study 8

A man with court-ordered custody of his children had lost his job, due in part to his use of alcohol, and became increasingly anxious that he would also 'lose' the children. He began moving from place to place and, because of this, he was breached by Centrelink [ie had his income support withheld for a period]. He was then unable to pay his rent and he and the children are now living in his car.

Case Study 9

Bec (not her real name) is 18. She has been on the public housing waiting list for over a year. When she first went on the waiting list, she was living in a boarding house and her rent was high enough that she qualified for category 1 (ie Housing Tasmania priority category). But when she left the boarding house 9 months ago – because she didn't like the environment there – she dropped to category 2 because she was no longer paying such high rent.

Bec is now homeless, sleeping at her friends' houses, on couches and in spare rooms, for a few days at a time at each place. She lives on Youth Allowance. She has a casual job in customer service but has had to cut her shifts to one a week as she has started at TAFE. Her mum doesn't have a stable place to live either and she isn't in touch with her dad.

Bec has a car, and tries to keep most of her belongings with her, but she says she still loses track of things. She can have trouble sleeping if the other people in the house are restless, and finding a quiet place to study is sometimes difficult.

She pays out \$20 here and there to her friends to cover the cost of rent, power and a little bit of food. At other times she buys her own food, and because she doesn't have storage facilities or a place to cook, she says she ends up eating junk and spending a lot more than she usually would. She also spends a lot of money (about \$80 a fortnight) on petrol because she has to do so much driving. When she runs short of money, she cuts down on food and uses emergency relief, borrows from friends or gets leftovers from work.

Bec is very grateful to her friends for giving her a place to sleep, but she is stressed and tired of having to move around all the time. She would love to have a place to call home. But with no references or rental history, she says she is unlikely to be able to find anywhere in the private rental market.

From: Anglicare Tasmania: *Stories from the Waiting List* (Anglicare Tasmania 2007).

Case Study 10

A 15 year old young woman came to [a crisis accommodation shelter] due to family breakdown. She was not attending school and although her situation had been reported to Children and Family Services [Department of Health & Human Services] she was not allocated a worker from that service. She therefore had no support.

She was eventually found a placement with a family which did not work out and she returned to the shelter.

Because of her age, she was unable to sign a lease on rental accommodation independently and was unable to find a place in a shared house.

She eventually moved from the shelter to a boarding house in Hobart. In less than a week the young woman had returned to the shelter because she had been raped at the boarding house by another resident.

From: Youth Network of Tasmania, Shelter Tasmania and TasCOSS: *Joint Submission to the National Youth Commission Inquiry into Youth Homelessness*, June 2007.

We also refer the Select Committee to a publication by Kathleen Flanagan of Anglicare Tasmania's Social Action and Research Centre titled *Stories from the Waiting List*, a report of conversations with 25 households on Tasmania's public housing waiting list (2007).

Data on homelessness

It is difficult to accurately enumerate the number of Tasmanians who are homeless or experiencing housing stress. Figures for the number of homeless people are not yet available from the Australian Bureau of Statistics' *2006 Census of Population and Housing*; however, work done on the 2001 Census found 2,415 people in Tasmania were homeless in that year. This gave Tasmania a 'homelessness rate' (homeless people per 10,000 population) of 52.4 which is behind only the Northern Territory, Queensland and Western Australia (Chamberlain & Mackenzie, 2006).

Data collected from Supported Accommodation Assistance Program (SAAP) services in Tasmania, which provide accommodation and support services to homeless people, demonstrate that in 2005-06, almost 55% of all SAAP clients were women and that 23.4% of all SAAP clients were young women aged between 15 and 24. This latter figure demonstrates that the largest group of homeless using SAAP services in Tasmania are young women. Homeless males using SAAP services in the same age group made up only 14% of total SAAP service users (Australian Institute of Health and Welfare, 2007).

Homelessness and vulnerability

People are generally more vulnerable to problems with securing and maintaining affordable housing when they experience issues in addition to being on a low income – these include refugees with language and cultural barriers; people with disabilities; people with serious mental illness; older people; Indigenous people; and young people. Existing accommodation and support services are constrained by lack of adequate resources, and by the shortage of affordable housing, from responding to the additional needs of these groups.

Housing Stress

Tasmania has traditionally enjoyed lower real estate prices than other capital cities in Australia, and has a relatively high rate of home ownership. Nearly 70% of Tasmanian households either own or are purchasing the homes they live in, compared with 65% of all Australians (ABS, 2007). However, house prices have been rising in Tasmania – between 2000 and 2007 house prices in Hobart rose by 142%, in Launceston by 167%, and in Burnie by 88%. In this same period, rents have increased for all properties types in all regions of Tasmania; and the vacancy rate in the private rental market across the State sits below 3% (REIT, 2000 and 2007).

