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# Policy coordination and housing outcomes during COVID-19

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## Acronyms and abbreviations used in this report

<b>ACT</b>	Australian Capital Territory
<b>AHURI</b>	Australian Housing and Urban Research Institute Limited
<b>AIHW</b>	Australian Institute of Health and Welfare
<b>APO</b>	Analysis and Policy Observatory
<b>CHP</b>	Community Housing Provider
<b>COVID-19</b>	Coronavirus disease of 2019
<b>CRA</b>	Commonwealth Rent Assistance
<b>CSHA</b>	Commonwealth-State Housing Agreement
<b>DFV</b>	Domestic and family violence
<b>HPAP</b>	Homeless Persons Assistance Program
<b>NAHA</b>	National Affordable Housing Agreement
<b>NFP</b>	not-for-profit organisation
<b>NHFIC</b>	National Housing Finance and Investment Corporation
<b>NHHA</b>	National Housing and Homelessness Agreement
<b>NPAH</b>	National Partnership Agreement on Homelessness
<b>NRAS</b>	National Rental Affordability Scheme
<b>NSW</b>	New South Wales
<b>NT</b>	Northern Territory
<b>PRS</b>	Private Rental Sector
<b>RBA</b>	Reserve Bank of Australia
<b>SA</b>	South Australia
<b>SAAP</b>	Supported Accommodation Assistance Program
<b>SARS-CoV-2</b>	Severe Acute Respiratory Syndrome Coronavirus 2
<b>SHARP</b>	Social Housing Acceleration and Renovation Program
<b>SHS</b>	Specialist Homelessness Services
<b>WA</b>	Western Australia

## Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website [www.ahuri.edu.au/research/glossary](http://www.ahuri.edu.au/research/glossary).

### **Commonwealth Rent Assistance (CRA)**

A non-taxable Australian Government supplementary payment added on to the benefit or family payment of people who rent in the private rental market above applicable rent thresholds.

### **direct assistance**

Government policies and programs that are directly focussed on boosting housing supply or demand, such as providing public housing or the First Home Owners Grant.

### **homelessness**

The Australian Bureau of Statistics definition states that when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement: is in a dwelling that is inadequate and which has no tenure, or if their initial tenure is short and not extendable and does not allow them to have control of, and access to space for social relations.

### **household**

One or more persons, at least one of whom is at least 15 years of age and usually resident in the same private dwelling. The people in a household may or may not be related. They must live wholly within one dwelling.

### **indirect assistance**

Government policies and programs that, while not directly focussed on housing supply or demand, do impact on the housing system (e.g. tax policies that exempt housing from certain taxes, such as home ownership is exempted from the capital gains tax).

### **land tax**

Land tax is an annual tax levied on owners of vacant land, a holiday house, investment properties or primary production land close to a city.

### **low-income household**

A household with income in the bottom 20 per cent of all household income distribution.

### **National Affordable Housing Agreement (NAHA)**

From 1 January 2009, government response to homelessness is administered under the NAHA and the National Partnership Agreement on Homelessness (NPAH).

### **National Partnership Agreement on Homelessness (NPAH)**

The National Partnership Agreement on Homelessness (NPAH) commenced in January 2009. Under the current agreement the Australian and state and territory governments have committed to provide \$1.1 billion in funding. It contributes to the National Affordable Housing Agreement outcome, to help people who are homeless or at risk of homelessness achieve sustainable housing and social inclusion.

### **National Rental Affordability Scheme (NRAS)**

An Australian Government scheme that commenced on 1 July 2008, providing annual incentives (tax credits—if paying tax, grants—if not paying tax) to investors for 10 years to create 50,000 new affordable rental properties rented to low-income and moderate-income households at 20 per cent below local area market rents. The scheme was stopped for new property incentives in 2014, and as a result 37,142 dwellings will be built.

### **public housing**

Housing, other than employee housing, that is owned and managed by government directly.

### **social housing**

Rental housing that is provided and/or managed by government or non-government organisations, including public and community housing.

### **supply side assistance**

Forms of housing assistance given to providers, not consumers, of housing to help increase the quantity or quality of housing (e.g. National Rental Affordability Scheme).

### **tenancy support services**

Services provided to assist those at risk of homelessness with existing tenancies in the public and private rental sectors. These are early intervention services that aim to stop homelessness from occurring.

# Executive summary

## Key points

- Prior to the COVID-19 pandemic the housing system in Australia was under strain.
- Policy makers in Australia were braced for severe, detrimental impacts arising from the unfolding global pandemic.
- The response from all tiers of Australian government to these threats was rapid and comprehensive, and where required, coordinated.
- Broad estimates suggest that > \$4 billion was allocated for new and expedited policy interventions at key points of the housing system.
- Good outcomes were achieved through coordinated action in some key policy areas, which provides broader lessons for how policy makers can address existing challenges in the housing system and respond to future crises with system-level implications.



## Key findings

The COVID-19 pandemic created an unprecedented crisis facing the housing system and the people who depend upon it. So large was the potential risk arising from the crisis, that a comprehensive and coordinated, whole-of-government response was required.

This scoping study was driven by the need to understand the scale and scope of policy interventions in the housing system—a critical first step for on-going assessment of the outcomes and impacts of the broad suite of initiatives deployed by governments in response to the pandemic. This will help build a preliminary evidence base to assess the whole-of-government response going forward and to prepare policy makers for future crises with similar system-wide implications.

The multi-level response to pandemic impacts on the housing system were rapid, large in scale and scope, and generally well-coordinated. In total, 98 Australian Government and state/territory government initiatives were announced between March and June 2020, supported by \$4 billion of new or expedited funding.

Below we detail the key findings across four key housing outcome areas that were targeted by governments to address the public health and associated social and economic issues arising from COVID-19.

### Homelessness

- National effectiveness in rapidly accommodating some of the most disadvantaged and at-risk groups in Australia is widely seen as one of the early ‘successes’ of governments’ response.
- By some estimates 8,000 people across Australia were provided with accommodation to create safe spaces to self-isolate and recover if presenting symptoms.
- For the first time rough sleeping was briefly eliminated with the majority housed in a combination of hotel/motel accommodation.
- In line with the National Cabinet, responses followed a common approach—rapidly identify the homeless using the resources and networks of specialist homeless services (SHS); house people in temporary accommodation and provide ‘wrap-around’ support.
- Several governments—New South Wales, Victoria and Western Australia—are using the opportunity to transition homeless into long-term and secure accommodation through additional investments in housing and assertive care.
- What is evident is the growth of approaches modelled on ‘housing first’ (or rapid housing) as the strategy for tackling long-term homelessness (Johnson, Parkinson et al. 2012).
- It has thus illustrated the potential to address one of society’s most enduring and intractable problems—and illustrates the potential for policy and social innovation in a crisis.
- The total number of policy initiatives announced by all Australian governments for homelessness is 22 and we estimate that the volume of funding committed by mid-June 2020 was \$192m.

### Crisis accommodation

- Social distancing measures created an environment for what the United Nations described in April as a ‘shadow pandemic’: potential for increased violence against women and girls (Mlambo-Ngcuka 2020).
- Stay-at-home measures have placed strain on services and increased the need for expanded services, and early research has shown increased use of services and severity of domestic and family violence (Pfitzner, Fitz-Gibbon et al. 2020a; 2020b).
- In response, we found that state/territory governments developed at least nine initiatives, evenly spread except for the Northern Territory (no discrete response) and Queensland and WA (two each). The Australian Government provided funding support (\$150m).
- We estimate that approximately \$204m has been committed to crisis accommodation since the pandemic began.

### Social housing

- As with prior economic downturns, social housing has featured as a key plank of the economic recovery platform of governments—the context of the pandemic has had some impact but not substantively altered the shape of the response.
- Approximately \$1.57 billion was earmarked for social housing outcomes across most states and territories.
- Most state governments committed new and/or expedited funding for maintenance and upgrades of existing social housing stock as a form of ‘shovel ready’ economic stimulus.
- Five states expedited and/or committed new funding to increase supply of social housing to stimulate construction and, in some cases, meet the needs of those housed in temporary accommodation to support ‘housing first’ models.
- NSW, WA and Victoria provided funds specifically for Indigenous communities.
- At this point in the pandemic there has been no new direct allocation of funding for social housing by the Australian Government, which contrasts with the Global Financial Crisis, where \$5.2b (\$6.5b in 2020 dollars) was allocated to the Social Housing Initiative (Pawson, Milligan et al. 2020: 95).

### Private rental

- Approximately \$1.2 billion has been earmarked for the Private Rental Sector (PRS) housing outcomes during the early stages of the crisis.
- Due to the distribution of responsibilities under the federation much activity was driven by the states/territories with regulatory oversight of residential tenancy legislation and control over core revenue policies such as land tax and stamp duty.
- A plurality of states also provided transfers/payments in the form of rent relief for those experiencing hardship due to the suppression of economic activity associated with social distancing measures and adverse labour market conditions associated with the economic downturn.
- The PRS was nonetheless a key focus of the National Cabinet early in the pandemic and there was multi-level coordination as evidenced by harmonisation of laws to protect tenants through eviction moratoria and suspension of rental increases.
- Each level of government and jurisdiction was actively involved in policy interventions or emergency activities except for the Northern Territory.



## Policy development options

There are several opportunities for policy development arising from the scoping study. Primarily, these relate to learning from the whole-of-government approach to better understand the ‘fitness-for-purpose’ of the housing system. The pace of change and speed of coordinated collaborations throughout the system, in such a short timeframe, means there is a lot of new knowledge to capture around working across policy silos, institutional frameworks and across jurisdictions. Very simply, policy actors need to capture this knowledge to harness new ways of pulling together to improve the housing outcomes for Australians.

Through the early phases of the pandemic, new and expanded initiatives were announced and implemented in a largely coherent and efficient way. Some existing constraints, prevalent in the complex housing system, were circumvented, which shows that rapid action can be taken through a whole-of-government approach to address the risks to Australians, including some of the most vulnerable people in our society. This therefore presents an opportunity to explore how some of the existing problems present in the Australian housing system can be addressed—and to expand investment in the housing system that can stop people experiencing negative housing outcomes.

Alongside the system level learnings, it is evident that in some outcome areas, especially social housing, declining investment relative to population growth, and a lack of appropriate supply, left Australia underprepared to meet the increased demand for housing and housing services from diverse cohorts: vulnerable groups, including survivors of domestic and family violence (DFV), people experiencing or at risk of homelessness for the first time due to the economic downturn, and rough sleepers, requiring long-term housing following largely successful rapid housing response to people into hotel accommodation. Policy actors need to address the systemic challenges evident in a housing system that was under strain as the pandemic began.

Secondly, there are several policy opportunities relating to individual housing outcomes. The pace of change meant that jurisdictions were regularly announcing new interventions across housing continuum and lessons learned could be applied to address existing challenges in the housing system.

Below we briefly detail the policy recommendations for key points on the housing continuum (more detailed discussion is at Chapter 7).

- **Homelessness:** direct interventions and an approach that was characterised by close-coordination between the states/territories and frontline SHS assisted in getting rough sleepers and people at risk of homelessness into safe, if temporary in many instances, accommodation.
- **Crisis accommodation:** Direct interventions, especially increased Australian Government and state/territory funding support for DFV programs and increased support for referral services and mental health support provided an expanded capacity to help DFV survivors and perpetrators.
- **Social housing:** Direct supports came in the form of improving social housing stock through upgrades and maintenance programs. Investments in new supply of social housing stock were announced but comparatively small in value, targeted in areas where future demand was likely to be and to provide long-term housing to those in temporary accommodation.
- **Private rental:** COVID-19 has shown that the federation can rapidly respond with ‘stop-gaps’ to mitigate the short-term impacts on tenants, the challenges of housing insecurity and homelessness present for public health and hinder the effects of a pandemic-induced recession on individual and household stress.

## The study

This scoping study forms part of the COVID-19 AHURI funding round, focussing on a suite of applied research concerning the impacts of the COVID-19 crisis on housing outcomes. The pandemic has created intense and unanticipated pressures on policy makers and systems to respond swiftly and effectively to ways in which the crisis is affecting Australian households. While the crisis and its effects continue to unfold, our study is framed by a larger policy issue. Policy makers need support, both now and in the future, to understand *how* and *where* their policy interventions are coordinated—or not coordinated—across governments.

Therefore, our goal was to make sense of the rapid rate of policy interventions in housing outcome areas during the early phases of the crisis. Understanding the degree of coordination between levels of government helps policy makers to learn how well their actions have impacted on those considered most vulnerable to the effects of the pandemic. Further, it also helps by building a 'bigger picture' of the housing outcome interventions across jurisdictions, as well as illustrating depth in coordination between policy actors and not-for-profit service agencies.

