



ACT
Government

WHAT WE HEARD DEVELOPING A NEW HOUSING STRATEGY FOR THE ACT

FEBRUARY 2018



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INTRODUCTION

“Living in a secure, affordable home is fundamental to so many parts of life – work, good health, education and raising a family – ensuring that everyone has the best opportunity to enjoy life and do well in our community”

YVETTE BERRY MLA, MINISTER FOR HOUSING AND SUBURBAN DEVELOPMENT, TOWARDS A NEW ACT HOUSING STRATEGY

The ACT Government is developing a new housing strategy in 2018. In July 2017, the Minister for Housing and Suburban Development, Yvette Berry MLA, launched a seven week consultation process seeking feedback on the Towards a New Housing Strategy: An ACT Community Conversation discussion paper. This consultation process included opportunities for the community, industry and stakeholders to share their ideas, expertise and personal experiences through drop in sessions, a survey, interviews and workshops. The consultation period culminated in the inaugural ACT Housing and Homelessness Summit on 17 October 2017.

During this process, the ACT Government received hundreds of individual comments with more than 125 organisations participating in workshops, more than 160 survey responses received, more than 120 people attending drop in sessions and almost 200 stakeholders participating in the Summit.

This Summary Report, What we heard: Developing a New Housing Strategy for the ACT, brings together all the feedback from each of the different consultation processes grouped under the four main goals of the new ACT Housing Strategy:

1. Reducing homelessness;
2. Strengthening social housing assistance;
3. Increasing affordable rental housing; and
4. Increasing affordable home ownership.

This summary of the different ideas and contributions demonstrates the complexity of the challenges facing the ACT and the diverse range of participants involved in the consultation process.

The ACT Government will be using the ideas included in this Summary Report as it continues with the development of the ACT Housing Strategy in 2018.

FEEDBACK OPPORTUNITIES

The seven week public consultation process sought feedback on the Towards a New Housing Strategy discussion paper which was released and published on the Government's "Your Say" website (www.yoursay.act.gov.au). Opportunities to provide feedback were designed and implemented to allow everybody in the community to present their views in person or to participate from remote locations. These included:

- **Public drop in sessions:** were designed to raise awareness of the consultation, to provide community members with information, answer questions and start the conversation. Participants in the public drop in sessions were also encouraged to go online and complete a survey.
- **Online Survey:** Qualitative and quantitative data was collected around each of the four goals outlined in the *Towards a New Housing Strategy* discussion paper. The survey generated 166 responses.
- **Workshops:** provided an opportunity for more in depth conversations. Invitations were sent to a range of organisations to attend one of 26 two hour workshops. Workshops were structured around the four goals outlined in the discussion paper. Participants discussed what is working well, what can be improved and what they or their organisation can do to address homelessness and housing affordability in the ACT. The workshops captured qualitative and quantitative data under each of the goals and answers to the questions posed in the paper. Workshops were held in various locations across Canberra between July and September 2017.

ACT Government staff also interviewed people who are currently experiencing homelessness or who have previously experienced homelessness and are now in a range of temporary or permanent accommodation. For more information on the methodology and outcomes of each aspect of the consultation process see Appendix 1.

"It's going to be a long road but we have a shared responsibility for this issue."

CHILD, YOUTH AND FAMILY SERVICES PROGRAM PRACTICE
LEADERS' WORKSHOP PARTICIPANT

OUR CANBERRA, OUR HOME - ACT HOUSING AND HOMELESSNESS SUMMIT

The consultation process culminated in the ACT Housing and Homelessness Summit held on 17 October 2017. The Summit delivered on the commitment in the 9th Parliamentary Agreement signed by ACT Labor and the ACT Greens to ‘convene a homelessness summit in 2017, bringing together all key stakeholders to develop innovative proposals to combat homelessness’.

An analysis of the feedback received during the consultation led to the development of a set of case study personas which reflected the top issues raised during the consultation. The case studies formed the basis of conversations at the Summit and provided a lens to explore the key themes raised during the consultation in a deeper way.

Summit participants were invited to:

- Understand the challenges identified during consultation and the work that had been done to date;
- Build connections and alignment around the collective opportunity and responsibility everybody has as a community to address housing and homelessness issues in the ACT;
- Explore and develop options to advance and solve the housing and homelessness challenges the ACT faces;
- Further develop suggested inputs to the ACT Government housing and homelessness strategy; and
- Identify tangible, efficient and practical solutions which do not need Government intervention and which could be progressed straight away.

Summit participants openly shared their views of the work that has already been done, the issues which had been raised during the consultation phase of the project and where they thought the future focus of efforts in the ACT should be.

Opportunities for action were explored in the areas of planning, regulatory and policy reform; housing supply and diversity; the targeting of housing support; choice and flexibility; and measures for strong and sustainable public housing and a number of innovative solutions were identified.

How did we group together hundreds of comments across different consultation mechanisms?

We received hundreds of individual comments throughout the consultation period and at the Summit. Many of these comments were able to be grouped together into key themes or suggestions. Individual ideas and comments were recorded and assigned a single unit of measurement. These were then mapped against key distinct themes. For example, whenever a comment around resources, funding or training for the specialist homelessness sector was recorded – these were counted and assigned to the theme strengthening the specialist homelessness sector (see Figure 1).

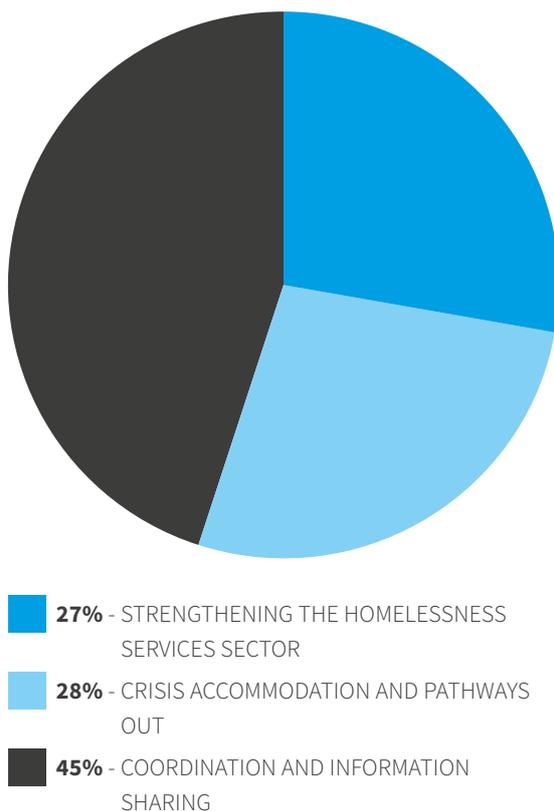
Likewise ‘more crisis accommodation for rough sleepers’ and ‘relieve the bottleneck in crisis and transitional housing’ were grouped under the theme of more crisis accommodation and pathways out. The commentary under each theme is aimed at highlighting the most common suggestions that were received across all consultation mechanisms and the Summit.

While this is not an exact science, the purpose is to show where there are commonalities of thinking and what these were.

WHAT DID YOU TELL US ABOUT REDUCING HOMELESSNESS?

We heard many different ideas and comments on the ways in which the government and the community can assist in reducing homelessness. When these were collated and analysed it was clear that three strong themes emerged – the need to strengthen the homelessness services sector; more crisis accommodation and increased pathways out of crisis; and more coordination and information sharing. Figure 1 illustrates the proportion of all comments under each key theme. Under these three broad themes we identified some of the main ideas that were raised.

Figure 1: Goal 1 - Reducing Homelessness



1. YOU TOLD US THAT THE HOMELESSNESS SECTOR NEEDS TO BE STRENGTHENED TO ADDRESS KEY SERVICE GAPS

Many of the comments in relation to the need to strengthen the homelessness support sector focused on the need for **more resources to address gaps** in the service system for key vulnerable cohorts. A number of submissions focused on the particular plight of women, especially older women with limited financial resources. Young people leaving home after family breakdown and migrants with uncertain immigration status, were also raised as emerging vulnerable cohorts for which greater resources needed to be allocated. Some submissions called for more tailored support to increase positive outcomes for these key cohorts – including gender and culturally appropriate support.

Another key group which was clearly identified as needing greater support were those sleeping rough. There were many calls for a **Registry Week survey** or other mechanism to engage and better understand the needs of people living and sleeping on the streets.

The need for **trauma informed care** and adequate training for the specialist homelessness sector was also a key theme that emerged across the consultation mechanisms. Comments and feedback focused on the increasing recognition that trauma was both a cause and consequence of homelessness and the need to provide adequate responses to people who have experienced trauma.

We heard from many that effective trauma informed care needs to ensure a strengths-based framework and be grounded in an understanding of, and responsiveness to, the impact of the trauma on the lives of people, particularly the homeless.

Another consistent comment under the theme of strengthening the sector was the need for access to **services outside business hours**.



There were a number of comments during the consultation about the need for more after hours and weekend support for people experiencing homelessness. These suggestions included expanding the hours of Onelink and providing a permanent 24 hour shelter with access to amenities such as showers, laundry facilities and a safe space to take time out from the street. The 24 hour shelter was also seen as a way of more effectively getting to know rough sleepers, understand their needs and identifying and providing appropriate supports for individuals on a case by case basis.

2. WE NEED CRISIS ACCOMMODATION FOR THOSE WHO NEED IT WHEN THEY NEED IT - AND PATHWAYS OUT FOR THOSE WHO NO LONGER DO.

Many of the ideas and suggestions in relation to reducing homelessness centred on the need for more crisis accommodation and strengthening pathways out of crisis.

Feedback highlighted the need to ensure that there was adequate crisis accommodation available for those who need it, when they needed it. While some comments focused on increasing crisis beds many others recognised that **reducing the bottleneck in crisis and transitional accommodation** would have a flow on effect and increase the availability of crisis accommodation. It was recognised that crisis accommodation was a high-cost housing

option and an efficient and effective service system requires people to move through crisis into more long-term stable accommodation. Barriers to exiting crisis accommodation were a key feature in the consultations. People raised barriers such as the existing public housing policy in relation to eligibility and priority housing, the lack of affordable housing options for low-income renters, and the need for long term supportive accommodation to prevent people falling back into homelessness.

