Better together: A framework for addressing housing need and homelessness in Queensland

2023-2024

FEBRUARY 2023

Q SHELTER

Because home matters

Contents

Executive summary

This proposal reflects evidence of needs and solutions, combined with input and extensive consultation with Q Shelter members and stakeholders.

This submission proposes an approach that goes upstream by focussing on:

- Intensive prevention programs and system reforms that guarantee children vulnerable from pregnancy receive intensive support and appropriate housing with the goal of preventing exposure to adverse events and therefore the risk of complex future homelessness

- Interventions that achieve whole-of-housing-system health with enough supply to meet population demand, including adequate supply of social and affordable housing

- A nationally coordinated approach to poverty reduction within which the States play their part and within which housing is a key feature.

Q Shelter carefully acknowledges the momentum generated by the Queensland Housing Summit including new or expanded structural arrangements spanning five key Government Departments and new leadership roles to drive performance and success.

We also acknowledge the front-line struggle to deliver enough housing and support to households in need. This is felt among Government services, in specialist homelessness services, and the broader human services sector. In this context, workforce wellbeing is a significant risk factor to the sustainability of service delivery as more people struggle against the backdrop of unending demand characterised by increasing complexity. This is supported by data showing current and projected unmet housing need in Queensland across urban and regional areas is very significant, with non-market housing delivery not keeping pace with demand.

There is a challenge across the housing system to deliver an immediate response to housing needs while also ensuring an effective pipeline of housing across all tenures built over the next generation. We need to set housing targets by each local government area based on population needs projected forward. Planning schemes play a critical role in enabling enough supply to meet projected needs in each area, while the policy framework combined with investment in supply needs to be optimal to ensure enough social and affordable housing in the mix.

As the vulnerability and complexity of needs experienced by some households is better understood, we are again proposing an expanded resource base for Specialist Homelessness Services in addition to investment in leading-practice tenancy sustainment programs across all population centres in the State. With these elements, we need to engage in system-level design to ensure an optimal response reflected in contracting arrangements and service specifications.

A devolved approach to leadership is critical to success as regional networks strengthen. There is appetite for regional leadership structures that solve challenges and realise opportunities. With an enabling policy framework this will create system capacity where leaders drive solutions, integrate resources, and leverage new contributions.

Q Shelter has articulated a framework of solutions across ten themes with associated outcomes:

- A focus on **intensive prevention** of homelessness, **expanded specialist support** and a recurrently funded **tenancy sustainment program**

- Increased funding for **supportive housing** in all major population centres

- Ensuring a healthy housing pipeline including **housing targets** and **increased investment** in social and affordable housing

- Address **rental system reforms** including limits on rent increases and less frequent rent increases

- Accelerated policy reforms to **expand the role of community housing providers** including through either long-term leases or title transfers in addition to increased property management rights over social housing, including the opportunity for renewal of 10,000 social homes in the public housing sector

- **Specialised housing and capacity building solutions** for Aboriginal and Torres Strait Islander peoples, women, older people, young people, people with disability and families

- Embed the role of **people with lived experience** of housing need and homelessness in the system including through a strengthened tenant participation framework

- Ensure a positive legacy for housing and homelessness as a result of **Brisbane 2032** including the prevention of displacement of existing populations, the provision of workforce housing and social and affordable housing as a result of the athletes' villages

- Improve **wellbeing and workforce retention** through secure funding arrangements.

Introduction

About Q Shelter

Q Shelter is Queensland's peak organisation working to ensure every Queenslander has a home.

Q Shelter delivers projects, activities, and services across two externally focused outcomes:

- Influencing solutions to housing needs and homelessness

- Building capacity and capability.

Each year, Q Shelter presents a policy and investment framework on how to positively address housing need and homelessness in Queensland.

This year, Q Shelter's submission carefully highlights areas where important progress is being made due to the landmark Queensland Housing Summit. It further proposes an underpinning framework to locate housing and homelessness responses within a poverty-reduction framework for Queensland.

Q Shelter also builds on previous submissions to focus on upstream 'prevention' in favour of downstream crisis responses.

Our staff team and management committee are inclusive of people with expertise and experience relevant to all aspects of delivering housing supply solutions and homelessness responses. As such, Q Shelter's framework for developing policy and investment submissions reflects the following key elements:

Figure 1 -Q Shelter's inputs to policy and investment submissions.

Methodology

Q Shelter develops policy and investment submissions through consideration of evidence, as well as information, ideas and opinions gathered through stakeholder engagement.

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This submission has been developed through ongoing engagement with Q Shelter's CEO and Leaders' Forum, Regional Representatives' Forum, and through specialised events focused on preparations for the Queensland Housing Summit including:

- Meeting with Q Shelter Housing Round Table inclusive of Community Housing Providers, housing experts and private and not-for-profit peak associations (16 participants)

- Stakeholder online workshop with Q Shelter members and stakeholders (78 participants)

- Workshop with people with lived experience of housing need and homelessness (8 participants)

- Analysis of written input from stakeholders after the announcement of the summit.

Q Shelter published a report outlining measures to also support a positive legacy from Brisbane 2032. Additionally, policy and investment ideas have been substantiated by research into unmet need for housing, and consideration of policy and investment solutions across comparable jurisdictions.

Affordable housing in Cairns

Cairns street murals

The current policy context

It is important to acknowledge a range of federal and state policy settings as the context for future housing and homelessness responses in Queensland.