In the study we report on in the following chapters, we explain how we conducted a *systematic mapping of policies and programs directly or indirectly impacting housing and homelessness issues facing Australians due to the COVID-19 pandemic*. Within this broad scope, we focussed the study on three linked research questions that supported the systematic policy mapping:

- **RQ1:** What initiatives, interventions, policies and regulatory reforms have been developed and implemented by governments at all levels to directly and indirectly address housing outcomes due to COVID-19?
- **RQ2:** How do these existing and emergent policies and activities intend to address negative housing outcomes caused and exacerbated by the COVID-19 pandemic?
- **RQ3:** Is there coordination between levels of government and across sectors (including with not-for-profit service providers)?

In so doing, we conducted a systematic search to collate all relevant policy interventions and measures across Australian jurisdictions and housing outcomes. Thus, our data comprised media releases and policy materials detailing the nature of these interventions and measures, between March and June 2020. This data allowed us to map out the roll-out of interventions across the timeframe, illustrating prioritisation, aims, and scale and scope of each and all interventions. Furthermore, this data was collated into a COVID-19 housing system policy corpus, allowing for the interrogation and original analysis of the coordinative, and direct/indirect impacts of the policy making. We illustrate this analysis through case study vignettes. Furthermore, the corpus provides research stakeholders with a policy clearinghouse—hosted on the Analysis and Policy Observatory (APO), creating a resource for further policy analysis.

# 1. The housing system and the 2020 pandemic

- **Analysts of housing policy in Australia increasingly view housing as a complex system (Burke 2012; Pawson, Milligan et al. 2020)**
  - The system was under significant strain at the onset of the pandemic.
  - Challenges were evident across the housing continuum (AHURI 2017), with persistent and entrenched homelessness, inadequate supply of social and affordable housing, growing rental insecurity, and home ownership increasingly out of reach for key segments of Australian society.
  - Each of these has presented challenges for policy makers during COVID-19 – and also opportunities.
- **In response to the pandemic the Australian Government in concert with state and territory governments acted swiftly.**
  - Collectively governments deployed 98 initiatives to directly address housing outcomes and indirectly support households and the extant housing system, with an estimated \$4b in funding announced between March and June.
  - Governments deployed diverse policy instruments—from provision of emergency accommodation to transfers/payments to renters and tax relief for landlords—to absorb emerging shocks and to alleviate existing challenges.

### 1.1 Policy context

The rapid emergence and spread of the COVID-19 global pandemic created deep and enduring impacts throughout Australian society and the economy. As events gathered pace from February 2020, policy makers across all levels of government began developing and announcing a raft of major interventions to interrupt and/or absorb the deepening economic and social shocks. We estimate that more than \$4 billion was allocated to housing initiatives, from the provision of temporary accommodation for rough sleepers to the maintenance or construction of social housing, the extension of first home owner grants and beyond.

#### 1.1.1 The housing system in policy context

Housing represents a complex system (Muir, Moran et al. 2017). While this contextual summary cannot do justice to the rich academic and sector analysis of Australian housing systems and policy (Burke 2012; Dodson, de Silva et al. 2017; Johnson, Parkinson et al. 2012; Pawson and Mares 2020; Pawson, Milligan et al. 2020), we aim to provide broader context to the complex and interrelated issues facing the housing system in Australia prior to the pandemic and the interventions that followed (Pawson and Mares 2020).

As Pawson, Milligan et al. (2020: 1) have documented, existing social and economic pressures had, prior to the pandemic, exposed commonly held myths surrounding Australia's 'housing narrative'. Rather than sustaining the notion that Australia's housing system was able to meet housing needs for all, the system reflects a complex form of multi-level governance (Dodson, de Silva et al. 2017). For example, conceptualising the system involves considering how multiple tiers of government, agencies and policy actors interact with the housing system (Dodson, de Silva et al. 2017). System complexity does not only reflect the formal institutional arrangements—legislation, regulation and other policy settings etc.—that seek to influence housing outcomes across the federation (Pawson, Milligan et al. 2020). It also reflects the interplay between non-state, 'market' actors—demand-side participants such as buyers and renters, and supply-side actors from sellers to more powerful agents such as developers and their interest groups—to social actors—including community housing providers (CHPs), specialist homelessness services (SHS) and charities and other not-for-profit (NFP) organisations engaged in service delivery and policy advocacy (Dodson, de Silva et al. 2017). These actors wield increasing influence on the housing system and are central to a system of governance that is 'fragmented across a range of federal and state governmental department fiefdoms' (Randolph, cited in Pawson, Milligan et al. 2020: vi).

This complexity, and the broader social and economic shifts driving and entrenching inequities among a range of demographic groups, make the goal of stable, secure and affordable housing aspirational for greater numbers of Australians. Indeed, it is questionable whether large parts of the housing system remain fit-for-purpose given the number of homeless people across Australia remains stubbornly high and despite the coordinated efforts of governments, SHS and other actors (Flatau, Wood et al. 2015), national per capita rates remained stable between 2001–2016, while the absolute numbers continue to grow (Parkinson, Batterham et al. 2019). Furthermore, a sense of dysfunction prevails over the continued shortage of affordable private rental housing, and increasing median rents is exacerbating insecurity (Parkinson, Batterham et al. 2019), a greater proportion of Australians are renters, while the supply of affordable options is decreasing (Hulse, Reynolds et al. 2019). Homeownership, the foundation of Australia's housing narrative, while remaining constant over the past four decades is projected to decline as younger and low and lower-middle income groups are priced out (Burke, Nygaard et al. 2020). Finally, household debt has grown enormously over the past few decades in Australia (Kearns, Major et al. 2020), in part driven by mortgages (Kohler and Hobday 2019) but also casualisation of the labour market, leading people to draw on consumer debt to bolster consumption (Kolios 2020). The spectre of economic contraction presents challenges on both fronts as households may struggle to service high levels of debt which could in turn have implications for financial stability if we see a reduction in house prices (Kearns, Major et al. 2020; Pawson, Milligan et al. 2020). The pandemic thus presents challenges and vulnerabilities for a system already under acute stress (Pawson and Mares 2020) and at risk of becoming further dysfunctional.

Framed as such, we therefore view an analysis of the housing system as an opportunity to explore two key and linked features: first, the ability of the system, and policy actors working within it, to respond effectively in times of crisis, and second, the propensity of the housing system to demonstrate ‘anti-fragility’ (Taleb 2018)—that is, the necessity for systems to undergo stressors (i.e. pandemic crisis) in order to grow stronger.

The first feature relates to important accounts of what happened during the crisis, which governments and departments were involved, which regulations and legislation were invoked, and how government(s) and agencies worked together to accomplish emergency aims. Much of our analysis focusses on this aspect of the system (Chapters 3–6), detailing the chronological unfolding of housing system interventions and measures and what this resulted in following implementation. We follow Schmidt (2010) by understanding this process as involving an interplay between *communicative* and *coordinative discourses*—and the iterative (and emergent) shaping of policy by policy actors to defray external uncertainties affecting the system and its participants. This aligns with extant analysis of the housing system in Australia which as noted analyses this through a lens of multi-level governance (Dodson, de Silva et al. 2017; Pawson, Milligan et al. 2020).

The second feature asks a higher-order question of the housing system, revealing a core assumption: Can policy systems remain fit-for-purpose while undergoing major stressors, while also strengthening the system as a result? Our analysis reveals that policy development opportunities did arise from the emergency responses between March–June 2020, thus we indicate both suggested metrics in each analysis chapter (Chapters 3–6) and suggest potential areas for deeper and sustained investment in the future. By doing so, we can offer a pathway to assessing the impact of the rapid and large-scale interventions initiated in response to COVID-19 on a housing system that had existing ‘flaws to be fixed’ (Pawson and Mares 2020).

All of which is to suggest that although the system is flawed, it is not irrevocably dysfunctional. The levels of investment in the housing system in Australia and the work of both the Australian Government and the state/territory governments reflect a long-standing commitment to the values and provision of affordable and suitable housing. Rather, our point is to show that prior to the COVID-19 pandemic, Australia’s housing system was already under strain, leading to systemic fractures and fragmentations, inequalities of opportunity and inequities of access, and growing disparities between the housing needs of Australians and the ability to sustain levels of fiscal investment across each housing outcome. This frames the policy context to show the broader systemic antecedents to housing system interventions *post* COVID-19. As we show throughout this report, the scale of interventions are sizeable and indicate what is both possible through targeted investments and coordinated action (e.g. rough sleeping in metropolitan areas), while also illustrating how housing system stressors exposed the under-investment in key housing areas (e.g. social housing maintenance and supply of social and affordable housing).

### 1.1.2 Housing system policy during the COVID-19 outbreak

Between March and June 2020, some of the most significant and far-reaching interventions announced by governments in response to COVID-19 were targeted directly and indirectly on housing outcomes (AHURI 2017). Ninety-eight Australian Government and state/territory government initiatives, approximating some \$4 billion of new and expedited investments in housing outcomes, were announced.

Governments recognised early that the most vulnerable in our society required rapid and effective actions to minimise (or eliminate) the threat of worsening housing inequities because of the pandemic. It should be noted that alongside direct housing system supports, government interventions, such as through JobSeeker increases and the creation of JobKeeper, helped to reduce the knock-on effects of the sudden drop in wage income seen by many Australians. Both responses were mobilised quickly and effectively. In the case of Job Seeker, \$14.1 billion was set aside to provide a temporary \$550 per fortnight supplement to existing payments (Martin 2020). Job Keeper, meanwhile, dubbed ‘quick, dirty and effective’ (Hamilton, Preston et al. 2020), was accessed by an estimated 6.6 million Australians, at a revised cost of \$70 billion (Grattan 2020). Both schemes were enacted rapidly at scale—thereby helping to defray the very clear impacts on households of drops in earned income from employment. Thus, in the short-term, both JobSeeker and JobKeeper were appropriate, targeted and effective.

These successes have provided supporters of a mandated, on-going increase in JobSeeker (and now of JobKeeper) evidence of just how effective such measures are in bridging the income gap in many Australian households where the basic cost of living outpaces their ability to experience a basic standard of living. Indeed, the 'paring-back' of the JobKeeper in September 2020 and its proposed wind-up in March 2021 means that some groups, for example part-time and casual workers, will feel the after-effects of the economic recession after all. The implications will be felt even more acutely for those who become unemployed as businesses fail due to further economic contraction or as so-called 'zombie businesses' kept alive by JobKeeper close their doors once the program concludes (Alberici 2020). Both the long-term and newly unemployed will be affected by the reduction of JobSeeker payments (notwithstanding that it will be higher than pre-pandemic levels). Such challenging outcomes are more than hypothetical possibilities—they will be felt by households and they will be long-lasting, posing ramifications for the housing system, especially affordable housing and private rental.

Related to the above, in addition to significant household income supports, Australia's independent central bank, the Reserve Bank of Australia (RBA), has pumped significant liquidity into the financial system, while adjusting the cash rate downwards (RBA 2020). This has enabled banks to extend loan repayment holidays to both owner-occupiers and investors who have lost income due to the crisis (the latter of which can in turn extend that flexibility to tenants). As with other forms of household supports, these will invariably be wound back and pose systemic risks to households and the wider housing system.

However, similar to the broader income supports during the pandemic, the approach to *housing system policy* was characterised by responsiveness, both in terms of identifying priority areas for emergency interventions and measures, along with the scale of fiscal investments deemed appropriate to achieve intervention aims. Another defining feature of housing system policy making during the pandemic was *coordination*, in terms of the ability for levels of government to coordinate actions and activities within existing legislative frameworks and/or national agreements. This responsive and coordinated approach to the housing system broadly resulted in two major impacts: *absorbing shocks* and *alleviating existing problems*. We discuss both in turn, below.

### 1.1.3 Absorbing emergent shocks on the housing system

The principal goal of emergency housing policy making was to intervene directly in housing outcomes to disrupt the emergent and significant impacts facing two major groups: first, our most vulnerable Australians already experiencing inequity and disadvantage across the housing continuum, and second, Australians previously not deemed as experiencing disadvantage or housing outcome inequities but now at significant risk of doing so. The first group were prioritised by policy makers, at Australian Government and state/territory government levels, to ensure requisite funding and implementation supports were in place to protect vulnerable populations at particular risk of COVID-19 due to a combination of factors including mobility, conditions of overcrowding, poor health and co-morbidities (Tsai and Wilson 2020). This included people experiencing homelessness and 'rough sleeping', where responsive approaches helped front-line SHS to not only transition people into safe, temporary accommodation, but also created an opportunity to collect much-needed data on these populations to better help them in moving forward. This is an exemplar in how cross-sectoral collaborative approaches can be mobilised quickly and effectively to protect the most vulnerable.

The second group—Australians newly at risk of experiencing disadvantage and inequities across the housing continuum—were also protected from the seismic economic and social shocks arising from the pandemic. The supports available were both direct and indirect in nature. Direct supports such as private rental support (such as freezes on rent increases and eviction moratoria) and support for landlords helped to alleviate further shocks to individuals who were already undergoing major social changes to their lives through increasing social distancing and work-from-home arrangements. Alongside such measures, there were major supports for crisis accommodation, families experiencing, or newly at risk of experiencing, domestic and family violence. Indirect supports, such as utilities and income protection measures (including Job Seeker and Job Keeper) aimed to sustain household incomes and spending on construction projects in the interim period.