The **importance of family pets** was also a consistent theme throughout the consultations with many pointing out that not being allowed to have a pet was a significant barrier for people entering into crisis accommodation and for some, a reason to continue to sleep rough. Suggestions included the development of a strategy to identify and mitigate the risks of allowing pets in crisis accommodation and social housing properties and building the capacity of pet owners to care for their pets while they are living in crisis situations for example by providing pet boarding for short periods of time.

There were a number of suggestions relating to **early intervention actions** to prevent people from needing emergency crisis accommodation. This dovetailed with a range of comments about the benefits of greater system efficiencies that could be achieved through better integration and coordination particularly among government agencies.

There was a clear recognition that homelessness was a whole of government

responsibility and that government agencies and services responsible for education, health and justice had a role to play in preventing people from entering the specialist homelessness crisis system. Some community sector participants noted that despite a whole of government commitment to ‘no exits into homelessness’ they were continuing to see people coming into crisis accommodation directly from statutory institutions such as mental health facilities, hospitals, prison, and out of home care.

“There are complex reasons that people may be sleeping rough, especially when “choosing” to sleep rough. People may be too ill to engage with services, or feel like they have more control over their lives by sleeping rough. Some may associate feelings of security with a particular location.”

ROUGH SLEEPING SUPPORT SERVICES WORKSHOP
PARTICIPANT

Another area where there was particular emphasis, was the need for greater support for those experiencing domestic and family violence. Suggestions included prioritising applications for Centrelink and social housing for those experiencing domestic and family violence, short-term rent reductions for those in social housing to prevent falling into crisis and greater support for young people who leave home due to family breakdown or domestic and family violence.

A range of suggestions were made during the consultations about the need to support people to **move from crisis and transitional accommodation to more stable forms of accommodation**. These included revisiting Housing ACT policies around priority waiting list and eligibility requirements. A number of suggestions focused on the need to resource the specialist homelessness sector to assist people

to attain crucial life-skills including the necessary skills for independent living. Some suggestions centred on broadening the role of Onelink to assist people into the private rental market.

Conversely there was also recognition that **some people or particular cohorts required lengthier periods of intensive support** such as that provided in crisis accommodation. A number of these comments centred on those with mental health issues who remain in expensive ‘crisis’ accommodation because of their need for the ongoing vital support that assists them to remain housed. Participants also noted that since the creation of the NDIS, **the gap at the lower end of the spectrum** (for people who have mental health conditions which mean they struggle but they are not severe enough to qualify for NDIS support) has become more pronounced and difficult to address.

“There needs to be more options available for people who are well enough to move out of supported housing. This needs to be backed up with an assurance that people can go back if they have a wobble in their recovery.”

MENTAL HEALTH SERVICE PROVIDERS WORKSHOP

3. WE NEED BETTER COORDINATION AND INFORMATION SHARING

A strong theme throughout the submissions and consultations centred on service coordination, integration and/or information sharing. Consultation participants perceived a lack of awareness in the community regarding the full range of available services and support for people homeless or at risk of homelessness. Some felt that there should also be more information about community housing as an affordable alternative to public housing. Greater **promotion of OneLink** to the general public as the central service point for a wide range of services, not just homelessness, was also raised.

Strengthening collaboration between groups involved in supporting people was noted by many organisations and participants during the consultation process as a way in which service providers could offer a more holistic service. Collaboration was also raised by consultation participants when discussing the intersection of complex issues such as mental health, drug and alcohol dependency and chronic health conditions. Suggestions for possible solutions included **better information sharing** between health, mental health, homelessness, justice, child and family, counselling, social work and other services. Feedback from many service providers also focused on the important role information sharing played in enabling a more co-ordinated case plan management.

WHAT ELSE DID YOU TELL US?

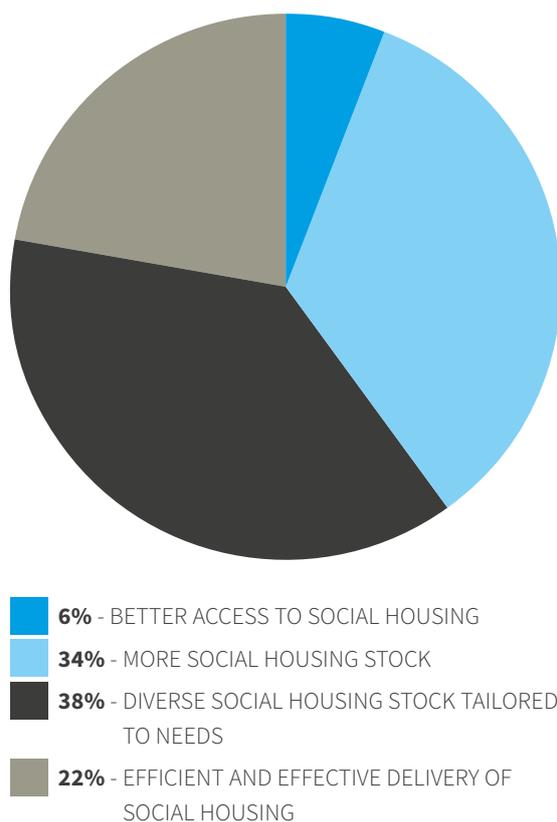
- Strengthen **targeted and gender specialist assistance** to women, to men and to LGBTIQ;
- Develop a **housing strategy for those with a lack of access to income or working rights** such as those with unresolved immigration issues and the elderly;
- **Expand the hours of access points** to crisis and human services, such as OneLink, to ensure vulnerable people can access assistance at night and on the weekend without presentation to hospital;
- Improve **disability accessibility of crisis accommodation**;
- Better **plan transitions for those exiting institutions**, into social, community or public housing;
- Investigate **new supported accommodation models**:
 - » A Step Up Step Down accommodation model for those with mental health issues;
 - » A Foyer accommodation model supporting youth who face difficulties at home to continue their studies;
 - » Expansion of the My Home accommodation model into the ACT, supporting people with disability; and
 - » A Wintringham accommodation model that supports the elderly through accessibility and specialist care.
- Investigate **long term housing options through head-leasing**, such as in NSW for youth exiting out of home care and for the homeless under the Platform 70 program.



WHAT DID YOU TELL US ABOUT STRENGTHENING SOCIAL HOUSING ASSISTANCE?

Responses under this goal included many exciting and innovative ideas reflecting the diverse range of organisations and individuals who contributed their expertise and experience to this topic. What we heard in relation to this goal is captured into four main themes: more social housing stock, diversifying social housing stock to meet tenants' needs, delivering efficient and effective social housing and providing better access to social housing.

Figure 2: Goal 2 - Strengthening Social Housing Assistance



1. WE NEED MORE SOCIAL HOUSING STOCK

While there was very positive feedback from participants during the consultation process regarding the ACT Government's current focus on social housing, a large number of comments focused on the need for more social housing to assist those most vulnerable. There was strong support for increasing public housing stock and recognition that it is a significant community asset.

The extension of **Common Ground** in Gungahlin and the establishment of a **new Common Ground** were frequently raised as a solution which recognises the need for public housing that supports people with more complex needs to ensure they don't fall into homelessness. Restarting the "A Place to call home" scheme was another idea. Participants also supported a **build to rent** for social housing scheme where prospective tenants are engaged in the design and build process to develop skills and pride in their homes.

"We should be increasing public housing stock – it is a community asset and the ACT should continue to have high levels of public housing. Alternatively, we could invest significantly in community housing. Either way, we need to maintain high levels of social housing."

ACT SHELTER FORUM PARTICIPANT



2. WE NEED DIVERSE SOCIAL HOUSING STOCK THAT IS TAILORED TO THE NEEDS OF THE COMMUNITY

There was a great deal of feedback about the need for social housing to better meet the needs of our changing demographic profile and the individual needs of tenants. Many suggestions included increasing the number of smaller well-designed homes to appropriately house tenants who live alone. Other suggestions focused on innovative ways to encourage shared accommodation and the greater health benefits that can come from establishing a community – particularly for older people.

The **types of houses** available for social housing tenants was a key theme. Participants suggested smaller housing types such as town houses, tiny houses, and stand-alone single units. While at the other end of the spectrum, consultation participants noted the need for more 5 and 6 bedroom homes for large families or family groups where grandparents, parents and children live together in accordance with cultural practices. Ensuring that these properties are built across Canberra using the **salt and pepper approach** to avoid creating areas of deprivation was seen as a key outcome.

The need for more specialist disability housing was also a common theme with participants commenting on the need for well-designed accessible homes to be made available for people living with disability. This included mandating universal design standards.

Group homes, boarding houses or communities with **individual private spaces (Tiny Homes) clustered around communal spaces** was also a common theme. Comments focused on developing housing options for people living with mental illness, students, older women and victims of domestic and family violence who need their own space but also value the security and support provided by living in a community. Consultation participants noted the need for separate tenancies in these properties and the need to ensure that the mix of tenants living in the home/community remains appropriate.

Energy efficient design to reduce the total cost of living and **access to public transport** were also key themes discussed by consultation participants to ensure that housing was tailored to tenants' needs. Building more social housing stock in appropriate locations and making the most of modern energy efficiency standards was seen as a way of supporting people on low incomes to be able to participate in the wider community.



3. WE NEED MORE EFFICIENT AND EFFECTIVE DELIVERY OF SOCIAL HOUSING

The **underutilisation** of social housing was widely discussed amongst consultation participants. There were a number of suggestions for how government could offer incentives to tenants to downsize or move to a home that better suits their changing needs. Possible solutions included government offering practical support to tenants who might face barriers to relocating such as meeting tenants' moving costs, assisting with decluttering or facilitating housing swaps between tenants. Other suggestions included tenants accepting tenure to the public housing portfolio (but not to a particular property) with an upfront acknowledgement that they may need to relocate when their family demographic changes, introducing a regular review of household needs as part of the rental review cycle, implementing a bedroom-tax for households that have more bedrooms than they need and offering discounted rent for tenants who choose to share their home with others.