In 2004, it was estimated that 26,000 households in Tasmania, or 10.6% of households, were at risk of being in ‘housing stress’ (Harding, 2004). Housing stress is defined as having to spend more than 30% of household income on housing costs, either in rent or mortgage repayments. The Housing Industry Association, Tasmania recently estimated that in mid-2007, 26% of home buyers in Hobart were experiencing housing stress (HIA, Tasmania, 2007).

Those Tasmanians who can no longer afford to purchase a house look to the private rental market for accommodation. The very low rental property vacancy rate mentioned above has led not only to higher rents, but also to fierce competition for available properties. Individuals, groups and families on low incomes have trouble competing for rental properties in this environment.

The practice of ‘rent bidding’ is a consequence of increased competition for rental properties, and is common in some areas of the State. ‘Rent bidding’ involves a rent auction in which prospective tenants bid for the right to lease a property with the bidder offering to pay the highest weekly rent securing the property. This practice disadvantages people on low incomes who often cannot compete on price. It can also be dangerous for people on low incomes who may, in a pressured situation, over-commit themselves in order to secure a property and then find the rent unsustainable, leading to financial hardship and, in some cases, homelessness. While ‘rent bidding’ is not illegal, Tasmania’s Office of Consumer Affairs and Fair Trading is discussing a prohibition of the practice with the Property Agents Board through the Board’s Code of Practice (Kons, 2007).

In the search for affordable housing, many people on low incomes are moving away from the major population centres in Tasmania – and away from health, shopping and other services, and from educational, social, recreational and employment opportunities. Many low income Tasmanians who move to areas where more affordable housing is available find that increased transport costs and the time spent travelling can cancel out the benefit of lower housing costs. Another consequence is isolation and social exclusion.

Some cheaper rental housing in Tasmania is of poor quality – with little or no insulation, no fixed heating, inadequate or malfunctioning hot water heaters and other fixed appliances, and unchecked draughts. Such features add to the cost of living in a property and householders must find additional money for heating, increased electricity costs, draught-stoppers and so on. What may be saved on low rental of a poor quality property may be lost with the extra costs required to make a property comfortable. In addition, poor quality housing can adversely affect people’s health, especially if a property is inadequately heated in Tasmania’s cool winters.

For many people who are eligible, public housing is no longer an option. With severe shortages of public housing, priority is given to those most in need and long waiting lists are the result.

2. The impact of a lack of affordable housing on the broader economic and social wellbeing of the Tasmanian community.

Poverty in Tasmania

It should be noted that Tasmania has a high level of relative poverty and disadvantage compared with other Australian states and TasCOSS believes that this must be considered as the context for examining the impact of a lack of affordable housing on the economic and social wellbeing of Tasmanians.

The National Centre for Social and Economic Modelling (NATSEM) examined the incidence of poverty in Australia at a regional level by postcode, and the Australian Parliamentary Library aggregated these to Federal Government electoral divisions, and found that Tasmania has the highest level of poverty within Australia at 12.7% of the population compared with the national average of 9.3%. Tasmania also had the highest proportion of children who live in poverty (14.1%). The two poorest electorates in Australia are in Tasmania – Lyons has a poverty rate of 14.9% and Braddon has a poverty rate of 15.1%. Apart from Denison, all Tasmanian electoral divisions are among the 30 poorest in the nation (out of 150 electorates). See Table below for details for all states and territories.

Table 1: NATSEM Estimated Poverty Rates by State and Territory

State	Adults	Children	Persons	Adults %	Children %	Persons%
New South Wales	367,156	159,928	527,084	8.3	10.0	8.7
Victoria	278,475	121,199	399,674	8.6	10.4	9.1
Queensland	231,547	102,292	333,839	9.3	11.3	9.9
South Australia	111,106	43,710	154,816	10.6	12.5	11.1
Western Australia	110,451	48,620	159,071	8.7	10.1	9.1
Tasmania	39,363	16,418	55,781	12.2	14.1	12.7
Northern Territory	10,168	6,584	16,752	7.8	11.7	9.0
ACT	13,220	5,394	18,614	6.4	6.7	6.5
Total Australia	1,161,486	504,145	1,665,631	8.80	10.6	9.3

(Kryger, 2005)

Using a number of indicators to measure concentrated disadvantage, a recent publication on the distribution of disadvantage in Australia found that Tasmania's most disadvantaged local government areas were Break O'Day, Derwent Valley, Central Highlands, Brighton, George Town, Southern Midlands and Tasman. (Jesuit Family Services/Catholic Social Services Australia, 2007, p 28). In comparison to other local government areas in Tasmania, these were found to have:

- higher levels of people on disability/sickness support payments;
- higher levels of long-term unemployment;
- limited computer usage and internet access; and
- higher levels of mortality, low family income, criminal conviction, general unemployment and suicide.

