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Committee Secretary
Select Committee on Regional Australia
PO Box 6021
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AHURI submission to Inquiry into Regional Australia

On behalf of the Australian Housing and Urban Research Institute (AHURI) I am pleased to make a submission to the Select Committee's Inquiry into Regional Australia.

This submission provides a commentary on key terms of reference, focusing in particular on Australian Housing and Urban Research Institute (AHURI) research relating to issues around the role of housing in the growth of regional Australia. AHURI research is available free from www.ahuri.edu.au.

The submission highlights that there will be growth in regional areas and that governments need to plan for this growth. Planning and policy approaches for supply of housing will need to adapt to the differing demographic and economic pressures that will impact on demand. There remain significant market gaps in regional areas, including a lack of affordable private rental housing and diverse dwelling stock to meet emerging household aspirations and needs. Finally, the submission highlights the importance of housing assistance and social housing and ways it could be improved to meet the needs of diverse client groups, including Indigenous people.

If there is any way we can be of further assistance, please contact me directly on 03 9660 2300.

Yours sincerely,

Dr Michael Fotheringham
Executive Director



Submission to Inquiry into Regional Australia

Australian Housing and Urban Research Institute

November 2019

About AHURI

As the only organisation in Australia dedicated exclusively to housing, homelessness, cities and related urban research, AHURI is a unique venture. Through our national network of university research partners, we undertake research leading to the advancement of knowledge on key policy and practice issues.

AHURI research informs the decision-making of all levels of government, non-government sectors (both private and not-for-profit), peak organisations and the community, and stimulates debate in the media and the broader Australian community.

Our mission is to inform and impact better housing, homelessness, cities and related urban outcomes through the delivery and dissemination of relevant and authoritative research. To achieve this mission we deliver four key programs.

National Housing Research Program

AHURI's National Housing Research Program (NHRP) invests around \$4 million each year in high quality policy-oriented housing research and associated activities. We broker engagement between policy makers, key stakeholders and researchers. This allows us to undertake research that is immediately relevant and actively contributes to national housing policy development.

Our network of university research partners conducts research on key policy issues utilising a variety of research activities. This ensures the flexibility to undertake longer-term projects when fundamental research is needed, while also responding quickly to new strategic policy issues as they arise.

Australian Cities Research Program

AHURI is actively broadening its scope to consider the role, functioning and policy questions facing Australian cities. We are enhancing our significant evidence base on housing and homelessness policy and solutions, and consolidating our role in delivering integrated and robust evidence to guide policy development. We are investing in and developing partnerships for an Australian Cities Research Program. AHURI is working with governments and relevant stakeholders to expand our role in delivering research that informs urban policy and the shaping of cities in Australia.

Professional Services

AHURI Professional Services draws on our in-depth understanding of housing, homelessness, cities and urban policy and the expertise of AHURI's national network of Research Centres. We deliver evidence reviews and synthesis, policy engagement and transfer, and are experts in research management and brokerage.

Conferences, events and engagement

Our conferences, events and communications stimulate professional and public dialogue. We disseminate research in innovative ways and engage with government, private, not-for-profit sectors and the community.

National Network of AHURI Research Centres

There are currently eight AHURI Research Centres across Australia:

- AHURI Research Centre—Curtin University
- AHURI Research Centre—RMIT University
- AHURI Research Centre—Swinburne University of Technology
- AHURI Research Centre—The University of Adelaide
- AHURI Research Centre—The University of South Australia
- AHURI Research Centre—The University of New South Wales
- AHURI Research Centre—The University of Sydney
- AHURI Research Centre—University of Tasmania.

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Submission to Inquiry into Regional Australia 2019

This submission focuses in particular on the role of housing and urban development in regional Australia. It addresses the Terms of Reference for the Inquiry, especially in relation to:

- c) Promoting the development of regional centres, cities, town and districts including promoting master planning of regional communities;
- d) promoting private investment in regional centres and regional infrastructure
- f) Investigating the development of capital city size, regional centres in strategic locations and benefits this offers regional cities, capital cities, the Australian economy and lifestyle
- j) examining ways urbanisation can be re-directed to achieve more balanced regional development

The submission draws on AHURI research and is structured in four chapters:

Chapter 1 argues that regional Australia will grow and governments need to plan for this growth

- Regional Australia (defined as non-metropolitan areas in Australia) is forecast to grow, but diverse economic profiles mean rates of growth will be uneven between areas.
- Regional areas will face challenges including ageing and population movement, and this will affect aspirations and needs for housing and essential services.

Chapter 2 argues that housing plays an important role in regional and economic development

- Affordable housing plays an important role in regional economic development. To improve affordability, planners could do more to reduce infrastructure costs, reduce lot sizes and foster income producing economic opportunities for women.
- Housing policies can also support economic strategies such as accommodating seasonal workers in tourist towns, increasing economic diversification in resource boom towns and facilitating sea and tree change for older people in tourism towns.