### 1.1.4 Alleviating existing problems

The second major impact relates to the impacts of sudden and major investments into housing outcome areas already experiencing significant challenges. Indeed, the impacts of long-term market failure have now been brought to the immediate attention of policy makers. The inability of the market to meet the basic housing needs of so many continues to provide the contextual backdrop for any study of the housing system in Australia (Flanagan, Martin et al. 2019). Indeed, many have called for deeper government engagement in the housing market because of systemic market failure, particularly in private rental and the social housing system (Flanagan, Martin et al. 2019, Sharam, Moran et al. 2018). The suddenness of the pandemic brought this intervention in a rapid and targeted way.

For example, in Victoria the scale of rapid investment in the maintenance of existing social housing stock laid bare the under-investment in previous decades. The emergence of the pandemic brought this under-investment into sharp focus for policy makers. The crisis brought forward approximately \$1.57 billion for social and affordable housing projects, largely through state and territory government initiatives. Yet the crisis exposed a social housing system deeply under strain, lacking a supply pipeline to meet current (and future) demand. Indeed, the future systemic impacts on Australians resulting from the 2020 pandemic will create significant demands on the housing system as we begin our anticipated lengthy social and economic recovery. This includes anticipating investments in the supply of social housing and the related infrastructures required to implement such projects. That includes both Australian Government *and* state government strategic policy and sizeable, long-term fiscal commitments.

Furthermore, in terms of home ownership, given the projected decline in home ownership rates in Australia (Burke, Nygaard et al. 2020), the deepening economic impacts will accelerate this trend by weakening household income, while first home buyers will continue to compete with investors with greater access to capital. This existing challenge has therefore been exacerbated by the crisis. As noted above, government responses such as JobSeeker and JobKeeper relieved pressures on household income, along with rate and utilities freezes and additional grants for first home buyers/owners in several states/territories.

## 1.2 Research methods

### 1.2.1 Research method and approach

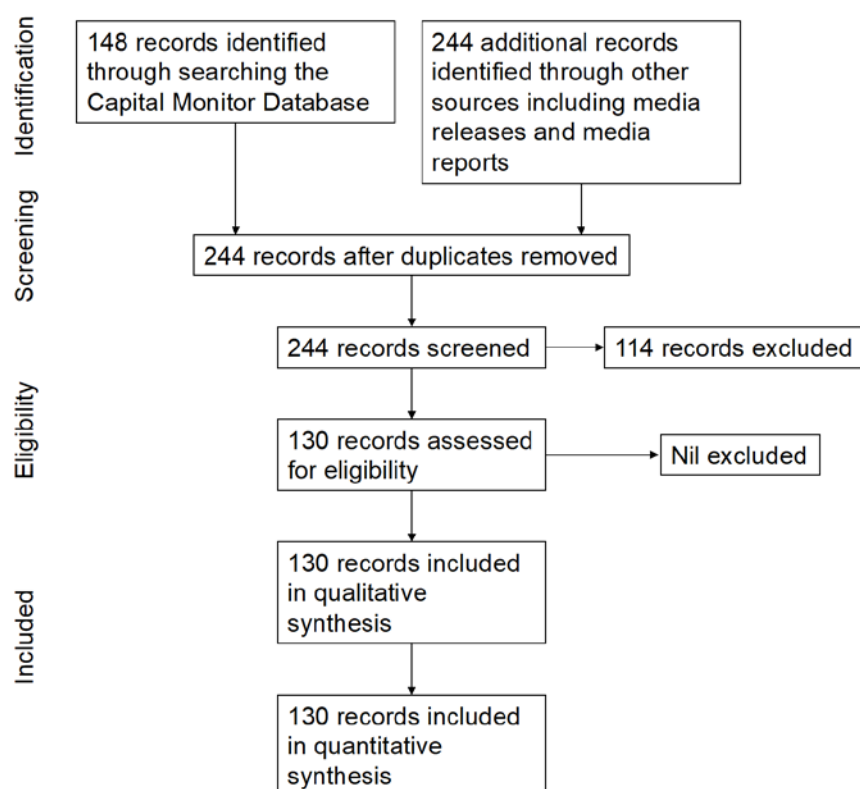
We conducted a systematic search process to comprehensively ‘map’ housing-related policy making in Australia during the COVID-19 pandemic. We aimed to create an original data set from the research showing the degree of coordination among policy actors. The resulting data set comprises a COVID-19 and housing policy making corpus—a collection of all policy announcements and related materials—hosted on the Analysis and Policy Observatory (APO).

To accomplish our aim, the systematic search proceeded in a series of steps, first exploratory, then specific following an interpretive analysis. The search process followed the PRISMA (Moher, Liberati et al. 2009) methodology for systematic reviews, and responded to the first of our three core research questions:

**RQ1: What initiatives, interventions, policies and regulatory reforms have been developed and implemented by governments at all levels to directly and indirectly address housing outcomes due to COVID-19?**

The search process collated a large selection of digital sources, extracted from government and other official websites using the Capital Monitor database. This was driven by the creation of a search protocol—a list of key policy, geographic and jurisdictional terms that were entered into the search engines to capture data (see Appendix 1). Figure 1 shows the number of documents captured at each stage of the systematic process.

Figure 1: PRISMA diagram



Source: PRISMA

The policy materials comprised official media releases rather than official policy documents, explainable by the rapid and emergent nature of interventions during the early phases of the crisis. These documents provided timely descriptions of key policy intervention details, such as:

- housing outcome area
- level(s) of government
- jurisdictional and geographic foci
- the scale, scope, duration and type of fiscal commitments
- policy motivations and goals
- type of impact measurement and evaluation (if applicable).

Since our aim was to develop a policy making corpus, this data forms only part of the overall corpus we will create. The suddenness of the rising crisis created a policy vacuum, meaning policy materials are delayed following the announcements and implementation of emergency measures. Once the data is hosted on APO, we can enhance the corpus by including policy materials once they emerge. This step supported our second and third research questions:

**RQ2: How do these existing and emergent policies and activities intend to address negative housing outcomes caused and exacerbated by the COVID-19 pandemic?**

**RQ3: Is there coordination between levels of government and across sectors (including with not-for-profit service providers)?**

**To respond to RQ2**, we used the data to determine a chronology of policy interventions and coded this data according to jurisdiction and across housing outcomes. This chronology is shown in Appendix 2. This helped us to see the chronological sequence of emergency interventions and policy measures, especially the order in which they were announced.

As such, we established a clear overview of pandemic-related housing-related interventions and the importance of *sequencing* for key housing outcomes where crisis and complexity require clear coordination and rapid implementation. We then coded each initiative according to programs (second order code) and policy instruments (third order codes). Drawing from this, we conducted a deeper, interpretive reading of the policy announcements and developed narrative policy summaries of the data for each jurisdiction and housing outcome. This provided a 'big picture' overview of what the policy initiatives were (and how many), the scale of fiscal commitments, intended outcomes, and any regulatory reforms that occurred during the period covering March–June 2020.

Finally, in response to RQ3, we enhanced our analysis of processes (i.e. RQ2) through an interpretive analysis of the corpus. This step helped us to interrogate the data to understand:

- coordination and collaboration between levels of government and non-state policy actors and service providers
- jurisdictional control over policy implementation.

To execute this step, we used an inductive coding process to identify housing outcomes, level of government, and instrument types. This allowed us to frame the entire analysis by delineating the processes, coordination and direct/indirect impacts in a clear and logical structure and create exemplar case 'vignettes' to illustrate examples of coordination and direct impacts.

## 2. Overview of housing-related policy interventions during the pandemic

- **This chapter illustrates the wider patterns and flow-on impacts of housing-related policy making and investments during COVID-19.**
  - Each level of government and jurisdiction was actively involved in policy or emergency interventions on the housing continuum.
  - Some interventions, e.g. rough sleeping, were effective—presenting a unique opportunity to address an intractable social problem.
  - Others exposed challenges, e.g. inadequate supply and quality of social housing stock—but presented opportunities for investment through construction stimulus.
- **The response unfolded in a distinct chronological order extending from emergency public health measures to medium-term interventions to mitigate macro-economic impacts of the downturn.**
  - **Scale**—approximately \$4 billion was earmarked for housing outcomes during the early stages of the crisis. This included both ‘new’ fiscal interventions and existing projects expedited.
  - **Scope**—homelessness involved 22 initiatives, at a projected cost of \$192m; investments in private rental and social housing (21 initiatives, \$1.21b and 28 initiatives, \$1.57b respectively, while indirect measures aimed to stabilise individuals and households (e.g. JobKeeper and JobSeeker increases, utilities freezes, etc.)

## 2.1 Contextual framing

This chapter is organised in two parts: *contextual framing* and *mapping the housing system*. The first section provides an overview of governance of the housing system in Australia and how policy actors—state and non-state—interact through multi-level governance to implement instruments in the Australian housing system.

### 2.1.1 The housing system in historical context

Although there is not the scope to address the historical evolution of housing policy in Australia in detail, it is widely recognised that housing policy has undergone two major transformations with significance for how governments influence and participate in the housing system. The post-war era—stretching from the end of the second world war in 1945 to the 1970s has been described as a ‘foundational era’ (Pawson, Milligan et al. 2020: 3). Following the devastation of both the Great Depression and war, governments began to play an active role in the provision of housing through Australia’s public housing system (Pawson, Milligan et al. 2020). They also marshalled ‘fiscal interventions’ and ‘governance instruments to mobilise state and private sector coordination of housing provision and support the capacity of households to purchase housing’ (Dodson, de Silva et al. 2017: 15). This occurred within a wider context of welfare statism and Australian governments’ active support of households through a range of indirect social policy interventions with implications across the continuum.

A ‘very different institutional environment’ began to emerge in the 1970s (Burke, Nygaard et al. 2020: 2) with wider deregulation of the financial sector combined with a shift from Keynesianism to neo-liberalism gathering pace in Australia from the 1980s. The impact on the housing system was on multiple fronts. First, the reshaping of social policy from a system of universal provision to one of increasing residual rhetoric (Stokes 2014) led to a restructuring of direct and indirect supports for households. Entitlements and statutory payments have remained critically important but are subject to stricter parameters around access and new service delivery modalities. Second, the significant post-war era investments in social housing that were a pillar of national industrial strategy and development slowed (Dodson, de Silva et al. 2017). Third, deregulation of financial markets in turn contributed to a commodification of housing and, through a process of financialisation, housing has increasingly come to be viewed as an asset-class (Pawson, Milligan et al. 2020). This has had implications for how Australians navigate housing (Burke, Nygaard et al. 2020) and is also intricately linked to the political economy of taxation and public policy settings as they relate to investment (Hulse, Reynolds et al. 2019).

Thus, neo-liberalism is a ‘policy paradigm within which arguably all housing strategy thinking and interventions have been subsequently contained’ (Pawson, Milligan et al. 2020: 3). A by-product of this focus has been the expanded centrality and influence of non-government actors. Market actors, from banks to developers, are increasingly delegated with major aspects of supply, while shaping demand (Dodson, de Silva et al. 2017). At the same time, social actors are embedded as a central feature of service delivery and management of social housing stock.

### 2.1.2 Multi-level governance of the contemporary housing system

The cross-sectoral and networked composition of contemporary housing policy making has led analysts to describe it as a system of multi-level governance (Dodson, de Silva et al. 2017). First, it reflects Australia’s federated system comprised of the Australian Government and six self-governing states and territories. While the Australian Constitution does not designate housing as an Australian Government ‘head of power’—and many housing responsibilities from planning and homelessness are within the jurisdiction of the states and territories—the Australian Government has historically played a ‘significant, and sometimes leading role, in housing policy making’ (Pawson, Milligan et al. 2020: 21). This can be attributed to the powers accorded to the Australian Government with respect to taxation and the responsibilities accorded to the states/territories with respect to service delivery obligations (Pawson, Milligan et al. 2020). The states and territories are reliant on the revenue-raising powers of the Australian Government, while it in turn uses the states/territories as a service delivery arm (Dodson, de Silva et al. 2017).

Second, due to shifts in policy philosophy noted above and the growth of outsourcing and contracting out, governments in turn increasingly draw on CHPs, SHSs and other non-governmental actors to obtain policy goals (Flatau, Wood et al. 2015). For example, over time there has been a gradual transfer of social housing stock to not-for-profit CHPs who are responsible for ownership and maintenance and receive a patchwork of funding largely through capital grants from the states/territories, a small stream via the National Affordable Housing Agreement (NAHA), and small ad hoc contributions from local government and philanthropy (Sharam, Moran et al. 2018). Homelessness services are now almost entirely delivered by SHS with funding from the states/territories and the Australian Government through the NAHA (Flatau, Wood et al. 2015).

