

# Housing

ACT Labor is committed to ensuring that all Canberrans have access to safe, secure and affordable housing.

ACT Labor believes that an integrated, holistic approach to housing is necessary to deliver on the needs and expectations of our community. We believe that meeting the housing needs of our diverse community means ensuring there is a range of housing options for all Canberrans.

In April 2007, the ACT Labor Government delivered its nation-leading *Affordable Housing Action Plan* which introduced a suite of innovative and co-ordinated measures to improve housing options for all in our community.

ACT Labor has implemented initiatives to make making housing more affordable. We have released more land than ever before; introduced a better planning system; introduced targeted stamp duty concessions for first-home buyers and pensioners; and encouraged innovative and cutting-edge housing design that is not only liveable, but also affordable.

We are working to deliver more affordable rental accommodation by increasing supply, which not only means more homes for homebuyers, but more homes for renters. We are also working with institutional investors to deliver 400 additional affordable rental homes.

ACT Labor has increased support for public, community and not-for-profit housing providers to meet a range of housing needs for Canberrans on lower incomes. We have provided CHC Affordable Housing with a \$50 million loan facility, an Australian first, to help it provide more community housing and we have made improvements in the way our public housing placement works so that those most in need receive the support and housing they are in urgent need of.

ACT Labor has a vision for a city where everyone is housed appropriately and affordably and where the needs of an ageing community are anticipated and catered for.

ACT Labor has a vision for a city where the aspiration of home ownership can be satisfied, but which also caters for renters, for those in community housing, for those in public housing, for Canberrans with disabilities and for the older members of our community.

ACT Labor has a vision for a robust social housing system that provides high quality accommodation and support options for its tenants.

ACT Labor has a vision to reduce the number of people experiencing homelessness and to provide pathways into long-term, secure housing for those in greatest need.

Over the next four years, ACT Labor will continue to build on our actions to improve housing options for all Canberrans. We have plans to improve affordability of housing in the ACT through an integrated approach that will see us increase the supply of affordable housing, and also help more Canberrans into housing or to remain in their homes. Labor will help more Canberrans find a place to call home through improved services for those most in need and we will continue to protect Canberrans in their homes.

**Jon Stanhope**  
Chief Minister

**Katy Gallagher**  
Deputy Chief Minister and  
Minister for Disability and  
Community Services

**John Hargreaves**  
Minister for Housing

### A Proud Record of Investing in Housing

In its first term, the ACT Labor Government delivered targeted, means-tested, stamp duty concessions for first-home buyers, expanded the land release program, replaced 81 public housing properties and invested more than \$13 million in homelessness initiatives.

In April 2007, in response to a decline in affordability in most capital cities, including Canberra, the ACT Labor Government launched a comprehensive *Affordable Housing Action Plan*, featuring more than 60 separate initiatives to tackle affordability at its roots.

### Our Record

Through the Affordable Housing Action Plan, we have:

- released a record 3,400 housing blocks in 2007-08 and a new rolling five-year land release program;
- streamlined land release and approval processes, and the introduced of englobo land releases;
- made it a requirement that 15% of new developments be devoted to house and land packages priced between \$200,000 and \$300,000;
- targeted stamp duty concessions for low-income earners and stamp duty exemptions for pensioners moving to more appropriate accommodation;
- made a 20% increase in the stamp duty income ceiling – households with incomes up to \$120,000 are now eligible for the *Home Buyer Concession Scheme*;
- introduced the deferral of stamp duty for up to 5 years;
- introduced land rent, to enable families on incomes as modest as \$50,000 to purchase their own home;
- put out an invitation to institutional investors to build affordable private rental accommodation;
- boosted funding to community housing, with an equity injection of \$40 million and a revolving loan facility of \$50 million;
- targeted the allocation of public housing - 87 per cent of new allocations are made to applicants in urgent need, compared with just 38 per cent nationally;
- improved the energy efficiency of public housing to reduce bills for tenants;
- introduced a pilot program to help young tenants build supportive community networks;
- developed two demonstration villages to showcase affordable land and housing packages; and
- introduced a design award for excellence in affordable housing.

ACT Labor is now working on Phase II of our *Affordable Housing Action Plan*, focusing on affordable accommodation for older Canberrans, particularly those of modest means, and the homeless.

