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**Queensland Department of Housing and Public Works**  
*Working together for better housing and sustainable  
communities* Discussion Paper Summary, March 2016

**QDN**

**QUEENSLANDERS WITH DISABILITY NETWORK**  
*NOTHING ABOUT US WITHOUT US*

## About the Discussion Paper

This document is a **summary of the Queensland Department of Housing and Public Works ('the Department') *Working together for better housing and sustainable communities Discussion Paper*** (March 2016) ('the Discussion Paper'), prepared by QDN for its members and network.

QDN will also prepare an easy to read version for members who wish to access that.

**Housing is a key issue for QDN members and people with disability.** All people with disability have the right to access quality housing. QDN's vision is for people with disability to have access to housing that is accessible, affordable, secure, inclusive, and reflects individual choice. To help make this vision a reality **QDN is preparing a submission in response to the Discussion Paper.**

The **Department is developing a 10-year Housing Strategy for Queensland** which will address the strategic direction, key priorities and vision for housing over the next decade. The purpose of the Discussion Paper is to consult with the community about current housing issues. Community feedback will inform the development of the Housing Strategy.

**This summary is an overview of the key issues and themes within the Discussion Paper,** and as such QDN has focused on content particularly relevant to its membership.

In the Discussion Paper, the **Department is seeking feedback on a range of issues under three core themes:**

**Theme One: Sustainable communities:** Building housing and communities that maximise people's economic and social wellbeing and are sustainable for future generations.

**Theme Two: Housing affordability:** Improving people's access to housing in the rental and home ownership markets.

**Theme Three: Responsive housing system:** Creating a single, accessible and integrated homelessness and housing assistance system.

The **Discussion Paper contains 16 questions for feedback**, which address a range of housing issues including social housing, rental and home ownership, affordability and living costs, consumer protection, sustainable communities, homelessness and regional and rural housing.<sup>1</sup> The questions are generic and broad to enable the community to respond to their

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<sup>1</sup> Queensland Government, *Have your say on the Housing Strategy webpage* < <http://www.qld.gov.au/housing/public-community-housing/have-your-say-housing-strategy/> > accessed 16 April 2016.

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particular housing circumstances, issues and interests.<sup>2</sup> QDN has summarised and shortened the questions to provide greater clarity around the issues.

QDN has also included additional areas for feedback relating to other issues raised in the Discussion Paper.

The Discussion Paper has been developed by Queensland Housing's Affordability Expert Reference Panel, Housing Strategy External Reference Group, other State agencies and members of the Ministerial Housing Consultative Committee. The Discussion Paper was also informed by 26 regional state-wide workshops, conducted from November 2014 – May 2015.

A **summary of findings from the workshops** is provided in Attachment A to the Discussion Paper, and is available on QDN's website. Other documents from the Discussion Paper which are available to view on QDN's website are Attachment B, which provides a **Queensland social housing and homelessness snapshot**, including key housing data, and a **glossary of terms** used in the Discussion Paper.

The full Discussion Paper, the Department's Discussion Paper summary, a guide to getting involved, and information about community engagement sessions around Queensland can be accessed on QDN's web-site at [www.qdn.org.au](http://www.qdn.org.au) and at <https://www.getinvolved.qld.gov.au/gi/consultation/2851/view.html>

## How to have your say

We welcome your feedback on the questions and issues raised in the Discussion Paper, which will support QDN's response to the consultation. You can contribute by emailing your responses to [qdn@qdn.org.au](mailto:qdn@qdn.org.au) by **Friday 20 May 2016**. If you want to have a say and need to talk to someone about it, you can call QDN, or if you need any further information please contact on 07 3252 8566 or 1300 363 783.

Alternatively reply directly to housing by emailing [housingstrategy@hpw.qld.gov.au](mailto:housingstrategy@hpw.qld.gov.au) or send your submission via post the Housing Strategy team, GPO Box 690 Brisbane, Qld, 4001.

QDN's participation in this consultation builds on its work to secure accessible, affordable and safe housing for people with disability, including its recent submission to the Joint Standing Committee on the NDIS' examination of *Accommodation for people with disabilities* (March 2016); QDN's response to the National Disability Insurance Agency Specialist Disability Accommodation Pricing and Payment Framework (March 2016); and

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<sup>2</sup> Queensland Department of Housing and Public Works, *Working together for better housing and sustainable communities* Discussion Paper (March 2016) p4.