Tasmania is also the most regional state in that the majority of the population lives outside of the major capital city. This, combined with Tasmania's high levels of poverty and disadvantage, means that addressing affordable housing has particular challenges which require a broad and multifaceted approach involving all levels of government.

Social consequences

TasCOSS believes that the shortage of affordable housing has serious implications for Tasmania's economic and social wellbeing. High real estate prices, the consequent increase in rents and a rental shortage have all contributed to increased numbers of Tasmanians experiencing homelessness, housing insecurity, and housing stress.

Unaffordable housing is insecure housing. Those individuals and families who are in housing stress are at risk of losing their homes through their inability to maintain the costs of their mortgage repayments or rent.

Many Tasmanians are living with the daily stress of an insecure home or no home. Instability and/or the absence of housing affects people's ability to participate in education, employment, social and recreational activities, and can lead to social exclusion and isolation. This in turn can cause additional stress and can result in relationship breakdown, substance abuse and/or violence.

Homelessness leaves people vulnerable not only to the elements, but also to the risk of physical violence, abuse and discrimination. For some people, homelessness may also exacerbate reliance on alcohol and drugs, and have long-term adverse effects on physical and mental health.

The effect of insecure housing on children can be particularly damaging – affecting their educational opportunities and performance by having to frequently change schools, and affecting their ability to establish and maintain relationships with other children.

All of these consequences of the shortage of affordable housing have an impact on the social and economic wellbeing of the Tasmanian community. Socially, there is a significant group of people marginalised and excluded through their lack of a secure home or base from which to participate in the community – that is, in educational, civic, vocational, social and recreational activities. This is not healthy for the individuals and families concerned, or for the community in general. It not only results in inequity and unfairness in the community, but also affects social cohesion.

A study on housing and its relationship to social cohesion carried out in 2003, argues that,

low rates of housing affordability have led to residualisation of many low income earners, including the working poor, with low income private tenants most severely affected. The consequences of this include increasing social segregation, resulting in the creation of homogenous enclaves of rich and poor in metropolitan areas; greater socioeconomic divisions between city and country; and a vicious cycle of multiple disadvantage in marginalised areas, leading to social exclusion and increased intergenerational unemployment and disengagement.

(Berry cited in AHURI, 2006, p 25)

Economic consequences

The economic consequences for Tasmania are also serious. People without secure housing have difficulties finding and retaining employment. Long-term unemployment or complete withdrawal from the formal labour force may be a result. This adversely affects Tasmania's workforce participation rate which is the lowest in the country at 60.2% (ABS, 2007a). A low participation rate is a constraint on the State's economic growth and performance, and there is a strong relationship between low levels of Gross State Product and low participation rates (Demographic Change Advisory Council, 2007, pp 6-7).

In order for the Tasmanian economy to continue to grow and remain strong, more Tasmanians must be encouraged to participate in the workforce. This requires not only the development and maintenance of appropriate skills, but also the maintenance of secure housing for the workforce. A strong economy depends on a healthy and secure workforce – affordable and secure housing is an essential and key element in this.

It is generally accepted that Tasmania, along with much of the rest of Australia, has experienced an economic boom in recent years. It is clear, however, that Tasmania's economic good times have not been shared by all – the 'real estate boom' has seen an unprecedented growth in house and a consequent bonanza for investors. Equally, Tasmanian home owners have never been wealthier. However, as we have seen, it has also resulted in a severe shortage of affordable housing in the State with no increased investment from either the Government or the private sector in social housing or affordable private housing. TasCOSS believes that it is essential that the wealth generated by governments through this economic boom must be invested in critical civic infrastructure, including affordable housing.

3. The impact of a lack of affordable housing on the implementation and outcomes of other State Government programs.

As mentioned above, and as demonstrated in the case studies that begin this submission, the lack of affordable housing has serious and severe consequences for individuals, families, the economy and the community. The consequences for individuals and families include homelessness, financial hardship, isolation, insecurity, vulnerability to disengagement from educational, employment and social activities, and social exclusion. All of these consequences may result in the involvement of government agencies and services in supportive, ameliorative and/or corrective functions.

In addition, State Government programs designed to assist individuals and families are not as effective for homeless people and for those in insecure housing since the transience involved in those conditions can preclude regular attendance and involvement in programs and activities. Such programs include health screening and treatment programs, including those for children; school and other educational activities; training and employment programs; and rehabilitation programs.

Education

Insecurity of housing has an impact on all aspects of one's life and has implications for many State Government programs. Take education for instance – poor educational outcomes can have long-term adverse effects, including on health status, employment opportunities, social participation, relationships and income potential. While the State provides education from early childhood to Year 12, in order to take advantage of and actively participate in educational opportunities, one must have a stable base from which to function. A young

person who is homeless or a child in a family with insecure housing will face disruption to their both their schooling and their relationships, both of which can have life-long negative effects.