Third, given the role of the financial services sector, developers and other market participants, as well as other private agents play a central role in the housing system (Pawson, Milligan et al. 2020). Policy makers consider their interests in the governance and regulation of housing, while the broad policy settings from negative gearing and tax concessions and monetary policy shape investment decisions of these actors, which in turn have system-level implications (e.g. with respect to supply). Finally, and related to the proceeding points, the 'quasi-autonomous' RBA (Pawson, Milligan et al. 2020) is a central actor. As the key determiner of monetary policy, it sets the cash rate, and steps in to ensure stability in the financial system by providing liquidity. It is a central institutional actor in housing markets, including in a crisis. The contemporary housing system is therefore shaped by a range of institutional factors, interests and forces. As a diffuse and composite form of governance, Australia's housing system is seen by some as 'weakly coordinated both horizontally and vertically' (Dodson, de Silva et al. 2017: 22). Nonetheless 'as a complex ecosystem, where failings and stress in one part of the system has consequences for other parts of the system' (Muir, Michaux et al. 2018: 14), governments both at national and sub-national level can use a range of instruments and levers to influence housing outcomes, including in a crisis. Thus, although we summarise the Australian housing system as complex, diffuse and in some ways dysfunctional, it was still equipped to respond to emergent needs arising from the pandemic.

### 2.1.3 Instruments

From a review of the extant literature, we located two key studies that illustrate at a macro-level how governments affect the housing system in Australia. These include Dodson, de Silva et al. (2017) who devised an 'inventory of policy instruments' and a recent contribution by Pawson, Milligan et al. (2020) who have developed a classification of policy interventions (other studies cf. Muir, Moran et al. 2017) have focussed on 'levers').

Dodson, de Silva et al. (2017) have developed an inventory at national, state and local levels. Their typology focusses on the *mechanism*—e.g. direct housing supply; key actors—e.g. state housing agencies, public housing tenants; *impact on economic activity*—direct support of vulnerable groups; *productivity effects*—additional social housing, and *spatial scale*—state, local. Several instruments identified in this inventory have been deployed in the response to COVID-19. For example, home buyer grants have been extended in some states and tenancy regulations have been modified to accommodate the impact of the pandemic on renters.

Pawson, Milligan et al.'s (2020: 10–11) classification focusses on a number of dimensions including whether the intervention impacts the demand-side (e.g. income support for low-income renters); the supply-side (e.g. direct provision of affordable rental), or is a regulatory measure (e.g. residential tenancy regulation). The target sector denotes the target tenure (e.g. rental or generic), while administering agency references levels of government. The table below identifies interventions in Pawson, Milligan et al.'s (2020) classification that have been used by governments during the early phases of the pandemic.



Table 1: Interventions used in the pandemic's early phases

Intervention type	Target sector	Intervention form	Foremost instrument/responsible
Demand side	Rental	Income support for low-income renters	Rent Assistance payments to low-income private renters
	Home purchase	First home owner assistance	State first home buyer grants, stamp duty exemptions
Supply side	Rental	Direct provision of public housing	National Housing and Homelessness Agreement 2018 and predecessor programs
Regulation	Rental	Regulation of landlord and tenant relations	State-based residential tenancies legislation affecting tenancy terms, consumer rights, rent setting, disputes, etc.

Source: Adapted from Pawson, Milligan et al. (2020)

Pawson, Milligan et al. (2020) make a helpful distinction between *direct* and *indirect* measures. Direct measures include policies and initiatives that are explicitly labelled as housing interventions. An example of a direct measure would be the public provision of affordable rental accommodation, while an example of an indirect measure would be policy settings such as the preferential treatment of capital gains for homeowners and investors (Pawson, Milligan et al. 2020). As outlined in our method, this distinction is important for an understanding of how governments responded to the crisis. Some measures have been direct—moratoria on evictions for example. Others are in support of individuals and households and indirectly support the housing system through the crisis such as JobSeeker payments.

Existing typologies elucidate how policy makers shape the housing system. However, the crisis has presented a unique context and policy makers deployed a wide range of initiatives across the housing continuum (AHURI 2017). We consequently developed a typology of instruments as they relate to housing policy responses in a crisis.

### 2.1.4 A typology of initiatives and instruments in a pandemic

In developing a typology, we inductively analysed government policies. This was a three-step process. First, we located an initiative through CapitalMonitor using the key terms from the *housing continuum* (e.g. homelessness) (AHURI 2017). Second, we then coded each example according to the *program or initiative-level* (e.g. rough sleepers). Finally, we determined the *instrument* used to obtain the program goals (e.g. emergency funding—accommodation).

Below we explain the problems in the housing system that governments were aiming to address and the key initiatives, tools and instruments used by governments to remedy them.

#### Homelessness

Homelessness presents acute challenges during a pandemic (Tsai and Wilson 2020) and as states and territories moved toward broadly uniform social distancing measures, an unprecedented operation to provide emergency accommodation took place across major cities and regional centres.

For *homelessness*, we found that the responses fell under the umbrella of two broad *initiatives*: the immediate need to address *rough sleeping*, and *preventative* measures to tackle the problem over the medium and long-term. Instruments included 'emergency funding—accommodation' to house people. In terms of prevention, 'emergency funding—frontline services' was deployed to provide wrap-around supports for those recently housed. As the pandemic unfolded, initiatives focussed on how 'emergency funding—frontline services' could be extended, while some jurisdictions committed funding to house those temporarily housed to address the problem in the long-term.

Initiatives	Rough sleeping		Prevention
Instruments	Emergency funding—accommodation	Emergency funding—frontline services	Long-term housing

### Crisis accommodation

Social distancing measures created an environment for what the United Nations described in early April as a ‘shadow pandemic’: violence against women and girls (Mlambo-Ngcuka 2020). At the *initiative* level, governments aimed to tackle the problem through *domestic violence emergency accommodation*. The instruments used included ‘emergency funding—frontline services and accommodation’ and ‘emergency funding—to the states and territories’ from the Australian Government.

Initiatives	Domestic violence emergency accommodation		
Instruments	Emergency funding – frontline services and accommodation	Payment to states and territories	

### Social housing

Australia entered the crisis with a chronic shortage of social and affordable housing with the number of properties relative to the size of the Australian population having halved since 1991 (Pawson, Milligan et al. 2020). Across Australia waiting lists average approximately 150,000 (AIHW 2019), while in some estimates Australia is going to require an extra 1 million units in the next decade.

For social housing, we witnessed three principal *initiatives* aimed at maintenance and upgrades of *existing stock*; funding to *increase supply*, and *regulatory* initiatives including use of regulatory instruments for a ‘rent freeze’ and, in one instance, ‘planning regulations’ to facilitate the development of social housing. These were deployed primarily as instruments to provide construction stimulus and in some jurisdictions to provide long-term housing for those rough sleepers recently placed in temporary accommodation.

Initiatives	Regulation	Existing stock	Increase supply
Instruments	Rent freeze Planning regulation	Expedited funding Funding expansion	Expedited funding Funding expansion

### Rental accommodation

Prior to COVID-19, around 1.3m Australians were experiencing rental stress (Pawson, Milligan et al. 2020), while four in 10 low-income renters were struggling to pay rent, despite access to statutory payments such as the Commonwealth Rent Assistance (CRA) (Productivity Commission 2020). Social distancing measures and the subsequent suppression of economic activity have exacerbated the rental crisis (Martin 2020), with those made redundant or on reduced working hours having even less for essentials after rental payments (Pawson and Mares 2020).

Governments deployed two major *initiatives* to protect renters. First, *eviction moratoria* were agreed through the National Cabinet and then implemented using ‘regulatory and legislative’ *instruments* by state/territory governments. In addition, several states/territories established initiatives to provide *rent relief*. This included instruments such as ‘transfer/payments’ for those suffering hardships as well as ‘tax relief’ for landlords providing rent relief for tenants.

Initiatives	Eviction moratoria		Rent relief
Instruments	Regulation/legislation	Transfer/payment	Tax relief

### Homeownership and assisted home ownership

Home ownership rates in Australia have remained broadly constant over the past 40 years (68% in 1976 and 67% in 2016) (Burke, Nygaard et al. 2020; 1). However, research suggests that ownership rates are projected to decline to roughly 63 per cent in 2040 and close to 50 per cent (from 60% in 1981) 'for households in the 25–55 age bracket' (Burke, Nygaard et al. 2020: 1). Despite leading to a decline in dwelling prices, COVID-19 will accentuate this trend by weakening household income, while first home buyers will continue to compete with investors with greater access to capital. COVID-19 also places stress on existing home owners who experience a reduction in household income due to unemployment and underemployment.

Governments used a range of **initiatives** to directly support existing households and, in turn, indirectly homeownership. These included *initiatives* using *instruments* such as freezes on rates and levies, land tax delays, and initiatives targeting upgrades and maintenance. In relation to assisted home ownership, governments extended first home owner initiatives using grants. The most prominent initiative was the Australian Government's HomeBuilder program which included a grant of \$25,000 for upgrades and maintenance for existing home owners. In addition to HomeBuilder, the ACT, Queensland, Tasmania, Victoria and WA announced separate assisted home ownership initiatives.

## 2.2 Mapping the housing system policy response to the pandemic

This section outlines the remaining structure of the report, providing an overarching descriptive analysis of two key aspects of emergency interventions into Australia's housing system: a chronological unfolding of interventions and measures to illustrate the scale and scope of interventions into the housing system, and their prioritisation. Policy makers and other policy actors moved with speed to mobilise financial and non-financial interventions in response to the crisis, drawing from the relevant instruments described above. In this sense, we can say that, collectively, governments were successful in their responses to the crisis on the housing system. This observation is based on different angles on the whole-of-government response:

- the scale and scope of interventions
- the prioritisation of interventions
- the degree of alignment and coordination between government levels (see Chapters 3–6).

### 2.2.1 Scale

At a national level, the type, scale and scope of interventions and measures appears to be well-coordinated. As Table 2 shows, from 98 Australian Government and state/territory government initiatives, \$4 billion of new and expedited investments in housing outcomes were announced between March and June 2020.<sup>1</sup>

<sup>1</sup> These estimates are wholly indicative. To generate these figures, we drew on media releases and disaggregated the figures by jurisdiction and housing outcome to minimise double accounting. At the time of publication not all forward estimates were available and many states/territories and the Australian Government had not yet handed down their 2020–21 budgets. The Victorian figures in media releases were verified and are aligned with the figures reported by the Public Accounts and Estimates Committee in July (PAEC 2020). They should nonetheless be treated with caution and reassessed in 2021.

## 2. Overview of housing-related policy interventions during the pandemic

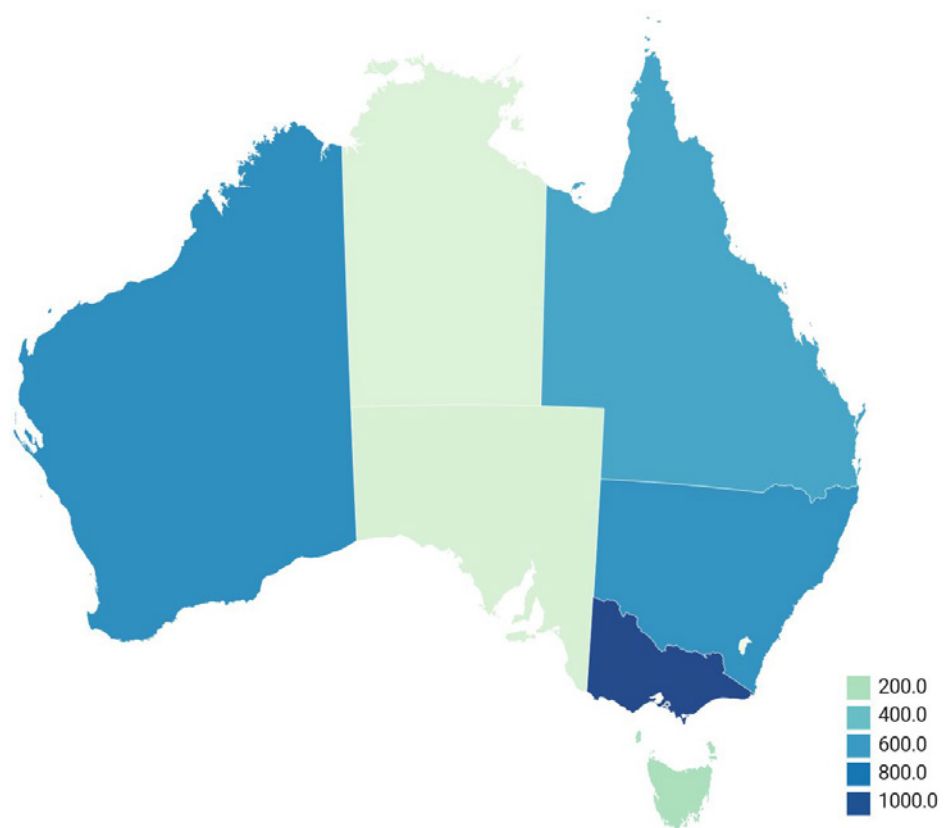
Table 2: Summaries of initiatives and amount allocated: by jurisdiction and housing outcome

	Australian Government	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Total Initiatives	Indicative Amount (\$)
Home ownership	1	1	1	2	-	1	1	1	1	9	\$60m +
Assisted home ownership	1	1	-	-	1	-	2	1	1	7	\$817m +
Private rental	2	2	2	-	3	3	3	2	4	21	\$1.21b +
Social housing	-	1	4	2	1	2	5	7	7	29	\$1.57b +
Crisis accommodation	1	1	1	-	3	-	1	1	2	10	\$206m +
Homelessness	2	2	6	-	3	2	3	2	2	22	192m +
Total initiatives	7	8	14	4	11	8	15	14	17	98	
Indicative amount (\$)	\$856.9m	\$1.875m +	\$638.3m +	\$60m +	\$533.4m +	\$76m +	\$201m +	\$1.039b +	\$662.1m +		<b>\$4.08b + (approx.)</b>

Source: Authors.