Voluntary movements and incentives were by far the preferred method of addressing underutilisation with many comments about how important social connections and supports were for individuals and families.

Delivering and maintaining well-designed, efficient and attractive infrastructure that allows community and public housing tenants to interact (e.g. through mixed-use dwellings) was also seen as a way to address negative stereotypes held about social housing tenants. Participants expressed a desire for government to more actively engage the media to address negative perceptions associated with social housing.

Throughout consultation many participants also reflected that the social housing portfolio could be better utilised to improve outcomes for the broader community as well as tenants. For example, some participants identified that social housing infrastructure might be used to deliver public or communal spaces that can help to develop a stronger sense of community. There was similarly a strong desire to reopen or redevelop venues like Boomanulla Oval as a local hub that can help the community to maintain cultural connections.

“We need to walk alongside people when supporting them, not push from behind or decide for them.”

DISABILITY SUPPORT SERVICES WORKSHOP PARTICIPANT

4. PEOPLE SHOULD HAVE BETTER ACCESS TO PUBLIC HOUSING

Across Goals 1 and 2 many participants in the consultation process noted the need for an underlying philosophy of “**housing first**”. It was recognised that prioritising permanent housing can serve as a platform from which people can address their other needs and improve their quality of life. Housing first was seen as a key model for people escaping family and domestic violence and those living with a mild disability or mental health concerns that have not been deemed eligible for the National Disability Insurance Scheme. Where people required support to sustain a tenancy they should be offered tailored wrap-around support after they have been housed.

Consultation participants supported **increasing flexibility** for people to move in and out of social housing depending on their circumstances and life events. There was a desire for government to take action to remove some of the barriers for particularly vulnerable groups. Suggestions included offering rent-free periods for people who are forced to move between social and crisis housing (e.g. for safety reasons), offering financial support to connect to utilities and purchase furnishings and introducing personal support plans to help tenants break the cycle of poverty.

There were many suggestions about the need to make Housing ACT more accessible for people, including face-to-face interactions with Housing ACT which don’t require visiting a shopfront and having shopfronts in locations other than Belconnen.

Another strong theme, particularly from those who live in public housing, was increasing choice for tenants when allocating a property. This was thought to have a big impact not only on tenant satisfaction but on other life outcomes.

WHAT ELSE DID YOU TELL US?

- Address and **challenge negative stereotypes** of public housing tenants in the media;
- Build **community connection** through events, such as Singapore’s Yellow Ribbon Project and encourage **community hubs**, including reopening or redeveloping **Boomanulla oval**;
- **Improve maintenance and cleaning of properties** by improving the Total Facilities Management contract, improving the living skills of tenants and allowing some tenants to provide grounds maintenance or cleaning in return for subsidised or free rent;
- Review the limit placed on the number of offers a tenant can consider and base offers on preferences in a model of **choice based letting**;
- Promptly rehouse **victims of domestic and family violence** and provide short term financial support to those who can manage rent or mortgage payments but face temporary transitional issues;
- Encourage **people in institutions or with unresolved immigration status** to apply for housing support;
- Implement **public housing tenant engagement with case management**, through the Residential Tenancy Act or a brokerage fund for outreach services;
- **Promote social work training** for social housing managers; and
- Review the Residential Tenancy Act to **allow housing inspections to check on and support tenant wellbeing**.

WHAT DID YOU TELL US ABOUT INCREASING AFFORDABLE RENTAL HOUSING?

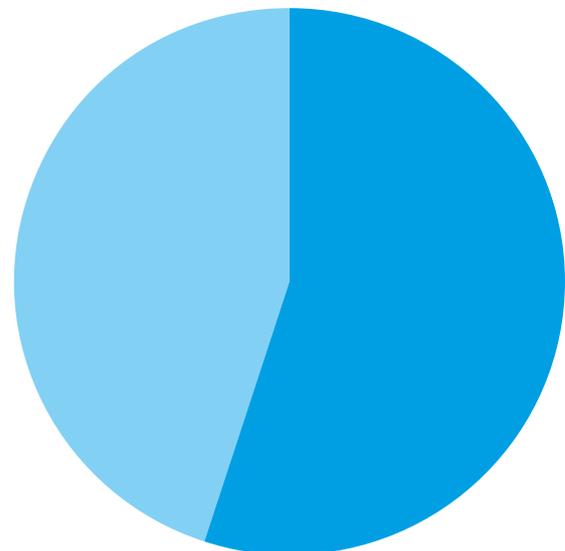
Consultation participants provided several broad ideas to increase the affordability of rental housing in the ACT, including growing the stock of affordable rental properties, through the community housing sector and in the private rental market and making better use of existing private rental stock, including ways to make it more equitable and efficient. Similar to public and other affordable housing, there was concern that community housing should be distributed across the city on a salt and pepper basis, concentrated close to infrastructure, transport and other facilities and be energy efficient.

There was general consensus among participants that if homes are more affordable to purchase, investors will be more likely to rent these properties at more affordable rates without reducing the rate of return on investment. Most of the suggestions to improve affordability related to planning reform, reducing land costs, promoting diversity of housing form as well as making changes to the way the property development and building industries are regulated. There was also an interest in adopting universal design principles for newly built homes to boost the supply of affordable and adaptable accommodation for households living with disability. These ideas are discussed in more detail under Goal 4.

“Create additional supply rather than subsidising and bidding up rents and house values.”

SURVEY RESPONDENT

Figure 3: Goal 3 - Affordable rental



- 55%** - GROWING THE STOCK OF AFFORDABLE RENTAL PROPERTIES
- 45%** - BETTER USE OF EXISTING PRIVATE RENTAL STOCK

1. WE NEED TO GROW THE STOCK OF AFFORDABLE RENTAL PROPERTIES

There were many different pathways suggested to help **grow the community housing sector** to supply and manage a dedicated pool of affordable rental properties. Many participants wished to see Community Housing Providers (CHPs) assisted with access to land, either through direct sales or other targeted offerings. Some suggested CHPs should be provided a concessional rate such as 25% reduction on land prices or grants of land, or that the land rent scheme could be extended to CHPs. It was also suggested that Government sites that do not sell at auction or ballot, or are not sold over the counter after a certain amount of time could be provided at reduced rates to CHPs to develop for affordable housing.

Another model proposed was to **facilitate partnerships** between CHPs and not-for-profit organisations to develop underutilised community facilities land into affordable rental housing. It was suggested a small grants program could support feasibility studies into the viability of these developments.

Others asked for **planning and zoning incentives** to promote the development of community housing by CHPs. For example, a dedicated planning taskforce could facilitate priority approval of community housing projects to ensure they can be delivered to market within reasonable time frames.

It was also suggested that **tax relief and removing other financial imposts** on CHPs would free up more of their resources for developing and managing affordable rental properties. Examples included exemption from commercial real estate taxes and obligations, and exemption or rebates on rates. There was concern to provide equity across all community housing providers in eligibility for exemptions from taxes – that is, not for profits, CHPs and religious organisations should all receive equal treatment.

“Removing taxes (carefully, and only for providers that are providing affordable rental/ ownership for the lowest 40% of income earners) would result in increasing the viability of projects by about 2-3% - a lot of changes would add up together to increase the viability and growth of community housing providers.”

COMMUNITY HOUSING PROVIDERS WORKSHOP

Some participants suggested Government needed to facilitate access to **low cost finance** for CHPs. Further discussions with banks and lenders may enable access to low interest loans and longer repayment terms that would support CHPs to develop more affordable rental product, which could then be used as security for future borrowing. It was also proposed that Government could offer loan insurance to CHPs. Some participants also suggested that the Commonwealth Government announcement in the 2017-18 Budget to establish an affordable housing bond aggregator, the National Housing Finance and Investment Corporation (NHFIC), could assist CHPs to access low cost credit by raising money at lower rates from the wholesale bond market for the use of not-for-profit CHPs. It was also proposed by numerous participants that the ACT Government should consider moving investment from bonds into ACT CHPs, possibly through the creation of an investment fund to be held in perpetuity and repaid at Government bond rates.

Other consultation participants called for various means of providing additional properties to CHPs to manage. Some suggested a requirement for a **developer contribution** in all new housing developments that require a minimum number of dwellings be made available to a CHP to manage, or a developer bonus that allowed the developer to build at greater density on a site, provided that a certain number of dwellings are provided to CHPs to manage.



Some suggested **property transfers** from public to community housing, either via transferring title or management of long term leases of twenty-plus years, although others were keen to avoid stock transfers, and to support the increase of community housing in its own right. Others suggested capital grants to CHPs to allow the purchase of additional properties. Some participants were keen to allow CHPs greater ability to manage full market rent properties to cross-subsidise their affordable rental offerings, and to attract investment. Others were keen for CHPs to manage head leasing for affordable rental (see ‘DHA model’ below) or enter into joint venture developments.

“The ACT Government needs to instigate a developer contributions scheme, and a value capture scheme to support infrastructure development and affordable housing.”

SURVEY RESPONDENT

A theme repeatedly raised during consultation was the need to explore ways to encourage or facilitate developer and investor involvement in the affordable rental market. One of the most common models discussed was the **build to rent** model. Government incentives were suggested as a way to boost production of this building type. Examples include reducing red tape, fast-track planning processes, offering tax credits, lower land tax rates, density bonuses or negotiated minimum apartment sizes. This would potentially offset upfront build costs and may encourage investors to forego the quicker profits of build-to-sell apartments in favour of the longer-term rewards of build-to-rent.

The **Defence Housing Australia (DHA) model** was also suggested by many participants. However, feedback about this model was mixed as many participants also noted there are a number of barriers to this model’s adoption in the affordable housing sector.