It is important to note and leverage the following:

- Federal Government policy and investment* in:

  » The establishment of the $10 billion Housing Australia Future Fund to provide a sustainable funding source to increase housing supply and improve service delivery. This fund will seek to leverage funding and capital from State Governments and private financial institutions to deliver 30,000 new social and affordable homes.

  » A Housing Accord to achieve enhanced collaboration and coordination across levels of government and with other key stakeholders, with a target of 1,000,000 homes in the five years from 2024

  » $350 million in funding for affordable housing

  » The development of a new national housing and homelessness action plan

  » Renaming NHFIC as Housing Australia and expanding its functions to assist in delivering more social and affordable housing for Australians

  » Negotiation of the new National Housing and Homelessness Agreement with the States

  » The establishment of the National Supply and Affordability Council to advise Government.

- Queensland State Government Housing Strategy, Housing and Homelessness Action Plan 2021-2025, and Queensland Housing Summit Report.

- Queensland Government's Aboriginal and Torres Strait Islander Housing Action Plan which will be renewed from 2023.

- Queensland Government's Youth Housing Action Plan.

- Recently released Communities 2032 framework including an action plan outlining a range of measures intended to reduce isolation and disadvantage.

Importantly, the Queensland Housing Summit drew together all levels of government, all major political parties, the private sector, and not-for-profit sector, to examine solutions to housing need and homelessness. A renewed focus on the health of the whole housing system is vitally important to create a context where the needs of people reliant on social and affordable housing can be met.

The Summit has built upon the 2021 Budget that announced a new Housing Investment Fund, capital funding for growth projects, and additional measures to access properties through the private rental market. As a result of the Summit, the HIF has been doubled and new funding for immediate housing and support responses has been offered.

It is also important to acknowledge the Federal Government has announced budget measures and reforms that will create opportunities for increased supply in social and affordable housing in Queensland. Combined with Local Government activity to facilitate Housing Action Plans, the level of engagement and activity to achieve a healthy housing system in Queensland establishes a new operating environment. Much-needed planning system reforms are being investigated by the Department of State Development, Infrastructure, Local Government and Planning. These reforms are important for ensuring enough housing supply to meet demand, and scope for the inclusion of social and affordable housing in new developments.

It is important to point out that measures are also being implemented to build system capacity and leadership to respond. These include:

- Enhanced capacity-building support for community housing providers

- An expanded role for the Queensland Housing Supply Expert Panel

- A strengthened remit for Economic Development Queensland (EDQ)

- A new Housing Delivery Board inclusive of Directors' General who will carry responsibility for ensuring the Housing Summit Report actions are implemented.

- An extensive audit of land and property and an improved gateway to engage with Government about supply opportunities.

- An ongoing Housing Round Table involving diverse key stakeholders.

Q Shelter commends the Summit process including the new level of integration involving key and central State agencies. The Department of the Premier and Cabinet led the Housing Summit process which has also helped to bring significant profile to the challenge while facilitating leaders across systems to consider their respective roles in solutions.

As such, Q Shelter's 2023-2024 Policy and Investment Framework reflects this new context while also articulating further policy and investment measures to support success.

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*   Treasury, 2022, Improving Housing Supply and Affordability.

Current and future needs and trends

Available data on need and demand helped achieve momentum for the Queensland Housing Summit. Some additional or updated data sources have emerged since the Summit. Important trends are driving the need to consider the health of the whole housing system as a basis for ensuring vulnerable Queenslanders have a home. This section acknowledges trends and issues that drive housing need and homelessness. Included is a summary of data from the most recent Census of Population and Housing as well as the Rental Affordability Index.

In late 2022, Q Shelter hosted a webinar with Saul Eslake* highlighting why a whole-of-housing system approach is needed and why investment in social housing alone, isn't enough to address unmet need. This summary of policy trends and issues is drawn from this presentation and various other sources to demonstrate wider system elements driving need in Queensland.**

- Housing wealth is a significant proportion of all household wealth with in-built drivers urging property price increases

- Home ownership has fallen 6.6% since 1966 (a continuing trend according to the most recent ABS Census of Population and Housing)

- Home ownership rates have declined more significantly in younger age groups (<45 years)

- Home ownership rates by income groups have declined most sharply in quintiles three and four forcing more people into the rental market who may be out-competing people in the lowest income quintiles

- Policies such as negative gearing that inflate housing demand and therefore prices have negative impacts on homeownership opportunities for people across a growing span of income levels

- The share of housing finance to investors increased more than to first home buyers

- The increased cost of houses and mortgages will likely impact retirement wealth and income

- Poorly targeted first home-owner grants have possibly contributed to inflationary pressure on house prices rather than to affordability and access.

- Rising mortgage costs may be driving some decline in house prices however rising interest rates are also reducing the amount that is loaned contributing to a reduction in people successfully entering home ownership

- The structure and regulatory framework of the private rental market means that renters are vulnerable to insecurity of tenure and unaffordable rent increases. This is impacted by the structure of the rental market predominantly involving individual investors rather than institutional investors.

- Household size is reducing. This means that current housing supply is less able to meet population demand. The trend towards smaller household size including an increasing number of people living alone is expected to continue.

Specific evidence of need and demand in Queensland includes:

- Significant net inward migration estimated to be 200,000+ people by the Property Council (2022). In the five years to 2021, Queensland experienced the greatest net migration of any State (107,500 people) (ABS, 2022).