Chapter 3 argues that regional housing markets have key gaps

- Housing outcomes for regional Australians are poorest for private renters who face a shortage of affordable accommodation, and regional economies often struggle to produce more housing due to skill shortages. This has negative impacts especially on certain groups like Indigenous Australians.

Chapter 4 argues that housing assistance and social housing have important roles to play in regional Australia

- There is a need more secure and affordable housing in regional areas. This could be done through improving security of tenure in private rental or providing more social housing.
- Indigenous Australians increasingly rely on public housing but struggle to access and maintain tenancies, partly because of counterproductive mainstream tenancy management rules.
- Lack of suitable crisis accommodation is a critical issue for many Indigenous women and children who face domestic and family violence.

1. Regional Australia will grow and governments need to plan for this growth

1.1 What is regional Australia?

Regional Australia is non-metropolitan, comprising regional and remote areas

The ABS provide two sets of classifications that may be useful in defining regional and non-regional Australia.

- *Rural* is defined as all persons not in an urban centre with 1,000 persons or more.¹
- *Regional (which includes remote)* is defined as those not in a major city of Australia (defined as having a remoteness index above 0.2).²

Some researchers define regional to be non-metropolitan areas:

- *Non-metropolitan* or 'Rest of state balance' refers to all areas outside the state capital city plus areas outside any listed regional centre. (see for example Hulse et al. 2014, Appendix 2, Table A20)

AHURI research has utilised different definitions, but in general for the purposes of this submission we define regional as those areas that are non-metropolitan.

1.2 Regional areas are growing, though unevenly

Regional populations are growing more slowly than metropolitan areas

Through a mix of natural and immigration increase, the Australian population is projected to grow over the next 50 years. Based on projections by the Australian Bureau of Statistics (ABS), the Australian population is expected to grow from 24.6 million to between 28.3 and 29.3 million persons by 2027, and under the most optimistic assumptions, up to 49 million by 2066. The proportion of the population in non-capital city areas declined from 34 per cent in 2014 to 33 per cent in 2018, and is projected to further decline to between 31 and 30 per cent by 2027.³ This means regional Australia will grow by around 810,000 or 10 per cent, over the next ten years.

AHURI is presently doing research (Gurran, forthcoming) into the future population growth in regional and metropolitan areas and the role of different planning frameworks to best facilitate growth.

¹ Section Of State classification divides regions into four categories. Two are Urban (major urban and other urban) and two are Rural (bounded locality and rural balance). See ABS (2017)
<https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1270.0.55.004~July%202016~Main%20Features~Design%20of%20SOS%20and%20SOSR~12>

² Remoteness structure has five categories (Major cities of Australia, Inner Regional Australia, Outer Regional Australia, Remote Australia and Very Remote Australia) each based on a value of the ARIA remoteness index See ABS (2019)
<https://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/1270.0.55.005Main%20Features15July%202016?opendocument&tabname=Summary&prodno=1270.0.55.005&issue=July%202016&num=&view=>

³ ABS (2018) Population Projections, Australia, 2017 (base) – 2066,
<https://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/3222.0>

Regional growth is commonly linked to the fortunes of key industries and their workforces

AHURI research finds that non-metropolitan regional areas have different rates of population and economic growth and can be broadly divided into three categories based on their economic profile:

- Regional tourism towns (e.g. South West WA including Margaret river),
- Resource rich boom towns (e.g. Port Hedland in Western Australia)
- Regional slow growth areas (typically reliant on agriculture, forestry and fishing industries e.g. Wheatbelt in Victoria) (Maclennan et al. 2015).

The economic profiles of these regions vary:

- Regional tourism towns have low unemployment rates, and rely a lot on seasonal workers
- Resource boom towns also have high rates of economic growth and rely on fly in fly out (FIFO) or drive in drive out (DIDO) workforces. The workforce is made up of many temporary workers (typically on 2 year renewable contracts) and workers do stints up to two weeks on and then two weeks off.
- Other regional areas have slow rates of growth and often have troubles attracting younger skilled, managerial and professional workers (Maclennan et al. 2015).

Some regional areas also have high or increasing dependency ratios with an ageing population.

In addition, some 'satellite' regional cities and towns (e.g. Wollongong or Geelong), by virtue of their proximity to larger metropolitan areas (such as Sydney or Melbourne), are growing as inhabitants can commute to larger cities for work. We are looking to better understand the role that agglomeration plays in enabling economic and productivity growth in different regions – including satellite and regional cities (Leishman, forthcoming).

Regional sustainability is dependent upon residence near essential services

AHURI research shows that populations of regional towns depend on a minimal amount of amenities and infrastructure—including social, education, health and other economic facilities. Needs for particular services are acute for particular groups:

- Older persons indicated the lack of good quality health care services, walkable neighbourhoods and public transport as potential barriers to living in regional areas (James et al. 2019).
- Indigenous people also require access to health services. While places like Broome is relatively well equipped with kidney dialysis services, dedicated alcohol and drug counselling and an Indigenous Community Housing Organisation—many of these services are not available in regional towns like Carnarvon and this contributes to high mobility for this group (Birdsall-Jones and Corunna, 2007).
- Young adults (especially Indigenous persons) leaving home require access to educational, employment and housing packages in regional and remote areas (Parkinson et al. 2019) and some regional areas are only suitable for residence if they have a car and localized employment.