A key issue raised was overcoming **negative perceptions of affordable housing** and tenant affordability issues. Occupation specific targeting – assisting nurses, policemen and childcare workers to live near their workplace, while offering a government guarantee to offset vacancy and arrears risks – was suggested as a potential risk mitigation strategy for this issue.

2. WE NEED TO ENCOURAGE BETTER USE OF EXISTING PRIVATE RENTAL STOCK

Many participants suggested that better utilisation of the private rental properties that are already available might make them more affordable. For example, implementing an incentive scheme to encourage people in underutilised properties to let their spare rooms. A popular related suggestion was the expansion of the **HomeShare** Australia scheme. This not-for-profit scheme currently operates in the disability sector and works by matching people living with disability who have space in their home and need support with general living tasks with people who can provide this support in exchange for affordable shared accommodation. Throughout consultation, many participants suggested options for **government intervention to encourage private investment in the affordable rental market** that can be specifically targeted for low to moderate income households. Suggestions included providing concessions on rates, land tax, and utilities for landlords willing to rent their properties at affordable rates and implementing a stamp duty reduction or waiver for investors purchasing a property to rent out at an affordable rate. Others proposed a direct Government subsidy to ‘top-up’ the difference between affordable and market rental income. Implementing enforcement measures that require landlords to offer their

vacant properties to market, or alternatively to charge a vacant property tax, were also commonly raised options.

“Real estate agents could agree to drop or significantly reduce their management fees for landlords who agree to rent at an affordable level.”

WOMEN, CHILDREN AND FAMILY SERVICES & DOMESTIC AND FAMILY VIOLENCE SERVICES WORKSHOP

An alternative form of government intervention in the private rental market that was suggested by some participants was the imposition of **rent controls and the regulation of fees** that are charged by landlords. Similar regulatory measures raised included placing caps on property management service fees and body corporate fees, as well as placing tighter controls on maximum rental fees in National Rental Affordability Scheme properties.

Feedback received from landlords was mixed. Some were enthusiastic about the idea of entering the affordable rental market and suggested an **information and support service** be established to help with implementation. Others expressed concern about the perceived risk of renting to lower income tenants. Some landlords suggested that



government could pay landlord insurance for private lessors willing to rent their properties at below-market rates to cover potential property damage or loss of rent. The possibility of a **government-managed database** consisting of pre-screened applicants for affordable rental housing was also discussed. Many participants also sought the adoption of the **Victorian HomeGround Real Estate Agency model**. This model provides a mechanism for socially-minded landlords to offer their properties for a discounted rental rate.

It was suggested that **universal design standards** would open up the accessibility and adaptability of the private rental market. This would assist ageing in place as well as providing options for people with disabilities. Some participants preferred to see universal design standards mandated, others preferred incentives or encouragement such as concessional rates for accessible properties or access to first home-owner grants or duty deferrals for all accessible properties. **Flexible design** options were also mentioned as a way to allow housing to be modified easily as needs change (either for existing or future residents).

Consultation participants noted that the **cost of living** was a significant factor contributing to the overall affordability of housing. Participants acknowledged that the sector has a role to play in working to reduce living costs – especially maintenance and energy costs – as a way to improve overall housing affordability. Preferred strategies varied between offering incentives and mandated measures. For example, landlords could be invited to participate in

subsidised comprehensive home retrofit programs that would improve building shell and appliance performance to upgrade the **Energy Efficiency Rating (EER)** of a home.

Alternatively, minimum energy efficiency targets (such as a minimum EER rating) could be required to be met, before properties would be eligible to be rented. There was a strong emphasis on ensuring that energy efficiency measures address the efficiency of core appliances and thermal barriers. For newly built properties or extensions to existing properties, orientation and solar access were identified as key factors to address energy efficiency. Some participants were keen to point out that regulation can date quickly and mandates can stifle innovation, when newer technologies may deliver similar results more cheaply or efficiently. It would therefore be important for any **regulation to be focused on results**, rather than inputs; for example, setting an EER target, rather than mandating a certain type of glazing or insulation. Participants also suggested that government and industry could implement utilities grants, vouchers for energy efficient appliances, grants for the initial purchase of furnishings, as well as the provision of government-funded contractors to undertake garden maintenance in some affordable rental properties.

“ACT should implement regulated minimum standards to ensure the rental properties are of a high quality and bills for tenants are minimised, to assist with affordability. Solar panels and water tanks should be mandatory.”

SURVEY RESPONDENT

Many consultation participants suggested that bridging the monetary gap for low to moderate income households through the provision of **rental subsidies** or assistance may be effective in supporting households to maintain their rental in the affordable or private market. One suggestion was to provide rental subsidies as housing vouchers that adjust according to income changes over time. Low-interest government loans to assist with initial rental costs were also suggested. Like the Commonwealth Higher Education Loan Program, these loan repayments could be tailored to suit changing household income. Other options included implementing systems similar to the NSW Rent Choice subsidy and the Victorian Housing Establishment Fund.

Discussion also focussed on assisting households that normally manage their rent successfully but whom have no cash reserves to help in times of adversity. Suggestions to combat this included **eviction prevention grants** or **brokerage funds** to help households during times of rental stress. It was felt that building voluntary forward payment options into rent payment arrangements might help households who later encounter rental stress.

More generally, a range of **non-financial support options** were suggested for low to moderate income tenants seeking to establish a new tenancy. Options included an expansion of programs aimed at giving **advice** and developing living skills for people looking to enter the rental market for the first time. Similarly, better quality access and supply of support services were raised as important factors to help maintain housing stability. The importance of services such as OneLink for

providing support to people to secure and sustain their private rental tenancy was also recognised, with recommendations that the service should be expanded.

To assist tenants with a limited or poor tenancy history to secure a private rental tenancy, it was frequently suggested that **government could act as guarantor**. Where a claim is made, government could pursue repayment of spent funds through payment of instalments by the tenant. Other suggestions to support this tenant group included providing a support agency letter to the landlord outlining all the support that would be provided to the tenant to assist them to maintain the tenancy, or the provision of **written references** for former Housing ACT tenants.

Throughout consultation there was frequent acknowledgement that renters on lower incomes may be discriminated against by landlords and property managers. Many people consulted called for **better government regulation and enforcement to end discrimination against tenants within the private market**. Others called for mandated targets to require property managers to put forward and approve a certain percentage of applications for low income households.

“Landlords react to risk or their perception of risk – so de-risk it!”

MENTAL HEALTH SUPPORT SERVICES WORKSHOP

A large number of participants also commented on the issue of **improving tenants’ rights**, as a way to assist people to enter into and remain in the private rental market. Key to this was improving tenants’ access to **information and advice** about their rights through an expansion of the tenants’ advisory service, including gendered advice and other advice targeted to specific cohorts. Other examples of reform related to the *Residential Tenancies Act 1997* and included:

- removing “no cause” evictions and extending the minimum notice period for eviction;
- requiring landlords to offer longer leases;
- improving protections against excessive bond claims;



- further limiting the frequency and rate of allowable rent increases;
- allowing pets as the default position in rental properties;
- enforcing penalties against landlords who do not deposit rental bonds;
- improving tenants' rights to modify the property (with safeguards that it be returned to as let condition at the end of the lease);
- strengthening the requirement for landlords to keep the property well-maintained;
- mandating a less demanding rental application process;
- enhancing tenants' ability to terminate their lease early in limited, reasonable circumstances;
- facilitating access for tenants to dispute resolution services and appeals tribunal (ACAT) and ensure they are not biased in lessors' favour; and
- reducing inspections based on good tenancy history.

“Tenants need to have a louder voice in what is currently a purely demand and supply driven question. Tenants need support in dealing with landlords with respect to property maintenance and issues relating to building standards.”

SURVEY RESPONDENT

WHAT ELSE DID YOU TELL US?

- Mandate within the **Residential Tenancy Act** that property managers, real estate agents and landlords must **refer tenants to social supports** before they apply a first notice of intervention;
- Mandate that the **affordability of a proposed rental increase** is considered before it is progressed;
- Actively provide **advice to tenants on energy efficiency**, appliances and actions they can take to lower their utility costs, and provide incentives to upgrade any inefficient appliances;
- Change utilities pricing structure, subsidise connection fees and allow staggered payments to **better support those on low incomes**;
- Provide **financial assistance** to support those in rental arrears, possibly through allowing people to access the Rental Bond Scheme to assist in periods of no income, and encourage financial counselling on access to the scheme.
- Incentivise private landlords to **provide energy efficient and adaptable rentals** with **effective glazing and flexible floor plates**; and
- **Regulate rental properties** to improve energy efficiency, accessibility and adaptability, such as a tiered rating of gold, silver and bronze for each property or by adopting universal standards such as the Liveable Housing Australia Standards.

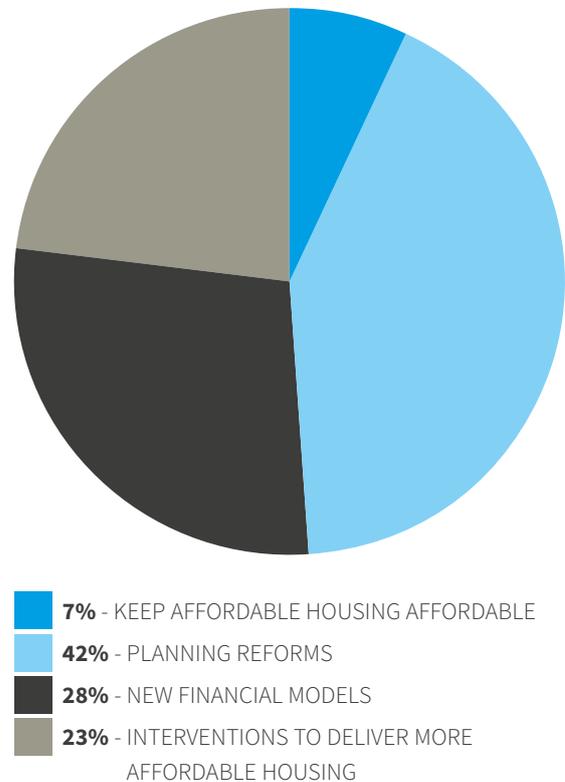
WHAT DID YOU TELL US ABOUT INCREASING AFFORDABLE HOME OWNERSHIP?