Thus, the scale of interventions was understandably appropriate to both the emergency at hand, the size of the combined housing system, and the size of fiscal commitments already in play in the system. Australian Government commitments totalled \$859m until June 2020, covering each housing outcome except for social housing (due to existing agreements over the division of governance of different elements of the social housing system—see Chapter 5). Combined commitments from the states dwarfed this figure—a total of \$3.2b committed across all jurisdictions. There were skews in this distribution—the bulk of funding was injected by Victoria, Western Australia, New South Wales and Queensland—which also reflects the responses to anticipated economic and social risks in those jurisdictions, especially where the fall-out would have been disastrous to the economic and social wellbeing of the state as well as creating ripple-effects across the country. Figure 2 illustrates the spread of investment scale across Australia.

Figure 2: Indicative amount allocated by jurisdiction (\$ millions)



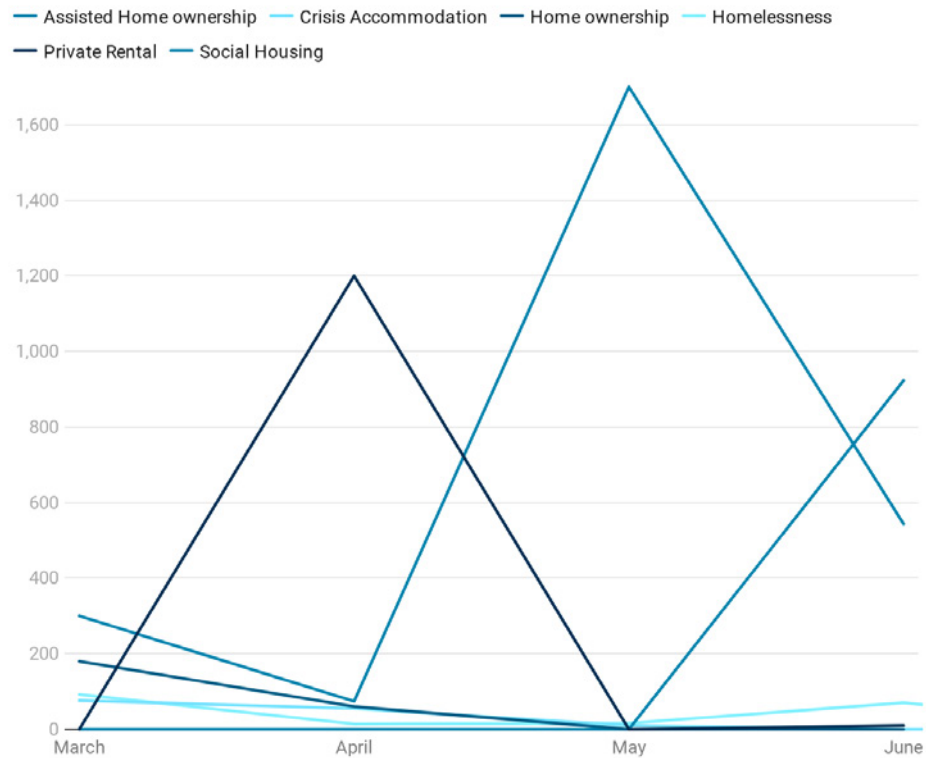
Source: Authors.

Thus, the *scale* of interventions reflects how seriously all levels of government anticipated the impacts of the pandemic on the housing system and, more importantly, the everyday and future lives of Australians.

### 2.2.2 Scope

The sheer scope of interventions (and associated policy work and collaborations) was unprecedented and covered every housing outcome, within the prevailing regulatory and governance arrangements while ensuring rapid agency. In other words, existing governance structures did not appear to slow down efforts to respond swiftly, even between or across jurisdictional arrangements for service delivery. Figure 3 illustrates how the scope of investments across housing outcome areas were distributed across the March–June timeframe:

Figure 3: \$ (millions) announced per housing outcome 17 March–16 June 2020



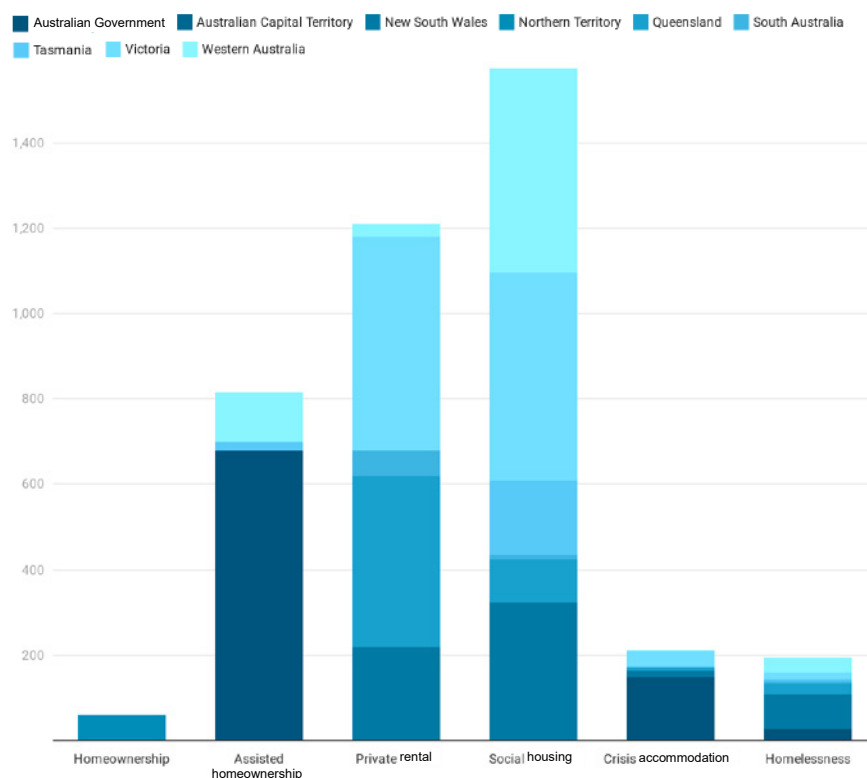
Source: Authors.

Indeed, the nature of responses across the housing system were large in number as well as in fiscal commitments.<sup>2</sup> For example, the combined responses to homelessness involved 22 initiatives, at a projected cost of \$192m. These interventions, as Chapter 3 explores in more depth, depended as much upon rapid collaborations through multi-level governance arrangements as they did on the availability of financial resources. Each housing outcome received some level of support, as Figure 3 shows.

<sup>2</sup> Home ownership and Assisted Home ownership outcomes were largely buttressed by the HomeBuilder initiative, which was announced at the very end of the search timeframe and was not enacted by some states until July. Thus, analysis on these outcome areas is limited in this report.



Figure 4: Housing outcome investment by jurisdiction



Source: Authors.

There was a clear clustering of high-value fiscal investments in private rental and social housing (21 initiatives, \$1.21b and 28 initiatives, \$1.57b respectively), reflecting the costs of supporting economic stability in at-risk households, and upgrades and maintenance works as well as expedited social housing stock builds (see Chapters 5 and 6). As with the scale of emergency interventions and investments, the scope was also reflective of the need for a whole-of-system approach to minimise the risks of households experiencing increased housing stress through economic and social upheaval. This is further demonstrated by the indirect measures implemented by the Australian Government and state governments to stabilise household income shocks (e.g. JobKeeper and JobSeeker increases) and utilities supports. Table 3 illustrates the number of these initiatives across levels of government.

Table 3: System-wide initiatives affecting housing outcomes

	Australian Government	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Total Initiatives
Utilities	3	2	1	1	1	-	3	1	5	17
Income	10	1	-	-	-	1	2	1	-	15
Total Initiatives	13	3	1	1	1	1	5	2	5	32

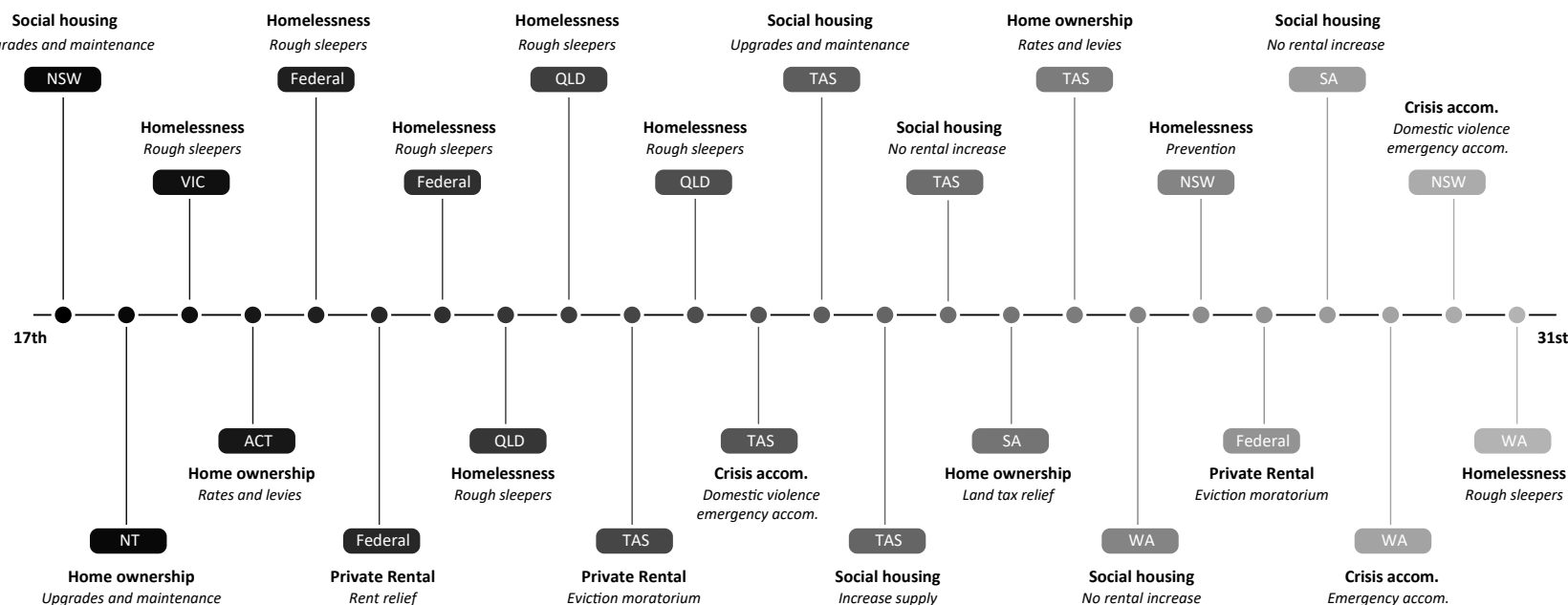
Source: Authors

### 2.2.3 Prioritisation

While the scale and scope of policy interventions were large, of equal importance is when these interventions were announced/implemented. Indeed, understanding the priorities afforded to housing outcomes are critical to any assessments of the quality of the government responses to the crisis. Thus, the timelines below illustrate the sequencing of interventions that unfolded rapidly between March and June.