In addition to this ACT Labor has:

- increased indexation to community sector funding annually, which has risen to 4%, to maintain the viability of the sector, ensuring that high-quality services continue to be provided to the Canberra community;
- provided \$4.4 million for the ACT's most disadvantaged through the Community Inclusion Fund;
- invested \$2 million to Anglicare's Junction Youth Health services in Tuggeranong and Gungahlin to employ two Youth Health Nurses and two Youth Health Workers to improve the health and well-being of young people in these areas;
- invested \$1.9 million to provide an innovative new 24-hour step-up, step-down model of mental health facilities for both adults and youth. The youth facility was the first of its kind in the country;
- provided \$3.9 million to fund 14 youth homelessness services. This investment included the innovative *Couch Surfing*, *Transitional Support for Young People Exiting Detention* and the *Outreach Support Young People Transition to Independence* projects to support young homeless people;
- invested \$9 million each year into the services and support for the homeless, in addition to the Commonwealth's \$6 million annual investment;
- increased supported accommodation places for families by over 30% to 124 in 2007-08;
- invested close to \$1 million in an Early Morning Drop in Centre at Pilgrim Place since 2004;
- negotiated and agreed a Social Compact with the sector;
- introduced a Charter of Rights for the homeless;
- increased funding to homelessness by 74% since 2001;
- successfully implemented *Breaking the Cycle – the ACT Homelessness Strategy*, the Government's key policy commitment to improving responses to homelessness;
- improved housing services and implemented reforms aimed at providing a more targeted and responsive system to the needs of Housing ACT tenants;
- introduced revised housing assistance legislation and a new Public Rental Housing Assistance Program which more effectively provides housing to those most in need in the community;
- reduced waiting times for priority public housing applicants from 9 months to 52 days;
- effectively developed links with community organisations, in particular with the homelessness sector, in building on a service continuum that supports people as they transition from homelessness into sustainable public housing tenancies;

- implemented a Transitional Housing Program which ensures that clients exiting crisis accommodation can continue to receive critical support services while waiting for longer term housing options;
- more effectively utilised housing stock by encouraging residents to move to properties which better met their needs; and
- introduced a regulatory framework for non-profit housing providers to help protect the rights of tenants living in properties managed by not-for-profit providers.

In the 2008/09 Budget the ACT Labor Government:

- boosted community housing with an equity injection of \$40 million and a revolving loan facility of \$50 million;
- provided greater support for children in public housing by undertaking a needs assessment to ensure that public housing appropriately takes account of the needs of children in the allocation of properties;
- improved the energy efficiency of public housing and accelerated work to improve water efficiency of public housing by providing \$20 million over 10 years;
- provided an additional 52 dwelling units for public housing, With a further 26 to be provided by the final funding installment of \$10 million in 2008-09;
- approved a budget for capital expenditure on public housing in 2008-09 of \$82.6 million; and
- provided additional homelessness services for women over 55 with an additional investment of \$40,000.

### **Moving Forward**

#### **Increasing the supply of affordable housing in our city**

A re-elected ACT Labor Government will increase the supply of affordable housing by requiring at least 20% of all new estates to be made up of affordable house and land packages under \$300,000.

The ACT Labor Government mandated that at least 15% of all new estates be made up of affordable house and land packages, through its nation-leading *Affordable Housing Action Plan*. These affordable blocks have consistently been in high demand and the first to sell. By increasing this requirement to 20%, there will be more affordable house and land packages for homebuyers.

#### **Extend the affordable housing requirement to *all* types of homes, including townhouses and apartments**

ACT Labor appreciates that many Canberrans want to live closer to town centres in denser developments. A re-elected ACT Labor Government will extend the 20% affordable housing mandate to other kinds of developments, including attached houses, apartments and townhouses.

#### **Incentives to convert surplus C-grade office blocks to affordable housing**

Canberra enjoys a low level of office vacancy. However, there is a growing demand for A-grade and B-grade space, leaving pockets of C-grade office accommodation vacant at times. Such surplus offices are often located in our town centres, in areas of high housing demand, and could be transformed into affordable accommodation.

A re-elected ACT Labor Government will provide incentives for owners of surplus C-grade office blocks to transform their properties into affordable housing, slashing change-of-use charges for owners who build affordable apartments in town centres and the City. ACT Labor will reduce change-of-use charges associated with lease variations by 75% for all owners of C-grade office space who agree to build affordable apartments for under \$300,000.

This will lead to greater population density around town centres which, in turn, will help our town centres thrive and provide greater opportunities for sustainable transport options such as better public transport hubs.