1.3 Regional demand for housing is affected by demographic change

Some regional populations are ageing

The Australian population is expected to age significantly, with the number in pensionable age increasing from 2.8 million in 2012 to 4.9 million in 2031 (a rise of 79 per cent). By contrast, the numbers aged 15-24 are projected to be virtually unchanged over the same period (Wood et al. 2017). The ageing process is expected to be more pronounced in some parts of regional Australia—especially in slow growth regional areas and tourism towns.

Young people often leave regional areas but those remaining still find local housing markets difficult

There is evidence that those in regional areas were constrained in their housing choices. AHURI research (Parkinson et al. 2019) finds that:

- emerging adults (aged 18-24 years) living in regional areas (especially those in large regional towns) are more likely to say their present location did not match their ideal location compared to those in inner city areas.
- Some young people aged 18-24 are living with parents as a strategy to wait until they were able to purchase (though this was considered less of a trade off suitable for those aged 25-34 years old).
- Some young households with children were living in smaller accommodation than they really needed.
- Some young people indicated a sense of uncertainty or resentment around their housing circumstance, and mobility was not necessarily related to 'moving upwards'.

Many young people leave regional areas to pursue economic opportunities in other locations like large cities while others remained in regional areas. The lack of affordability in metropolitan housing markets was a reason some returned to regional locations. For those in city areas, thoughts of moving back to regional areas was linked to personal networks and previous attachment such as whether they had grown up in a particular area.

AHURI research found there is a need for assistance to meet deposit gaps for prospective home owners, and better information about housing options. Significant proportions of young people (between one fifth and a quarter) were willing to consider options such as shared ownership with a family member, build to rent, sharing with others or tiny houses (Parkinson et al. 2019).

Some regional areas are attractive to older people

AHURI research (James et al. 2019) indicates that many older Australians aspire to live in regional areas, especially small regional towns (sometimes called 'seachange' or 'treechange' migration). There has been an unmet demand for small regional towns and large regional centres which was especially sought for younger retirees. A significant number of people in cities wanted to move to these locations. Table 1 below shows that:

- around 20 per cent of older home owners aspired to live in small regional towns (the second most chosen location for this age group), and 17 per cent wanted to

live in a large regional city or town. Most wished to own their home and live in three-bedroom homes.

- Similar aspirations for small regional towns or large regional city or towns were held by private renters (24% and 18% respectively), who also mainly aspired to ownership, living in separate dwellings or apartments with either two or three bedrooms.
- Social housing tenants were less likely to aspire to non-metropolitan locations, preferring city locations, but there was some demand for small towns (17%), large regional cities or towns (15%) and remote communities (5%).

Table 1: Ideal housing outcomes for older Australians

	Home owners	Private Renters	Social Housing renters	55+ housing
The CBD of a capital city	5%	5%	7%	2%
The inner suburbs of a capital city	17%	19%	20%	11%
Middle/outer suburbs of capital city	36%	28%	30%	46%
A large regional city or town	17%	18%	15%	21%
A small regional town	20%	24%	17%	18%
A remote community	2%	2%	5%	0%
No preference or other	4%	3%	6%	2%%

Source: James et al. (2019)

Regional economies are affected by migration

AHURI research shows that the outcomes of migration for income support recipients from city to country are usually mixed—while it usually results in better wellbeing with improved housing affordability in the short term, this is not always the case with some having worse housing affordability and travel costs. Employment opportunities are often worse, and this left movers worse off. Movers from non-metropolitan areas to cities felt they were better off, except for those unable to pick up work, and most experienced worsened housing affordability—this group was more likely to move back to country areas (Marshall et al. 2003, Marshall et al. 2004).

2. Housing plays an important role in regional and economic development

2.1 Housing can play an important role in regional economic development

Provision of affordable housing is important for economic development

Housing provision can play an important role in economies by facilitating population growth, which assists in both adding to local consumer demand, investment and labour market depth. This is especially the case in large cities where agglomeration effects can play positive impacts on productivity above and beyond population growth (and, when congestion occurs, can undermine economic performance). However, housing can also play a similar role in regional economies (Maclennan et al. 2015).

Housing strategies for affordable housing are sometimes included in planning schedules. However often state legislation prioritises other factors—including the preservation of agricultural land for environmental concerns. While these issues should not be ignored, housing affordability needs to also be considered.

There are a few barriers which government planners need to address to increase housing affordability:

- Reducing infrastructure costs and charges which make it difficult for developers to deliver an affordable product.
- Addressing the prevalence of traditional regional lot sizes of over 600 square metres which limit the scope for the delivery of affordable land.
- matching the provision of infrastructure in rural and regional centres to the supply of additional land for housing.
- Providing more economic opportunities for women so that households can increase labour force participation, increase income and reduce housing stress. (Beer et al. 2011).