## 2. Overview of housing-related policy interventions during the pandemic

Figure 5: Timeline of initiatives March 2020



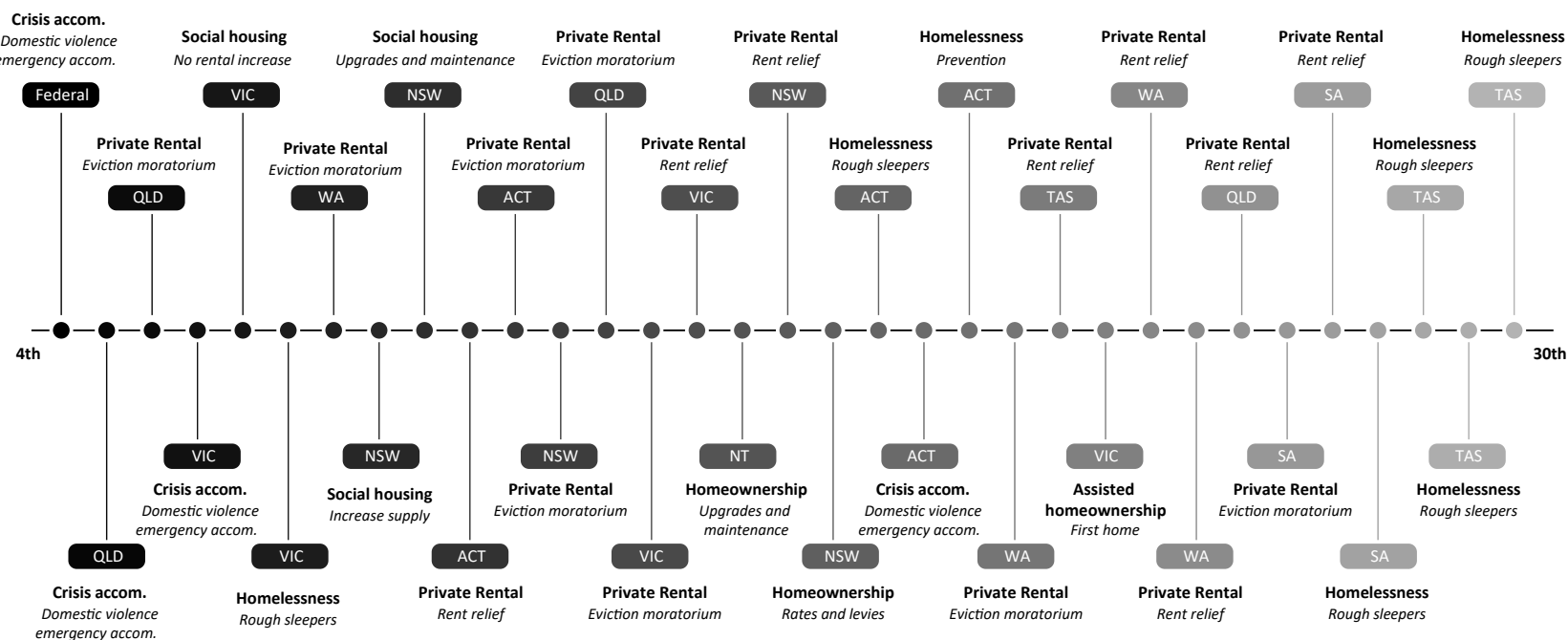
Source: Authors.

In March, the first priorities were laid out across state governments, especially social housing, private rental, and homelessness. Governments thus proceeded with a strong prioritisation focus, afforded to those most vulnerable to deepening housing (and social) inequities. This was shown by the considerable efforts to protect *rough sleepers* and people experiencing *homelessness* (for an illustrative example, see Vignette 1, Chapter 3).

Additionally, priority was given to defray the potential impacts on Australians at risk of experiencing some level of distress on the housing continuum in *private rental* and *social housing*. This was illustrated through the creation of, and increase in existing transfer payments, including JobKeeper and JobSeeker, as well as aligned activities in the private rental space (rental increase freezes and eviction moratoria). Furthermore, in some jurisdictions, e.g. Western Australia and Victoria, further prioritisation was given to remote and Indigenous communities at further risk of negative housing outcomes, and some funding was announced specifically targeting improving housing outcomes in those communities.

## 2. Overview of housing-related policy interventions during the pandemic

Figure 6: Timeline of initiatives April 2020

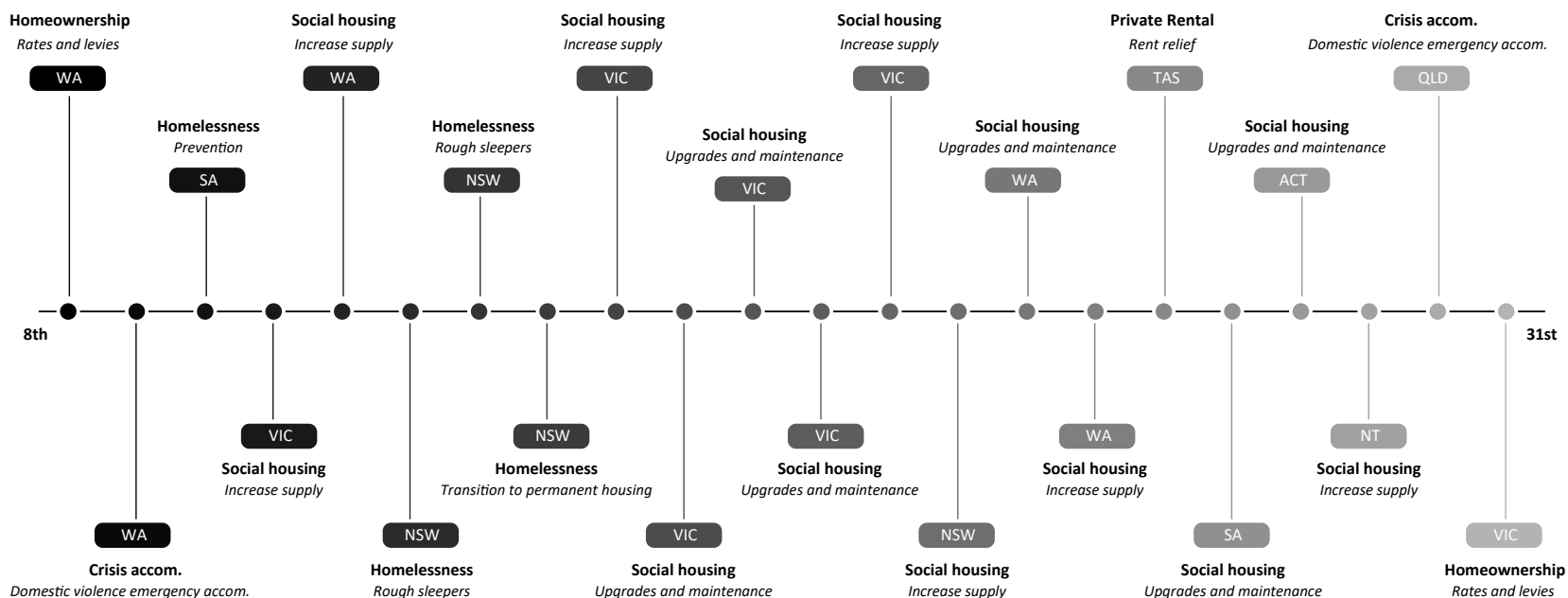


Source: Authors.

From April, the intensity of new interventions peaked, and March's prioritisation had laid the foundations for significant political activity to respond to the now rapidly unfolding crisis. A clearer emphasis here was initially on *crisis accommodation*, followed by several interventions in the *private rental* space through rent relief and the enactment of eviction moratoria across several states, for example. Further announcements were made across state jurisdictions in April to reinforce homelessness prevention measures and rough sleepers (e.g. ACT, SA and Tasmania).

## 2. Overview of housing-related policy interventions during the pandemic

Figure 7: Timeline of initiatives May 2020

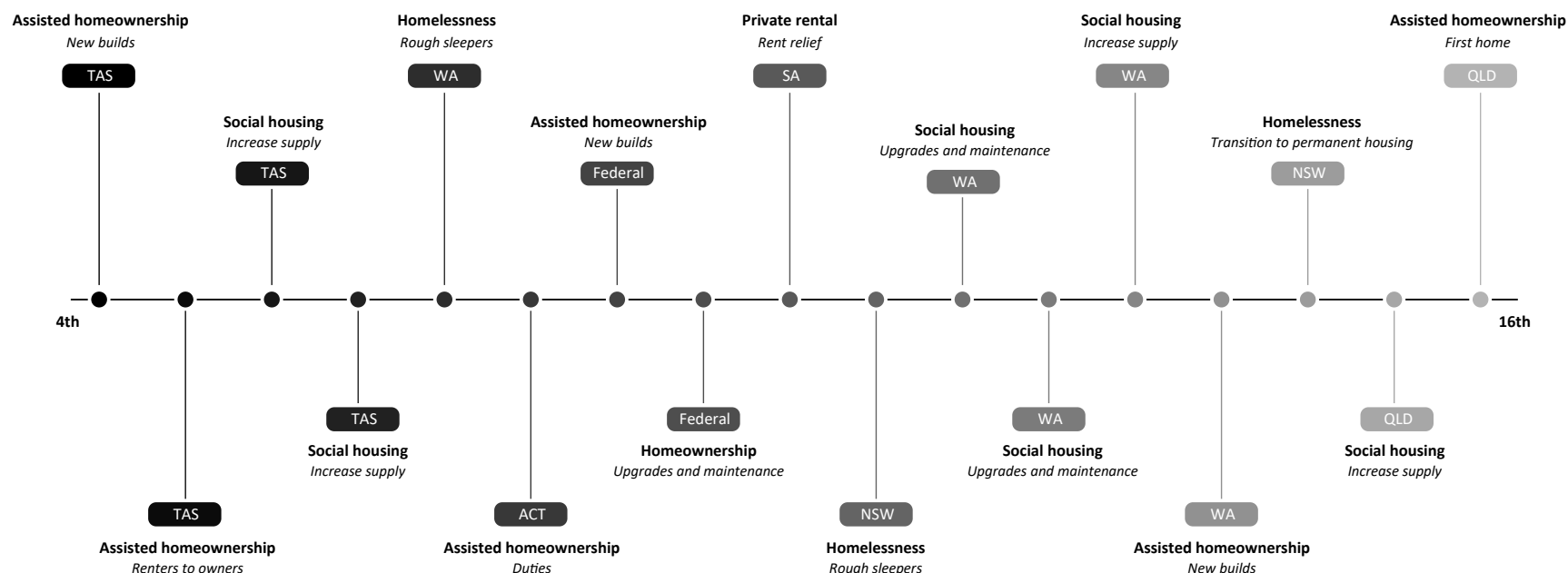


Source: Authors.

By May, the intensity of announcing new interventions had slackened, most likely due to the impacts of March and April activities beginning to be felt by households and people at risk of housing stress. As such, priorities had turned to addressing longer-term issues that required stimulus—such as announcements to *increase supply of social housing* stock (e.g. Victoria, NSW, WA and SA). Further emphasis on protecting rough sleepers through more secure temporary accommodation was also announced in a wide-ranging package in NSW, and in SA.

## 2. Overview of housing-related policy interventions during the pandemic

Figure 8: Timeline of initiatives June 2020



Source: Authors.

Finally, by June many of the immediate priority areas had received the bulk of their support, with demonstrable impacts being seen in some areas, such as homelessness and rough sleeping, and supports for the private rental system. Most interventions during the early stages of June focussed on assisted homeownership, including renters-to-owners' schemes and new builds. Meanwhile, attention in the homelessness space turned to the importance of more sustainable accommodation for rough sleepers transitioning into more secure housing. Social housing saw continued increases in support for increasing supply of housing stock.

In summary, the scale and scope of housing system initiatives were very clearly phased in delivery. March and April saw the most interventions across key areas of housing continuum vulnerability—homelessness and rough sleeping, and private rental. Once these emergency measures had been put in place, and as the national pandemic crisis response gathered pace, housing system interventions shifted in May and June. Importantly these later initiatives necessarily followed the most pressing need for help for the most vulnerable, allowing governments to coordinate further supports to social housing and assisted homeownership to deepen the impact of the overall stimulus package. The following chapters (3–6) address key housing outcome areas in much more detail, focusing on the levels of coordination between levels of government.

### 3. Homelessness

- National effectiveness in rapidly accommodating some of the most disadvantaged and at-risk groups in Australia is widely seen as one of the early ‘successes’ of the response.
- By some estimates 8,000 people across Australia were provided with accommodation to create safe spaces to self-isolate and recover if presenting symptoms.
- For the first time, rough sleeping was briefly eliminated with the majority housed in a combination of hotel/motel accommodation.
- In line with the National Cabinet, responses followed a common approach—rapidly identify the homeless using the resources and networks of specialist homeless services (SHS); house people in temporary accommodation and provide ‘wrap-around’ support.
- Several governments—NSW, Victoria, WA—are using the opportunity to transition people who are homeless into long-term and secure accommodation through additional investments in housing and assertive care.
- What is evident is the growth of approaches modelled on ‘*housing first*’ (or rapid housing) as the strategy for tackling long-term homelessness (Johnson, Parkinson et al. 2012).
- It has thus illustrated the potential to address one of society’s most enduring and intractable problems—and illustrates the potential for policy and social innovation in a crisis.
- The total number of policy initiatives announced by Australian governments for homelessness is 22 and we estimate that the volume of funding committed by mid-June 2020 was \$192m.