It is certain that Tasmania's low retention rate from Year 10 to Years 11 and 12 is affected to some extent by the lack of secure and affordable housing for young people. In order to address the worryingly low retention rate in Tasmania, not only must education continue to be meaningful to young people, it must also be made possible for young people to attend school regularly, and have a warm and safe place to study and to live. There are particular problems with access to appropriate accommodation for Year 11 and 12 students from rural and semi-rural areas in Tasmania that do not have senior colleges.

Justice

Justice is another area that is seriously affected by the lack of affordable housing in Tasmania. Not only are homeless people vulnerable to coming in contact with police and the justice system, but also, people released from correctional facilities are at high risk of homelessness. In a tight and expensive private rental market, ex-prisoners have particular difficulty securing affordable housing and require additional support into affordable and secure accommodation. Housing insecurity and homelessness, in addition to unemployment and stigma, are major factors that can lead to re-offending. Young offenders are particularly at risk and also require additional and specific assistance and support to find both short and long-term affordable housing.

Disability

The shortage of appropriate, secure and affordable housing for Tasmanians with disabilities is a factor that seriously affects the delivery of disability and support services. The absence of accommodation options puts pressure on families, as well as on State Government Disability Services that must provide respite and other services.

Health

A major consequence of homelessness and housing insecurity is poor health caused by lack of access to sufficient food, warmth and comfort, and by the stress associated with insecurity and financial hardship. It is likely that homeless and poorly housed people are more vulnerable to opportunistic seasonal infections and viruses, mental health problems and chronic diseases, and may therefore put additional pressure on Tasmania's health services.

The consequences of housing insecurity and homelessness are manifold and serious and, since most are interconnected, have a significant impact on the implementation and outcomes of many State Government programs and services. Access to educational, training, recreational and employment programs and to necessary health screening and treatment programs, may be constrained by homelessness or insecure housing. Individuals and families who are homeless or with unstable housing may experience stress, relationship breakdown and poor health which can require ameliorative intervention from a range of government programs; and the justice system see the outcome of homelessness and housing insecurity in its courts and corrections institutions.

It is impossible to estimate how much homelessness costs the State in total since other services are obviously used by many Tasmanians; however, it is clear that homelessness is a serious and expensive problem for both the State and Commonwealth governments.

TasCOSS trusts that the Select Committee will hear from a range of State Government agencies in relation to the impact that a lack of affordable housing has on their programs and services.

4. The effectiveness and limitations of current State and Federal Government strategies and services to alleviate the impact of poor housing affordability in the Tasmanian community.

The role of the Commonwealth Government

The Commonwealth Government plays a major role in funding the provision of affordable housing and other housing assistance in the states through the Commonwealth-State Housing Agreement (CSHA). Under the Agreement, both the Commonwealth and states contribute funds for public housing, home ownership assistance, and private rental assistance, and there are other housing-related programs that involve specific tied funding.

Between 1996-97 and 2004-05, CSHA base funding to the states from the Commonwealth fell by 18.4%. In the same period, matching general assistance funding from the Tasmanian Government fell by 19.3%. See Table below.

Table 2: CSHA grants, Tasmania, 1996-97 – 2004-05, (\$'000)

	96-97	97-98	98-99	99-00	00-01	01-02	02-03	03-04	04-05
<i>C'wealth base funding</i>	26,235	23,628	23,171	22,705	24,877	24,501	24,127	21,189	21,401
<i>State matching grants</i>	12,989	11,610	11,494	11,114	10,896	10,712	10,529	10,372	10,476
<i>Aboriginal Rental Housing</i>	696	696	696	696	696	696	696	351	696
<i>Community Housing</i>	1,033	1,647	1,621	1,598	1,576	1,561	1,545	1,534	1,553
<i>Crisis Accom.</i>	1,667	1,021	1,004	990	977	967	957	951	963
TOTAL	42,620	38,487	37,986	37,103	39,022	38,437	37,854	34,397	35,089

(Housing: Building a Better Tasmania: The Bigger Picture, 2007, p 4 Source: FACS 1999, 2000, 2001, 2002, 2003a & b, 2004, 2005 and FACSIA 2006)

This decline in funding directed at affordable housing from both the Commonwealth and the Tasmanian Governments is a major concern for TasCOSS and the Tasmanian community services sector. Our fear is that the situation is likely to deteriorate further with the current CSHA expiring in 2008 and the Commonwealth Minister stating that the Agreement will not be renewed in its current form. In place of the CSHA, Federal Minister Brough has flagged a new system of funding that could involve private sector investment. While this in itself is not necessarily problematic, our fear is that less total funding will be made available to provide affordable housing for those in need.