#### **Increase the supply of affordable rental accommodation through the institutional investor program**

A re-elected ACT Labor Government will continue to work with institutional investors and the housing industry to deliver an extra 400 rental properties. As part of the *Affordable Housing Action Plan*, the ACT Labor Government has sought expressions of interest from institutional investors to form a partnership with government to deliver more affordable rental accommodation in Canberra.

Expressions of interest for this initiative have been short-listed and those short-listed have been asked to expand their proposals to provide up to 400 affordable rental properties in the ACT. A re-elected ACT Labor Government will see this initiative to fruition with institutional investors selected to provide more affordable rental properties around Canberra.

### **Maintain a supply of release-ready land**

A re-elected ACT Labor Government will maintain an adequate supply of release-ready land. This will ensure that any sudden movements in demand for housing can be catered for through the immediate release of land which is ready to be built on.

Due to the surge in the housing market over the past few years the supply of release-ready, ready-to-be-built-on land has diminished. ACT Labor will ensure that all planned future land releases have the trunk infrastructure ahead of their predicted release dates. This will mean that all new purchases of greenfields land will be ready to be built on immediately after settlement.

### **Establish a Mortgage Relief Fund to help Canberrans at risk of losing their homes**

Rising interest rates have driven average mortgage repayments for Canberra families up by \$250 a month. Changes in the lending market have seen the rise of low-doc lenders. In the ACT, repossessions have risen by over 50%, from 55 in 2004 to 83 in 2006.

A re-elected ACT Labor Government will establish a Mortgage Relief Fund to provide loans of up to \$10,000 for Canberrans at risk of defaulting on their mortgage and losing their family home. The Fund, made up of \$1.2 million over four years, will be used to provide early support and assistance to households who are experiencing difficulties and are at risk of defaulting on their home loan repayments as a result of an unforeseen change in their personal circumstances.

A re-elected ACT Labor Government will also provide \$50,000 a year to a community organisation to manage the Mortgage Relief Fund and provide financial counselling to households who are at risk of losing their homes. Through the Mortgage Relief Fund, the community organisation will counsel households on a case-by-case basis and provide tailored interest-free loans of up to \$10,000 to eligible households. The terms of the loan and repayments will be tailored to suit each household.

The community organisation will also be able to better monitor repossessions and lending practices through this boost in funding. By obtaining detailed data better knowledge can be obtained about the types of loans that get households into financial strife.

ACT Labor will continue to work with the Council of Australian Governments (COAG) to create uniform consumer credit regulations. National reform will eliminate loopholes and allow better regulation of the credit sector, diminishing the potential for unscrupulous lenders to take advantage of buyers.

### **Implement shared equity schemes to assist low-to-moderate income households become homeowners**

ACT Labor is committed to implementing shared equity schemes so that public housing and community housing tenants can realise the dream of home ownership. Shared equity schemes allow households on low incomes to purchase a proportion of their home, with the housing provider or financier providing the remaining proportion. The program will assist public housing tenants to progressively purchase their property. The program will be carefully monitored to ensure families participating avoid financial stress.

A re-elected ACT Labor Government will continue to work with CHC Affordable Housing to establish a shared equity scheme for community housing tenants. In February 2008 the ACT Labor Government exchanged contracts with CHC Affordable Housing, the ACT's community housing provider, for a \$50 million revolving finance facility to allow CHC to provide 1,000 affordable homes for sale and rent. CHC, in consultation with Housing ACT, is investigating the provision of a shared equity scheme for community housing tenants.

ACT Labor will also continue to work with the Council of Australian Governments and the Australian Housing Ministers' Council to find a nation-wide collaborative approach to shared equity.

### **Implement a homeshare program**

A re-elected ACT Labor Government will commit \$50,000 a year to provide a homeshare program that will provide accommodation for low-income singles or students, while supporting older Canberrans remaining in their homes.

Due to changes in personal circumstances many older Canberrans live alone in their family home, where their children were raised. This program will help many empty-nesters remain in their homes, by encouraging them to their home with a boarder or lodger.

### **\$600,000 to establish the HOME Service**

One of the most common challenges in attracting prospective migrants to Canberra is accommodation. A re-elected ACT Labor will commit \$600,000 to create the Housing Options and Moving Enquiries (HOME) Service. This new service will be a one-stop shop for all enquiries related to housing in the ACT.