Housing assistance is relevant for mobility to and from regional areas

AHURI research has shown that high housing costs have potentially adverse effects on productivity by discouraging migration to high cost high employment regions, while encouraging migration to low cost low employment regions (Berry, 2006). In this regard, housing assistance can help offset some of these adverse effects.

That said, AHURI research finds some forms of housing assistance reduce mobility:

- more secure housing tenures (public housing) inhibit residential mobility. There are barriers to interregional moves because a commute to the new job is not feasible, while a residential move could result in the loss of a subsidised and secure public housing tenancy. This is potentially concerning for economic outcomes if it undermines mobility of labour.
- By contrast, Commonwealth Rent Assistance (CRA) is geographically transferable and so can assist eligible individuals and households to move to regions with better economic prospects (Ong et al. 2017)

There are similar concerns around home ownership (and the role of stamp duty) in limiting residential mobility. There is some evidence (from a now dated study) of a negative effect on labour market outcomes in Australia for regional housing markets

(Flatau et al. 2004). This suggests there may be benefits for regional economies in removing impediments to residential mobility like stamp duty. However AHURI research has found that overall, home ownership has been associated with positive labour market outcomes despite it inhibiting of labour market mobility (Ong et al. 2017).

2.2. Government strategies need to address specific regional housing needs

Government strategies in relation to planning for housing and provision of subsidy can have an important role in shaping economic outcomes, through attracting new workers and by directly stimulating the local economy. Some of the policies used in regional areas are explored below in different types of regional areas.

Tourism towns need a mix of affordable housing for workers and retirees

AHURI research finds that housing strategies are important in fostering regional development in tourism towns. Planners can do better by:

- Local governments seeking to integrate affordable housing strategies as part of its economic development planning.
- Building employee and seasonal worker housing to attract workers.
- Growing the construction sector, by increasing the supply of goods and services for builders and identifying ways for construction firms to easily access residential development opportunities in these towns.
- Plan better for the provision of housing suitable for home-based businesses (this has occurred on the Surf Coast).
- Plan better for housing diversity, including the need to accommodate aging in place and attract new residents as the population ages (Maclennan et al 2015).

Resource boom towns need long term housing for economic diversification

AHURI research argues that there needs to be clearer commitments from governments to the longer term future of communities in remote regions, and coordinated approaches from both governments and industry to better plan for the future, rather than short-term and lagged responses to industry investments. Longer term reforms will necessarily take some time but might entail:

- provision of infrastructure, which may be linked to mining royalty revenue and partnership approaches with industry to see some of the benefits of the mining flow to the local community.
- Serviced land banking to ensure a good supply of land for housing
- Greater flexibilities around government town planning policies to enable greater flexibility regarding development densities and transformation of current housing stock.
- Fast-tracking planning approvals for residential developments that contain an element of affordable housing
- Prioritizing aesthetically attractive housing that people might want to live in for longer periods

- Maintenance and upgrading of housing over time to ensure sustainable standards of population health, education opportunities, liveability and accessibility. (Beer et al. 2011)

Governments might invest in social, community and affordable housing, and shared equity housing, and affordable housing for low-to-middle income earners or key workers not eligible for housing assistance. This might include housing for government service employees (McKenzie et al. 2009). Providing affordable accommodation to workers in other parts of the economy might also assist the town in fostering greater economic diversification (e.g. via tourism) that promotes more sustainable long term local employment and investment in the town. The constant lack of affordable housing and high wages in the mining sector makes diversification harder as both workers and housing is 'sucked' away (Maclennan et al. 2015; McKenzie et al. 2009).

Some housing policies in relation to boom towns involve shifts from transient to longer term workforces. AHURI research finds two ways this has occurred in the Pilbara have been:

- to locate temporary workforce accommodation closer to township commercial centres and key services, to provide greater amenity for this workforce and create better economic development opportunities. Where this has occurred, there have sometimes been tensions here between providing local economic opportunities and limiting commute times to the workplace which is often outside the township.
- Time limits on the operation of TWA facilities are also stipulated to encourage shifts away from transient work to longer term work (Maclennan et al. 2015).

Regional Slow Growth areas can attract retirees if they have amenities

AHURI research suggests that businesses in slow growth areas find it harder to attract and retain skilled employees because of a lack of secure, good quality and appropriate housing (Maclennan et al. 2015).

Housing policies can therefore be important in regional areas with slow growth:

- Low housing prices and rents are sometimes used as a way to promote growth by attracting new residents who may be priced out in other locations or a way for city people to move and withdraw housing equity without sacrificing housing quality and size. However the lack of price appreciation can also be a problem for those moving from cities concerned about foregoing capital returns and the future capacity to re-enter city real estate markets.
- Greenfield residential development is also used as a way of creating affordable housing.
- Relocating people with healthcare needs to regional areas with those facilities can also be a means of developing economic stimulus in some regional areas, and so there may be a role in seeking to better link up people with housing opportunities in regions through digital technologies (Sharam et al. 2018).

Forthcoming AHURI research will explore in greater detail the housing market dynamics associated with agglomeration across different markets including regional locations. In particular it will look at the role of cheaper regional housing in diffusing the effects of agglomeration (Nygaard et al. forthcoming).