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QDN's partnership with Griffith University and National Shelter to develop a position statement on housing for people with disability (expected to be completed in August 2016).

## Background to the consultation: The current housing environment in Queensland

### Current housing issues in Queensland

The Discussion Paper notes that securing stable, safe and secure housing is increasingly challenging for Queenslanders due to issues including<sup>3</sup>:

- Decreasing housing affordability and less home ownership. In Queensland 28.5% of people own their own homes, and there are increasing numbers of people in private rentals (35.6%).
- Unaffordable rents and homes for purchase, which effects the community broadly. In particular, women, single parent households, younger people, Aboriginal and Torres Strait Islander people, people from culturally and linguistically diverse backgrounds, older people, and people with a disability are effected. .
- The Discussion Paper notes people with a disability and their carers are 36% more likely to experience housing stress compared to the general population, due to factors such as a lack of appropriate housing, high costs of relocation and lower earning capacity.<sup>4</sup>
- Increasing demand on social housing and support services.
- Limited housing choices and access to services for people including the elderly, those with special care needs, and rural and remote communities.
- Shifting demographics changing the nature of people's housing needs, including an ageing population, changed household composition, more people requiring specialised health and support services, emerging homelessness and rhe movement of people in and out of regional centres.
- Access to information about housing choices and options.
- Current housing options available in Queensland have not kept up with changes.

### Queensland Government work to address housing issues

The Queensland Government's work to date to address housing challenges includes:

- Introducing national uniform law on residential tenancy databases (proposed changes are currently before the Queensland Parliament).

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<sup>3</sup> Queensland Department of Housing and Public Works *Working together for better housing and sustainable communities* Discussion Paper (March 2016) *Discussion Paper Summary* p 2; Discussion Paper pp 8-10.

<sup>4</sup> Discussion Paper p 9.

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- Commencing a review of legislation relating to regulation of accommodation, and rights and obligations of tenants and lessors.<sup>5</sup>
- Bringing stakeholders together to identify options to improve housing affordability and new supply.
- Re-establishing a tenant advice and advocacy service.
- Introducing a Fairness Charter and Principles to help assess the fairness and suitability of existing and new social housing policies.<sup>6</sup>

In undertaking this consultation the Government is seeking to<sup>7</sup>:

- Build the capacity of housing and homelessness services to deliver sustainable outcomes for future generations.
- Focus on early intervention to respond to changing housing needs and transform the way people access and navigate through the housing assistance services system.
- Work with other human services agencies to progress more responsive, integrated service delivery.
- Collaborate with all levels of government, the non-government sector, industry and the community to create an integrated housing and support system that meets housing needs and creates new, diverse housing options. and
- Explore ideas about new, preventive approaches for ending homelessness, delivering lasting housing stability and assisting people with complex needs to remain housed.

The Queensland Government is also engaging in discussions with other states and territories and the Australian Government on matters with potential to reshape the housing and social services environment.

It is intended the new Housing Strategy will align with whole-of government priorities and outcomes from key reviews, including the Better Planning for Queensland reforms; recommendations of the Senate Economics References Committee Inquiry into housing affordability; the implementation of the National Regulatory System for Community Housing; and the Stronger Families Reform Program.<sup>8</sup>

## Questions and issues for feedback

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<sup>5</sup> Legislation under review includes the *Retirement Villages Act 1999*, *Residential Services (Accreditation) Act 2002*, *Manufactured Homes (Residential Parks) Act 2003*, and the *Residential Tenancies and Rooming Accommodation Act 2008*.

<sup>6</sup> Discussion Paper Summary p 2.

<sup>7</sup> Discussion Paper p 10.

<sup>8</sup> Discussion Paper p 17.

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The Discussion Paper has three core themes for feedback: **Sustainable communities** (Theme One), **Housing affordability** (Theme Two) and **Responsive housing system** (Theme Three). The following sections are a summary of these themes, and questions for feedback.

### **Theme One: Sustainable communities**

This theme focuses on **building housing and communities that maximise people's economic and social wellbeing and are sustainable for future generations.**

This involves<sup>9</sup>:

- Developing and delivering housing that achieves better social, economic and environmental outcomes for people and communities.
- Approaches which consider the impact of housing on productivity, economic growth, health, wellbeing, social inclusion and the environment.
- Taking into account the costs of living in and travelling from home to employment and services.

