

Page 1

Q1

Name of organisation

PowerHousing Australia

Q2

Your name

Samantha Moore

Q3

Position

Director of Strategy & Policy

Page 3

Q10

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

Social and affordable housing tenants are low to middle income earners including some Australians from highly vulnerable cohorts. Through unfortunate life events or by being in lower income positions, many supported by CHPs have been unable to source suitable accommodation in the private rental market. This includes people with disabilities, older Australians, indigenous Australians, new migrants and refugees, people who've experienced family and domestic violence and those who have experienced or are at risk of homelessness. Many CHPs provide wrap-around social and community services and supports, which can assist with the transition to long-term accommodation while supporting tenants holistically through a person-centred approach. CHPs are committed to making sure that affordable housing delivers benefits to tenants, while ensuring a sustainable model to help mitigate the current housing crisis.

Q11

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

The current housing crisis demonstrates the desperate need for social and affordable housing across Australia. Access to safe and stable housing is a basic human right that enhances the social, economic and civic participation of all Australians. The current housing affordability crisis has highlighted the need for governments both federal and state, to prioritise housing as a key policy issue. The effects of inadequate supply and limited access to stable housing is evident across numerous domains, such as the education, disability, social services, public health, mental health and justice systems. With the cost-of-living skyrocketing, including rents, food prices, fuel and electricity, many are either on the brink of or are experiencing homelessness.

Q12

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

PowerHousing is in support of the Federal Government's housing policies such as the Housing Australia Future Fund (HAFF), National Housing Accord (NHA) and the Help to Buy Scheme which promote greater access to housing for more Australians. Despite the Federal Government's commitment to build 1m homes over the next five years, the addition of 40,000 social and affordable homes under the HAFF and 10,000 additional affordable homes through the NHA is insufficient to meet the needs of so many Australians who are unable to secure affordable housing.

While acknowledging limited resources, the Federal Government should consider the stabilising impact that social and affordable housing has on the entire housing continuum through alleviating the imbalance of supply and demand of affordable housing options. Social and affordable housing needs to be recognised as essential components of a healthy housing system, not an issue that needs to be solved. Greater direct investment from Government and incentivisation for investment by the private sector is required to maximise impact and to meet the current gap in housing experienced by so many. The Government should also harness the knowledge and expertise of the community housing sector to support more Australians into affordable and stable housing.

Q13

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

PowerHousing is calling on bi-partisan support for:

- 1) the front-loading of Housing Australia Future Fund (HAFF) project finance approvals following the conclusion of the first funding round. Due to:
 - a. People affected by the housing crisis needing homes now and construction takes time, so why defer quality projects that are ready to go
 - b. Based on ABS population growth data in the year to September 2023 and dwelling completions over that same period, nationally, we are running at a shortfall of approximately 22,000 new dwellings built per quarter / 88,000 per annum
 - c. The projected dwelling completions for CY2024 is a bare 149,000 compared with the decade average of 190,000 and the NHA annual target of 240,000
 - d. Some projects (e.g. turn key acquisitions) cannot be deferred until the next round and will represent a lost opportunity
 - 2) PowerHousing is calling on the Federal Government and the Coalition to provide assurance of the support and continuity for the HAFF/NHA program to provide building pipeline certainty
 - 3) PowerHousing believes that bipartisan support is required to expand the existing HAFF / NHA program through the doubling of Federal Government investment to ensure a greater long term supply of housing access for those on low incomes.
-

Q14

Is there anything else your organisation would like to share with the Commission?

We would welcome any request for further consultation or feedback.
