

Shelter Tasmania

Submission to the
Tasmanian Government's
State Budget Process

2009-2010



Phone (03) 6224 5488 Mobile 0419 536 100 Fax (03) 8610 1907 Email pc@shelertas.org.au
PO Box 848 Hobart Tasmania 7001 Location Suite 21A Trafalgar Centre 108 Collins St Hobart Tasmania 7000
Website www.shelertas.org.au ABN: 99007503300

Table of Contents

Introduction & Context	2
About Shelter	3
Summary of Recommendations	4
The Ongoing Crisis in Affordable Housing	8
1. Affordable Housing - Social Housing	9
2. Private Rental Assistance	11
3. Enhanced Capacity of the Community Sector	12
4. Consumer Protection in the Private Rental System	14
5. Home Ownership	19
6. An Improved Planning System.....	20
7. Responses to Homelessness	21
8. Improve Migrant and Refugee Housing Services	24

Contact:

Pattie Chugg
Executive Officer
Shelter Tasmania
0419 536 100
03 6334 5488
pc@shelertas.org.au

Introduction & Context

Understanding the importance of home and place as the foundation stone for social inclusion (Kath Hulse)

Shelter Tasmania is pleased to participate in the State Government's community consultation and presents its 9th successive State Budget Submission 2009-10. Shelter is the peak body for low to moderate housing consumers, housing providers and homelessness services across Tasmania. This submission is endorsed by the Shelter Management Committee with recommendations on both housing and homelessness.

This year's submission is based on the recent work that Shelter has undertaken with its members and key stakeholders on homelessness and housing issue for people on low income in Tasmania. They include:

- Submission to Legislative Council Select Committee on Housing Affordability in Tasmania. This included 2 consumer surveys with feedback from homeless people experiencing homelessness (22) and low income private renters (39).
- Housing Matters Campaign - Partnered with Anglicare and TasCOSS on the development of the Tas Community Sector Platform and Advocacy Day - Oct 08 at Parliament House.
- Submission on Youth Homelessness in partnership with YNOT and TasCOSS.
- Submission to the Australian Government's Green Paper on Homelessness, which included regional consultations.
- Worked in partnership with Housing Tasmania and the Social Inclusion Unit. 'Counting the Homeless Working Group' to set the baseline for the Tasmanian Government's goal to halve homelessness in Tasmania 2008-10.
- Survey to Shelter Members (61 responses) on how to reduce homelessness, across the three regions in Tasmania.
- Submissions to Consumer Affairs on: Residential Deposit Authority and exemptions to the Residential Tenancy Act.
- Regional consultations with SAAP members on this year's budget submission.
- Working with other Peak Bodies and Community Organisations.

Tasmania has its own set of conditions regarding poverty and disadvantage that present real challenges to reducing and eliminating homelessness. Shelter congratulates the State Government on a range of initiatives which include: Tasmania Together now incorporating housing affordability benchmarks to be met by 2010; the Social Inclusion Strategy; and halving primary homelessness by 2010. **For these benchmarks to be reached and to build social inclusion more funding for social and affordable housing is needed in this Budget.** Public policies and programs that seek to ensure adequate and equitable access to affordable, appropriate and secure housing are a critical part of broader strategies to build social inclusion, reduce poverty, improve living standards, and create sustainable communities. Improved economic and social outcomes for people cannot be realised without a solid performance in the area of housing.

Housing also plays an important role in facilitating access to employment, social, and other services. It is vital that the State Government continues to pursue a range of measures to increase the supply of affordable housing across the state, while providing improved mechanisms to protect low-income housing consumers and building the capacity of the community sector to enable it to take a greater role in the provision of affordable housing.

Shelter calls on the State Government to consider the recommendations put forward in this submission. Shelter would like the opportunity to speak to the Budget Sub-Committee regarding the issues raised and recommendations.

About Shelter

Shelter Tasmania is an independent not-for-profit housing peak organisation funded by the Department of Health and Human Services as a 'Housing Consumer and Provider Peak Body Service'. Shelter Tasmania is the key body that represents the interests of low to moderate income housing consumers and housing providers across Tasmania.

Shelter's membership consists of a wide range of organisations across Tasmania such as: tenants groups, community housing providers, homelessness and crisis accommodation services, local government, research organisations and a range of individuals and services interested in housing and homelessness issues. Shelter is an affiliated member of National Shelter and is part of a network of organisations representing consumer issues in relation to housing and human rights. The Council of Homeless Persons (Tasmania) is a subcommittee of Shelter. The Shelter Management Committee is made up of 12 elected members from across Tasmania. The Management Committee members represent a range of agencies and individuals with a broad knowledge and experience of issues facing low income housing consumers and housing provision.

Shelter aims to provide an effective Tasmanian voice on housing and related issues by fulfilling the following objectives:

- To promote and maintain the right of every person to access affordable, safe and secure long term housing that they identify as appropriate to their needs.
- To promote and maintain the right of every person to housing of a quality which enhances people's health, well-being, dignity and life opportunities.
- To promote the benefits of public and community housing in the community and across all levels of government.
- To publish, research, collect and disseminate information on matters relating to the provision of housing, particularly for people on low to moderate incomes.
- To create opportunities to support, establish, resource and co-ordinate non-government organisations and agencies with similar interests and objectives to the Association.
- To promote opportunities for members of the community to access housing provision free from discrimination due to age, gender, ethnicity, health status or disability.
- To promote and support consumer and community participation in decision making in relation to their housing and to promote access to avenues of appeal across all housing tenures.
- To provide a structure that enables the members to inform policy development in a manner that is consistent with the objectives and visions of the association and also reflects the needs of homeless people and people who live in poverty or on low incomes.
- To provide a structure that enables the members to inform policy development in a manner that is consistent with the objectives and visions of the Association and also reflects the needs of homeless people and people who live in poverty and on low incomes.

Summary of Recommendations

1. Affordable Housing - Social Housing

Recommendation 1.1

That the Tasmanian Government provide \$30 million per annum in recurrent funding to Housing Tasmania to drive social housing reform. This would include:

- An increase in the overall supply of social housing to maintain 6% of overall housing stock.
- Measures to ensure the sustainability of Housing Tasmania's operations.
- Appropriate maintenance of social housing properties.
- Increasing the capacity for development and expansion of community housing.

Recommendation 1.2

That the Tasmanian Government fund the \$30 million per annum social housing reform package in part by the incorporation of Housing Tasmania's \$17 million per annum debt to the Commonwealth into general government debt.

Recommendation 1.3

That the State Government fund research into the issues of concentrated disadvantage and unemployment in our broad acre public housing, that will identify what structural changes are required to make these successful, sustainable mixed communities.

Recommendation 1.4

That a 3 month "rent increase freeze" policy be implemented by Housing Tasmania for public housing tenants who gain regular employment AND that a tenants' awareness campaign be launched in partnership with this change.

2. Private Rental Programs

Recommendation 2.1

That the Private Rental Tenancy Support Scheme be extended to work statewide with public housing tenants.