Federal housing programs need to better address regional needs

AHURI research (Beer et al. 2011) found that there were shortcomings in the way federal housing programs addressed regional areas:

- many local governments in regional areas were not aware of housing policies like the Housing Assistance Fund and (now defunct) National Rental Affordability Scheme. Nor was there any forum at a national or state and territory level for disseminating information about housing programs.
- regional centres were not as able to apply for programs because of limited budgets and limited time to complete lengthy application processes

Federal and state governments could therefore market and target programs to the needs of regional, rural and remote areas.

3. Regional Housing markets have key gaps

3.1 Private rental is growing in regional areas

The proportion of households that are in private rental increased from 2006 to 2011 in both metropolitan and non-metropolitan areas. While private rental is more important in metropolitan areas (in 2011, 23 per cent of metropolitan households were private renters compared to 20 per cent in non-metropolitan areas), the rate of increase over the five year period was greater in non-metropolitan households (19 per cent) than metropolitan areas (17 per cent) (Hulse et al. 2014).

There is evidence that the rise of digital technology and information/advice from intermediary organisations is leading to an increase in what is called 'borderless investment', whereby an investor landlord (especially in Sydney and Melbourne) can strategically invest in areas that are considered to be undervalued. This included many regional housing markets and regional centres (Hulse et al. 2018).

3.2 Market outcomes are mixed with private rental the poorest

Regional Housing Markets are diverse, reflecting different demand and supply pressures

However the geography of housing affordability and unaffordability is highly variable and this must be taken into account in policy responses for addressing affordability problems across the country. AHURI research (Maclennan et al. 2015) indicates that housing dynamics differ in each of the distinctive regional areas to reflect their differing social and economic pressures:

- Regional tourism towns often have large numbers of houses that are unoccupied for much of the year as they are used as holiday houses, and developers exercise a lot of control on supply of new stock, limiting affordability. The advent of new digital technologies like Airbnb are also starting to disrupt some housing markets in tourism towns, further reducing availability of housing stock for longer term private rental (Crommelin et al. 2018).
- Resource rich boom towns rely on company provided accommodation and transient worker accommodation (TWA). There is a lack of permanent accommodation available. Despite increases in the price of housing, the costs of provision are also high because of geographic isolation, and so housing supply is relatively price inelastic. This can adversely impact long term growth in such locations.
- Regional slow growth areas have housing insecurity, depressed house prices and poor housing quality which undermine being able to attract professional and skilled workers.

Housing affordability is poorest in rental markets

Housing affordability is a major challenge in rural and regional Australia. AHURI research shows that regional housing markets have differing affordability outcomes:

- home ownership is mostly affordable in rural and regional Australia—especially for those already in ownership—with a relatively low level of housing stress among such home owners and some centres remain affordable both in absolute terms and relative to the capitals.

- there is clear evidence of market failure in the rental market, like metropolitan housing markets.
- there is widespread concern about the ability of low income earners to access affordable rental housing and transition from rental into home ownership in the short and longer term (Beer et al. 2011).

AHURI research finds that, even though most of the public housing eligible households live in cities (where most of the population lives), a higher proportion of private renters in regional Australia are eligible for public housing compared to private renters in cities. For example, in Victoria and regional South Australia (SA), over 60 per cent of private rental tenants are eligible for public housing (compared to only 40 per cent for those living in Melbourne, and 58 per cent in Adelaide) (Wood et al. 2017).

This results in shortages of affordable housing, housing stress and financial disadvantage

AHURI researchers have found that these market failures have resulted in number of issues for consumers in non-metropolitan housing markets:

- *Shortages of affordable private rental housing* Table 2 below shows that in 2011, while the greatest shortages of affordable private rental housing were in metropolitan regions, there was a shortage of affordable and available stock of 100,000 houses in non-metropolitan regions. Around two thirds of all low income (lowest quintile) households were paying unaffordable rents (Beer et al. 2011, Hulse et al. 2014).⁴
- *Housing affordability stress* (households paying more than 30 per cent of income in housing costs) in regional areas – varied from 7 per cent for working households (in regional South Australia), to 13 per cent in regional New South Wales (Yates et al. 2006). Around a third of low income earners (paid in lowest 40 per cent of income) churning in and out of housing stress are in regional areas (Wood et al. 2014).
- *Rental affordability stress* (low income private rental households paying more than 30 per cent of income in housing costs) affected 200,762 households in non-capital city areas in 2017-18 (around 36 per cent of all low income non-capital city households).⁵
- *After-housing financial disadvantage*: While housing costs were typically highest in metropolitan regions, these areas also typically experienced higher incomes. Housing costs can still exert a significant impact on financial disadvantage for many people in regional Australia due to their relatively low incomes. This is true especially for home purchasers and private renters, where housing costs have large impacts on after housing poverty rates (see Table 3) . Housing costs exerted a particularly high impact for private renters in southern Queensland, Northern New South Wales and parts of regional Western Australia (McNamara et al. 2007).