The Commonwealth Government also provides significant assistance toward housing affordability through its Commonwealth Rent Assistance program (CRA). Eligibility for this

program is restricted to those in receipt of particular Centrelink pensions or allowances renting in the private market. Assistance levels are related to the amount of rent paid over a certain level and are limited to a maximum that is dependent on the household type (ie single, couple, family).

A problem with CRA is that eligibility is limited only to those receiving Centrelink benefits and is therefore not available to the 'working poor'. It also does not address private rental housing availability, affordability or quality. Another problem with CRA is that it is paid at the same rate throughout Australia even though market rents vary between regions. While assistance provided to tenants through CRA is obviously helpful, its value is diminishing as rental prices rise.

Housing Tasmania

The central agency providing housing services for the Tasmanian Government is Housing Tasmania, a business unit within the Human Services Group of the Department of Health and Human Services (DHHS). Housing Tasmania provides a range of services, addressing all tenures and contributing to what it describes as its 'affordable housing system'. These services include public housing, community housing, Aboriginal rental housing, SAAP services and capital works for SAAP services, private rental assistance and financial assistance for home buyers.

A significant proportion of funding for Housing Tasmania's programs comes from the Commonwealth Government through the Commonwealth-State Housing Agreement (CHSA).

The viability and sustainability of Housing Tasmania

In recent years the policy direction of the CHSA has seen a narrowing of focus for public housing from all people on low incomes to households with high or special needs. This, in conjunction with increased demand for and a shortage of public housing in Tasmania, has led to a situation in which only those most in need are housed in public housing.

This fundamentally impacts on the effectiveness of Housing Tasmania and its financial viability, since less rent is received and there is less opportunity for cross subsidies between various tenant groups in the public system. The narrowing target group for public housing, combined with the decline of State and Commonwealth funding, has meant that Housing Tasmania has had to operate without sufficient resources and, in 2005-06, had an operating deficit of \$27 million (DHHS Annual Report, 2006).

TasCOSS believes there is an urgent need to examine ways to ensure that Housing Tasmania can remain viable and sustainable without having to sell off its housing stock. We believe that ensuring a diverse client mix should be a critical aspect of the solution.

A major impediment to the expansion and maintenance of public housing in Tasmania is the historic debt carried by Housing Tasmania to the Commonwealth Government. The debt was incurred in the period, prior to 1989, when the Commonwealth provided loans under the CHSA rather than grants to the states, and the debt has been carried by Housing Tasmania for nearly two decades. Each year almost 70% of Tasmania's grant under the CHSA is returned to the Commonwealth as interest and principal repayments. This not only seriously constrains the continued growth of public housing in Tasmania, but also exacerbates the affordable housing shortage in the State.

TasCOSS has called on the Commonwealth Government to fully relieve this debt in order for CHSA funds to be spent on the provision of housing and housing assistance in Tasmania, rather than on loan repayments. We have also called on the State Government to absorb the Housing Tasmania debt into general government debt for the same reason. Neither call has been heeded, yet TasCOSS holds that freeing Housing Tasmania of this debt will allow the agency to better pursue its core business – the provision of public housing and other forms of housing assistance to low income and disadvantaged Tasmanians.

Housing Tasmania – an efficient housing system

In spite of its constrained resources, Housing Tasmania has demonstrated its efficiency with a 98.4% occupancy rate and an almost equally high proportion of its new allocations going to those most in need. It also enjoys a satisfaction rating from tenants that is higher than the national average (Productivity Commission, 2007, 16.30, 16.35, 16.41-42). In addition, 98% of Housing Tasmania tenants spend 25% or less of their household income on rent.

Housing Tasmania stock

Housing Tasmania is, however, also constrained by the housing stock it owns which is becoming increasingly less appropriate for both its tenants and applicants. Its ‘Stock and Tenant/Applicant Portfolio Alignment’ has fallen in recent years from 68% to 64%, indicating the need to build or purchase different kinds of housing stock to suit different household needs (Parliament of Tasmania, 2007, 5.37).

It is estimated that the backlog of maintenance work to be carried out on Housing Tasmania stock is valued at around \$80 million.

Housing Tasmania waiting list

The waiting list for public housing in Tasmania remains high at 2,625 (DHHS, 2007, p12), and housing is allocated using a points system to rank the level of urgency and need. While Housing Tasmania does well to identify those in most need and to direct its limited resources to those individuals and families, the shortage of public housing in Tasmania means that public housing is only an option for the most needy. This has changed the nature of public housing over the years and has resulted in the exclusion of individuals and families who live on low incomes, have difficulty affording private rental or home purchase, but who are not among the most needy. This seriously limits the ability of Tasmania’s public housing system to meet the needs of many low income Tasmanians.