Recommendation 2.2

That the Private Rental Support Scheme be extended to cover boarding and community housing tenants on low incomes.

3. Enhanced Capacity of the Community Sector

Recommendation 3.1

That a Community Development Officer be funded in the office of Shelter Tasmania.

Recommendation 3.2

That Housing Tasmania provides a funding pool for housing and SAAP services training.

4. Consumer Protection in the Private Rental System

Recommendation 4.1.1

That a state-wide housing standards code be developed in consultation with building industry bodies, local government and non-government tenant organisations, and that these standards be incorporated into Tasmanian legislation.

Recommendation 4.1.2

That the standards code covers heating, fixtures, power, water, fire regulations, plumbing, security, mold and other concerns essential to habitable living standards.

Recommendation 4.1.3

That the Residential Commission is empowered to:
issue orders to landlords to comply with these standards, and to specify a time period; and
order that a landlord be liable for relocation costs if these are incurred by a tenant whilst the housing standard code is enforced.

Recommendation 4.1.4

That it be an offence for a landlord to lease a sub-standard dwelling.

Recommendation 4.2

That a single tribunal is established to hear all disputes arising from tenancies, be it for public or private rentals.

Recommendation 4.3

That the State Government provide funding to expand shopfront tenant advocacy services into the North and North-West region.

Recommendation 4.4

That the State Government enables legislation so that mid-lease rent increases on private rentals be capped at the Housing Consumer Price Index.

Recommendation 4.5

That, in the event of a default or foreclosure, tenants are given the same rights as when a property is sold in normal circumstances.

Recommendation 4.6

That the *Residential Tenancy Act 1997* be amended to create non-fixed term lease immediately following expiration of a fixed term lease, and stop evictions without justification.

Recommendation 4.7

That the legislative framework of the proposed Rental Deposit Authority be reviewed to ensure that funds generated in excess of infrastructure running costs are used to benefit tenants.

Recommendation 4.8

That the *Residential Tenancy Act 1997* be subject to substantial review.

5. Home Ownership

Recommendation 5

That the Tasmanian Government expand the scope of shared equity home ownership assistance beyond public housing stock to incorporate other properties and land packages, while ensuring appropriate financial and consumer safeguards to assist people on low incomes to access and maintain home ownership.

6. An Improved Planning System

Recommendation 6.1

That the State Government prioritises the implementation of the proposed statewide planning scheme for promoting affordable housing.

7. Responses to Homelessness

Recommendation 7.1:

The Homelessness Plan for Tasmania be developed in full consultation with the community sector and overseen by a homelessness steering committee.

Recommendation 7.2

That the State Government increase its contribution to Supported Accommodation Assistance Program (SAAP) by 40 % to address unmet need.

Recommendation 7.3

That the State Government develop appropriate accommodation options for under 16's, including crisis and transitional

Recommendation 7.4

That a new medium term emergency accommodation service be funded specifically to meet the needs of young pregnant women and young mothers and their children.

Recommendation 7.5

That SAAP services are appropriately funded to meet the needs of children.

Recommendation 7.6

That the State Government initiates a consultative mechanism for SAAP services and community housing providers to look at long term supported housing.

Recommendation 7.7

That appropriate resources be allocated to continue regular SAAP Regional Forums and at least one State meeting per year

8. Migrant and Refugee Housing

Recommendation 8.1

That additional funds be allocated to the Private Rental Tenancy Support Service (PRTSS) to increase capacity to work specifically with refugee and migrant communities to find housing and maintain tenancies in the private rental market.

Recommendation 8.2

That funding is provided for bi-cultural staff from the main refugee communities to be employed by existing SAAP support services on an 'on call' basis.

Recommendation 8.3

That public housing and, where possible, community housing providers build or purchase more 4 and 5 bedroom houses, with emphasis on larger bedrooms.

Recommendation 8.4

That the State Government provide additional funding to housing and SAAP services for interpreting services for Culturally and Linguistically Diverse clients, ensuring equality in terms of access and equity across the service system.

The Ongoing Crisis in Housing Affordability

Shelter has held a range of consultations over the past year. A clear message was voiced: members are concerned that the ongoing lack of access to affordable housing is a deep and significant problem facing Tasmania. We need comprehensive and sustained action by Government - as well as in the business and not-for-profit sector - essential to reduce the ongoing economic and social damage that is being caused.

Shelter's members' main concern is that lack of secure long term housing for low-income Tasmanians continues to place many people in housing stress or experience homelessness. The Housing and Supported Accommodation Service System (SAAP) is based on a continuum of support from homelessness to housing. This is no longer effective: the system is blocked due to the lack of affordable housing to exit people from crisis and transitional housing. This is reinforced by statistical evidence of increasing housing costs in Tasmania collated for *Housing: Building a Better Future*, the Tasmanian community sector policy position.

Between May 2000 and May 2007

- house prices in Hobart rose 142%, house prices in Launceston rose 167% and house prices in Burnie rose 88%;
- rents increased across all types of properties in all regions; and
- across the state the vacancy rate in the private rental market has fallen to under 3% (REIT 2000, 2007), down to 2% in 2008 (REITA 2008).

NATSEM estimates some 26,000 Tasmanian households, or 10.6% of the population, are in housing stress (Harding et al 2004).

Between 2001 and 2006 the number of applicants on the public housing waiting list rose by 62% (SCRGSP 2003, 2007).

Between 2001 and 2005 the number of adults seeking support from crisis housing services rose by 28%, and between 2002 and 2005 the number of children accompanying them rose by 39% (AIHW 2007).

Research shows that some groups of people are particularly vulnerable to problems with housing because they experience a range of complex issues in addition to being on a low income. These groups include refugees, people with disabilities, people with serious mental illnesses, older people, indigenous people, young people and children. Existing housing services are limited in how they can respond to the additional needs of these groups through resource constraints and by the shortage of affordable housing.

Shelter is supportive of the Government's funding of the Affordable Housing Organisation and its goal of building 700 homes, and is interested in monitoring and the evaluation of its progress. This in itself, however, is not sufficient and is only one initiative of many that the Government can support.

With the Commonwealth State Housing Agreement due to expire in December 2008 and a new National Affordable Housing Agreement to take its place, it is crucial that the State Government now prepares Tasmania for what may happen post 2008 and have strategies in place to sustain the social housing system.

1. Affordable Housing - Social Housing

Recommendation 1.1

That the Tasmanian Government provide \$30 million per annum in recurrent funding to Housing Tasmania to drive social housing reform. This would include:

- An increase in the overall supply of social housing to maintain 6% of overall housing stock.
- Measures to ensure the sustainability of Housing Tasmania operations.
- For appropriate maintenance of social housing properties.
- Increasing the capacity of development and expansion of community housing.

Recommendation 1.2

That the Tasmanian Government fund the \$30 million per annum social housing reform package in part by the incorporation of Housing Tasmania's \$17 million per annum debt to the Commonwealth into general government debt.