### 3.1 Homelessness in and across Australia: the policy context

Homeless Australians, and those at-risk of homelessness, are among the most disadvantaged groups in Australia (AIHW 2019).

Estimates of homelessness are drawn from the Australian Census (AIHW 2019). At last Census night more than 116,000 people were homeless across Australia (AIHW 2019: 1). A majority were male (58%), with those identifying as Indigenous Australians substantially over-represented (20%) (AIHW 2019).

The Census found approximately 8,200 were in improvised dwellings, tents or 'rough sleeping'; 21,235 were in supported accommodation operated by specialist homeless services (SHS); 17,725 were temporarily staying with other households; 17,503 were in boarding houses; 678 in other temporary lodgings, while 51,088 were living in severely crowded dwellings (AIHW 2019).

#### 3.1.1 Homelessness funding: policy through networks

As established, housing policy in Australia is a 'complex form of multi-level governance' (Pawson, Milligan et al. 2020: 21). Homelessness typifies this characterisation of governance through networks with Australian Government, state/territory governments and local agencies working alongside non-governmental actors, notably SHSs.

##### Australian Government

Until the 1970s homelessness services were operated and funded almost entirely by faith-based organisations and other charities (Flatau, Wood et al. 2015). Public funding only commenced in a 'systematic way' with the introduction of the Homeless Persons Assistance Program (HPAP) in 1974 (Flatau, Wood et al. 2015: 7). The HPAP provided direct support to frontline service providers with a focus on chronically homeless men and typical homeless shelters. In the early 1980s a review of crisis accommodation found it was 'fragmented, uncoordinated and overly restricted to specific target groups' (Flatau, Wood et al. 2015: 7). This led to the adoption of the *Supported Accommodation Assistance Act 1984* (C'wlth) (Parkinson, Batterham et al. 2019: 9) and a new funding mechanism through the Supported Accommodation Assistance Program (SAAP) (Flatau, Wood et al. 2015). Further funding was delivered through inclusion of homelessness in Commonwealth-state housing agreements (CSHAs) and a new Crisis Accommodation Program to fund capital investment in expanded crisis accommodation (Flatau, Wood et al. 2015).

In 2009, the National Partnership Agreement on Homelessness (NPAH), part of the National Affordable Housing Agreement (NAHA), adopted through the Council of Australian Governments (COAG), superseded the SAAP (Flatau, Wood et al. 2015). Following 'a period of uncertainty' beginning in 2013, in which homelessness funding was subject to a series of provisional agreements, the Australian Government negotiated a three-year agreement in 2017–18, the National Housing and Homelessness Agreement (NHHA) (Parkinson, Batterham et al. 2019: 9).

In 2019–20 NHHA allocated \$125m for homelessness services (Department of Social Services 2020a). Under the agreement, which reflects the federated nature of Australian governance (Pawson, Milligan et al. 2020), states and territories are required to match this funding (Council on Federal Financial Relations 2020a). The institutional and fiscal rationale for this model is two-fold. First, such funding agreements reflect the 'high degree of vertical fiscal imbalance in Australia'—or the limited taxation powers among the states/territories compared to their service delivery obligations (Pawson, Milligan et al. 2020: 23). Second, there is a 'logic' in a 'constitutionally responsible arm of government (federal) providing funding for the service delivery tier (state/territory)' (Pawson, Milligan et al. 2020: 23).

#### States and territories

As observed by Parkinson, Batterham et al. (2019: 9) the distribution of powers under the Australian Constitution shapes ‘the capacity of states, territories and local governments to effectively respond to homelessness’. As a product of the ‘sovereignty of the federal government’, it can use the lever of funding to shape priorities (Parkinson, Batterham et al. 2019: 9).

This vests the Australian Government (or Commonwealth Government) with influence, which is reflected in the federal policy framework laid out under the NHHA (Pawson, Milligan et al. 2020). To access homelessness funding, the states and territories must establish publicly accessible homelessness strategies (Department of Social Services 2019). Given the relationship between homelessness and the extant housing system—social housing, rental markets, affordable housing etc.—these strategies address how the states/territories aim to ‘improve housing outcomes across the housing spectrum’ (Council on Federal Financial Relations 2020a). This is reflected in the Bilateral Agreements between the Australian Government and each sub-national jurisdiction which are completed on an annual basis (Council on Federal Financial Relations 2020b). To access its tranche of ongoing, indexed and matching funds, the respective jurisdictions detail the funding, strategies and initiatives that comprises that jurisdiction’s public policy in relation to homelessness and the relationship to service providers (AIHW 2019).

#### Specialist homelessness services (SHS)

The principle of subsidiarity that informs this division of responsibilities extends beyond delegation to lower tiers of government. It also extends to inclusion of non-government actors who ‘exert influence on how the housing system operates’ (Dodson, de Silva et al. 2017: 6). As noted at Chapter 2, these comprise market actors ‘such as major financial and property organisations’...as well as social actors such CHPs (Dodson, de Silva et al. 2017: 6). A core feature of this multi-level governance mix is the SHS (AIHW 2019).

According to the AIHW (2019: 5) which reports annually on the SHS, there are 1,583 agencies in Australia that in 2018–19 serviced more than 290,000 clients. SHS provide a wide variety of services from those targeted at rough sleepers through to specific cohorts including youth, family and domestic violence and prevention for those at-risk of becoming homeless. Service types range from short-term interventions, including advice, meals and other services such as laundry, through intensive, wrap-around supports that aim to tackle homelessness over the long-term. They thus play a fundamental part in the multi-level governance of homelessness and, given their direct linkage to people on the frontline, are critical to the response during a pandemic.

#### 3.1.2 Health, homelessness and pandemics

The linkage between homelessness, housing insecurity and poor physical and mental health outcomes is firmly established (Wood, Flatau et al. 2016). Rates of morbidity and premature death are higher among those experiencing homelessness, while the homeless are also over-represented in hospitalisation and presentation at emergency departments (Limaa, Souzab et al. 2020). At the same time, they are underrepresented in primary care provision and early intervention (Limaa, Souzab et al. 2020). Homeless populations are thus susceptible to both communicable diseases as well as non-communicable diseases that in turn increase vulnerability to infectious diseases (Fazel, Geddes et al. 2014).

The ‘bi-directional and compounding relationship between homelessness and health’ occurs across different categories of homelessness (Wood, Flatau et al. 2016: 12). People experiencing ‘primary’ homelessness (‘rough sleeping’) can be transient and geographically mobile (Perri, Dosani et al. 2020); those experiencing ‘secondary’ homelessness are moving between different forms of accommodation, whether family, friends or SHS, while the ‘tertiary’ homeless are in shared, often short-term and insecure accommodation, that can be cramped (Zaretzky, Flatau et al. 2013). These are not conducive to social distancing, quarantining and isolation (Perri, Dosani et al. 2020). Moreover, they are ideal environs for the transmission and diffusion of viruses such as SARS-CoV-2. Homelessness thus presents acute and unique challenges during a pandemic, accentuated by higher risk factors for severe COVID-19 among homeless populations (Tsai and Wilson 2020).

### 3.2 Levels and degree of coordination

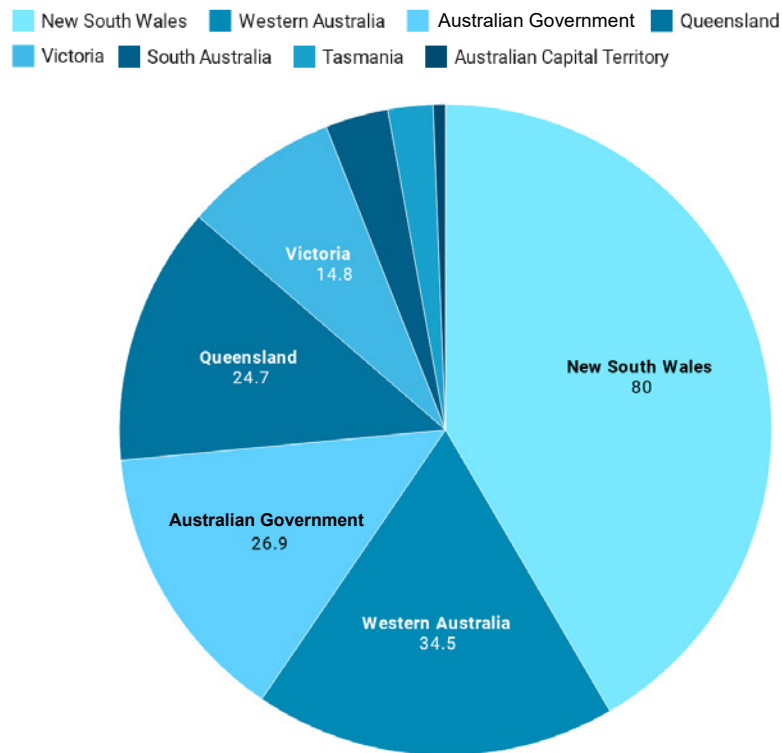
Given these pressing challenges, as the states and territories moved toward broadly uniform social distancing measures through the National Cabinet, an unprecedented operation to provide emergency accommodation took place across major cities and regional centres. By some estimates, 8,000 people across Australia were provided with accommodation to create safe spaces to self-isolate and recover if presenting symptoms (Knight 2020). This meant that for the first-time rough sleeping was briefly eliminated with the majority housed in a combination of hotel/motel accommodation.

In keeping with the institutional framework governing homelessness policy in Australia, in which the Australian Government provides ancillary funds to the service delivery tiers in the states and territories, most initiatives and interventions were coordinated at the state/territory level in partnership with SHS and other charities.

#### 3.2.1 Initiatives

The total number of policy initiatives announced by Australian governments for homelessness is 22 and we estimate that the volume of funding committed at mid-June in the pandemic was approximately \$192m. Figure 9 illustrates the spread of those funds across Australian jurisdictions.

Figure 9: Amount allocated by jurisdiction (\$ millions)—Homelessness



Source. Authors.

Table 4: Homelessness initiatives by jurisdiction and instrument type

Jurisdiction	Funding		
Initiative	Rough sleeping		Prevention
Principal instruments	Emergency funding —accommodation	Emergency funding —frontline services	Long-term housing
Australian Government			\$26.9m
NSW			\$73m
Victoria			\$174.6m
Queensland			\$24.7m
Western Australia			\$34.5m
South Australia			\$6m
Tasmania			\$4.3m
Northern Territory			
ACT			\$1.16m

Source: Authors.

### NSW

NSW provided the second largest amount of funding (approx. \$80m equating to \$9.84 per capita), with three tranches announced. The first included \$34m in 'new' funding to support frontline SHS to help those at-risk or experiencing homelessness, with assertive outreach resulting in 1,200 people being temporarily housed (Department of Treasury 2020). A second tranche of \$3m was provided to charity Neami to provide 'wrap-around' services to support the transition of the cohort in Greater Sydney into long-term housing (Department of Communities and Justice 2020a). A third tranche built on these initiatives. Part of the largest investment in housing in the state's history (see Vignette 3), Together Home will provide \$36m to deliver stable housing and support for those housed as part of the response to COVID-19 (Department of Communities and Justice 2020d).

### Victoria

At an aggregate level, Victoria provided the largest amount of funding (approx. \$174.6m). Early in the pandemic the government announced \$6m for the expansion of emergency temporary accommodation in hotels and motels (Department of Health and Human Services 2020c). A network of SHS, under the Launch Housing Rough Sleeper Initiative, tracked down and recruited rough sleepers (Sacred Heart Mission 2020). In April, a further \$8m was allocated to the COVID-19 Isolation and Recovery Facilities Program (Department of Health and Human Services 2020e). In late June, the government extended its commitment to temporary accommodation with a further \$9.8 and committed an additional \$150m for longer term housing (Department of Premier and Cabinet 2020b) (see Vignette 1).

#### Vignette 1: Victoria's pandemic response to rough sleeping in Melbourne

One of the Victorian Government's immediate responses to the COVID-19 pandemic was to address the issue of rough sleeping in the Melbourne metropolitan area. On 18 March 2020, the state government announced that rough sleepers would be temporarily housed in hotels or motels around inner Melbourne with an initial \$6 million allocated to the initiative (Department of Health and Human Services 2020c). As one commentator said, 'You can't stay home if you don't have one' (Killeen 2020).

Homelessness service providers banded together, with Sacred Heart Mission, the Salvation Army, and VincentCare providing support to the Launch Housing Rough Sleeper Initiative by way of human resourcing to help track down and recruit rough sleepers into the program (Sacred Heart Mission 2020). At the end of July 2020, the Council to Homeless Persons indicated that over 2,000 people were accommodated in hotels and motels as part of the program (Topsfield 2020b). This figure included over 220 children, over 500 women and more than 1100 single households (Topsfield 2020b). Research released by Launch Housing in July indicated that there was low overall public awareness of the initiative, however (Forethought 2020).