Community housing

Community housing is provided through Housing Tasmania and is a sub-set, along with public housing, of ‘social housing’. Community housing in Tasmania involves the provision of properties through Housing Tasmania to organisations which manage the rental and maintenance of properties independently. Community housing is managed by housing companies, cooperatives and community service organisations. Tasmanian Affordable Housing Limited, discussed below, is an example of a proposed large-scale community housing venture.

Community housing is an option that TasCOSS believes could be further developed and expanded in Tasmania, since it allows for both the flexibility and support necessary for providing appropriate housing for people with a range of accommodation and support needs.

Private rental assistance

Housing Tasmania also provides funds for the provision of assistance to tenants in private rental through the Private Rental Support Scheme (PRSS) and the Private Rental Tenancy Support Service (PRTSS). These schemes are administered and provided by non-government organisations in the community services sector and provide bond and rent assistance, in the case of PRSS and tenancy support and advice through PRTSS. Both programs are helpful for tenants in the private rental market, but have limited funding and cannot assist all who are in need.

Affordable Housing Strategy 2004-08

In 2003, the then State Premier Jim Bacon launched what has been described as ‘a nation leading response to the housing crisis’ with the *Affordable Housing Strategy*. It was a comprehensive four stage plan to be implemented between 2004 and 2008. While Stage One of the *Strategy* continues, and significant progress has been made with the building and upgrading of public or social housing properties, the *Strategy* has stalled. The State Government has not committed to the continuation of the *Strategy* and Stages Two to Four have been dropped.

TasCOSS and the community services sector is extremely disappointed in the State Government’s reluctance to fully implement this significant plan since the affordable housing crisis in Tasmania remains grave and has in fact worsened since the *Affordable Housing Strategy* was launched.

A key feature of the *Affordable Housing Strategy* has been the establishment of an ‘affordable housing organisation’, now known as Tasmanian Affordable Housing Limited (TAHL) with a brief to provide 700 affordable housing properties throughout Tasmania between 2006 to 2010. TAHL’s establishment was facilitated by the State Government in partnership with several large community sector organisations. It has been set up as an independent company which will work with private sector developers and individual investors to deliver and manage new affordable housing rental properties.

While TasCOSS fully supports the provision of affordable housing through TAHL and its involvement of private sector finance, we are disappointed with the very slow progress made in getting the organisation functioning and delivering properties on the ground. We understand that there have been administrative and technical delays; however, the urgency of the affordable housing crisis in Tasmania demands that the operations of TAHL be expedited.

It should be understood that although TAHL and the homes it will eventually provide will make a significant contribution to the provision of affordable housing in the State, it is not the single solution to the complex problem of housing affordability.

Other aspects of Stage One of the *Affordable Housing Strategy* have also been slow to come to fruition or have been not as successful as anticipated. The Home Ownership Assistance Program, for instance, assisted only eight households into home ownership, instead of its target of thirty.

A review of public housing provision in Tasmania undertaken by the State Auditor-General in 2005 concluded that Stage One of the *Affordable Housing Strategy* ‘will not have a substantial long-term effect on the level of unmet need in the community since most of the expenditure will lead to improved quality of stock or temporary assistance to private renters’,

and would remove from housing stress just 539 of the 20,000 Tasmanian households affected (Auditor-General 2005, p 4).

The *Affordable Housing Strategy* provided well thought out and commendable strategies, but has not received the support from the State Government that it deserves. TasCOSS contends that the State Government must undertake further long-term planning and develop a comprehensive policy framework with which to address all aspects of the State's ongoing shortage of affordable housing.

Homelessness

The most obvious government function in relation to homelessness is the provision of crisis and transitional accommodation and support for homeless people through the Supported Accommodation Assistance Program (SAAP), a joint Commonwealth-State funded program with a budget of \$16.7 million in 2007-08 (Parliament of Tasmania, 2007, 5.32). The Crisis Accommodation Program (CAP) provides capital funding for SAAP services, for both crisis and short-term emergency accommodation properties. In 2005, there were 123 CAP properties in Tasmania for homeless people, including those escaping domestic violence.

While SAAP services provide vital crisis and emergency short-term accommodation to homeless individuals and families, all report having to turn away high numbers of people in need. An additional major problem for SAAP services is their inability to secure long- or even medium-term affordable housing for their clients who are ready to leave the crisis or emergency short-term accommodation provided. Some SAAP services also manage transitional accommodation leased from Housing Tasmania, and this also has become more longer-term housing in the absence of alternative affordable housing options.

The lack of affordable housing in Tasmania is having severe consequences for homeless people and for SAAP services, as service users are less able to move through supported crisis accommodation and into independent, secure, long-term and affordable housing.

Assistance to First Home Owners and other ownership incentives

Both the State and Commonwealth Governments provide assistance to people buying their first home. The Commonwealth provides funds for a non-means tested one-off grant of \$7,000 to people buying their first home. This is administered by the states and in Tasmania is offered through the State Revenue Office.