We received a number of comments about the need for planning reform to support greater infill development, more diverse housing choices, streamlined planning processes and reduced building construction costs. All of the planning related topics and ideas raised during the consultation and at the Summit will be considered and reviewed as part of the Government's Housing Choices project. The Housing Choices discussion paper was issued in November 2017, considering how the housing needs of ACT residents can be better met. More information about Housing Choices, including how to get involved, is available on the ACT Government's "Your Say" website. Three other key themes emerged from the consultations: the need for new financial models to support potential purchasers to enter the home buyer market such as shared equity arrangements or rent to buy schemes and support developers wishing to construct lower cost product; a desire for incentives to be provided or interventions made in the market to ensure builders deliver more affordable housing properties for purchase including targets, zoning provisions, financing options and 'developer bonus' initiatives; and an appeal for government to develop strategies to keep affordable housing affordable including good design to ensure energy efficiency and adaptability and to eliminate profiteering.

"If people are allowed to stay in their home or move to a smaller home on the same block this would sort out a lot of the underutilisation and social isolation issues."

JOINT PATHWAYS WORKSHOP

Figure 4: Goal 4 - Affordable ownership



1. YOU TOLD US THAT PLANNING REFORMS ARE NEEDED

During the consultation, there was broad support for zoning changes to allow more **infill development** and changes to the composition of **housing types** throughout suburbs. Consultation participants called for a review of setbacks, heights, on-site parking requirements and plot ratios, to allow more innovative use of sites without substantially changing the low-rise character of existing or new suburban areas. Other ideas included creating superblocks for the purpose of affordable housing development and using old ACT Housing stock for demonstration projects. Consultation participants noted the need for increased housing densities to be accompanied by improved urban amenity, quality design and appropriate building construction while acknowledging existing neighbourhood and social fabric.

“The Nightingale model is a really good idea. Let’s take the speculation out of housing, especially for our most vulnerable people.”

SURVEY RESPONDENT

As well as different housing forms, participants were interested in **planning reform to allow for shared or group housing, cooperative housing models** (particularly Nightingale or Baugruppen models for community living with shared open space facilities) and boarding houses. Some suggested that inclusion principles needed to be applied to these housing models to ensure they were accessible to all.

There were suggestions to facilitate **ageing in place** by reducing red tape and planning restrictions for people who want to redevelop their block but remain living on the same site. Allowing a second affordable and accessible dwelling on the block and selling or renting out the original dwelling was a common suggestion. Another suggestion was to provide incentives for a second dwelling if it is affordable to be placed on a block, either offering a secondary dwelling to an unrelated household with separate utilities metering, or

to allow intergenerational living. People were also keen for housing types to accommodate people in different family formations and household compositions, including community or multi-family living on one block with some shared facilities. The idea of allowing two families to buy a single block and build two smaller houses was also raised.

Consultation participants commented that the current planning process is prescriptive and inflexible and offers little **incentive for innovation**. Participants were keen to see fewer mandatory requirements and a more flexible set of rules for assessing the overall merit and outcomes of a development application rather than code based assessment. It was suggested that the NSW Apartment Design Guide, could provide a useful model as it provides benchmarks for designing and assessing developments. Others suggested the Design Review Panel should provide comment on affordable housing development and renewal. Some participants suggested that planning and regulatory frameworks should support innovation and efficiencies in the housing supply chain. There was a suggestion that Government or developers could work with scientific and research organisations (such as CSIRO) to investigate innovative and cheaper building materials that would still be robust, sustainable and long-lasting. Others argued the real cost of home building has remained stable over many years and any reduction would



have implications for building quality, or would reduce Australian jobs by allowing an influx of international workers. Plain English building regulations were supported to help reduce housing construction costs.

“Work with industry to develop alternative housing options including materials, designs and delivery methods.”

HOUSING INDUSTRY ASSOCIATION (HIA) AND MASTER BUILDERS ASSOCIATION (MBA) MEMBERS WORKSHOP

Consultation participants and submitters also noted that affordable housing should not be sub-standard and that affordable did not equate to poor design and construction. It was suggested there should be **design competitions** to encourage excellence in affordable design and a possible catalogue of affordable designs held by Government.

Other participants sought planning changes such as a **simplified development approval process** for medium density and adaptable housing, accelerated timeframes for demolishing derelict houses, the use of pre-application consultation, or the removal of third party appeal rights. It was acknowledged that possible changes to planning regulation would need to be undertaken in consultation with the community, and that third party appeal rights should only be rolled back for developments that were community-led. It was suggested that developments in digital engineering could help the community understand development outcomes better and therefore reduce objections to affordable housing developments. It was argued that streamlined planning and development application approval processes would reduce costs to developers by decreasing holding costs and improving delivery times, which could then be passed on as reduced costs to individual purchasers. However, some consultation participants were concerned that any reduced regulation would only benefit developers, without them passing on the cost savings.

2. NEW FINANCIAL MODELS ARE NEEDED TO SUPPORT AFFORDABLE HOME PURCHASERS

One of the common models suggested during consultation was a **shared equity scheme**. It was noted that shared equity models are already in place throughout Australia, including Keystart in Western Australia and a shared equity program in the ACT for public housing tenants. Some participants suggested shared equity needed to be paired with **low-rate loans**, others suggested the ability to access a percentage of superannuation for the deposit would partner well with shared equity schemes and that shared equity schemes should look at non-financial ways to reduce risk for lenders, for example by recognising positive rental histories as evidence of capacity to save. Many consultation participants suggested expanding the current **land rent scheme** to allow a rent to buy model, or establishing a stand-alone rent to buy scheme.

“Offer Rent-to-Buy options or staged payments for land within the Land Rent Scheme.”

LEGAL ADVISORS WORKSHOP

Other suggestions for financial models to assist potential home buyers overlapped with models to provide financial assistance to tenants (assistance with deposit similar to assistance with bond, or assistance with mortgage repayments similar to assistance with rental repayments). Some suggestions to assist low income households to enter or remain in the home purchase market included ACT Government low- or no-interest loans, **longer financing terms, direct finance incentives** for purchasers of affordable housing such as possible **rates, duty and utilities concessions** or payment holidays and providing financial incentives for saving to targeted low income households (such as dollar for dollar contribution from Government or charitable lender or continuing school banking into high school).



“The deposit is hard to save up. Maybe could use Super – part of it not all but maybe enough to meet the 20% deposit. Why worry about future pension and not address the problem now and help people to buy their own houses. It’s setting up their future for them when they retire.”

MIGRANT COMMUNITY WORKSHOP

Government assistance to offset banks’ perceived risk of certain households for borrowing – such as **guarantees or letters of recommendation** – was also noted as possible model to assist buyers.

Allowing potential purchasers to use their **superannuation as a deposit** for a first home, establishing a pre-tax contribution into a Home Deposit fund where Government could also contribute similar to superannuation schemes and capping development profits were also popular ideas.

Some participants noted that investors, with greater security of capital and ability to borrow more money, continually bought and bid up the price of lower cost properties in the market for investment purposes, leaving those with lower incomes no stock to choose from. Suggestions for preventing this situation included **introducing taxes on undeveloped land** to prevent land banking by developers, only assisting people who do not already own homes, taxing people who own more than one home, banning property from being an investment or placing limits on numbers of investment properties through additional taxes or charges and removing negative gearing tax benefits for investment properties.

3. WE NEED INTERVENTIONS TO ENSURE DEVELOPERS AND BUILDERS DELIVER MORE AFFORDABLE HOUSING PROPERTIES

Consultation participants suggested developers be required to include a percentage of **affordable housing in all new developments**, not just through the recently announced targets related to the Government’s Indicative Land Release Program. It was suggested for example that affordable housing targets, informed by indicators that encompass diversity, location, urban design outcomes, proximity to employment and amenity, could be embedded in all future City Deals negotiated with the Commonwealth Government as a condition of funding.

Existing planning tools could be used to ensure that affordable housing is applied in the context of **inclusionary zoning** through the application of precinct codes and maps that allow affordable housing as an assessable residential use in suitable zones. A related proposal involved the use of a **developer levy** which would be required to be used for affordable housing development. However, some developers and builders did not support affordable housing targets, quotas, or levies arguing they shift the cost onto other home buyers in the development, who end up bearing the cost of the reduced profit on the affordable stock.

Incentive zoning or developer bonuses were discussed by consultation participants as a method to allow additional development rights linked to community benefit. Examples included bonuses on heights, plot ratios and density requirements, a fast-tracked planning process, tax concessions or other planning scheme concessions. Some developers were concerned that the bonus or concession offered to developers should provide a genuine economic benefit to offset additional costs of developers, rather than an imposition on a development for the approval of a project that should be approved 'as of right'. Non-developer participants were concerned that the development incentives need to be focussed on **purchaser outcomes**, not just reducing the cost of development.

“Density means different things in different zones and this needs to be clearly articulated for each zone that allows residential use. Density in RZ1 is different to density in a mixed use area.”

PLANNING INSTITUTE OF AUSTRALIA – ACT CHAPTER WORKSHOP

Other **financial incentives** to boost the supply of affordable housing product included investor loans, planning fee discounts for affordable housing, land discount for affordable housing, Bond Aggregator, subsidies attached to selling properties to households earning less than \$100,000 and allowing a Lease Variation Charge (LVC) remit for affordable housing or flexibility in LVC payment methods, such as completed dwellings being handed back in lieu of LVC payment.

“Lease Variation Charges are an issue that needs to be considered, especially the impact it has on enabling affordable housing to be delivered.”