The HOME Service will provide advice to Canberrans, and people looking to move to Canberra, about where they can get access to housing, whether they're looking to buy or rent. It will also point people in the direction of relevant concessions and options they have when buying their own home, such as land rent. The service will provide information about upcoming land releases and when englobo housing developments are due for sale direct to homebuyers.

### **Continue to fully implement the *Affordable Housing Action Plan* and embark on Phase II with a focus on aged accommodation and homelessness**

A re-elected ACT Labor Government will fully implement all of the first phase of its Affordable Housing Action Plan. Labor will continue its accelerated land release program aimed at stabilising the cost of land and housing in the ACT and will continue to monitor the land supply pipeline to ensure that there are appropriate responses to land supply in the future.

A re-elected ACT Labor Government will continue to work with CHC Affordable Housing to ensure it delivers up to 1,000 affordable dwellings by 2017. ACT Labor will continue to develop innovative examples of sustainable and accessible housing to encourage more options for sustainable living in our neighbourhoods. We will continue to fund the affordable housing design awards to inspire and encourage innovative affordable housing design.

Building on our nation-leading *Affordable Housing Action Plan*, a re-elected ACT Labor Government will embark on Phase II which focuses on affordable accommodation options for older Canberrans, particularly those on modest incomes, along with the homeless.

ACT Labor will explore, report on and implement, in collaboration with industry and the community, innovative options for providing affordable and appropriate accommodation for an ageing population, including 'virtual villages', group houses, and other options for ageing in the community.

### **Labor will continue to work with the Commonwealth**

A re-elected ACT Labor Government will continue to work through COAG, to implement the Commonwealth Rent Assistance Scheme, currently being reviewed by the COAG Housing Working Group. ACT Labor will work together with other jurisdictions to review tax regimes through a new National Affordable Housing Agreement and will continue to work to address homelessness and supported accommodation through the Coalition of Australian Governments.

### **\$720,000 for expansions to Transitional Housing**

A re-elected ACT Labor Government will provide \$720,000 over four years to expand the Transitional Housing Program for Canberrans experiencing or at risk of homelessness and also to support refugees.

The Transitional Housing Program has been a success story for those Canberrans experiencing or at risk of homelessness providing transitional accommodation for those moving out of crisis to long-term, settled living. Transitional houses, provided by ACT Housing, are matched with resourcing for outreach services provided by local Canberra NGOs.

ACT Labor will provide an additional \$320,000 over four years for an expansion to the existing program and will seek to address a gap in housing for families, particularly women with children escaping domestic violence.

A re-elected ACT Labor Government will also provide \$400,000 to expand the Refugee Transitional Housing Program, a partnership between Companion House, Centacare and Housing ACT. ACT Labor will double the number of homes available for the program from 8 to 16 and will include additional outreach support and material assistance for clients in transitioning to longer-term housing arrangements.

### **Community Outreach for rough sleepers, particularly young people**

A re-elected ACT Labor Government will commit \$800,000 over 4 years to fund two additional community outreach workers, equipped with transport, to travel around the city to known 'hang-outs' of young people sleeping rough. These 'hang-outs' could include shopping centres, libraries and nature reserves. This will build on the innovative work already under way from our youth and community services. This initiative is also part of our Children and Young Peoples policy.

### **\$1 million for Building Housing Partnerships**

A re-elected ACT Labor Government will provide \$1 million over four years for the Building Housing Partnerships program to help break the cycle of homelessness and disadvantage in our community. The program will support young people, aged persons, vulnerable families, and Indigenous families residing in public and community housing, and transitioning from homelessness.

ACT Labor understands that there are a range of factors which contribute to individuals and families experiencing housing difficulty, which is why the Building Housing Partnerships program is backed by strong community development, family support, employment and skills and education policies that will assist Canberrans address challenges they may experience in their lives.

The Building Housing Partnerships program will provide:

- living skills programs for vulnerable families, including support to find training and employment ;
- assistance for elderly tenants with minor household tasks and to maintain social contact with the community, to facilitate ageing in place;
- tailored housing support for tenants with diverse needs;
- culturally appropriate support for Aboriginal and Torres Strait Islander families; and
- an extension of the Youth Housing Program to assist young people in public housing to re-establish links with education and training and to find employment.

### **Continue to voluntarily transfer public housing tenants to housing that better matches their needs**

A re-elected ACT Labor Government will continue to voluntarily transfer public housing tenants to housing that better matches their needs and the needs of future tenants on waiting lists. It is estimated that around 1,000 public housing tenants are now living in homes with surplus, unoccupied rooms following changes in their personal circumstances. For instance, when children grow up and leave home, or when a relationship breaks down and a former partner moves into a new home with their children rooms that were once full may become unoccupied.