⁴ A forthcoming AHURI report will provide details about shortages as at 2016.

⁵ See ABS (2019) Cat. 41300, Table 21 Housing Occupancy and Costs, Australia,

Table 2: Shortage of affordable and available stock for private renter households with gross incomes at or below Q1 in the nation-wide household income distribution, 2011

	Shortage of affordable and available stock		Proportion (%) of low income (Q1) households paying unaffordable rents
	2006	2011	2011
Australia	-211,000	-271,000	78%
Metropolitan regions	-134,000	-171,000	88%
Non-metro regions	-76,000	-100,000	66%

Source: Hulse et al. (2014) Table 3.

Table 3: Impact of housing costs on financial disadvantage by tenure type and section of state, 2003

Tenure type	Difference between before and after housing poverty rates			
	Major Urban (%)	Other urban (%)	Rural towns (%)	Rural areas (%)
Owned outright	-2.31	-2.03	-1.56	-1.55
Purchasing	+6.96	+7.50	+7.57	+7.33
Public renters	+0.63	+0.37	+2.14	+1.74
Private renters	+9.42	+9.72	+8.59	+8.80

Source: McNamara et al. (2007) p.14

High rates of homelessness are significantly associated with poorer areas with weaker labour markets. In regional and remote areas it is heightened where there are also large numbers of children aged under 14.

Regional housing market failures are partly due to poor supply responses

In Australia, market signals such as house prices are relatively inefficient in inducing a supply response, compared to other economies such as the United States (Ong et al. 2017).⁶ Housing supply in many regional areas is also price inelastic (meaning that increases in prices are not efficient in inducing a supply response), especially in remote areas, where it is often hard to get skilled labour and materials or there is a lack of knowledge by suppliers about market opportunities (Maclennan et al 2015). Much of the housing sector labour force is concentrated in the major cities and large regional

⁶ A forthcoming AHURI report will report on the distribution of new housing supply between 2006 and 2016 across the country – including non-metropolitan areas. <https://www.ahuri.edu.au/research/research-in-progress/ahuri-research-projects/the-uneven-distribution-of-housing-supply-2006-16>

centres. Building workers sometimes have to commute long distances to building sites (Dalton et al. 2013).

A key issue is whether population based planning approaches might provide a better way to coordinate new supply. New research will look at population growth forecasts of the ABS across Australia and how well they have predicted population trends over time. It will look at housing need to a disaggregated level (Rowley forthcoming).

3.3 There is a need for greater diversity of product

There is a lack of diversity of building products in many regional areas to suit the diverse needs of a range of groups. This was true for young persons who found it difficult to find suitable and affordable housing (Parkinson et al. 2019) as well as older people who are seeking to remain or newly settle in regional areas (especially small regional towns) (James et al. 2019).

This requires a joint approach by developers and planners or the intervention of state development agencies to deliver regional housing.

3.4 Indigenous and young people are especially vulnerable

Indigenous people are especially vulnerable to lack of options in regional housing markets:

- Indigenous people have high rates of overcrowding and homelessness (Birdsall-Jones et al 2008).
- Indigenous people faced problems of lack of affordability and choice, racism and discrimination in the private rental sector (James et al. 2019).
- Indigenous persons are strongly associated with overcrowding and homelessness in remote areas and despite some improvements in service provision, there remains a large service mismatch (Parkinson et al. 2019).
- High rates of mobility among Indigenous people mean that leaseholders have to accommodate high numbers of temporary visitors, which can subject the dwelling to higher wear and tear or damage, potentially undermining rental sustainability (Memcott et al. 2006).
- Indigenous women and children face a lack of suitable housing options to escape family violence, putting them at risk of harm (valentine et al, forthcoming).

Younger and Older people indicated problems in the housing market

- Lack of affordable options in the private rental market.
- Lack of diversity of product in the housing market more generally (Parkinson et al. 2019, James et al. 2019).

4. Housing assistance and Social housing have a role in regional markets

4.1 Housing assistance for Home owners is relevant for some groups

Home ownership support is relevant in getting people to move to regional markets

Some states and territories (e.g. Victoria) are offering financial assistance for first home owners to purchase housing in regional areas.⁷ However evidence from AHURI research is that First Home Owner Grants tend to inflate markets, do little to add to supply (unless it is focused only on new build) and generally benefit those most likely to enter the market anyway (Stone et al. 2016; Wood et al. 2003).

Home ownership support could assist some Indigenous households

Relatively few Indigenous households enter home ownership, and home ownership support is a factor in assisting some Indigenous people into home ownership, however most enter home ownership because of family support (Birdsall Jones and Corunna, 2007). The key aspects of security of tenure and the ability to pass on a house to their children are considered key benefits of home ownership (not available to long term public or private renters), and Indigenous people have aspirations for home ownership for these objectives (James et al. 2019, Memmott et al. 2009).