ARCHITECTS WORKSHOP

The need for **strong and consistent supply of land** to enable developers to secure finance and reduce their risk, thereby enabling the production of more affordable product was noted. Consultation participants called for the Government’s land supply program to be reviewed to ensure it maintained a consistent supply of ‘shovel-ready’ land for housing development, without great fluctuations in price. Other comments included reducing land costs by not giving developers first right to land, creating additional supply rather than bidding up values of current land supply, providing over the counter sales of land at set prices in preference to auctions and allowing ownership of land instead of the current leasehold system.

4. WE NEED TO KEEP AFFORDABLE HOUSING AFFORDABLE

There was widespread concern amongst consultation participants that any housing developed for affordable home purchase should be targeted appropriately to eligible purchasers and that these properties were retained within the affordable housing sector, possibly through legislation or other regulation. Mechanisms suggested included the use of Crown leases to limit use, restrictions on resales or capped values for affordable properties.

“Better ongoing monitoring, reporting, compliance and audit of affordable products would ensure that properties are being managed appropriately, are looked after by property managers and would provide certainty to landlords.”

REAL ESTATE INSTITUTE OF THE ACT (REIAC) WORKSHOP

Similarly, people wanted sustainability initiatives to be built in to new affordable houses to assist with reducing cost of living pressures, and universal design standards to be incorporated to ensure housing was accessible for all and adaptable to current and future residents’ changing life circumstances.

WHAT ELSE DID YOU TELL US?

- **Increase diversity of housing form** by removing barriers such as the LVC charge and zoning restrictions particularly on the RZ2 zone;
- Demonstration and **experimentation with innovative designs** to test affordable designs, including modular construction as a way of reducing construction time and costs;
- **A merit-based assessment process** for building construction and design with allowances for affordable providers;
- **Encourage attractive design, informed by community preferences**, as part of affordable or joint ventures;
- **Enable joint ventures of affordable, community and public housing** to allow smoother tenant transition across the housing spectrum;
- **Incentivise the retention of homes in the affordable housing pool** by deferring property taxes until a home is sold to a buyer at market rate;
- **Expand affordability schemes** to include people who've previously owned a house and cannot re-enter the market;
- **Remove stamp duty** for low income earners with low assets;
- **Interest only loan scheme**, where the loan converts to paying off principal should personal income improve;
- **Extend the Indigenous Business Australia home loan scheme** to other key cohorts of vulnerability;
- **Expand existing public housing Shared Equity financing schemes** to all affordable housing, reviewing the Northern Territory home loan assistance scheme; and
- **Promote affordable housing products** and schemes **with financial planners and retirement advisors** to pass the information onto eligible customers.

WHAT ARE THE NEXT STEPS?

The Environment, Planning and Sustainable Development Directorate and Housing ACT are continuing to analyse the outcomes of the consultation process and the Summit and this work will feed into the development of the new ACT Housing Strategy.

Development of the Strategy will be progressed with the ongoing involvement and guidance of the Affordable Housing Advisory Group. Actions which require funding will be progressed through the ACT Government Budget processes.

“This is the time for Government to be brave and just give it a go – it’s better to try something, fail and learn from it than keep sitting on your hands.”

HIA MBA WORKSHOP PARTICIPANT

Consistent with feedback received to date, options for making the Strategy an accessible, living document on the ACT Government’s website, will be explored.



APPENDIXES

APPENDIX 1 – THE CONSULTATION PROCESS

The consultation methodology was chosen to ensure that all Canberrans' views and ideas were heard and captured. To maximise exposure to the discussion paper and participation in the workshops a combination of qualitative and quantitative methods were chosen. All of the consultation engagements were staffed by ACT Government employees with the support of stakeholder organisations. The following opportunities to provide feedback were devised and implemented to allow all stakeholders to present their views.

PUBLIC DROP IN SESSIONS

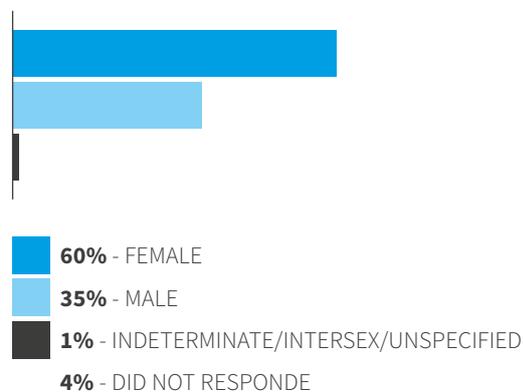
Public drop in sessions were advertised and held across Canberra to raise awareness of the discussion paper and provide people with additional information. These were held in various locations with the aim of reaching passing foot traffic as well as being available to answer questions for those members of the public who were aware of the discussion paper and sought more information. Participants in the public drop in sessions were also encouraged to have their say through the online survey.

129 people attended the 6 drop in sessions held over a 3 week period.

ONLINE SURVEY

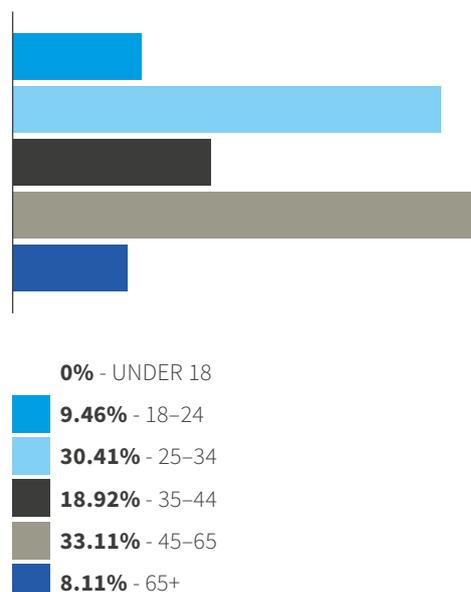
The online survey generated 166 responses. 60% of respondents were women, 35% were men and 1% identified as transgender or intersex.

Figure 1: Gender



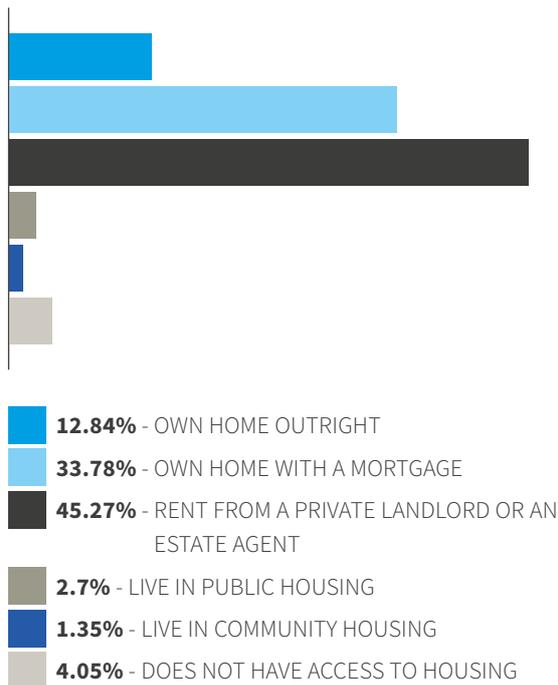
The age of respondents was mixed with the most responses coming from those aged 45-64 followed closely by those aged 25-34.

Figure 2: Demographics



Forty five percent (45%) of respondents were renting their property from a private landlord or realtor, 34% owned their homes with a mortgage and 13% owned their home outright. Around 4% of respondents lived in public or community housing and 4% of respondents indicated that they did not currently have access to housing.

Figure 3: Tenure types



Most respondents (36%) earned between \$55,000 and \$100,000 per annum while 4% of respondents earned over \$208,000 per annum.

Figure 4: Annual household income

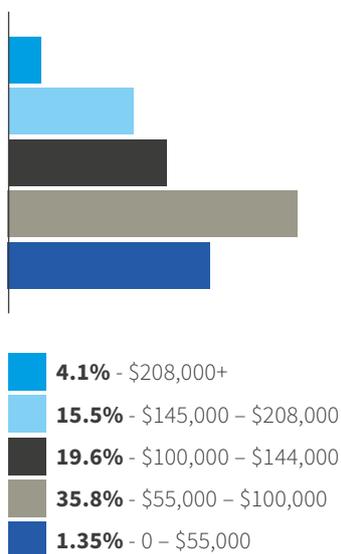
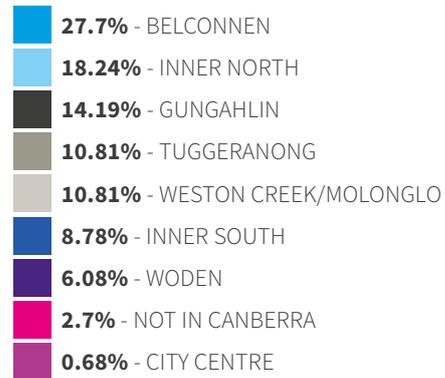
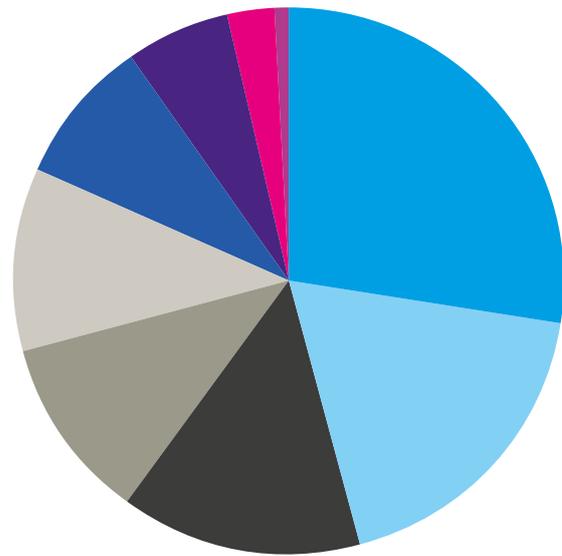
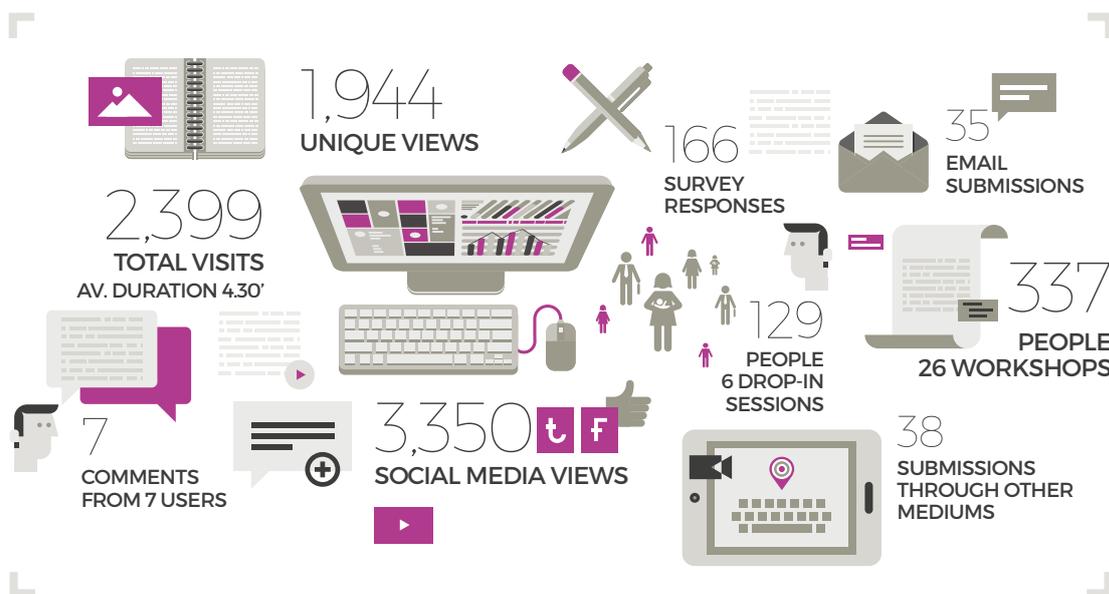