Estimated Cost:

\$30 million per annum.- indexed

Lead Department:

Department of Treasury and Finance

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 8: Open and accountable government that listens and plans for shared future

Summary:

Due to the National Reform Agenda there is much uncertainty as to what the future of public and community housing will be. The current CSHA programs and the Supported Accommodation Assistance Program (SAAP) will become part of a larger National Affordable Housing Agreement (NAHA), planned to be introduced in January 2009 but to date this has not been signed or made public. The KPMG review of public housing in Tasmania is still to present its recommendations. Shelter members are clear that they want to see and value a sustainable and public housing system run by the State Government. Social housing, which is made up of both public and community housing, is an important provider of affordable and secure housing for tenants. It is the only tenure that, due to its rent structure, that guarantees people do not pay more than 30% of their income in rent, thus ensuring they will not be living in housing stress.

Over the past decade the level of funding for social housing has dropped by 30% in real terms (National Shelter 2007). Between 1996-97 and 2004-5 Commonwealth State Housing Agreement (CSHA) based funding to the States by the Commonwealth fell by 18.4. In the same period matching funding from the Tasmanian Government fell by 19.3% (FACSIA 2007).

Added to the pressure of the overall pool of funding of the CSHA reducing, Housing Tasmania's capacity to fully utilise all the funding from the CSHA is hampered by the fact that it is required to return \$17 million of funding to the Commonwealth each year in repayment for a housing debt incurred when the CSHA was provided as a loan instead of a grant. This means that each year almost 70% of Tasmania's grant is returned to the Commonwealth (Housing Tasmania 2003a). Despite years of lobbying to both the State - to move the debt to general debt - and to the Federal Government - to waive the debt to free up

much needed funds to Housing Tasmania - by Shelter and other community organisations, the debt remains. This results in the effect that the building of new public housing by Housing Tasmania is not seen as viable, thus less affordable housing is available and there is less money for other programs.

According to the Tasmanian Bilateral Agreement 2003-8, there are currently 11,500 public housing stocks housing around 30,000 Tasmanians. Tasmania also has a small community housing sector of just under 500 stock with 47 different providers. Social housing is close to 6% of the Tasmanian housing stock. There are, however, still 2,700 people on the public housing waiting list with 26,000 household in housing stress and 2,500 people homeless.

Shelter submits that the retention and expansion of social housing stock is crucial to addressing the affordable housing crisis in Tasmania and reducing homelessness. Social housing stock levels need to be maintained and resourced at a sustainable level. Currently public housing is sold, as well as transferred to the not-for-profit sector for crisis and community housing. The State Government needs to invest more in the social housing system to keep it viable, replacing lost stock by spot purchasing or building new stock.

Improving Public Housing Areas

Recommendation 1.4

That the State Government fund strategies to alleviate concentrated disadvantage and unemployment in board acre public housing areas, taking into account recent research that has identified a range of solution to make these more inclusive and mixed communities.

Lead Department:

Department of Health and Human Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 5: Vibrant, inclusive and growing communities where people feel valued and connected.

Goal 8: Open and accountable government that listens and plans for the future.

Summary

Recent research has shown that the opportunities for people living in areas of concentrated disadvantage are restricted and will be a key focus for the Tasmanian Social Inclusion Strategy. Due to Housing Tasmania's policy of increasingly targeting public housing to those with the highest needs, very few people access public housing now unless they are on very low incomes or have other major problems. Where this policy interacts with existing concentrations of public housing this may increase adverse impacts on the quality of life and opportunity. The cost of managing tenancies, and the rent which public housing authorities can charge, creates real problems for sustaining public housing. Most public housing authorities are incurring substantial operating deficits and owe very large amounts on previous loans from the Commonwealth. The outcomes of housing policies have created many areas now occupied only by people on low incomes. Shelter's members are increasingly concerned about the economic and social impact this is having on those communities.

The research for AHURI indicates the need for socially diverse communities. These outcomes can be effectively created by integrating the planning system with public housing management by requesting that in new developments there are affordable and public housing components. In addition, concentrations of

public housing could be considered for re-development and sales schemes while ensuring that stock losses in these areas are compensated for by investing in more diverse and affluent communities (Atkinson 2008). Court cases in the US have highlighted that deprived communities are not prepared to be consigned to neighbourhoods that lack essential services, that suffer higher crime rates and which adversely impact on health, educational and labour market outcomes.

Incentives for Public Housing Tenants

Recommendation 1.5

That a 3 month rent increase freeze policy be implemented by Housing Tasmania for public housing tenants who gain regular employment AND that a tenants' awareness campaign be launched in partnership with this change.

Lead Agency:

Department of Health and Human Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 8: Open and accountable government that listens and plans for the future.

Goal 9: Increased work opportunities for all Tasmanians.

Summary

Shelter is aware that the current Tasmanian Bilateral Commonwealth State Housing Agreement 2003-2008 states the need to develop strategies to reduce workforce disincentives for social housing tenants. At the time of writing this agreement still stands. Shelter consulted with members, public housing tenant groups and interstate public housing bodies. It was agreed that the current policy of increasing rent when tenants enter employment is a disincentive to work. Tenants commented on the need to have a catch up time to pay debts and that often work is casual and part time only. In NSW the Department of Housing have adopted a policy of freezing rents when people first enter employment for 3 months. NSW tenant groups also noted that this policy needs to be advertised more widely so all tenants are aware of it.

2. Private Rental Assistance

Recommendation 2.1

That the Private Rental Tenancy Support Service be extended to work with public housing tenants statewide.

Estimated Cost:

\$180,000 per annum Statewide indexed to CPI.

Lead Agency:

Department of Health and Community Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

The Private Rental Tenancy Support Service (PRTSS), funded through the Affordable Housing Strategy until June 2010, provides education and support to Tasmanians on low incomes within the private rental market. The support provided by PRTSS is aimed at increasing the ability of tenants to maintain successful tenancies and security of tenure.

Public housing tenants are currently excluded from accessing the support of PRSS. Shelter members are concerned about the public housing debt many tenants incur and the impact of this debt on their long term housing options. Often they are suspended from reapplying for public housing but cannot access private rental, so become homeless. Should the PRSS target group be broadened to include public tenants, the support and tenancy education provided would assist these tenants in developing living skills, stabilising "at risk" tenancies, increasing the tenant's ability to access the private rental market, and decrease the risk to Housing Tasmania's revenue.

Bond Assistance for Community Housing Tenants

Recommendation 2.2

That the Private Rental Support Scheme be extended to cover boarding and community housing tenants on low incomes.

Lead Agency:

Department of Health and Community Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 8: Open and accountable government that listens and plans for a shared future.

Summary:

This is the fifth year Shelter has put this recommendation to the State Government. We have been informed this will be introduced but to date there has been no official notification. This becomes even more relevant with the expected introduction of the Residential Deposit Authority in 2009.