4.2 Housing assistance for private rental is critical

Rent assistance plays an important role in regional markets in improving affordability

Commonwealth Rent Assistance (CRA) is a form of housing assistance that is available to income support beneficiaries across Australia who are living in private rental accommodation. AHURI research shows that CRA has a beneficial impact on affordability for many recipients and if it is withdrawn it would lead to higher affordability stress, but it has become progressively less effective in countering affordability stress (Wood et al. 2014). However its effectiveness is uneven because rents vary in different parts of the country. CRA was found to be least effective in improving affordability in capital cities and metropolitan areas, with around 37 per cent still experiencing unaffordability, but unaffordability was also an issue in remote and rural areas (Melhuish et al, 2004).

The population will continue to grow, increasing the potential numbers becoming eligible for housing assistance. AHURI research estimates the number of people receiving CRA is projected to increase from 952,400 in 2011, to 1,234,300 in 2031 (Wood et al. 2017).

Housing needs are increasing in regional areas

AHURI research identified that collecting statistics on housing need, including supply and demand and housing conditions was important to plan for future population and

⁷ State Revenue Office, 2019 <https://www.sro.vic.gov.au/regionalFAQs>

how to overcome housing market constraints in regional housing markets (Beer et al. 2011).

AHURI researchers have devised a measure of housing need which includes an estimate of those unable to access any market provided housing (those in social housing and homeless) as well as those presently in private rental housing but are in stress. This broader measure of housing need is defined as:

the aggregate of households unable to access market provided housing or requiring some form of housing assistance in the private rental market to avoid a position of rental stress. (Rowley et al. 2017:1)

Housing need using this measure is expected to grow into the future. Current housing need in Australia is estimated to be 1.3 million households (just under 14 % of households), and this is estimated to rise to 1.7 million households by 2025 under a baseline scenario (Rowley et al. 2017).

Governments could improve security of tenure in private rental including in regional areas

AHURI research has shown that an increasing proportion of private renter are renting for long periods of time, including families (Stone et al. 2013). However rental laws have, until recently, provided very few protections for private rental tenants in terms of security of tenure.

AHURI research (Wood et al. 2017) shows there is the potential to improve rental security for people in private rental housing in regional areas.

This research finds that the cost of implementing a secure rental scheme in the private rental sector (across regional and urban markets) is cheaper than creating more public housing. The average public housing subsidy is equivalent to an annual budget cost of around \$3 billion, or \$13.1 billion over the five-year period (when discounted at a rate of 8% per year). This total is well above the estimated \$10.1 billion budget cost of instituting the secure lease program.

Modelling shows that if a secure lease program was introduced, it would potentially benefit up to 258,830 people in regional areas (see Table 4 below). This compares with the 96,500 people in public housing in regional areas (as at 2010).

4.3 More social housing is needed

There is a need for social housing in regional areas and this is rising

AHURI research provides an estimates of the need for social housing in Australia over the next 20 years. This combines the need generated from different segments of the population, which comprises three main sources:

- the currently met need (i.e. existing social renters) projected forward as a share of households;
- the 'manifest need' (i.e. homeless populations), both current and projected; and
- the 'evident need' (i.e. those identified as having housing needs unmet by the market, but outside the above groups), both current and projected. This is operationalised as households that are on a low income (approximately the bottom quintile for the relevant household type) and in rental stress (in private rental and paying more than 30 per cent of income on rent).

Table 4 shows current and projected need for social housing to 2036 across different states and regions.

Table 4: Summary of current and projected housing need estimates

Section of State	Social housing share		Manifest and evident need (000s)		Total need (2016-2036) ('000s)
	Current (met) ('000)	Projected to 2036 ('000)	Current ('000)	Projected to 2036 ('000)	
Metropolitan	241.2	99.2	262.0	113.1	474.3
Non-metropolitan	143.4	36.9	171.2	44.8	252.9
Australia	384.6	136.2	433.2	157.9	727.3

Source: Lawson et al. (2018)

As at 2016, there were 143,400 units of social housing in non-metropolitan regional areas, and this is projected to increase to 180,300 units by 2036 (an increase of 26%). This compares to 241,200 units in metropolitan areas, which is projected to increase (by 4%) to 340,500 by 2036.

However there is a manifest and evident need (not presently supplied) for additional social housing at present of 171,200 in regional areas. This is likely to increase to 216,000 (also an increase of 26%). Overall, there is a need for an additional 252,400 additional units of housing by 2036 (an increase of 47%). To meet future needs, social housing would need to increase by:

- 72,100 units in non-metro New South Wales (143%)
- 38,500 units in non-metro Victoria (182%)
- 95,700 units in non-metro Queensland (271%)
- 18,200 units in non-metro Western Australia (122%)
- 9,500 units in non-metro South Australia (98%)
- 7,600 units in non-metro Tasmania (119%)
- 11,300 units in Non-metro Northern Territory (103%).

There is widespread agreement that funding more social housing needs to address a 'funding gap', that relates to the low revenues of social housing providers. AHURI research has estimated the funding gap that would need to be met to provide social housing in different locations. On average the annual funding gap is around \$13,000 per housing unit, but is higher in some locations (mainly cities) where it reaches as high as \$35,000. The funding gap is relatively modest in most regional areas however, with the gap under \$10,000 in most regional locations (Lawson et al. 2018).