Figure 5: Suburb



The geographical spread of respondents was predominately from Belconnen (28%) followed by the Inner North (18%) and Gungahlin (14%). Less than 1% of respondents lived in Civic and the city centre and 3% of respondents do not live in the ACT.



OTHER FEEDBACK MECHANISMS

- 35 email submissions were received. A list of submissions is attached at Appendix 1a.
- 15 people attended an open discussion held at the Early Morning Centre on the morning of 30 August 2017.
- 3 people who had previously experienced homelessness and are now permanently housed were not comfortable in a group setting and agreed to provide their comments during a one on one interview.
- 20 responses were received from service users of the Red Cross Road house service. The responses were predominantly from men (85%) and the age of respondents ranged from 25 to 65+. 6 respondents were aged between 35-44 years old, 6 respondents were aged between 45-54 years old and 5 respondents were aged between 55-64 years old.
- 13 responses were received from volunteers and service users of the St Vincent De Paul Night patrol Van service.
- There were 3,350 views on social media and 2399 views of the website which had an average duration of 4 minutes and 30 seconds.

Consultation closed on 15 September 2017. A full list of organisations that participated in the consultation process can be found at Appendix 1b. Summaries of each workshop can be found online at www.yoursay.act.gov.au.

A summary of the Our Canberra Our Home: ACT Housing and Homelessness Summit can be found at Appendix 1c along with some of the social media posts which were generated during the consultation and at the Summit.

APPENDIX 1A – LIST OF SUBMISSIONS

#	Submission	Contact
1	Housing Industry Association	Greg Weller
2	Care Inc. Financial Counselling Services	Liisa Wallace
3	CHC Australia	Rhiannon McClelland
4	Community Housing Ltd	Lucy Burgmann
5	ACT Council of Social Service Inc. (ACTCOSS) and ACT Shelter	Eliza Moloney
6	Jack Kershaw (received 31/7/2017)	Jack Kershaw
7	People with Disabilities ACT	Siobhan Clair
8	Woden Community Service	Chris Redmond
9	Jack Kershaw (received 25/8/2017)	Jack Kershaw
10	Hugh Griffin – Oaks Estate Progress Association	Hugh Griffin
11	Inner South Canberra Community Council	Marea Fatseas
12	Property Council (Retirement Living Committee)	Adina Ciron
13	Broadspectrum	Carolina Prada
14	Sunil Baby	Sunil Baby
15	Presbytery Social Justice Group	Evan Mann
16	Commissioner for Sustainability and the Environment	Poppy McRae
17	Small is the New Big	Rebekah Radov
18	ACT Human Rights Commission	Brianna McGill
19	Canberra Community Law	Genevieve Bolton
20	John Brummell	John Brummell
21	Comfy Homes	Joel Dignam
22	Common Ground Canberra Board	Kate Dawson
23	Edwina Robinson	Edwinda Robinson
24	YWCA Canberra	Mishka Martin
25	Women with Disabilities ACT	Caro Roach
26	Master Builders Association of the ACT	Michael Hopkins
27	St Vincent de Paul Society – Canberra/Goulburn	Patrick McKenna
28	Families and Friends for Drug Law Reform	William (Bill) Bush
29	Migrant and Refugee Settlement Services of the ACT	Dewani Bakkum
30	Tenants' Union ACT	Deborah Phippen
31	Australian Institute of Architects ACT Chapter	Leanne Hardwick
32	SEARMS Aboriginal Corporation	Jesse White
33	Riverview Group	Tony Carey
34	Wildlife Carers Group	Nora Preston
35	Australian Sustainable Built Environment Council	Suzanne Tombourou

APPENDIX 1B – CONSULTATION WORKSHOPS

Date	Group consulted	Organisation represented	# Attendees
21 July 2017	Public Housing Tenants through the Tenants' Consultative Group (TCG)	Individual names have been withheld to ensure privacy.	16
1 August 2017	Youth housing and homelessness support services and frontline youth workers	Woden Community Services, Youth Coalition of the ACT, St Vincent de Paul (Family and Youth Homelessness Service), Canberra Youth Residential Service, Oasis Youth Services, CatholicCare, Ted Noffs, Anglicare (Youth Engagement Service), CIT Student, Multicultural Youth Services, YMCA.	15
4 August 2017	Women, children and family service providers & domestic and family violence service providers	YWCA Canberra, Karralika Programs, Belconnen Community Service, Northside Community Service, Doris Women's refuge, St Vincent de Paul, Canberra PCYC, Toora, Tuggeranong Child and Family Centre, Gungahlin Child and Family Centre, Anglicare ACT, Karinya House, ACTCOSS, Barnardos, Office of the Coordinator-General for Family Safety.	17
7 August 2017	ACT Shelter Forum #1	CHC Affordable Housing, Uniting Church, Anglicare, St Vincent de Paul, Salvation Army, YWCA Canberra, Safe Shelter/All Saints Ainslie, SI Canberra, Older Women Lost in Housing (OWL), Onelink/Woden Community Service, ACTCOSS, COTA ACT, ACT Health (Dental Health Program), ANU School of Demography.	19
8 August 2017	Rough sleeping or former detainee service providers	Toora Women Inc, Argyle Community Housing, ACT Corrective Services/Throughcare, St Vincent de Paul, Common Ground, Uniting Care, Everyman, ACT Corrective Services, Woden Community Service, Safe Shelter, Salvation Army, Australian Red Cross.	16
14 August 2017	Disability support services	Focus ACT, Advocacy for Inclusion, PWD ACT, Marymead, Benambra, ADACAS, Project Independence, Havelock Housing, ACT Office for Disability.	12
15 August 2017	Planning Institute of Australia – ACT Chapter	Planning Institute of Australia members.	8
18 August 2017	Services that support seniors and older women	Women's Centre for Health Matters, Affordable Housing Advisory Group, Older Women Lost in Housing (O.W.L's), Retirement Living Committee (P.C.A), CatholicCare, National Seniors' Australia, ACT Office for Veterans and Seniors.	8
23 August 2017	Registered community housing providers	Argyle Community Housing, Common Ground, CatholicCare, Focus ACT, St Vincent de Paul, CHC Affordable Housing, Havelock Housing, ACT Human Services Registrar, Toora Women, Everyman.	15
24 August 2017	Aboriginal and Torres Strait Islander community service providers	Gugan Gulwan Youth Aboriginal Corporation, ACT Council of Social Services, Indigenous Business Australia, Winnunga Nimmityjah Aboriginal Health and Community Services.	4
24 August 2017	Real Estate Institute of the ACT (REIACT)	REIACT, Bolton and Co Real Estate, First National Capital, Luton Properties.	7
28 August 2017	HIA and MBA	Housing Industry Association, Master Builders Association.	8
28 August – 1 September 2017	People currently experiencing homelessness or who have previously experienced long-term chronic homelessness	Names have been withheld to ensure privacy.	38