- There is an increasing reliance on private rental housing with a growing proportion of Queensland's population reliant on renting as a form of tenure (ABS, 2022).

- Rental vacancy rates are at historical lows in most population centres in Queensland causing more households to be unable to find a rental property while also causing significant price increases

- The structure and regulatory framework of the private rental market means that renters are vulnerable to insecurity of tenure and unaffordable rent increases. This is impacted by the structure of the rental market predominantly involving individual investors rather than institutional investors.

- Mortgage stress is increasing with potentially greater demand on the private rental market as people move out of home purchasing.

- A decline of 40% in first home-owner loans in Queensland to March 2022

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*   Saul Eslake, 2022, Towards a Healthy Housing System and Why Social Housing isn't Enough on its Own.

** The following data sources have been used to understand housing need as a basis for identifying solutions.
   »   Low rental vacancy rates for Queensland in the majority of regions. Rental vacancy rates are below one percent which is an extremely unhealthy rental market. See REIQ data for December 2022
   »   A lack of rental housing affordable to people on the lowest incomes. Households such as single pensioners and single parent-families are unable to afford the majority of rental properties available. See the Rental Affordability Index Report and Map.
   »   Current and projected unmet need for social and affordable housing further impacted by an overall lack of housing to meet population demand in Queensland. Other information on unmet need can be found here. The Housing Need Dashboard is available here.

Current and future needs and trends (continued)

- An increase in the value of loans to first homeowners in Queensland to March 2022 (10%) and growth in the proportion of incomes directed to mortgage repayments (11% growth)

- There is a reduction in the number of homes in the private rental market of approximately 20,000 homes during and since COVID*

- The Rental Affordability Index also shows the unaffordability of renting for many households with pressures on certain population groups such as young people and older people.**

- Growth in supply of social and affordable housing has not kept pace with demand (0.3% annual growth rather than 6.5-7.5% required).

Analysis of the national Census of Population and Housing from 2021 demonstrates significant current unmet need for housing representing people who are homeless, and people in the lowest two income quintiles whose housing is unaffordable to them.*** A recent report by UNSW also projects future need and this data is presented as an attachment analysed by LGA in Queensland.

Cairns cityscape

*   Marty Silk, 2022, Housing Summit Told of Missing 20,000 rental homes in Queensland, 20 October 2022
**   SGS Economics, 2022, Rental Affordability Index
*** Summary tables are included in Attachment 1.

Affordable housing in Bundaberg

Guiding framework

Q Shelter proposes three important elements to a guiding framework for solutions to housing needs and homelessness:

- Building on the Queensland Housing Summit, a preventative approach to housing supply challenges through longer-term planning inclusive of housing supply targets and other housing system reforms. This must include specific targets for social and affordable housing products affordable to people on the lowest 40% of the income spectrum.

- Upstream, preventative programs of intensive support to reduce the number of children who are homeless or at risk of homelessness, and the number of children who emerge from childhood vulnerable to long-term homelessness

- A broader poverty reduction framework that leverages national and state-level measures already in place to achieve a more intentional and integrated approach to poverty reduction which includes measures to address housing need and homelessness.

A healthy housing system

The Queensland Housing Summit has identified measures intended to contribute to the health of the whole housing system. Q Shelter has previously proposed and continues to endorse systemic measures including:

- A new housing entity in Queensland like Homes Victoria to lead whole-of-housing system reforms and activities

- Accelerated planning system reforms that achieve inclusionary zoning.

- Targets for all housing based on current and projected population needs to be agreed as part of the Queensland Housing Round Table including specific annual targets for social and affordable housing

- Planning schemes that enable housing targets to be met as part of local government housing action plans

- Strategic identification of land supply across all levels of Government, church sector, not for profit sector and private sector.

- Monitoring and evaluation framework to measure housing supply targets across all markets and tenures

- Fast tracking of immediate housing solutions through land identification combined with the use of multiple suppliers delivering homes using new, efficient and cost-effective technologies

- Rental reforms that improve security of tenure and that better regulate rental charges

- A restructured rental market to reduce the over-reliance on individual investors in favour of build-to-rent models with community housing providers as key delivery agencies

- Policy reforms to improve the operating environment of community housing providers in Queensland

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Healthy housing system (continued)

- A preventative approach to averting negative housing impacts caused by Brisbane 2032.

In relation to community housing provision, the following are emphasised as creating a more favourable context for optimal uptake of State and Federal government funding for growth in social and affordable housing:

- Accelerated policy reforms to strengthen and grow the Queensland community housing industry including a renewed Master Agreement and certainty on insurance, rent settings, and growth plan requirements

- An agreed definition of affordable housing across all State Agencies to deliver housing that costs no more than 30 per cent of income for households in the lowest 40 per cent of the income spectrum

- Transparent data on need and demand to accurately guide growth plans

- Industry and Government urgently convene to design a pathway and proposal to ensure Queensland receives growth funding which will flow from Federal Government initiatives, particularly in the context that net migration to Queensland is greater than for any other State.