Currently community housing and boarding house tenants are excluded from accessing the PRSS scheme. Shelter has consistently lobbied Housing Tasmania to change the PRSS eligibility guidelines to include low income community housing tenants. This policy change has wide support from members, including tenants, community housing providers and the Private Rental Support Services (PRSS). Boarding house tenants are not charged bond but would benefit from other PRSS assistance such as help with rent.

The need to expand bond assistance to community housing tenants will increase as more community housing and alternative housing model options become available. It has come to Shelter's attention that the Tasmanian Affordable Housing Limited (TAHL) tenants are eligible for bond assistance from PRSS, yet other not for profit housing providers are still excluded. This anomaly needs to be address this year. Shelter aims to foster the development of all community housing models as a viable, affordable and secure option for people in housing need, and therefore resubmits this recommendation.

3. Enhanced Capacity of the Community Sector

Recommendation 3.1

That a Community Development Officer be funded in the office of Shelter Tasmania.

Estimated Cost:

\$95,000 per annum indexed

Lead Agency:

Housing Tasmania: Community Partners

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 8: Open and accountable government that listens and plans for the future.

Summary:

The capacity of Shelter Tasmania to fulfil its role as a peak body for building the capacity of housing and homelessness services is restricted by the level of funding it receives. Shelter has grown significantly in recent years in depth and membership, geographic representation and across a wider area of service delivery to encompass homelessness as well as housing issues. Funding has remained limited to only one full time office with part time administrative support. With Homelessness and Housing a priority for reform by both the State and Federal government Shelter's capacity also needs to be improved. Shelter is aware of the current Review of Peak Bodies by the Office for the Community Sector, but at the time of writing the outcomes of this review are unknown.

Community housing is a relatively under-developed housing option in Tasmania. Shelter and its members have advocated for several years it has the potential to play a much greater role in addressing the affordable housing crisis in Tasmania. Shelter advocates that it is crucial to develop and sustain a strong community housing sector in Tasmania. But first, the Tasmanian community sector needs to have in place the necessary infrastructure to build that capacity so that it can realistically increase the housing options. This includes increasing the funding of Shelter to expand its role as the peak housing body for affordable housing providers and low income housing consumers. The last rounds of the Community Housing Program has only allowed for capital funding with no funding for infrastructure. Shelter recommends this be changed to enable capacity building across the housing and homelessness sector.

Shelter sees the training of the community sector to be a priority. We need to assess what skills are already in the sector and then determine the process to improve skills. Shelter has had preliminary talks with training organisations regarding improving skills in tenancy, asset and financial management, legislation, governance, strategic management and tenancy support.

Shelter Tasmania has also worked in partnership with the National Community Housing Forum on National Community Housing Standards to promote the importance of the standards and accreditation for community housing. We now need extra resources to take this work forward. Shelter is the only housing peak in Tasmania. Our representative role encompasses a wide range of housing and homelessness services and consumers, and we are well placed to cover the continuum of the service system from homeliness to long term housing.

Shelter Tasmania requires a Community Development Officer to liaise with the sector and to ensure that the knowledge, expertise and capacity of the sector is fully captured and built upon. This would add value to the establishment and implementation of the Trust. Funding Shelter to employ a Community Development Office would give Shelter the capacity to work on the following:

- Growth Strategies for the community/affordable housing sector.
- Risk management for community housing and SAAP providers.
- Skills audit of the community sector.
- Consultation with the community sector to compile training needs for them in relation to tenancy management and support.
- Work with registered training organisations to deliver an accredited training module.
- Build on the Shelter web site comprehensive information on community housing in Tasmania.
- Development of Tasmanian community housing standards in line with the National Standards and appropriate learning materials.

Recommendation 3.2

That Housing Tasmania provides a funding pool for housing and SAAP services training.

Estimated Cost:

\$60,000 per annum (indexed).

Lead Agency:

Department of Health and Community Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 8: Open and accountable government that listens and plans for the future.

In consulting with members there has been a strong call for more appropriate training options for the SAAP and housing sector. The current opportunity offered by Esset Training via the Training for the Future Fund to SAAP services is often not relevant, inadequate and pitched at too low a level for a professional workforce. To overcome this, members have suggested a pool of funds be made available from which services could apply for training that is more specific to their needs. This could also include the granting of scholarships to courses such as those offered by Swinburne University on housing management and policy.

4. Consumer Protection in the Private Rental System

In 2001 private rental properties housed 17.3% of all households in Tasmania (Housing Tasmania 2003). While private rental housing has historically been considered largely a transitional tenure for policy purposes – a stepping stone towards home ownership – this has changed. As housing prices have soared, the opportunity for many Tasmanians to become home owners has diminished. Vacancy rates in rental properties are consistently low (currently less than 2% statewide), and low cost rentals are increasingly hard to come by. As the rental market tightens, and the demand for properties increases, so does the opportunity to offer poor and sub-standard housing.

Clearly, strong emphasis needs to be given to the private rental sector. In particular, Shelter believes it is crucial that there is a policy and legislative system which protects and supports low-income and disadvantaged Tasmanians who are renting privately.

The Need for Minimum Standards

Recommendation 4.1.1

That a state-wide housing standards code be developed in consultation with building industry bodies, local government and non-government tenant organisations, and that these standards be incorporated into Tasmanian legislation.

Recommendation 4.1.2

That the standards code covers heating, fixtures, power, water, fire regulations, plumbing, security, mold and other concerns essential to habitable living standards.

Recommendation 4.1.3

**That the Residential Commission is empowered to:
issue orders to landlords to comply with these standards, and to specify a time period; and
order that a landlord be liable for relocation costs if these are incurred by a tenant whilst the housing standard code is enforced.**

Recommendation 4.1.4

That it be an offence for a landlord to lease a sub-standard dwelling.

Lead Department:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 8: Open and accountable government that listens and plans for a shared future.

Summary:

Tasmania is the only State or Territory without any minimum standards required for a rental property in the tenancy legislation. Tasmania is also the only jurisdiction with no requirement for routine maintenance of rental premises. The absence of minimum standards in the private rental sector poses a real risk to the health and safety of a significant number of tenants, particularly those on lower incomes. Many tenants live in premises that are in a state of disrepair, and tenant workers around the state commonly deal with premises that are substandard (Blunden 2004). Too often "cheap" rent and substandard conditions go hand in hand, and it is unacceptable that the already inadequate supply of accommodation at the lower end of the market should be particularly subject to such conditions.

Shelter Tasmania believes that specific minimum standards regarding both tenancy management and the physical condition of rental properties should be developed to protect tenants. Uniform provisions would help to enable a stricter enforcement of standards, and would contribute towards improved living conditions for tenants. The basic right of tenants to appropriate living standards must not be ignored.

Ability to enforce such standards is also crucial if they are to be successfully converted from legislation to practice. Consumer Affairs and Fair Trading must be empowered to enforce standards through specific legislative provisions.

Establishment of an Independent Housing Tribunal

Recommendation 4.2

That a single tribunal is established to hear all disputes arising from tenancies, be it for public or private rentals.