This grant scheme has been criticised for putting inflationary pressure on house prices, and thereby further excluding low income earners from home ownership. It could also be seen as inequitable since it is not means tested and is available to those with adequate means to purchase a house without assistance.

In addition, it is thought that the First Home Owners Grant scheme does not increase the stock of affordable housing but may in fact decrease the number of affordable rental properties as investors off-load low rent, low return properties to first home buyers.

The State Government provides assistance to people on low incomes with buying a home through several schemes – *Streets Ahead Incentive Program*, the *Home Ownership Assistance Program* that was mentioned above as part of the *Affordable Housing Strategy*, and a newly announced shared equity program for Housing Tasmania tenants.

The *Streets Ahead Incentive Program* is directed at low income earners and is both means and assets tested. It provides assistance through a suite of measures including a \$6,000 grant, mortgage insurance, transfer costs assistance, temporary rates relief and so on. Eligible homes to purchase are made available through Housing Tasmania from its existing stock. The program is obviously very limited since only one property was listed on Housing Tasmania website as available for sale through this program at the time of writing.

We discussed earlier the low uptake of the loans available through the *Home Ownership Assistance Program*. The program has not been as successful or effective as anticipated, and reasons for this should be investigated.

TasCOSS welcomed plans for the introduction of a shared equity scheme announced by the State Government in its 2007-08 State Budget. Shared equity is a clear method of increasing the affordability of housing to purchase. However, we are disappointed that eligibility for the scheme is restricted to Housing Tasmania tenants to purchase the house they are currently living in. TasCOSS would like to see a shared equity purchase scheme available to those living on low incomes in any housing tenure.

Other housing-related government initiatives

Both the Commonwealth and State Governments make provisions in their taxation regimes to support the affordability of home ownership and, in the case of the Commonwealth in particular, to encourage investment in rental housing. The State Government exempts owner-occupiers from State Land Tax while the Commonwealth exempts the same group from capital gains tax. The Commonwealth also subsidises investment in the private rental sector through 'negative gearing' which allows investors to write off expenses incurred for investment properties against their tax.

Unfortunately, some of these measures exacerbate the inequities in the housing system by providing greater subsidies to those who are better off and encouraging investment in the high end of the rental housing market (for details, see National Shelter, 2007).

TasCOSS believes that both levels of government could do more through their respective taxation regimes to re-distribute wealth and promote housing affordability for home ownership, social housing and the private rental market. TasCOSS support National Shelter's call for a full review of the impact of the tax system on housing affordability in Australia.

Role for Local Government

While this term of reference for the Inquiry focuses on current State and Federal strategies and services, TasCOSS believes that there scope for an increased role for local government in contributing to housing affordability in Tasmania.

Local government responsibilities such as land use regulation through zoning and planning schemes could be used more effectively to facilitate and create opportunities for affordable housing projects in local government areas of need. Certainly, local government should not use their planning approval role to unnecessarily block affordable housing projects, as we have seen in the South of the State this year. [see 6 below for an example of local government involvement in affordable housing provision in NSW]

Local government plays a major role in ensuring that necessary infrastructure is in place for housing developments, and there may be scope within this role to assist the development of affordable housing projects. In addition, as the housing shortage pushes people further from

urban centres in search of affordable housing, additional pressure is put on existing infrastructure and services in those areas, causing planning problems and under-resourcing. This problem can fall to local government and increases the imperative for local government to play a central role in affordable housing solutions.

TasCOSS believes that the role of local government in contributing to housing affordability in Tasmania should be further explored.

5. The appropriateness of current levels of funding for such strategies and services.

TasCOSS believes that it is clear from our comments above, and from Table 2 (also above) that insufficient funding has been made available for affordable housing by both the Federal and State Governments.

The Federal Government, with its recently announced \$17.3 billion surplus certainly appears to be in a position to significantly increase its spending on affordable housing.

This year has seen a number of Australian states and territories significantly increase their investment in affordable housing. In contrast, the Tasmanian Government announced no increased investment in affordable housing in its 2007-08 State Budget.

Recent Australian state and territory announcements include:

- The Victorian Government's 2007/08 Budget committed a \$510 million in additional funding for affordable housing,
- The Northern Territory Government's 2007/08 Budget, committed an additional \$90 million in affordable housing programs,
- The Western Australia Government's 2007/08 Budget, committed an additional \$417 million over four years to make housing in Western Australia more affordable,
- The New South Wales Government, committed \$230 million over 4 years for affordable rental housing, and
- The Queensland Government's 2007/08 budget committed to a \$719 million housing assistance package, including \$297 million for new or upgraded public housing.

This demonstrates that governments across the country have recognised the need to make significant financial investments in the provision of affordable housing to address the nation's worsening affordability crisis. The Tasmanian Government needs to follow suit.