- Further expansion of the HIF to $3 Billion from 2024-2025 to enable social, affordable, and other build-to-rent housing options led by CHPs including mandatory involvement of CHPs in the delivery of social and affordable housing products

- Consideration of stock management transfers, and title transfers or long-term leases* to community housing providers to improve opportunities to leverage debt-finance for housing growth.** In the UK, the combination of private finance, government grants and planning mechanisms have achieved the delivery of 190,000 affordable homes to rent. ***

- Targeting of at least 30% of all capital funding and the HIF to Indigenous Community Housing Organisations

- Provide capacity support to establish a Queensland Housing Trust so that capital for grants and social impact bonds are generated from social procurement and from ESG impact contributions from the private sector. This could also be a vehicle to capture community contributions.

- Additionally, Q Shelter proposes the development of an Industry Road Map for Community Housing articulating a strategic vision, objectives, outcomes, impact, and measures. This will include Indigenous Community Housing Organisations and identify measures that increase housing supply that is owned and managed by ICHOs for the purpose of housing First Nations' Queenslanders.

Prevention in the early years

Q Shelter's last policy and investment submission in 2022 included a rationale for greater investment in intensive support from pregnancy and very early childhood to prevent disadvantage and exposure to adverse childhood experiences. Similarly, we sought to address exposure to adverse events in early childhood in our input to the Mental Health Select Committee.

Q Shelter has articulated this proposal because homelessness during childhood contributes to adverse experiences and therefore trauma. There is also evidence that children exposed to a wider range of adverse childhood experiences are vulnerable to homelessness in later life.

While not all homelessness is caused or influenced by adverse childhood experiences, the profile of people who have experienced significant, multiple, and enduring adverse experiences is very complex forcing greater reliance on later-life support services, and more costly subsidised housing. Q Shelter's interest in these types of programs is intended to encourage policy and investment settings that are less crisis focussed, and that intend to reduce the pipeline of people on a trajectory toward housing insecurity and homelessness from birth or early childhood. The rationale for this is to reduce the level of adversity impacting children and their families. This is intended to create generational change because the impacts of adversity are prevented and children can access health services, and engage in education, training, and community life.

Q Shelter has written a more in-depth analysis of the rationale for this type of approach in Queensland, proposing this would contribute positively to crime reduction and improve the safety of children, young people, and the broader community.

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*   Homes Victoria has issued ground leases for 40 years for the development of social and affordable housing.
**   Q Shelter engaged an economist to consider the impact of stock management and modest title transfers combined with capital funding might make. Summary information is available as appendix 3.
*** Benedict, R., Gurran, N., Gilbert, C., Hamilton, C., Rowley, S. and Liu, S. (2022) Private sector involvement in social and affordable housing, AHURI Final Report No. 388, Australian Housing and Urban Research Institute Limited, Melbourne

Poverty reduction framework

Q Shelter is broadening its approach to propose that solutions to housing needs and homelessness are best located within a poverty reduction strategy. There is currently a Senate Inquiry into The Extent and Nature of Poverty in Australia due to report in October 2023. Q Shelter has participated in the inquiry, making proposals that the Federal Government integrate various existing measures intended to address poverty and disadvantage into a national strategy. As in Canada, addressing housing needs and homelessness would be a central feature.

This submission showcases examples from Canada and Ireland where a national approach to poverty reduction includes identification of existing levers combined with enhanced measures that deploy all levels of Government, community services and the private sector. These integrated approaches to poverty reduction include measures to address housing needs and homelessness.

Locating responses to housing needs and homelessness within a poverty reduction framework potentially integrates important reinforcing interventions that support deeper and more sustainable changes.

The reinforcing elements would include:

- Income support

- Intensive early support to families and children preventing exposure to adverse events

- Education including early learning and childcare

- Employment

- Community involvement and citizen participation

- Social and recreational opportunities including participation in grass-roots civil society organisations such as porting clubs, play groups, community centres and similar

- Health care

- Food security

- Affordable energy

- Transport including fuel security

- Digital inclusion.

Poverty reduction strategy: Canada

Consultation on a poverty reduction strategy in Canada commenced in 2016, culminating in the launch in 2018. By June 2019, The Poverty Reduction Act became law, setting targets, defining the poverty line, and enshrining a National Advisory Council on poverty[*]. It established monitoring and evaluation inclusive of data dashboards across several indicators of disadvantage, poverty, and exclusion. The system of Government in Canada is comparable to Australia with three tiers of Government reflecting similar responsibilities to those tiers of Government in Australia.

Canada's approach to poverty reduction involves identified roles for State/provincial-level Government agencies. The Strategy recognises the important role that all levels of Government, other entities, and the private sector must play for a strategy to be effective.

Some provincial governments in Canada also have poverty reduction strategies (such as British Columbia).[**]

Canada's poverty rate was almost halved between 2018 and 2020, which may have been influenced by COVID-19 relief measures. Monitoring sub-measures and the trajectory of population groups has helped Canada to define specific interventions and investments that are more targeted.

Poverty reduction in Ireland

The Republic of Ireland adopted a poverty reduction framework in 1997.[***] This initiative was intended to provide a strategic framework in which a range of measures were coordinated to achieve poverty reduction targets. Ireland defined poverty as the convergence between income level (below 60% of the median income people are identified as being at risk of poverty) and being unable to afford at least two out of 11 identified basic living items[****] (deprivation). People whose situation overlaps between these two elements are considered consistently in poverty. Between 2013-2021, the consistent poverty rate fell from 9 per cent to 4 per cent. Ireland sets targets and monitors performance inclusive of the performance of several sub-targets relating to indicators such as school education completion rates and unemployment rates.