Lead Department:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 8: Open and accountable government that listens and plans for a shared future.

Summary:

At present tenancy disputes are heard by the Residential Tenancy Commissioner, the Minor Civil Claims Division of the Magistrates Court and, for public housing tenants, the internal appeals structures of Housing Tasmania. This system is confusing for tenants and, in matters involving concurrent jurisdiction, duplicates many services. A single tribunal would provide a streamlined approach to dispute

resolution that would improve understanding, knowledge and handling of tenancy issues for tenants, landlords, government bodies and legal practitioners.

The interest collected from the lodging of security deposits (bonds) with the Residential Deposit Authority (Bond Board) could be used to help fund this single tribunal. If so, the source of the funding should be reflected in a reduced application fee for tenants.

Recommendation 4.3

That the State Government provide funding to expand shopfront tenant advocacy services into the North and North-West region.

Lead Agency:

Department of Health and Human Service: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

At a NW Shelter members meeting held in July 2007, and again in June 2008, a number of issues were raised around the private rental market. Support services raised concerns about the poor standard of the properties rented, the significant number of absentee landlords, and unprofessional behaviour by landlords. Due to the lack of affordable housing and a competitive private rental market many tenants are too scared to raise issues around their tenancies, due to fear of eviction. Currently the Tenants Union, which provides advocacy and services, can only provide face to face advice in Hobart, with a mere 3.5 hours per week in Devonport. The lack of their services in the North and North West means that tenants are often unaware of their rights under the Residents Tenancy Act or are too fearful to assert those rights.

Shelter recommends that the Tenants Union's funding be increased to enable a full time worker in the North and Northwest.

Recommendation 4.4

That the State Government enables legislation so that mid-lease rent increases on private rentals be capped at the Housing Consumer Price Index.

Lead Agency:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

Shelter members have reported large increases in rents imposed on tenants during current leases, leading to financial hardship. At present, if there is provision for a rent increase in the lease agreement the landlord may increase rents every 6 months during the tenancy period. A tenant may challenge a rent increase that is excessive. The application fee to the Magistrates Court is \$42.35. The only issue the court is specifically directed to consider is the 'general level of rents' in the locality. A professional valuation to provide evidence of the market rent for the premises in question may cost a tenant between \$300-\$500, which is not recoverable even in the event of a successful application.

In effect, any rent increase may be granted and housing affordability is not taken into consideration when determining rent increases. Therefore, a household could move from a manageable level of rent, through the 'housing stress' level into 'housing crisis' during a tenancy, without changes in their income.

Property owners are in the advantageous position of knowing that the costs and inconveniences associated with uprooting a household are high, and many tenants will not challenge the rise through the court process. Tenants do not have a right to break the lease as a result of the rent increase unless they are willing to face costs of finding new tenants and paying rent until new tenants are found.

It is reasonable for a tenant to know the approximate cost of rent throughout the tenancy when signing a lease agreement. We submit therefore that a maximum rent increase of Housing CPI increase is fair for both Tenant and Landlord. If there are considerable changes in circumstances there may still be the option of seeking a rent increase through an impartial body. Landlords have a relative position of power against tenants due to the relative scarcity of housing and the essential nature of shelter, and therefore it is logical to place the onus of justification upon the landlord. The fact that most commercial leases cap rent increases at an agreed rate provides evidence of the type of contract reached when there is an equivalent power relationship between the parties.

A list of factors will help all parties, including arbiters, to determine fair rent increases (and decreases) and give greater certainty to the process. To conclude, Shelter recommends that rents may only be increased by the Housing CPI during the tenancy. Increases may only take place every twelve months, and only if stated in the lease agreement. If a landlord requires an increase in excess of the Housing CPI, then the onus is placed on the landlord to justify the excess increase. A list of prescribed factors would be taken into consideration for rent increases (and rent decreases) in excess of the Housing CPI.

Recommendation 4.5

That in the event of a default or foreclosure, tenants are given the same rights as when a property is sold in normal circumstances.

Lead Department:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

Shelter members are reporting that they are dealing with people needing housing due to increased mortgage defaults from both former owners and tenants. Figures just released by the Supreme Court show home repossessions have doubled from 66 in 2005 to 146 in 2006 (Mercury 2007). Shelter recommends that tenants in fixed period leases continue their leases until the end of tenancy, as stated in their residential tenancy agreement, regardless of who has ownership of the property. Tenants in non-fixed leases should be given 90 days notice when a property is foreclosed or defaulted on by a landlord.

If a tenant has a lease and the title of the property they are renting is transferred to another owner, the lease is unaffected. However, Section 42(1)(e) and (f) of the *Residential Tenancy Act 1997* allows property owners to order vacant possession due to foreclosure (section 86 of the *Land Titles Act 1980*) or the default of a mortgagor (section 78 of the *Land Titles Act 1980*) and that a tenant has 28 days notice from service of the notice.

Tenants should have a right to continue their legally binding contract regardless of the ownership of the property. Therefore, 42(1)(e) and (f) of the *Residential Tenancy Act 1997* should be repealed. The result of this for a foreclosed or defaulted property is a continuation of a fixed term residential tenancy agreement, and the option for a landlord to give 28 days notice to a tenant (under Section 43(1)(b) of the *Residential Tenancy Act 1997*) on a non-fixed term residential tenancy agreement. Further, Section 43(1)(b) of the *Residential Tenancy Act 1997* should be amended to extend the notice period from 28 to 90 days.

Recommendation 4.6

That the *Residential Tenancy Act 1997* be amended to create non-fixed term lease immediately following expiration of a fixed term lease, and stop evictions without justification.

Lead Agency:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

Currently the *Residential Tenancy Act 1997* protects all agreements to lease residential property as either a fixed term lease, or where there is no agreed term, as a non-fixed term lease – except for a crucial period of 28 days following the expiration of a fixed term lease. There are reasons under the *Act* for which a landlord can evict a tenant of no fixed term, such as for the purposes of selling or renovating the premises, in addition to any breach of the lease agreement. Following the expiration of a fixed term lease for a period of 28 days a landlord can evict a tenant without just cause. Shelter recommends that an eviction should only ever take place for reasons that are just and genuine, and that the *Act* should be amended accordingly. Such a measure would be in keeping with the laws of natural justice and ensure compliance with the *Anti-Discrimination Act 1998* by landlords.

Recommendation 4.7

That the legislative framework of the proposed Rental Deposit Authority be reviewed to ensure that funds generated in excess of infrastructure running costs are used to benefit tenants.