4.4 Social and crisis housing is critical for Indigenous people in regional areas

Most Indigenous people in social housing are in regional areas

Most Indigenous households rent their homes, with mainstream public or community housing an increasing preference. For example in Western Australia, 77 per cent of all Indigenous households rent, with public housing (32%) or community housing (23%), being the preference because of their security and longevity (Birdsall-Jones, 2007)

Mainstream public housing has become an increasingly important tenure for Indigenous tenants, especially in outer regional, remote and even very remote areas in Western Australia (WA), Queensland (Qld) and the Northern Territory (NT). In 2003, around 72 per cent of all Indigenous households assisted by mainstream public housing were in regional (non-major city) areas (Flatau et al. 2005).

Indigenous people struggle to access and maintain social housing

Indigenous people can face impediments in moving from short-term crisis accommodation to more secure mainstream public and long-term community housing options and so free themselves from churning through various forms of homelessness. Therefore there is a need to target Indigenous-specific housing assistance funding and programs to remote Indigenous locations.

Timely access to public rental accommodation that is suitable and allocated according to need has been an important issue for Indigenous people. An issue for public housing authorities has been getting a suitable regional spread of accommodation options—lack of appropriate options is sometimes revealed in high rates of overcrowding. Overcrowding is higher in remote and very remote areas as compared with major cities and inner and outer regional areas (Memmott et al. 2012, Flatau et al. 2005).

Tenancy sustainability (and reducing involuntary terminations of leases) have been critical issues in relation to social housing for Indigenous people. State governments (e.g. in Western Australia and South Australia) have assisted in supporting tenancies for Indigenous people (Flatau et al. 2005). Forthcoming AHURI research is examining practical ways to improve sustainability of Indigenous tenancies (Moskos, forthcoming).

AHURI research shows that Indigenous housing careers in public housing tenancy tends to be a function of the relationship between Indigenous people as tenants and the social housing agency. These relationships are often characterised by conflict between tenant and social housing agency—with housing related debt, wait listing, maintenance and repairs, and lack of transparency around administrative processes the key causes for conflict. Despite this conflict, getting public housing remains the main goal for many Indigenous households, because of its low cost and stability or security of tenure (Birdsall-Jones et al 2007).

Social housing management and procurement processes should be modified to benefit Indigenous communities

Although progress has occurred in forging links between Indigenous, public and community housing sectors, more needs to be done, including at a regional level. AHURI research suggests that top-down processes imposing mainstream rules 'can be counterproductive to local integration unless they are supported by local implementation strategies that provide good information, build networks and relationships and empower front-line workers to flexibly apply policies' (Milligan et al. 2011: 5). Key approaches to improve management would include:

- Strong relationships at a local level with other support services (including homelessness services) to sustain people in tenancies is important – this requires more flexible use of resources.
- Workforce strategies, including recruitment of more indigenous staff
- Reducing barriers to access for Indigenous clients including more culturally safe service settings and flexible service delivery practices, and prioritizing tenant and community engagement

AHURI research (Habibis et al 2016). finds that there would also be benefit in adopting a 'hybrid model' of housing management that is adapted to the local context in remote Indigenous communities. This approach would involve housing authorities:

- retaining responsibility for remote Indigenous housing and provide the regulatory framework to ensure maintenance of standards through quality assurance and monitoring procedures.
- building local capacity, including with Indigenous Community Housing Organisations, so that they can meet regulatory hurdles, and mainstream Community Housing Providers employing local Indigenous people.
- moving away from mainstream rent models which are not sustainable in remote settlements. Property based rents and community wide levies may be better mechanisms.
- Building more appropriate systems and strategies to proactive manage repairs are needed with problems with centralized systems—partnerships with local providers may provide a way around this.

Construction of social housing in remote Indigenous settlements by outside contractors might be appealing for public housing managers seeking to minimize financial risks and meet timeframes, but these lose an opportunity to build skills and social capital that harmonise with cultural values and have longer term benefits for communities. AHURI research has shown that indigenous housing procurement can be leveraged to benefit people in remote and regional settings and best practice models can be developed (Davidson et al. 2011).

Crisis housing and permanent accommodation acute for Indigenous people

AHURI research (Cripps and Habibis, 2019) shows that there are acute shortages in crisis, transitional and long-term housing in regional and remote locations. This means that Indigenous women and children are routinely turned away from refuges and safe houses because they are at capacity. This is a critical issue because:

- Vulnerable women and children can be trapped in a revolving door of crisis accommodation and homelessness or staying with friends without getting into suitable long term accommodation quickly.
- It can add to the risk they will return to an unsafe home, putting themselves and children at risk of injury or death.
- It can adversely put Indigenous women at significant risk of having their children removed by Child Protection.
- Lack of permanent accommodation can hamper the chance of reunification with children removed, especially if they cannot achieve this housing within a 12 month period (by which time many children go into permanent care).

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Gurran et al (forthcoming) *Population growth, regional connectivity, and city planning – international lessons for Australian practice*

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