**Strategies the Queensland Government will explore to support integrated housing service delivery include<sup>10</sup>:**

- Recognising housing as critical infrastructure for the delivery of all human services across government.
- Understanding people's need to determine appropriate housing options and choices for themselves and their communities.
- Exploring options for the management and delivery of affordable housing (rental and purchase) to meet the needs of specific groups i.e. remote communities, people with complex needs, older people.
- Integrating training, education and employment opportunities into housing developments (locations) and services.
- Improving the design, location, availability and management of affordable housing options.
- Assessing and acknowledging the benefits (including cost savings) of well integrated housing developments and services to government and the community.

### **THEME ONE Questions for feedback:**

1. How do we create a people-centred housing approach in Queensland?

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<sup>9</sup> Discussion Paper p 13.

<sup>10</sup> Discussion Paper p 14-17.

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2. How can the department and other service partners operate more effectively as human service providers?
3. How can housing contribute to improved social and economic development and environmental outcomes in Queensland? What are the key issues?
4. How can the non-government sector (private and community) achieve better outcomes for people and communities through housing?
5. Do existing laws provide appropriate protections for housing consumers, and how can they be improved to ensure fairer and more equitable access to housing?
6. Do other issues and housing approaches need to be considered in rural, remote and regional communities?

### **Achieving better social and economic outcomes: The NDIS and housing**

In relation to sustainable communities, the Discussion Paper notes that greater policy coordination and service integration are needed in areas including responding to the housing needs of people with disabilities. In particular, it states:

*'A whole-of-government approach is required to support implementation of the National Disability Insurance Scheme (NDIS). Increased demand for affordable, accessible and appropriate housing is anticipated with the introduction of the NDIS. The NDIS aims to enable people with a disability to choose where they want to live and with whom.*

*AHURI research found that financing new housing supply – user cost of capital funds will be insufficient to address the estimated unmet need nationally (83,000 – 120,000 units) for affordable and appropriate housing under NDIS. It is critical that we plan now, and explore options to leverage or incentivise assets and investments to increase the supply of appropriate housing across tenures (social housing, private rental and owner occupation), to meet this anticipated housing demand. The NDIS is an opportunity to encourage innovative and inclusive housing based on the preferences of NDIS participants. This includes identifying housing solutions beyond congregate living models and ensuring a mix of people with and without disability residing within a housing development or apartment block.*

*Sustainable urban developments that integrate a diversity of housing types and provide important community infrastructure are part of the solution. These include introducing urban infill developments (where undeveloped land is developed or single dwellings are replaced with small-scale medium density housing) to new residential housing estates that deliver more than dwellings by integrating housing into neighbourhoods, and connecting transport and other services'.<sup>11</sup>*

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<sup>11</sup> Discussion Paper p 17.

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**QDN is interested in your views on specific housing needs for people with disability in Queensland, particularly in relation to supporting the implementation of the NDIS.**

## **Theme Two: Housing affordability**

This theme focuses on **improving people's access to housing in the rental and home ownership markets.**

This involves<sup>12</sup>:

- Creating more affordable rental and purchase options, due to increased demand for wider housing choices as a result of changing demographics (i.e. an ageing population), cost of living pressures and greater diversity of household types.
- Improving the ongoing costs and amenity of housing, including its design, size and location (including its location in relation to employment, transport and services).
- Addressing supply and access to affordable housing.
- Empowering and enabling people to take up housing opportunities and navigate the market.

**Potential options to address these issues include<sup>13</sup>:**

- Developing a whole-of-government plan for housing affordability and supply, with local governments, the residential development industry and social services sector.
- Redevelop the Queensland Government's public housing portfolio to better align with people's needs, drawing on greater private, community housing and social service sector involvement and innovation.
- Provide incentives and demonstrate the demand for housing diversity and affordability in strategic locations, including government-led developments and through partnerships between private sector and not-for-profit housing providers.
- Implement new technology for energy efficiency and transport that reduces long-term household costs.
- Create a dedicated, affordable housing sector that delivers rental dwellings at discount to market rates with key financial, development, private and not-for-profit partners.
- Establish place-based responses to address housing affordability in regional and remote areas such as Aboriginal and Torres Strait Islander communities.
- Encourage innovative housing design to provide housing diversity and choice with housing products tailored to the needs of specific communities and population groups.

