

# Everybody's Home Policy Platform



## 1. Ensure everyone has access to a safe, decent and affordable home by building social housing

Social housing is essential for people on low incomes in need of a home. This includes people who have recently experienced homelessness or family violence, those with a disability, and those who simply cannot afford a home in the private rental market. The scarcity of social housing drives homelessness, rental bidding and overcrowding, and traps people on low incomes in cycles of poverty.

Social housing is also critical to making the housing system fairer and more affordable for everyone. Governments used to directly supply housing to people on low and middle incomes, which improved affordability across the board.

Today, the chronic undersupply of social housing and our reliance on the private sector has pushed hundreds of thousands of people into an already overheated rental market. Rising rents and increased competition mean they are paying a greater proportion of their income on rent, with little left to meet other essential needs. The only way to tackle this crisis is for governments to work together to invest in more social housing.

### Principles for reform

- Design a National Strategy that lifts the level of social housing to 10% of all housing stock to meet current and future need.<sup>1</sup>
- Social housing should be more widely accessible to people on low incomes to relieve pressure from the private housing market.

## 2. Prioritise people over profits by resetting the tax system

House prices in Australia have been rising much faster than incomes for decades. This is fuelled by tax breaks like negative gearing and capital gains exemptions that distort the housing market by driving speculative investment.

Rather than incentivising the supply of new social and affordable homes, these tax breaks have encouraged overinvestment in existing housing stock and led to house price inflation.

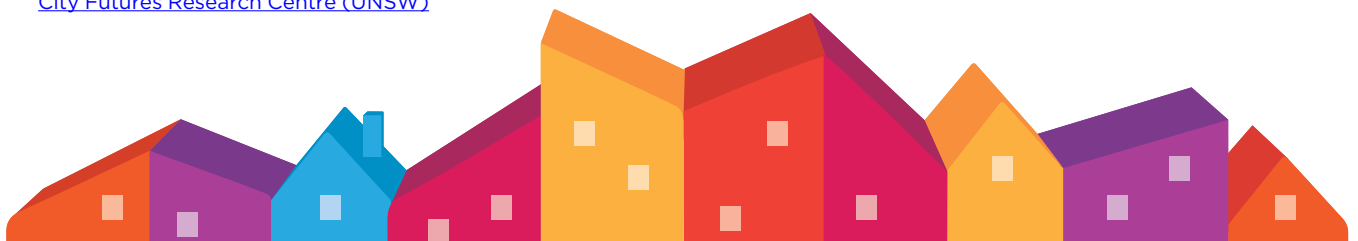
These tax concessions not only push up rents and housing costs to unsustainable levels, they also cost the community billions in tax-payer handouts that disproportionately benefit the most wealthy.

This worsens wealth inequality as housing becomes less affordable for everyone, and those on lower incomes struggle to enter the housing market at all let alone benefit from the same tax advantages.

### Principles for reform

- Capital gains and negative gearing tax concessions for investors should be reformed to reduce speculative investment.
- Revenue raised from tax reforms should be reinvested into the provision of new social and affordable housing.

1. Based on 2022 research from the [City Futures Research Centre \(UNSW\)](#)



## 3. Guarantee greater security for renters by ensuring a consistent minimum set of basic rights in Australian renting laws

The number of Australians renting is on the rise, as more Australians now face the prospect of becoming life-long renters.

Fierce competition means tenants are often forced to rent properties that don't meet basic community standards, must absorb unfair rent rises, and are vulnerable to unscrupulous and discriminatory behaviour by landlords.

Being forced to move brings significant personal, social and financial costs. Renters on low incomes or with complex needs may be forced into accepting unsuitable, or substandard accommodation and are at a much higher risk of being evicted directly into homelessness.

We can fix this for all renters by providing stronger tenancy protections and greater choice by increasing the supply of social and affordable housing.

### Principles for reform

- Set national minimum standards for rental properties that prioritise fairness and recognise home as foundational, including: ending no-cause evictions, setting clear limits for rent prices and increases, and implementing minimum standards to make rental homes liveable.
- Ensure that tenancy standards are enforced by an independent body, and reverse the burden of responsibility so that it is not up to renters to enforce the rules.

## 4. Provide immediate relief to people in housing stress by increasing and expanding Rent Assistance

Commonwealth Rent Assistance is supposed to ease the financial stress of people on low incomes. But while rents have skyrocketed, the rate of the payment hasn't kept pace. At the same time, many renters on the lowest income are being left out altogether because they aren't eligible for help.

The result is that many people on low incomes are paying so much in rent that they can't meet other basic needs, like decent food and medical care.

People need access to homes that they can afford to rent, and to have a living income to meet essential expenses.

While more low cost housing is being created, an immediate expansion of Commonwealth Rent Assistance and increases to income support are essential for people in rental stress to remain in their homes.

### Principles for reform

- Access to Commonwealth Rent Assistance should be reformed and expanded so that it relieves financial stress for people on low incomes.
- The rate of Commonwealth Rent Assistance should be benchmarked and indexed to actual rents paid to ensure support for renters keeps up with the cost of rent. Income support payments like JobSeeker should also be increased to ensure people can cover the basics.



## 5. End homelessness within a decade by tackling the systemic drivers

Ending homelessness in Australia is achievable, however declining access to affordable housing, growing income inequality and persistently high levels of child abuse and neglect, and family violence have seen the number of people experiencing homelessness continue to rise.

When people have access to safe and affordable housing, decent incomes and appropriate support homelessness will be rare, and where it does occur, brief and quickly resolved.

To achieve this, we need a national strategy with the goal to end homelessness and provide safe, decent and affordable homes. This must prioritise long-term investment in social and affordable housing, with the remit and resources to support prevention and early intervention.

### Principles for reform

- Address the drivers of homelessness including the inability to access and retain affordable housing, income poverty, and domestic and family violence.
- Rapidly rehouse people who are homeless and provide targeted and effective support to people who need assistance to secure and sustain housing.