Transferring to another property that better suits one's needs has benefits for the public housing tenant, as well as freeing up the larger property for another family who needs the additional rooms. By moving into a more suitable home, living expenses may decline and the home will be easier to look after.

Following extensive community consultation, guidelines for this voluntary program have been developed which include consideration of individual circumstances, tenant preferences and possible assistance with removal expenses. A re-elected ACT Labor Government continue this program to match public housing tenants with properties that best suit their needs.

### **Continue to house tenants into public housing as soon as possible**

A re-elected ACT Labor Government will continue to house Canberrans most in need who apply for public housing as soon as possible. New waiting list categories were introduced in June 2006 ensuring that those most in need were housed in less time. Applicants are now assessed according to need and whether their circumstances meet the criteria for Priority, High Needs or Standard housing. Canberrans who are Priority or High Needs include those families who are homeless, have mental health issues, serious medical issues or a disability, or may be frail-aged. These applicants may also include people with a disability where the natural support systems are at risk of breaking down, women (with or without children) escaping domestic violence, indigenous people facing complex issues and families with children at risk.

The average waiting time for those most in need is now around 50 days as compared to over nine months under the previous system. A re-elected ACT Labor Government will continue to house those who need public housing as soon as possible.

### **Continue to make public housing more sustainable**

ACT Labor is committed to making our public housing more sustainable and energy efficient through a \$20 million investment over 10 years. A re-elected ACT Labor Government will continue to implement this rolling program to provide more sustainable housing facilities for our tenants. These improvements include wall and ceiling insulation and energy efficiency of hot water systems and heating appliances.

This builds on ACT Labor's commitment of \$500,000 over the past two years to improve water efficiency in our public housing. These improvements provided dual flush toilets, water saving shower heads, flow retardation devices and boundary limiting values.

Through these energy modifications, ACT Labor will not only make our public housing more energy efficient, but we will also be helping to reduce the cost of living for those on lower incomes.

### **\$100,000 seed funding for Kids Under Cover**

A re-elected ACT Labor Government will provide \$100,000 to help Kids Under Cover establish a hub in Canberra. Kids Under Cover provide an early-intervention model to assist families in crisis stay together with temporary accommodation for young people and the provision of support services.

Through this seed funding, Kids Under Cover can help prevent our at-risk children and young people from becoming homeless by building demountable bungalows to help them remain in their homes and continuing to keep our at-risk families together.

Kids Under Cover are widely recognised for their successful model and won the 2008 Victoria Day Award for Community and Public Service. This initiative is also part of our Children and Young Peoples policy.

### **ACT Labor will increase awareness about rental bidding**

Competition for rental properties in the ACT has been strong over recent years. This has led to an anecdotal increase in rental bidding – when an agent invites a prospective tenant to bid more than the advertised price, when an agent advertises a property with a price range, or when there is no rental price advertised. While rental bidding – rent auctions – are illegal under existing laws, Labor believes an information campaign will help inform Canberrans about the negative effects of rental bidding.

A re-elected ACT Labor Government will commit \$50,000 a year towards a campaign to inform and educate real estate agents on rental bidding and the harmful effects it can have on renters. The campaign will also target renters informing them of the impact that rental bidding can have on the rents that they pay.

### **ACT Labor will look after our ageing**

As our community ages, more Canberrans will make the choice to relocate to retirement villages or other residential aged care facilities. A re-elected ACT Labor Government will explore avenues for legislating to protect the financial and other rights of Canberrans purchasing homes in retirement villages, including the rights of those who seek to leave such villages. These laws will build on work and community consultation already begun by Labor backbencher Mary Porter MLA.

### **Continue to work with all concerned to address disruptive behaviour in public housing**

ACT Labor believes that all Canberrans have the right to feel safe and secure in their homes.

Labor will continue to protect the rights of all Canberrans in their homes, including public housing tenants.

ACT Labor recognises that governments have a social responsibility to assist people and those around them to resolve issues through support services such as anger management and alcohol and drug counselling. A recent amendment to the *Residential Tenancies Act* provides additional options other than an application for eviction if support programs are unable to remedy the situation.

A re-elected ACT Labor Government will continue to work with community support providers to provide support services to public housing tenants who are experiencing difficulties with their neighbours.