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<sup>12</sup> Discussion Paper p 19.

<sup>13</sup> Discussion Paper p 20.

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- Investigate alternative tenure security or financing arrangements such as rent to buy initiatives where tenants in rental properties have the option to purchase outright.

Initiatives for sustainable home design, and using innovative design and materials, are also being explored to assist in improving housing affordability and quality.<sup>14</sup>

#### **THEME TWO Questions for feedback:**

7. How can we better use existing assets, subsidies and incentives to improve people's access to housing? For example, incentivising the market and non-government sector to respond to people and communities.

8. How can we improve housing affordability, using sustainable housing practices i.e. energy efficient designs and other initiatives?

9. What are the benefits of creating an affordable rental sector? What needs to happen for that to be successful?

10. How should the department work with its partners to extend the supply of social housing? For example, renewal of the existing social housing portfolio, and financing/developing new supply.

11. What is the role of community housing providers in delivering people-centred services, responding to local needs, and growing housing supply?

12. What is the role of local governments in housing affordability and how can the state better support this?

For example, if incentives, or 'inclusionary zoning' for affordable housing were implemented at a local government level, where (or how) would this work and what would it deliver?

#### **Other issues relevant to housing affordability**

The Discussion Paper also outlines possible options to improve housing affordability through **sustainable financing models, creating an affordable rental sector and renewing the social housing portfolio**, each of which is discussed below.

**QDN is interested in your views on these issues, and other ideas for to improve access to housing for people with disability.**

#### **A. Sustainable financing models<sup>15</sup>**

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<sup>14</sup> For examples, see Discussion Paper p 21.

<sup>15</sup> Discussion Paper pp 22-23.

The **Government is seeking feedback about innovative and sustainable financing models for housing**, to attract private and philanthropic investment for affordable housing, as well as homelessness, housing assistance and other support services.

One approach is the use of social benefit bonds, which involves sourcing funds from private investors and providing a return when agreed outcomes are met. More information about these is available on the Queensland Treasury website: [www.treasury.qld.gov.au](http://www.treasury.qld.gov.au) Other potential private investment approaches include housing bonds, mixed tenure developments that allow cross subsidisation, community land trusts and cooperatives, other place based initiatives and fee for service arrangements.

Other financing ideas raised by the housing and homelessness sector at the regional engagement workshops in 2015 include<sup>16</sup>:

- Social housing stock transfers (including titles) to the not-for-profit sector to support borrowing for housing development and renewal.
- Reduced or no interest loans with government to act as guarantor for loans.
- ‘Seed funding’ for new social and affordable housing projects.
- Developer levy to create affordable housing fund.
- Redevelop or dispose of unsuitable social housing stock and use proceeds to build better stocks.

#### **B. Creating an affordable rental sector**<sup>17</sup>

The **Government is interested in encouraging an increase in the supply of rental dwellings**, particularly dwellings that are affordable for low income earners. This could be achieved by working with local governments, key financial, development, private and not-for-profit delivery partners to develop affordable rental stock. This would be based on a discount-to-market rent model and could be co-located with social housing, following redevelopment of existing social housing sites, or incorporated into private sector developments.

Creating an affordable rental sector also means increasing the supply of affordable home ownership options. Planning mechanisms can be used to facilitate affordable housing including supporting a range of diverse housing options, ensuring adequate land supply, reducing the timeframes and costs imposed through the planning approval process and allowing design trade-offs (for example, reduced car parking) to encourage development of smaller, less costly and better-located housing.

One example of securing new dedicated affordable housing is through inclusionary zoning at a local government level to mandate the delivery of affordable housing through the planning system. More detailed information about inclusionary zoning and how it works is detailed on page 26 of the Discussion Paper.

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<sup>16</sup> Discussion Paper p 23.

<sup>17</sup> Discussion Paper p 26.

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### C. Renewing the social housing portfolio<sup>18</sup>

Social housing is crucial for households who are not able to purchase or rent in the private market. Despite consistent efforts to align the portfolio over the last 15 years, supply does not always match demand.