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[*]   Implementation of the Poverty Reduction Strategy: a timeline
[**]   Together BC: British Columbia's first-ever poverty reduction strategy
[***]   Government of Ireland, 2022, Social Inclusion Division
[****] Research Office Legislative Council Secretariat, 2022, Poverty reduction targets in Ireland and Canada

Poverty reduction framework (continued)

The Republic of Ireland has more recently developed a Social Inclusion Road Map 2020-2025.* This Roadmap seeks to address a range of well-being domains including:

- Employment programs

- Improvements to work conditions including pay

- Income security for older people

- Support for families

- Improved community participation

- Digital inclusion strategies

- Universal healthcare

- Prevention of food and fuel povertty

- A range of measures relating to housing supply, affordability, and security of tenure.

The Framework defines poverty and social exclusion, sets policy targets, and has established governance arrangements.

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* Government of Ireland, Department of Social Protection, 2020, Roadmap for Social Inclusion 2020-2025

Summary

The combination of intensive, evidence-based approaches to preventing childhood trauma and deprivation to reduce future homelessness with measures to increase housing system supply to meet population needs will significantly reduce homelessness and housing need within a generation.

Q Shelter is proposing that these integrated approaches to preventing complex homelessness while increasing supply to achieve a healthy housing system are located within a poverty reduction framework adopted at the National and State levels. As the National Government is examining poverty, there is an opportunity to shape a nationally coordinated approach that addresses social and economic inclusion integrated with specific measures for critical challenges such as housing need and homelessness. If the States also adopted a planned approach to poverty reduction related to their core responsibilities, the impact of housing measures at both the State and National levels would arguably be greater because other systemic barriers to full social and economic participation will be better addressed.

Cairns cityscape

Affordable housing in Bundaberg

Housing and homelessness solutions for Queensland

The following framework of solutions is proposed building on:

- Q Shelter's 2022-23 submission, Go for Gold Report and submission to the Queensland Housing Summit; and

- Progress as a result of the Queensland Housing Summit.

Prevention and support to address homelessness

Progress

- Funding for tenancy sustainment program

- Two waves of funding enhancements for immediate specialist homelessness services (SHS) to address increased demand including from families

- Various measures in the Queensland Housing and Homelessness Action Plan 2021-2025

Next Steps

- Fund a recurrent $20 million support program across Queensland that guarantees assistance to end homelessness and sustain tenancies working across all well-being domains as required and for the duration of need

- Sustainably enhance SHS funding to address unmet demand and assess need in locations where the SHS system is not funded or has limited funding

- Target funding for supportive housing models suitable

- Co-design service delivery models for SHS and tenancy sustainment programs that are contemporary and evidence-based as the basis for negotiating the next National Housing and Homelessness Agreement.

- Undertake system design by region to identify the critical components of a healthy housing and homelessness system and ensure those components are configured effectively. For each region, this should include intake and assessment, immediate response, mobile assertive outreach, after-hours outreach, and ongoing support to sustain tenancies. Housing supply and affordability responses should be identified across social, affordable, subsidised private rental and the broader rental market.

- Support and facilitate strategic leadership groups in each region to advance responses to local needs and the realisation of local opportunities to address housing need and homelessness

- Launch a whole of government approach to system reform and investment to intensively support children and their families during pregnancy and through childhood to prevent exposure to adverse childhood experiences. This type of program would guarantee housing stability, and focus on attachment, mental health, cognitive development, community participation, education retention and employment.

- Accelerate whole-of-government coordination to prevent exits to homelessness from prison, hospital and from child protection services.

- Enable specific program responses to hoarding and squalor including specialist support programs with funded brokerage to support tenancy sustainment.

- Expand Service Integration Initiative (SII) into more regions.

Spring Hill Neighbourhood Day

Strategic workshop

Housing supply

Progress

- Housing Investment Fund increased from $1 Billion to $2 Billion

- Increased funding for head leases.

- Commitment to the renewal of Aboriginal and Torres Strait Islander Housing Action Plan for Queensland from 2023 forward

- Continued implementation of Quick Starts in partnership with CHPs

- Portal/concierge for engagement about housing supply opportunities

- Reforms to the Community Housing Operating Model have commenced.

Next Steps

- Establish a coordination and delivery agency in Queensland similar to Homes Victoria

- Work with housing peak and industry bodies to develop an Industry Road Map for community housing providers Q Shelter proposes the development of an Industry Road Map for Community Housing articulating a strategic vision, objectives, outcomes, impact, and measures. The Road Map will provide a clear pathway to building the capacity of more organisations to deliver growth plans. This will include Indigenous Community Housing Organisations and identify measures that increase housing supply that is owned and managed by ICHOs for the purpose of housing First Nations' Queenslanders.

- Accelerate the finalisation of the community housing operating model and policy framework to:

  » Finalise rent setting reforms to be consistent with public housing rents

  » Provide certainty about insurance offering from the State

  » Confirm the growth plan template

  » Finalise the master agreement

  » Finalise the tripartite agreement to facilitate new funding sources

  » Grant long-term leases or title transfers in addition to stock management rights over more social housing to improve financial viability and the capacity to attract debt finance to achieve growth in supply*

  » Provide transparent data on demand with greater detail on demographic profile of households and the locations where housing is required

  » Monitor the delivery of supply of both social and affordable housing.

- Increase Housing Investment Fund to $3 Billion from July 2024 and include as mandatory the involvement of community housing providers in the development and provision of both social and affordable housing.