Date	Group consulted	Organisation represented	# Attendees
29 August 2017	Joint Pathways (represents all Specialist Homelessness Services in the ACT)	Early Morning Centre, Australian Red Cross, OneLink/ Woden Community Service, Catholic Care, Beryl Women Inc, Doris Women's Refuge, Barnardos, YWCA, Havelock Housing, Conflict Resolution Service, ACTCOSS, St Vincent de Paul.	13
1 September 2017	ACT Council of Social Service (ACTCOSS)	ACTCOSS, AIRA, Woden Community Council, Diversity ACT, ANU School of Legal Practice and ECHO, Women's Centre for Health Matters, Canberra Quakers, People with Disabilities ACT, Women with Disabilities ACT, Unions ACT, Havelock Housing Association, Families and Friends for Drug Law Reform.	12
1 September 2017	Mental health service providers	ACT Health, Richmond Fellowship, Women with Disabilities ACT, Mental Health Community Coalition ACT.	5
2 September 2017	Migrant and refugee community members	Migrant and Refugee Settlement Service (MARSS), CAA English class, Australian Mon Association, KAREN community, Canberra Muslim Community, Indian Community, African Australians, Pacific Island community, ACT Chinese Women, Settlement Council, AGFA, Iraqi Christians in Canberra, IWIN Canberra, Zimbabwe, Serra Leone, Martins Property Group, Forum Australia, Department of Finance, Department of Veterans Affairs, Unity Incorporated, ACT Chinese Ethnic Friendship Association, Booyah Group, CMC, United Nesian Movement.	98
5 September 2017	Housing Academics	Canberra Urban and Regional Futures, The Australian National University, University of Canberra – NATSEM.	11
5 September 2017	Child, Youth and Family Services Program practice leaders	Companion House, Northside Community Service, Barnardos, YWCA Canberra, Belconnen Community Service, Families ACT, Community Services Directorate – CYFSP, Woden Community Service, ACT Council of Social Services, Gugan Gulwan Youth Aboriginal Corporation.	11
6 September 2017	Aboriginal and Torres Strait Islander community members	Beryl Women, COTA ACT, ACT Council of Social Services, Aboriginal and Torres Strait Islander Elected Body.	8
7 September 2017	Architects	Private architectural firms, University of Canberra School of Architecture, Australian Institute of Architects.	13
7 September 2017	Legal Services	ACT Government Solicitor, Clayton Utz, Minter Ellison, KJB Law.	8
12 September 2017	ACT Property Council	Property Council, Luton, CHC, Canberra Community Law, Independent Property Group.	8
13 September 2017	ACT Shelter Forum #2 – Goals 3 and 4	Tenants' Union, Members of the Public.	4
13 September 2017	Refugee and asylum seeker support services	Migrant and Refugee Settlement Service (MARSS), Department of Social Services, Argyle Community Housing, Australian Red Cross, St Vincent de Paul Society, St John the Apostle Refugee Resettlement Committee, Multicultural Youth Services, Canberra Refugee Support.	9
14 September 2017	Community Councils and Residents' groups	Woden Valley Community Council, Woden Community Service, Tuggeranong Community Council, Old Narrabundah Community Council, Inner South Canberra Community Council, Oaks Estate Progress Association, Griffith/Narrabundah Community Association (GNCA).	10

APPENDIX 1C

OUR CANBERRA, OUR HOME: ACT HOUSING AND HOMELESSNESS SUMMIT

When launching the *Towards a New Housing Strategy* discussion paper in July 2017, Minister Berry challenged the community to be innovative in its thinking and to identify what was working well, what wasn't working and how everyone could work together to address these issues. The Summit embraced this open-minded approach and was designed as an interactive and immersive experience where participants were actively engaged throughout the day.

The Summit began with a 'Hunter and Gatherer' session where, in small groups, participants were able to review summaries of the consultation workshops as well as considering a range of national and international research material on topics such as Change Management, Organisational Culture, Housing Approaches, Human-Centred Design, Measuring Outcomes, Partnering, Shared Values and Systems Thinking. This material provided a conversation starter and helped to initiate networking among participants. The session brought together representatives from different organisations and diverse backgrounds with a shared interest in housing affordability and homelessness.

Official proceedings began with a welcome address from Minister Berry in which she reflected on the road to the Summit, the challenge of housing affordability and homelessness in the ACT and her hopes for the day. She also took the opportunity to announce three early actions the ACT Government is taking, namely:

- the establishment of a \$1 million Housing Innovation Fund to foster innovation and new collaborative partnerships in the housing sector;
- the inclusion of 530 sites in the 2017-18 Land Release Program specifically for affordable, community, public and disability housing; and

- the establishment of a database of eligible housing applicants earning up to \$100,000 per annum who will have priority access to affordable housing.

Senator the Hon Doug Cameron, Commonwealth Shadow Minister for Housing and Homelessness, then provided a national perspective of housing affordability and homelessness issues.

Against this backdrop, participants broke into small groups to 'Meet the Personas'. The session explored a range of personas whose circumstances had been highlighted during the community consultations. Nine personas were developed to explore issues such as a single parent of a child with disability struggling to make ends meet living with an informal tenancy arrangement in the private rental market; a mother of three children dependent on crisis accommodation as a result of domestic and family violence who was unable to access a range of services because of her immigration status; an older Aboriginal woman living in public housing but anxious to move from her large family home which she was finding difficult to maintain; a young couple on a low household income keen to become first home buyers; and a builder interested in growing his business by developing affordable housing.

While exploring these personas participants considered a range of possible actions that had been raised during the community consultations and worked to answer questions about the way that these actions could be further developed. These ideas were then examined more deeply in the 'Strategic Goals' session and recommended actions were recorded against each of the four goals. These initiatives are described below. Throughout the day participants also had the opportunity to identify any new and innovative ideas that had not been widely canvassed and these were then examined in the 'Open Space' session at the end of the day.

In the afternoon, Senator the Hon Zed Seselja, Assistant Minister for Social Services and Multicultural Affairs outlined the work being progressed by the Commonwealth to help address housing affordability and homelessness. In particular, he highlighted the ongoing indexed funding that would be provided to all jurisdictions under the new National Housing and Homelessness Agreement. Shane Rattenbury, MLA, Leader of the ACT Greens also addressed participants and emphasised the Greens' strong support for the Summit and for continued action and investment to support low income households struggling in the ACT housing market or at-risk of homelessness.

In the final 'Open Space' session, participants had the opportunity to participate in discussions on topics suggested by other participants during the previous sessions. The resulting discussions were lively and productive and identified a number of recommended areas for action including:

- initiatives to build the capacity of Community Housing Providers;
- proposals to provide safe and secure short-term accommodation and amenities for homeless persons; and
- ideas to simplify and streamline the process of tenant transfers to help improve the utilisation of public housing properties and better support and empower tenants.

These and all other comments, suggestions and ideas raised by participants throughout the day were recorded and have been retained by ACT Government officials who will review and consider them all during the development of the new ACT Housing Strategy.

The Summit closed with a concluding address from Minister Berry in which she acknowledged the invaluable contribution of all participants and thanked them for their constructive engagement throughout the day. She specifically thanked the members of her Affordable Housing Advisory Group for their guidance and support in developing the Summit program and noted that the Advisory Group would continue to be involved in the development of the new Strategy. The Minister also acknowledged the strong support and collaboration of PricewaterhouseCoopers in planning and delivering the Summit.

The Minister concluded with a commitment to keep participants informed about the development of the new ACT Housing Strategy and to continue working with key stakeholders to build on the collaboration, commitment and engagement so evident in the Summit. This Summary Report is part of that commitment.

An infographic showing the key elements of the Summit is at Figure 6.

Figure 6: Outline of the ACT Housing and Homelessness Summit

ACT HOUSING AND HOMELESSNESS SUMMIT | 17 OCT. 2017

SCOPE:
Our Canberra, Our Home: Developing Housing and Homelessness Strategies for the ACT

CIVENS:

- This is about low to moderate income households (lowest two income quintiles) who are experiencing or at risk of housing stress
- This is a systemic issue that requires a systemic solution
- This is not about negative gearing and capital gains tax
- This isn't a theoretical exercise, this is about real things we can do in the ACT

OBJECTIVES:
Together, we will:

- Understand the landscape of the challenges and the work that has been done to date
- Build connections and alignment around our collective opportunity and responsibility
- Explore and develop options to advance and solve the challenges we face
- Develop inputs to the ACT Government housing and homelessness strategies
- Identify tangible solutions we can start progressing straight away for Our Canberra, Our Home





HUNTER AND GATHERER

To start the conversation and stretch our thinking, we kicked off the day by exploring a range of themes, case studies and reading materials. We shared our learnings with each other and discussed the various reasons that brought us to the Summit.

MEET THE PERSONAS

Stepping in to the shoes of the personas that embodied the community consultation content, we read about various personas of our ACT housing and homelessness system. We had the opportunity to unpack our big ideas and look for new ways to make our visions come to life.

CLOSE

Minister Berry

WELCOME

Minister Berry
Senator Cameron
Louise Gilding
Alex Klat-Smith of PwC

OPEN SPACE TECHNOLOGY

Throughout the day we identified those topics and ideas that we wanted to unpack and extend as a group. After hearing from keynote speakers, Senator Seselia and Minister Rattenour, we spent that last part of the day advancing those ideas in hosted conversations on those most innovative ideas to address the issues identified.

STRATEGIC GOALS

We deep dived in to the four strategic goals noted in the community engagement discussion paper: Reducing Homelessness, Strengthening Social Housing, and Increasing Affordable Rental and Affordable Ownership. Using everyone's work from the morning sessions, we identified proposals for the new strategies as well as those big practical ideas that could be advanced today in the room.



Figure 7: Facebook posts

20 AUGUST 2017

Living in a secure, affordable home is fundamental to so many parts of life.

Join the conversation as we work on a housing strategy to support people experiencing homelessness and housing stress. yoursay.act.gov.au/affordablehousing



1 SEPTEMBER 2017

How do migrant and refugee community members find affordable housing in Canberra?

Join the conversation on affordable housing: <http://bit.ly/2v2FtSZ>



Help for refugees to find affordable housing in Canberra
Listen back: Real estate agent and migrant housing advocate Christine Shaw talks about the problems the migrant community faces in obtaining affordable housing in Canberra.

1 SEPTEMBER 2017

Consultation on a new ACT Housing Strategy went to Dickson this morning. Join the discussion until 2pm. Or visit the consultation stand at Tuggeranong Hyperdome tomorrow 10am-2pm. See more at www.yoursay.act.gov.au



17 OCTOBER 2017

The Housing and Homelessness Summit progressed with great energy today. Participants spent the morning discussing the pressures on low income earners through a series of case study personas.



Figure 8: Twitter

17 OCTOBER 2017

My speech with Sen Doug Cameron's in a picture from today's #HousingSummitCBR@CSD_ACT



17 OCTOBER 2017

Summit participants identify ways to assist people with pets access affordable housing @ #HousingSummitCBR