Lead Agency:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

As the proposal currently stands, the funding for the mandatory rental deposit system will be generated from the interest earned from the security deposits paid to the authority by tenants, and that additional interest generated would be absorbed into the State Consolidated Revenue. The moneys held by the 'Bond Board' will generally be equivalent to 4 weeks rent of the premises each individual tenant leases. The Department of Justice: Consumer Affairs and Fair Trading paper, 'Regulatory Impact Statement: Proposed Rental Deposit Authority for Tasmania' of April 2005 estimated that a Bond Board would cost approximately \$700,000 per year to operate, but that total interest generated at

that time was approximately \$1,017,000, based on an estimated pool of \$17.4 million. Shelter submits that rents in Tasmania may have risen by up to twice that of the 2005 estimates, with a corresponding 2-fold increase of security deposits held. The interest generated by such a pool may therefore be close to \$2 million, significantly exceeding the average cost of administering the Bond Board. Shelter recommends that as this money currently belongs to the tenants, any excess should be returned to the tenants in some form, preferably as tenancy support services.

Recommendation 4.8

That the *Residential Tenancy Act 1997* be subject to substantial review.

Lead Agency:

Department of Justice: Consumer Affairs and Fair Trading

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

Since the *Residential Tenancy Act 1997* was enacted in 1998 there have been substantial changes to the private and public rental market. Substantial increases of property prices in the past decade have increased rents significantly and have held people in the rental market by making the purchase of property less viable, making rental properties scarcer. At the same time the pool of public housing has reduced as a percentage of rental housing in Tasmania, increasing the waiting lists, and the proportion of public tenants in the 'high needs' category. The *Residential Tenancy Act 1997* does not regulate sub-tenancies; it does not provide minimum standards; it does not compel landlords to maintain premises; it does not effectively limit rent increases; and it does not provide security of tenure for tenants. Shelter members report that tenants are increasingly unlikely to enforce rights that do exist under the Act because they are afraid that they will be subject to lawful retaliatory eviction, and will be unable to find anywhere else to live. Shelter recommends that the legislation be reviewed, with substantial input from all stakeholders.

5. Home Ownership

Recommendation 5

That the Tasmanian Government expand the scope of shared equity home ownership assistance beyond public housing stock to incorporate other properties and land packages, while ensuring appropriate financial and consumer safeguards to assist people on low incomes to access and maintain home ownership.

Lead Department:

Department of Health and Human Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary:

Shelter Tasmania believes that many people on low incomes, like society as a whole, aspire to own their own home; therefore, it should be a realistically achievable goal. As mentioned previously, the increase in house prices in Tasmania, especially as a proportion of household incomes, has placed home

ownership for many low income people out of reach. Shelter is also concerned about the increasing number of mortgage defaults.

Back as far as the previous State Budget 2007-08 a new Home Ownership Assistance Program Shares Equity Scheme was announced. The scheme allows those eligible to purchase 75% of the equity in a home while the Director of Housing retain ownership of the remaining 25%. This scheme was to come into effect in December 2007 and is limited to ex-public housing stock. At the time of writing the scheme is yet to be introduced. Shelter supports the Government's homeownership schemes and the proposed new equity schemes to help those on low incomes purchase a home and, in doing so, ensure they have appropriate protection as a buyer. Shelter recommends that existing homeownership government schemes and proposed home equity schemes be extended to community housing tenants who wish to purchase their homes, with the proviso that the community housing provider can replace stock, as well other properties outside of ex-public housing stock.

Members have concerns about the capacity for the low income owners to keep up payments and understand the contractual obligation of a mortgage. In addition to this the scheme needs to factor in the potential for negative equity, in light of the recent global financial crisis. Therefore, Shelter supports the range of Home Ownership programs funded by the State Government while recommending additional funding to community based advocacy and financial counselling services to provide appropriate support and advice to new and existing clients of these programs. This would assist in managing the risk that many low income households experience with a long term mortgage.

6. An Improved Planning System

Recommendation 6

That the State Government prioritises the implementation of the proposed statewide planning scheme for promoting affordable housing.

Lead Departments:

Department of Primary Industries Water and Environment
Department of Health and Human Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 8: Open and accountable government that listens and plans for a shared future.

Summary:

Shelter supports the need to link planning and development policies and processes to affordable housing targets. The framework for National Action on Affordable Housing (NAAH) released in August 2005 states in commitment 2, to be fulfilled by June 2006, that a national approach be developed for defining affordable housing need at geographical levels and how it can be reflected in planning policy and regulation (Framework for NAAH 2005). The Review of the Affordable Housing Strategy identified planning as an area that has yet to show any progress.

Affordability of housing is affected by special planning and supply in the form of zoning in planning schemes, which in turn impacts on housing prices. Research, overseas and in Australia, suggests there are planning regulations that assist in increasing affordable housing. Developer contributions and zoning requirements

have been implemented to compel developers to contribute to affordable housing. Shelter also believes that Governments - especially State and Local - should have clear policies around the sale of Government land and buildings, to ensure that developers contribute to affordable housing. This can be by requiring that new residential developments contain a proportion of affordable housing or contribute to an affordable housing fund.

The recent Housing Plan for South Australia has committed to developing initiatives across the planning system, in partnership with the Minister for Urban Development and Planning, to ensure affordable housing forms part of all substantial new housing developments (South Australian Government 2006). The Government has targeted a minimum of 10% affordable housing and 5% high need housing in all significant new development. This has fostered the environment of the private and community housing sectors working together on new partnerships.

It was also identified by the Planning Institute of Australia (Tasmania) 2005 that the relation between State, regional and local planning is critical to increasing the supply of affordable housing and creating livable communities, not just housing. It is not only the planning system which hinders the promotion of affordable housing, but a combination of the stakeholders across the system. This is not to deny there is a vacuum at the regional planning level. It was recommended that a regional plan provide a framework for implementing Government policy and delivery of Public Private Partnerships that can give a buffer from the vagaries of a simple market-led development approach by individual council areas.

7. Responses to Homelessness

Recommendation 7.1:

The Homelessness Plan for Tasmania be developed in full consultation with the community sector and overseen by a homelessness steering committee.

Lead Agency:

Department of Premier and Cabinet: Social Inclusion Unit

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 5: Vibrant, inclusive and growing community where people feel valued and connected.

Need for a Tasmanian Homelessness Strategy

For the past 3 budget submissions Shelter has called on the State Government to develop a Homelessness Strategy. The National Evaluation of the Supported Accommodation Assistance Program 1V (Erebus Consulting Partners 2004) noted in the challenges to reducing homelessness that SAAP could not be expected to do it all, with the vast array of issues that make up homelessness. The report stressed the importance of identifying the range of causes and effects of homelessness. Not only is it imperative to examine the paths to homelessness, but also the ways in which factors inhibiting the path out of homelessness can be addressed. To date there has been a lack of a coherent whole-of-government approach to addressing the structural factors that contribute to homelessness, at the policy and programmatic level, and of addressing the complex needs of individuals

Therefore, Shelter welcomes the introduction of a range of new government initiatives. The new Rudd Federal Government immediately announced reducing homelessness as a priority and developed a Green Paper 'Which Way Home- A

new Approach to Homelessness' with the White Paper (due for release in November 2008), which will direct homelessness policy for the next 10 years. Shelter's response to the green paper stressed the need to acknowledge the impact that the lack of affordable housing was having in both creating and exacerbating problems for services who work with people experiencing homelessness. At a state level the Tasmanian Government has established a new Social Inclusion Unit and will be developing a Social Inclusion Strategy and a Homelessness Plan for Tasmania. Along with this the Tasmanian Government announced a target of halving primary homelessness by 2010 – that is, \$60 million for projects that will tackle homelessness and help those in housing stress. In response to this Shelter surveyed members on how that money could be utilised to relieve homelessness. It is clear that the expertise of the Tasmanian Community Sector is crucial in both the development and implementation of the Homelessness Plan, working in partnership with the government to achieve its goals for social inclusion and to reduce homelessness.