- Establish an agreed definition of affordable housing to ensure investment in affordable housing results in housing affordability and supply for people on low and middle incomes (lowest 40 per cent of income spectrum) where they are not paying more than 30 per cent of their income in rent.

- Allow QuickStart's funding to include a mix of social and affordable housing

- Accelerate social housing supply through targeted renewal of 15% of the State Housing Portfolio (10,500 dwellings)

- Develop a pathway and proposal for Queensland's take-up of the Housing Affordability Fund and other funded initiatives through the Federal Government and set targets for

- Strengthen and accelerate processes for appraising property that could contribute to supply immediately or soon

- Develop an innovation fund to support the emergence of new technologies to achieve faster construction and innovative, affordable design to assist with addressing immediate housing need

- Fund a $300million program upgrade and increase the supply of homes available to Aboriginal and Torres Strait Islander organisations and households through ICHOs

- Enhance targeted capacity-building funding for ICHOs through ATSIHQ to undertake in-depth organisational development activities leading to housing growth.

- Additionally set growth targets for specific population groups such as people with disability, families, older people, women and young people.

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* Attachment 5 includes some data demonstrating the uplift from modest title transfers, some capital funding, a mix of social and affordable housing as well as accessing Commonwealth Rent Assistance.

Planning system reform

Progress

- Planning system reforms under investigation

- Amended planning regulation enabling community housing providers to use Ministerial Infrastructure Designation pathway for social and affordable housing growth projects

- Consistent provisions for secondary dwellings

- Land audit by State Government

- Local Governments progressing housing action plans

- Expansion of priority development areas and the inclusion of social and affordable housing in priority development areas.

Next Steps

- Accelerate planning system reforms such as inclusionary zoning

- Provide capacity support to local governments to accelerate housing action plans with targets for all residential development including social and affordable housing

- Define affordable housing to inform planning for Priority Development Areas ensuring a definition that delivers housing supply to people on the lowest 40 per cent of the income spectrum where they don't pay more than 30 per cent of their incomes in rent

- Through the Housing Round Table, set targets for all residential growth by LGA inclusive of targets for social and affordable housing based on current and projected need.

- Facilitate place-based leadership groups to drive solutions and realise opportunities to address local needs and achieve growth in supply.

Support community housing and housing diversity

Progress

- Community housing capacity building funding from Queensland Treasury to support growth

- Infrastructure charge reductions in some locations

- Continued implementation of Queensland Housing Investment Growth Initiative

- Community campaign to support housing diversity commenced.

Next Steps

- Develop a Community Housing Industry Road Map setting a vision, objectives, outcomes, strategies, impacts and measures. Use the Road Map to design optimal structure and size of the industry enabling more organisations to have the scale for significant growth projects.

- Moving beyond community level information campaigns, fund community development projects to strengthen community support for social and affordable housing as well as housing diversity more generally

- Fund training and support for CHPs to have targeted community engagement plans that build community support for growth projects.

Rental reforms

Progress

- First stage of rental reforms implemented including measures to support families impacted by domestic and family violence.
- Investigation of impacts and scale of short-term letting for the wider housing market is underway
- Some build-to-rent initiatives have emerged.

Next Steps

- Urgently progress stage-two of rental reforms inclusive of improved security of tenure, removal of without grounds evictions and regulation of rental increases (matched to inflation and limited to one increase each year)
- Implement measures to limit the impact of short-term letting on the broader housing market and incentivise the return of short-term rentals to the long-term market.
- Rapidly expand Build-to-Rent initiatives with community housing providers leading to implement mixed tenure and mixed-use sites with long-term, sustainable social and affordable housing outcomes.

Tenant participation and peer leadership

Progress

- Housing Older Women initiatives have included the voices of people with lived experience of housing need and homelessness.
- Queensland Housing Summit included people with lived experience of housing need and homelessness.

Next Steps

Develop a tenant participation framework for Queensland that includes:

- A policy framework that embeds the role of people with lived experience of housing need and homelessness within system improvements
- Independent avenues of redress including a tenant ombudsman
- Independent tenant surveys in social, community, and affordable housing
- Data collection about tenant experiences to drive continuous system and service delivery improvements.
- Funded programs to support tenant participation across social and affordable housing.
- Expanded place-based peer leadership programs including peer training opportunities
- Pathways to employment in the housing and homelessness system for people with lived experience of housing need and homelessness.

Brisbane 2032

Progress

- Commencement of legacy planning for Brisbane 2032 and appointment of legacy committee

Next Steps

- Ensure as specialist panel of housing and homelessness experts is advising legacy planning.
- Conduct a full social impact assessment of Brisbane 2032
- Set targets for the prevention of displacement of people living in impacted communities and who are renting
- Set targets for social and affordable housing as a legacy
- Establish a Queensland Housing Trust to capture philanthropy and corporate contributions because of ESG requirements and social procurement
- Embed social procurement targets as a legacy
- Address workforce housing needs as part of procurement where proponents need to plan for and address the housing needs of their workforce
- Develop and implement a methodology to monitor displacement in key areas impacted by infrastructure projects
- Ensure Athlete's villages achieve optimal legacy for social and affordable housing supply.
- Otherwise implement the Go for Gold report measures across housing and homelessness

Without early interventions to prevent rising rental costs and ensure adequate housing supply, mass events can lead to population displacement. It is critical we start planning now.