6. Successful strategies in other Australian States that could be effective in improving affordability in Tasmania.

TasCOSS sent a request to other state and territory councils of social service seeking information on strategies employed in their jurisdictions that have been successful in increasing the supply of affordable housing. Below are some of the strategies sent to us in response to our request, and which might serve as models for improving affordability in Tasmania. Note that we are not fully versed in the implementation issues and outcomes of these strategies, but provide a brief overview below and a link to follow for further information on each scheme.

Brisbane Housing Company

A major initiative in social housing in Queensland has been the Brisbane Housing Company (BHC) and the emergence of other housing companies in areas of need like the Gold Coast.

BHC is a community housing company that has a rent model set at 74.9% of market rent and as such represents a complementary strategy in relation to other community and public housing. While this rent level sparked debate in Queensland, there is no doubt that BHC has achieved some significant outcomes, including that it has managed to drive down the cost per unit of development to a level significantly lower than the State Department of Housing, which means higher yield.

Further information about the Brisbane Housing Company can be found at <http://www.brisbanehousingcompany.com.au/Guide%20-%20June%207.pdf>

A recent evaluation report of the BHC can be found at http://www.brisbanehousingcompany.com.au/documents/BHC_Evaluation_Report_Final_December_2005_000.pdf

HomeStart Loans, South Australia

The South Australian Government initially established HomeStart Loans in 1989 to 'provide affordable home ownership solutions for all South Australians' (HomeStart Finance, 2007). It now provides a range of flexible home loans for first and other home buyers. Most loans offered are means tested, and certain loan types are targeted to particular population groups including Indigenous South Australians, graduates (including police officers and enrolled nurses), Centrelink payment recipients and Housing Trust tenants. There is also an 'EquityStart' Loan that provides subsidised loans of up to \$50,000 for public housing tenants to be used in conjunction with a HomeStart Loan. A 'reverse mortgage' option is also available for older people.

The value of HomeStart is that it is a State Government program that offers loans that are flexible and which provide home purchase opportunities for people who are usually excluded from home ownership.

See www.homestart.com.au/home-loans

Local government incentives for affordable housing, NSW

A number of local councils in NSW have used their planning powers to secure dedications or contributions from developers for affordable housing projects through the planning application process. In some cases, inclusionary zoning is used as a regulatory instrument to require the inclusion of a proportion of affordable housing properties in housing developments; in other cases developers are offered more favourable development conditions or concessions (such as conditions relating to site density) in return for agreeing to provide a certain proportion of affordable housing within their developments.

Five local government areas in Sydney have operational affordable housing schemes. While conditions, including the legislative framework, in Tasmania differ from those in NSW, the NSW experience may provide an important model for local government in Tasmania.

For a detailed examination of the NSW experience, see *Levying developers for affordable housing – a resource paper* (NSW Shelter, 2004) at <http://www.sheltersnsw.infoxchange.net.au/publications.shtml>

Other

Much research work and proposals for and evaluation of affordable housing strategies throughout Australia and overseas have been done by organisations active in the housing policy arena in Australia. In particular, we refer Select Committee members to the websites of the following organisations, for links to their work:

- the Australian Housing and Urban Research Institute: www.ahuri.edu.au
- National Shelter: www.shelter.org.au
- the Australian Council of Social Service: www.acoss.org.au

7. Any other matters incidental thereto.

Security of tenure: long-term leases

TasCOSS suggests that the Select Committee look into a strategy that has been in place and successful throughout Europe for many years, and that is ensuring long-term security of tenure for tenants (both public and private) through the building of a culture of long-term leases for rental properties. Housing property turnover in Tasmania and Australia is high relative to that in many European countries, and private rental properties in Australia therefore tend to be relatively insecure with single year leases common.

Government at all levels could employ various strategies, including incentives for property owners and tenants alike, to encourage the extension of long-term leases in rental properties and thereby gradually build and promote a culture of long-term security of tenure in private rental.

Thermal efficiency of housing

An issue we would like to raise in relation to affordable housing is the long-term challenge to housing raised by climate change. As a community, Tasmanians are facing the need to re-assess our use of energy given our increasing reliance on greenhouse gas emitting energy sources. Housing in Tasmania must therefore become more thermally efficient which will contribute additional costs to new housing, and require further investment in existing housing stock, both public and private.

While the Tasmanian Government is considering the introduction of an energy rating system with minimum requirements for new dwellings, the issue of retro-fitting existing dwellings is one that looms large. In the coming year, TasCOSS will be recommending that the State Government fund a scheme that provides home energy audits and subsidised retro-fitting to low income households in order to increase the thermal efficiency of homes.

We hope that our comments are useful to the Select Committee, and we hope that this Inquiry results in a major commitment by the State Government to significantly increase its financial investment in affordable housing in Tasmania.

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