Recommendation 7.2

That the State Government increase its contribution to Supported Accommodation Assistance Program (SAAP) by 40 % to address unmet need.

Estimated Cost:

\$3.8m per annum (a 40% increase to the State Government's contribution to the 2008-09 SAAP services budget of \$9.5m).

Lead Agency:

Department of Health and Community Services: Housing Tasmania, Community Partners

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Summary

In 2006 2,507 people were homeless in Tasmania, across the three tiers of homelessness (Chamberlain 2008a). The Supported Accommodation Assistance Program (SAAP) is the major National and State program responsible for homelessness and is jointly funded. There are currently 37 SAAP services in Tasmania. The last evaluation of SAAP IV recommended that to address demand the SAAP Program needs an increase in funding of 40%. Homelessness Australia has also called for a 40% increase in funding to be put into a range of early intervention and prevention programs. SAAP services continue to report high turn away rates.

Recommendation 7.3

That the State Government develop appropriate accommodation options for under 16's, including crisis and transitional accommodation and long term housing

Recommendation 7.4

That a new medium term emergency accommodation service be funded specifically to meet the needs of young pregnant women and young mothers and their children.

Recommendation 7.5

That SAAP services are appropriately funded to meet the needs of children.

Recommendation 7.6

That the State Government initiates a consultative mechanism for SAAP services and community housing providers to look at long term supported housing.

Recommendation 7.7

That appropriate resources be allocated to continue regular SAAP Regional Forums and at least one State meeting per year.

Lead Agency:

Department of Health and Human Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 8: Open and accountable government that listens and plans for a shared future.

Summary

Shelter's members identified the need for additional funding for SAAP, as well as several gaps across the state in services. These include a lack of support and housing options for people with complex needs. This ranged from short term to especially long term supported housing. They also identified certain household types that, when they are not adequately catered for, are more likely to lead directly to homelessness. High priority needs should be given to children and carers, and people with severe mental illness. Service members also noted the need for clear direction on who is responsible for these individuals and families, and for clear responses to be put in place. Research released last year by the Council of Homeless Persons recommended that all SAAP family agencies need to be capable of working with children at an appropriate level, even where this may be an exceptional case. All SAAP agencies should be supported and resourced to do this (Brown, K 2006).

Another gap identified by members was the State's response to under 16's. Youth SAAP services report seeing an increase in the younger target group accessing their services. This poses increased difficulties for services accommodating these younger clients (11 and 12 years old) with older and more 'street wise' 19 and 20 year olds. Between 1st January 2007 and mid September 2008, Karinya Young Womyn's Refuge in Launceston accommodated 34 10-14 year olds and 47 15-17 year olds – 63.8% of their accommodated clients. Brokering accommodation for this target group is also not an option as hotels, motels and pub tops are not appropriate accommodation responses. Transitioning this younger group to long term housing is also problematic if they are unable to return home. Under 16's cannot sign private rental or Housing Tasmania leases, meaning that long term affordable housing is unobtainable for many of these clients.

The Northern Youth Accommodation Coalition (NYAC) model in the north of the state is a good transitional option for 16 to 18 year olds. This model provides 12 CAP units which can be accessed by young people who have a nominated support worker. Accommodation can be provided for up to 12 months with the tenancy being a 3 way agreement between the young person, their support worker and Housing Tasmania. The property management is provided by Housing Tasmania with a Management Committee (made up of representatives from the youth housing sector and Housing Tasmania) overseeing the application for and allocation of properties. This model needs to be replicated in both the North West and South of the state.

In 2001 with the SAAP restructure Tasmania lost the Independent Family Accommodation Service, a program that was funded to support young pregnant women and women with children. The loss of this program has left a gap in the sector for this very vulnerable and marginalised target group. The latest data on homelessness from the 2006 Census (Chamberlain 2008) has shown an increase of 17% since 2001 of families experiencing homelessness. Shelter Tasmania members report that there is a need for a service specifically targeted to support young pregnant women and young women and their children. This recognises that existing SAAP services are not able to adequately meet the needs of this target group, due to lack of resources and the complex developmental needs of this target group. It is seen that a program aimed at providing SAAP and family support functions through a medium term accommodation model would reduce the likelihood of longer term homeless cycles and increase positive family outcomes, such as child health, and well being, education and employment outcomes. There is also an ongoing need for appropriate supported accommodation for pregnant young women and young women with new-born babies in the north and north-west of the state. The specific support needs of this group are not adequately met by existing services, as they go beyond the scope of supported emergency accommodation and are significantly different from the needs of older women accommodated in Women's Shelters. In the month of August 2008, five of the eleven young women accommodated by Karinya were pregnant and over half of these were under sixteen years old. At a time when early intervention in the area of Child Protection is a major focus, appropriate services for this target group are a priority. Funding is required both to further investigate effective, appropriate models and to ultimately fund a suitable service in these regions.

Creating and Maintaining Consultative Opportunities

It is vital for the community sector to work in effective cooperation with all tiers of government. The Office for the Community Sector is currently overseeing a raft of reforms across the Department of Health and Human Services. The SAAP Statewide Industry Reference Group has not met for several years and to date has not been replaced.

Shelter members from SAAP services note the need for not only short term accommodation but also the crucial importance of long term secure housing for their clients. This has long been recognised by the community sector and will be crucial to achieve a reduction in homelessness. Shelter believes better outcomes can be achieved if Housing Tasmania has a structured and regular consultation mechanism with the community sector, to work on strategies for exit points for SAAP clients. Shelter seeks the continuation and ongoing resourcing of the 2 SAAP Region Forums, including at least one statewide Forum per year. These could be expanded to include housing services as well. Shelter, as the peak, is well placed to assist in developing and supporting these forum.

8. Improve Migrant and Refugee Housing Services

Recommendation 8.1

That additional funds be allocated to the Private Rental Tenancy Support Service (PRTSS) to increase capacity to work specifically with refugee and migrant communities to find housing and maintain tenancies in the private rental market.

Recommendation 8.2

That funding is provided for bi-cultural staff from the main refugee communities to be employed by existing SAAP support services on an 'on call' basis.

Recommendation 8.3

That public housing and, where possible, community housing providers build or purchase more 4 and 5 bedroom houses, with emphasis on larger bedrooms.

Recommendation 8.4

That the State Government provide additional funding to housing and SAAP services for interpreting services for Culturally and Linguistically Diverse clients, ensuring equality in terms of access and equity across the service system.