Let's #Go4Gold on legacy

Young people

Progress

- Youth Homelessness Action Plan launched with enhanced funding from 2022.
- Age for exiting care raised from 18 to 21

Next Steps

- Accelerate protocols to prevent young people exiting care into homelessness or the risk of homelessness
- Expand funding for specialised housing and support models to more locations
- Include targeted tenancy sustainment funding for young people.

Women

Progress

- Establishment of Older Women's support hub
- Ongoing advisory group inclusive of older women
- Eligibility of older women for social housing improved.

Next Steps

- Targeted prevention campaign and support to help younger women with housing literacy and through shared equity programs.
- Promote social and affordable housing options to older people through targeted support and education programs.
- Introduce innovation funding to support co-housing models.

Aboriginal and Torres Strait Islander housing

Progress

- Funding for Aboriginal and Torres Strait Islander Housing Queensland

- Extension of Aboriginal and Torres Strait Islander Housing Plan announced (forward from 2023)

Next Steps

- Enhance funding for shared-equity models to provide homeownership opportunities.

- Establish $300 million in grant funding to support Indigenous Community Housing Providers to upgrade existing homes and grow supply.

- Increase specialist capacity-building support funding for Indigenous Community Housing Providers through Aboriginal and Torres Strait Islander Housing

- Set targets (at least 30 per cent) for the participation of Indigenous Community Housing Providers through opportunities embedded in the Queensland Housing and Investment Growth Initiative.

Workforce and sector viability

Progress

- Increased indexation for State-funded community services

- Capacity building program for community housing providers funded by Queensland Treasury

Next Steps

- Negotiate with the National Government that extended funding for homelessness services includes funding enhancements to cover the Equal Remuneration Order

- Commence co-design of the future of specialist homelessness services immediately to support negotiation of the National Housing and Homelessness Agreement

- Provide SHS-funded organisations with certainty about funding to support sustained service delivery, staff retention and wellbeing

- Ensure the same indexation is applied to SHS funding as other community services to ensure sustained levels of service delivery

- Fund a Centre of Excellence for the housing and homelessness system to support practice, leadership, and evidence-based service delivery.

Summary and conclusions

The scope of recommendations reflects the breadth of challenges and the interests of an engaged and widely distributed sector striving for progress towards reduced need and an increase in housing.

There is genuine progress underway with the Housing Summit providing a framework and other enhanced structural arrangements contributing to capacity.

Yet still the data on unmet need shows many households in significant need with very low private rental vacancy rates causing a surge of demand for specialised services. There is a vital need to enable innovation to deliver faster construction methods underpinned by a coordinated approach to land release. The balance of measures seek to accelerate reforms to the community housing sector to expand their role and release financial capacity in the assets they manage. Accelerated implementation of inclusionary zoning to deliver more social and affordable housing is also critical to success. An embedded role for community housing providers operating under a clear policy framework is overdue and would create significant capacity for growth. This submission suggests an Industry Development Road Map that designs the size and configuration of the industry with clear objectives, growth targets and a critical path to implementation.

The health of the whole housing system is important to reducing need. Residential housing targets are needed that include social and affordable housing, based on population growth projections. The Queensland Housing Round Table could embrace the need for targets while local governments interpret these into planning schemes that enable adequate residential supply in each LGA. Monitoring and evaluation will ensure real-time progress is used to calibrate strategies and improve implementation.

The need for expanded specialist homelessness services to meet demand needs to be addressed through recurrent funding. To assist people to sustain housing across all tenures, the recently funded tenancy sustainment program needs to be made recurrent so that fewer people are causing demand in the system due to forced moves. Funding certainty beyond June 2023 is a significant issue that will slowly erode system capacity as the homelessness workforce reduces in search of job security.

It is positive that five key State Agencies are engaged in significant bodies of work to implement the Summit Report. These arrangements are inherently complex prompting Q Shelter to still propose a body such as Homes Victoria with a key coordination and delivery role across the State.

There is growing momentum for supporting and including the voices of people with lived experience of housing need and homelessness. Q Shelter proposes a combination of policy and investment in capacity building activities to ensure opportunities for involvement and influence are beyond token measures.

Additional capacity could also be generated by support for multi-sectoral, place-based leadership groups driving regional strategies and most importantly the realisation of practical opportunities to grow supply and deliver service system improvements. Ultimately place-based capacity is essential to realising opportunities through decentralised efforts guided by a coherent and enabling policy framework.

Attachment 1: Current unmet housing need by Local Government Area (%)

The data source of attachments 1-4 is from the Housing Need Dashboard, published by CHIA National and the University of New South Wales.

Local Government Area	Current Unmet Need Estimate	Local Government Area	Current Unmet Need Estimate
Charters Towers	15%	Noosa	7%
Scenic Rim	12%	Rockhampton	7%
Somerset	11%	Hinchinbrook	7%
Tablelands	11%	Carpentaria	7%
North Burnett	11%	Goondiwindi	7%
Douglas	11%	Brisbane	6%
Gold Coast	10%	Townsville	6%
Winton	10%	Western Downs	6%
Flinders	10%	Burdekin	6%
Logan	10%	Livingstone	6%
Cassowary Coast	10%	Mackay	6%
Ipswich	10%	Central Highlands	5%
Fraser Coast	9%	Balonne	5%
Paroo	9%	Banana	5%
Gympie	9%	Isaac	4%
Moreton Bay	9%	Murweh	4%
Cairns	8%	Longreach	4%
Lockyer Valley	8%	Maranoa	4%
Southern Downs	8%	Weipa	4%
Sunshine Coast	8%	Barcaldine	3%
Bundaberg	8%	Blackall Tambo	3%
South Burnett	8%	Cloncurry	3%
Whitsunday	8%	Mount Isa	3%
Mareeba	7%	Torres	1%
Toowoomba	7%	Yarrabah	1%
Cook	7%	Northern Peninsula Area	1%
Gladstone	7%		