The Government is interested in **your views on the role of community housing providers in the future, the best mix of community and public housing for Queenslanders, and ways of growing supply to respond to local and statewide need.**

#### **Theme Three: Responsive housing system**

This theme focuses on **creating a single, accessible and integrated housing assistance system** that integrates and coordinates products and services across the housing continuum: from homelessness to social housing to private pathways and affordable housing choices.

This involves<sup>19</sup>:

- Developing a housing service delivery model that is people-centred and operating with a human service framework.
- Improving housing choices and options for people with complex or high needs.
- Improving opportunities for people to access the housing market and to create pathways through the housing assistance system.

Currently the **Queensland Government's housing assistance model is made up of two services system: housing services**, which provides eligible people with social housing or assistance to enter into private market tenancies; and **specialist homelessness services**, which assist people who are homeless or at risk of becoming homeless to obtain and maintain housing. Both systems aim to assist people to be independent and self-reliant in the private market. Homelessness services operate mainly within a human services framework, while housing services focus more on capital, property and tenancy management relationships. An integrated accessible housing assistance system would be more efficient and contribute to better housing outcomes for people who access these systems.<sup>20</sup>

The Government is also interested in providing housing assistance which is people-centred, responsive to people's needs, and provide flexibility in service responses. The Discussion Paper notes it is essential for housing assistance to be provided in collaboration with other human services in the community, as part of holistic, integrated responses to people's needs. These links are often best facilitated at the local level, through place-based

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<sup>18</sup> Discussion Paper p 27.

<sup>19</sup> Discussion Paper p 29.

<sup>20</sup> Discussion Paper p 30.

responses, where local community needs, issues and the local service ecosystem is known, and where relationships and networks already exist.<sup>21</sup>

**Some strategies (noted in the Discussion Paper) for creating a more responsive housing system include<sup>22</sup>:**

- Person-centred approaches. These consider a person's individual, diverse and special needs, including aspirations, choices, expectations, motivations, preferences and values, and available resources, services and supports. As a person's circumstances and needs may change over time, a degree of flexibility should be embedded in any service response.
- A case management approach is common in human service delivery as it supports a holistic and planned intervention with clients and should be incorporated across housing service delivery more broadly.
- Focusing on early intervention and preventative approaches that invest early in resolving problems. These elements are important in the design of service delivery to prevent more intensive or intractable issues, which can impact on a person's quality of life and be more resource intensive to address.
- Supporting disadvantaged people and building safer, more inclusive communities. Housing assistance could include community development, community building and social inclusion programs to promote good housing outcomes, social cohesion and safer neighbourhoods.
- Integrating opportunities to build social and economic benefits for people into our service delivery, such as the creation of social enterprises linked to housing or homelessness services, training and jobs.
- Providing specific support to ensure people who experience disadvantage and discrimination have fair and equitable access to services and are able to achieve successful housing outcomes. For example, culturally appropriate assistance that meets the specific cultural needs of Aboriginal and Torres Strait Islander peoples, and people from culturally and linguistically diverse backgrounds.
- Undertaking a government review of fairness review of housing policies. This review is currently being undertaken and aims to ensure fair and compassionate responses, flexible approaches allowing for local decision-making based on individuals' circumstances and recognising the specific needs of disadvantaged, vulnerable and over-represented groups, such as Aboriginal and Torres Strait Islander peoples, people with mental health issues or those affected by domestic and family violence.

A further approach raised in the Discussion Paper is implementing Housing First approaches to end homelessness. This involves placing homeless people directly from the street or emergency shelters into permanent housing with comprehensive, non-compulsory support. This model was developed in and has been adopted by the United States, and has been

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<sup>21</sup> Discussion Paper p 31.

<sup>22</sup> Discussion Paper pp 30-34.

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implemented through some initiatives in Queensland i.e. Brisbane Common Ground, Street to Home services.

**THEME THREE Questions for feedback:**

13. What roles should government and the non-government sector have in the delivery of future homelessness and housing assistance?
  14. How do we improve and integrate the housing and homelessness service systems so they operate as one people-centred housing assistance system?
  15. How do we best support collaborative regional and local place-based initiatives, and make best use of our collective limited resources to achieve outcomes for people?
  16. How can government increase the finance, resources and investment available for homelessness and housing assistance?
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