Lead Agency:

Department of Health and Human Services: Housing Tasmania

Links to Tasmania Together:

Goal 1: A reasonable lifestyle and standard of living for all Tasmanians.

Goal 2: Confident, friendly and safe communities.

Goal 5: Vibrant, inclusive and growing community where people feel valued and connected.

Summary

Shelter members and services provide a range of services for people from different cultural and linguistic backgrounds. The chronic shortage of affordable and appropriate housing is partially experienced by migrants and refugees in our community. While representing a small group, the unique circumstances, especially of homeless refugees, places additional pressures on service resources compared to the general homeless group. Refugees and migrants have difficulty accessing affordable housing and support needs. Service providers have difficulty assisting this group due to cultural and language barriers, as well as what service providers describe as 'government policy restraint'. Even though migrants and refugees can access mainstream services Shelter members highlight the need for more specialist services for migrant and refugee needs as well as access across the sector to funded interpreter services.

Shelter members working with migrant and refugees noted the importance of specialised education services that empower refugees to settle in Tasmania and gain 'house hunting' and 'independent living' skills. There are gaps in the current mainstream services to provide such a service. Shelter members noted the need for more bi-lingual workers to work with mainstream service providers, rather than only using interpreters to foster personal trust to be developed between the client and the bi-cultural worker, or between the service provider and the bi-cultural worker.

There is a chronic shortage of housing for migrants and refugees, especially larger homes. Many refugee families have many children. Some of them prefer to share bigger bedrooms amongst several people rather than have one small bedroom per person. Yet, as noted by the Auditor General, Housing Tasmania is realigning its stock because demand for 3 bedroom houses has reduced and demand for 2 bedroom properties has increased. The realignment is based on a break up of current stock, and to the waiting list, by bedroom requirement. Currently community housing providers have very few larger houses. Due to the difficulty of migrants and refugees accessing housing in the private rental market there needs to be an increase in the supply of culturally appropriate housing from both public and community housing providers.

References

Affordable Housing Strategy Review: Focus Group Report, DHHS Housing Tasmania, August 2005

Atkinson, R and Jacobs, K 2008, *Public Housing Stigma home and opportunity*, HACRU, Paper1, Housing and Community Research Unit Hobart.

Auditor-General Special Report No 57, *Public Housing: Meeting the Need?* Tasmanian Government Printer, August 2005 www.audit.tas.gov.au

Berry, M. 2003, *Show Me the Money: Financing more affordable housing*, AHURI Working Paper No.5 AHURI www.ahuri.edu.au

Blunden, H & Martin, C. 2004 *Leaking Roofs Australian Tenancy Law: A Report by the National Association of Tenant Organisations 2004*, Tenant's Union of New South Wales, Sydney

Bridge, C et al, 2007, *How does housing assistance affect employment, health and social cohesion?* AHURI Research & Policy Bulletin 87, AHURI, Melbourne.

Brown, K, 2006 *Shining the Light: Children in SAAP Family Agencies*, Council of Homeless Persons, Canberra

Cameron, P. 2002 *Condition Report: Low income earners in the Tasmanian Private Rental Market*, Anglicare Tasmania, Hobart

Chamberlain, C and Mackenzie, D 2008a *Counting the Homeless, 2006*, Commonwealth of Australia, ABS cat no 2050.0 Canberra www.abs.gov.au

Chamberlain, C and Mackenzie, 2008bd *Youth Homelessness in Australian, 2006*.

Chamberlain, C., Johnson G. and Mackenzie, D. 2003, *Counting the Homeless 2001*, cat. no. 2050.0, Australian Bureau of Statistics, Canberra www.abs.gov.au

DHHS Reforms for Shelter members, Notes from Housing Tasmania, July 2006, www.shelertas.org.au

FACSIA (Department of Families, Community Services and Indigenous Affairs), 2007 *Housing: Building a Better Tasmania: The Bigger Picture*, FACSIA, Canberra www.facsia.gov.au

Hanover Welfare Services, *A New Country But No Place to Call Home: The experiences of refugees and asylum seekers in housing crisis and strategies for improving housing outcomes*, Melbourne 2004

Harding, A., Phillips, B. and Kelly, S. 2004, *Trend in housing stress*, paper presented at the National Summit on Housing Affordability in Canberra, 28 June, 2004, NATSEM, Canberra

Housing Tasmania, 2003, *Towards an affordable Housing Strategy*, Overview and Background Paper 1-7, Housing Tasmania, Hobart

Hughes, C. 2006 *Public housing and employment*, AHURI Research & Policy Bulletin 77, AHURI, Melbourne

Hulse, K, 2008, *Housing and Social Inclusion* (presentation) www.ahuri.edu.au

Framework for National Action on Affordable Housing (NAAH), approved 4 August 2005 Joint Meeting of Housing, Local Government and Planning Ministers 2005

Mercury 2007, More losing their homes: Repossessions on rise in Tasmania. Article of October 7, 2007 (page 5)

Erebus Consulting Partners 2004, National Evaluation of the Supported Accommodation Assistance Program (SAAP 1V), Commonwealth of Australia, May 2004

National Shelter, 2007, *Australian Housing - A Fair Share?* National Shelter Policy Platform, 2007, National Shelter Inc www.shelter.org.au

REIT (Real Estate Institute of Tasmania) 2007, *The Tasmania Property Market*, July 2007 www.reit.com.au

REIT (Real Estate Institute of Tasmania) 2008, *The Tasmania Property Market*, August 2008 www.reit.com.au

SCRGSP (Steering Committee for the Review of Government Service Provision) 2007, *Report on Government Services 2007*, Productivity Commission, Canberra

Shelter Tas 2007, *Submission to the Tasmanian Government's State Budget Process 2008-2009*, Shelter Tasmania, Hobart www.shelertas.org.au

Shelter Tas 2006, ShelTashortz, September 2006 #16, Shelter Tasmania, Hobart www.shelertas.org.au

Shelter Tas 2007a, Housing Affordability in Tasmania: Survey for Tasmanian who are renting, (Undertaken for the Shelter Tas Submission to the Legislative Council Select Committee Housing affordability in Tasmanian Inquiry). August 2007 www.shelertas.org.au

Shelter Tasmania, 2007b, ShelTashortz, May 2007 #16, Shelter Tasmania, Hobart www.shelertas.org.au

Shelter Tasmania 2008, Shelter Members' feedback on reducing homelessness: Executive Summary. Hobart www.shelertas.org.au

Shining the Light: Children in SAAP Family Agencies, Council for Homeless Persons Australia, February 2006 www.shelertas.org.au

South Australian Government 2005, Housing Plan for South Australia, Government of South Australia, March 2005

TasCOSS (Tasmanian Council of Social Service) 2007, *An unfair state? Poverty, disadvantage and exclusion in Tasmania*, Tasmanian Council of Social Service, Hobart. www.TasCOSS.org.au