Attachment 2: Current unmet housing need by LGQ (number)

Local Government Area	Current Unmet Need Estimate	Local Government Area	Current Unmet Need Estimate
Brisbane	30,200	Central Highlands	500
Gold Coast	23,900	Douglas	500
Moreton Bay	15,000	North Burnett	500
Logan	11,500	Burdekin	400
Sunshine Coast	10,600	Banana	300
Ipswich	7,700	Goondiwindi	300
Cairns	5,400	Hinchinbrook	300
Toowoomba	5,000	Isaac	300
Townsville	4,700	Maranoa	200
Fraser Coast	4,000	Mount Isa	200
Redland	3,900	Balonne	100
Bundaberg	3,200	Cook	100
Mackay	2,500	Flinders	100
Rockhampton	2,200	Longreach	100
Scenic Rim	1,900	Murweh	100
Gladstone	1,800	Paroo	100
Gympie	1,800	Weipa	100
Noosa	1,700	Barcaldine	<100
Lockyer Valley	1,200	Blackall Tambo	<100
Southern Downs	1,200	Carpentaria	<100
Tablelands	1,200	Cloncurry	<100
Cassowary Coast	1,100	Northern Peninsula Area	<100
Somerset	1,100	Palm Island	<100
South Burnett	1,100	Torres	<100
Whitsunday	1,000	Torres Strait Island	<100
Livingstone	800	Winton	<100
Western Downs	800	Yarrabah	<100
Charters Towers	700	Yarrabah	<100
Mareeba	600		

Attachment 3: Projected unmet need to 2041 by LGA (percentage)

Local Government Area	As annual SH growth	Local Government Area	As annual SH growth
Scenic Rim	14.7%	Mareeba	6.2%
Lockyer Valley	12.9%	Isaac	6.1%
Gold Coast	10.6%	Mackay	6.0%
Southern Downs	10.5%	Rockhampton	5.9%
Noosa	10.3%	Central Highlands	5.8%
Gympie	10.2%	Townsville	5.8%
North Burnett	9.4%	Banana	4.8%
South Burnett	9.4%	Murweh	4.8%
Sunshine Coast	9.4%	Maranoa	4.1%
Charters Towers	9.1%	Longreach	3.8%
Tablelands	9.1%	Paroo	3.8%
Moreton Bay	9.0%	Cook	3.7%
Ipswich	8.8%	Balonne	3.6%
Fraser Coast	8.7%	Barcaldine	3.5%
Livingstone	8.6%	Blackall Tambo	3.2%
Logan	8.4%	Mount Isa	2.5%
Toowoomba	8.3%	Carpentaria	2.3%
Douglas	8.2%	Cloncurry	2.2%
Cassowary Coast	8.1%	Torres	1.3%
Redland	7.9%	Northern Peninsula Area	1.2%
Western Downs	7.6%	Palm Island	1.2%
Bundaberg	7.5%	Torres Strait Island	1.2%
Burdekin	7.4%	Yarrabah	1.2%
Goondiwindi	7.3%	Yarrabah	1.2%
Brisbane	7.1%	Torres Strait Island	<100
Cairns	7.0%	Winton	<100
Hinchinbrook	7.0%	Yarrabah	<100
Gladstone	6.8%	Yarrabah	<100
Whitsunday	6.5%		

Attachment 4: Projected unmet need by LGA to 2041 (number)

Local Government Area	Estimated need by 2041	Local Government Area	Estimated need by 2041
Brisbane	48,800	Mareeba	900
Gold Coast	31,300	Central Highlands	800
Moreton Bay	22,900	Douglas	700
Logan	17,800	North Burnett	600
Sunshine Coast	14,100	Burdekin	500
Ipswich	11,900	Banana	400
Cairns	7,500	Goondiwindi	400
Toowoomba	6,700	Hinchinbrook	400
Townsville	6,700	Isaac	400
Redland	6,200	Mount Isa	400
Fraser Coast	5,300	Maranoa	300
Bundaberg	4,300	Cook	200
Mackay	3,600	Northern Peninsula Area	200
Rockhampton	3,100	Torres Strait Island	200
Scenic Rim	2,700	Balonne	100
Gladstone	2,500	Barcaldine	100
Gympie	2,400	Carpentaria	100
Noosa	2,200	Cloncurry	100
Lockyer Valley	1,700	Flinders	100
Southern Downs	1,600	Longreach	100
Tablelands	1,600	Murweh	100
Cassowary Coast	1,500	Palm Island	100
Somerset	1,500	Paroo	100
South Burnett	1,400	Torres	100
Whitsunday	1,400	Weipa	100
Livingstone	1,100	Winton	100
Western Downs	1,100	Yarrabah	100
Charters Towers	900	Yarrabah	100

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Because home matters

Without early interventions to prevent rising rental costs and ensure adequate housing supply, mass events can lead to population displacement. It is critical we start planning now.

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