In addition to providing hotel and motel accommodation for rough sleepers, on 10 April 2020, the Victorian Government allocated \$8.8 million to repurpose four of its unused aged care centres in unspecified locations across inner Melbourne, to become places for rough sleepers to isolate and recover from COVID-19 (Department of Health and Human Services 2020e). The centres were capable of accommodating 200 people and the COVID-19 Isolation and Recovery Facilities Program was managed in partnership with Anglicare Victoria, the Brotherhood of St Laurence, Launch Housing, Sacred Heart Mission and VincentCare Victoria, with St Vincents Hospital providing healthcare (Department of Health and Human Services 2020e). When Victoria was reporting low community transmission of COVID-19, the mission of these centres was expanded to cater to homeless people with a range of acute health conditions (Department of Health and Human Services 2020d).

The intended outcome of these two initiatives was that COVID-19 wasn't spread through a vulnerable community that had no capacity to isolate. One of the positive unintended outcomes, according to Launch Housing CEO Bevan Warner, was that 'we've got these people in our grasp for the first time...It's shown that homelessness is solvable. For the first time, we've got an opportunity to work with them from rough sleeping into a permanent home and a good life' (Knight 2020). The homelessness services sector began to lobby the state government not to waste this opportunity to end homelessness in the state once and for all (Topsfield 2020a).

Perhaps in response, on 13 June 2020, the Victorian Government committed \$9.8 million to extend the temporary accommodation scheme until April 2021. Additionally, on 28 July 2020, the government committed \$150 million to find long-term housing solutions for people in temporary housing (Department of Premier and Cabinet 2020b). This was to be achieved by, among other means, leasing 1100 properties from the private rental market and the completion of new social housing units (Department of Premier and Cabinet 2020b). Ultimately, says Bevan Warner, CEO of Launch Housing, 'it is cheaper for the taxpayer to provide a home than it is to bear the cost of emergency ward presentations and to police homelessness' (Warner 2020).

### Queensland

Queensland's Rapid Housing Response program involved several initiatives including providing safe accommodation to self-isolate, increased outreach capacity to support rough sleepers and brokerage funds to help SHS provide crisis accommodation (Department of the Premier and Cabinet 2020c). Although a substantial commitment (\$24.7m), with the intention 'to use the opportunity to support these Queenslanders into suitable, permanent accommodation' by August, no additional funding had been announced to support a housing first approach (Boseley 2020).

### Western Australia

WA's response included placing 40 rough sleepers in a recreational centre and a pilot placing 30 more in hotels (Boseley 2020). The government also used COVID-19 to bring forward an already announced initiative, the Housing First Homelessness Initiative in Bunbury which, in keeping with NSW and Victoria, uses a rapid housing model (Department of Communities 2020d). The \$34.5m committed to this initiative was equivalent to \$13.07 per capita.

### South Australia

Initiatives took two forms in South Australia. The first focussed on providing an unknown amount of funding to support accommodation for rough sleepers through a hotel/motel program (Nielsen 2020). The second, announced prior to the pandemic, was a Homelessness Prevention Fund, part of a wider \$550 million housing and homelessness strategy, *Our Housing Future 2020–2030* (Department of the Premier and Cabinet 2020i). This took the form of an Expression of Interest for organisations able to help reduce homelessness in SA (Department of the Premier and Cabinet 2020i).

### Tasmania

Tasmania's Minister for Housing, Roger Jaensch, announced \$4.3 million to support three core areas: expanding both the Safe Night Space pilot program to shelter rough sleepers and Housing Connect's capacity to provide emergency accommodation via hotels/motels as well as services to support young people presenting at homeless shelters (Department of Communities 2020e).

### Australian Capital Territory and the Northern Territory

The ACT announced two streams of emergency funding to support temporary accommodation for rough sleepers (\$832k), and support for front line services (\$330k), while NT announced no specific initiatives (Community Services Directorate 2020).

## 3.3 Opportunity in a crisis

- The coordinated response to tackle rough sleeping and other forms of homelessness in the early stages of the pandemic is widely seen as a successful public health operation.
- Australia was well-positioned due to the multi-level governance of housing and homelessness. The states/territories could coordinate with frontline SHS who could use their existing networks and expertise to transition people into hotel accommodation.
- At a broader national and systemic-level, COVID-19 has provided a window of opportunity to better understand homeless populations and develop an enhanced understanding of individual homeless persons across jurisdictions. Support workers no longer needed to locate clients to provide access to services.
- This has provided an opportunity to use models such as Housing First and rapid housing to break the cycle of homelessness by providing secure housing (Johnson, Parkinson et al. 2012).
- Some jurisdictions have capitalised on this opportunity by expediting or extending funding for social housing to accommodate those temporarily housed.

## 4. Crisis accommodation

- Social distancing measures have created an environment for what the United Nations described in April as a ‘shadow pandemic’: potential for increased violence against women and girls (Mlambo-Ngcuka 2020).
- Stay-at-home measures have placed strain on services and increased the need for expanded services and early research has shown increased use of services and severity of domestic and family violence (Pfitzner, Fitz-Gibbon et al. 2020a; Pfitzner, Fitz-Gibbon et al. 2020b).
- In response, we found that state/territory governments developed at least nine initiatives, evenly spread except for the Northern Territory (no discrete response) and Queensland and WA (two each). The Australian Government provided funding support (\$150m).
- We estimate that approximately \$204m has been committed to crisis accommodation since the pandemic began.

## 4.1 Crisis accommodation: policy context

The pandemic created a significant upswing in demand for crisis and emergency accommodation. The policy responses aimed to anticipate this rising demand for services, supporting individuals at risk of or experiencing homelessness (see Chapter 3), as well as families experiencing domestic and family violence (DFV). Indeed, over 4,400 family violence offences were reported during both COVID lockdown periods in Victoria alone, leading to over 500 arrests and an 11 per cent increase in men accessing support services.

### 4.1.1 Crisis and emergency accommodation: domestic and family violence

A principal concern for emergency interventions in housing outcomes was to focus on DFV, which is a leading cause of homelessness for women and children. The government responses seen in the early stages of the crisis saw an increase in the scope and provision of support services—Specialist Homelessness Services (SHS)—to meet the rising prevalence of DFV, as well as supporting interventions aiming to break the cycle of violence (Spinney and Blandy 2011).

Like governance across the breadth of the housing continuum, the legislative, strategic and operational context for emergency and crisis accommodation is complex. Jurisdictional approaches to the governance of DFV are arranged in different ways, depending on the prevailing state infrastructures and service provision processes. Despite the different approaches, one commonality is the focus each jurisdiction has taken to ‘draw different perspectives and policies together....[emphasising] connected and collaborative approaches, consistency of practice and capacity building with non-specialist agencies, particularly police’ (Flanagan, Blunden et al. 2019:2).

This harmonisation is driven by the national strategy on preventing violence against women and children adopted by COAG, *The National Plan to Reduce Violence Against Women and Children 2010–2022*, to ensure the desired consistency of approach and outcomes. This means that jurisdictions have developed their own combination of laws and strategies drawing from the *Family Law Act 1975* and the Australian Government’s National Plan.<sup>3</sup> Legislation ranges from the specific (e.g. ACT’s *Family Violence Act 2016*) to amended existing (WA’s *Restraining Orders Act 1997*) legislation, all of which aim to expand the capacity for legislatures to define family violence accordingly, often including children as well as women classed as vulnerable persons. Strategies follow a consistent path—from Victoria’s *Ending Family Violence: Victoria’s Plan for Change* (November 2016) to Tasmania’s *Safe Homes, Safe Families: Tasmania’s Family Violence Action Plan 2015–2020*. All of which is to briefly summarise that a wider framing for the need to intervene in DFV is supported by efforts to provide housing support. Such approaches follow integrated models, with the aim of securing safe, long-term housing for women and children surviving DFV.

The prevailing context pre-pandemic was that the system did not always provide safe, secure and long-term housing for these survivors. Part of this challenge has been exacerbated by limits to social housing stock and availability—being unable to place all such families into safe accommodation at short notice and over the long-term underscores both the dearth of investment and supply, as well as the inability of the system to intervene in a timely fashion through SHS.

<sup>3</sup> An excellent summary of different legislations and strategies across governments can be found in K. Flanagan, H. Blunden, K. Valentine, and J. Henriette, (2019) *Housing outcomes after domestic and family violence*, Australian Housing and Urban Research Institute, Melbourne, [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0026/37619/AHURI-Final-Report-311-Housing-outcomes-after-domestic-and-family-violence.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0026/37619/AHURI-Final-Report-311-Housing-outcomes-after-domestic-and-family-violence.pdf).



## 4.2 Levels and degree of coordination

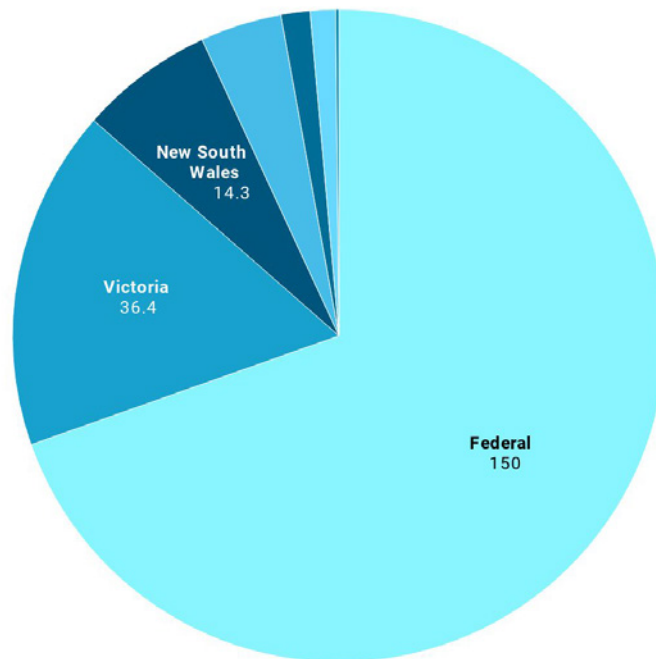
There were interventions at state/territory levels into increasing the provision of crisis and emergency accommodation among vulnerable populations with some funding support provided by the Australian Government. As Chapter 3 discussed, the coordination of temporary crisis and emergency accommodation for people experiencing or at risk of experiencing homelessness was rapid and largely effective. In this chapter, the focus is on the range of initiatives to address the rising dangers of DFV, directly or indirectly associated with measures arising from the COVID-19 public health response. Concerns had been raised that the imposition of social/physical distancing measures, work-from-home requirements and increased household income pressure could lead to an increase in DFV (Pfitzner, Fitz-Gibbon et al. 2020b).

### 4.2.1 Initiatives

Overall, approximately \$204m funding was committed across most states and territories, with substantial financial support earmarked to flow through the increased provision of front-line services. The spread of this funding across jurisdictions is illustrated in Figure 10.

Figure 10: Amount allocated by jurisdiction (\$ millions)—Crisis accommodation

■ Australian Government   
 ■ Victoria   
 ■ New South Wales   
 ■ Queensland  
■ Western Australia   
■ Tasmania   
■ Australian Capital Territory



Source: Authors.

Most of the instruments used aimed to provide short-term supports where it was anticipated there would be rising demand on front-line responses and services for those surviving DFV as indicated in Table 5.

Table 5: Crisis accommodation initiatives by jurisdiction and instrument type

Jurisdiction	Funding	
Initiative	Domestic violence emergency accommodation	
Principal instruments	Emergency funding—frontline services and accommodation	Payment to states and territories
Australian Government		\$150m
NSW		\$14.3m
Victoria		\$36.4m
Queensland		\$8.7m
Western Australia		\$3.1m
South Australia		
Tasmania		\$2.7m
Northern Territory		
ACT		\$0.350m

Source: Authors

#### Australian Government

On 4 April, Federal Minister for Women, Senator Marise Payne, and Minister for Families and Social Services, Senator Anne Ruston, announced that \$150 million had been earmarked for domestic violence emergency accommodation 'that is innovative and flexible particularly in light of health requirements for quarantine and self-isolation that may prevent women and children being able to stay with friends or family' (Department of Social Services 2020b). The funding included a fixed 3 per cent payment to states and territories with the remainder provided on a per capita basis with a small contingency set aside.

#### New South Wales

NSW Attorney General and Minister for the Prevention of Domestic Violence, Mark Speakman, announced an intention to increase the supply and flexibility of domestic violence emergency accommodation across NSW through the provision of \$14.3 million in emergency funding for accommodation (Department of Communities and Justice 2020b).

#### Victoria

Victoria provided the largest quantum of funding (which also equated to the largest amount committed per capita at \$5.47) with \$36.4 million in emergency funding for accommodation, specifically domestic violence emergency accommodation and specialist services for people suffering or at risk of family violence (Department of Premier and Cabinet 2020d). The funding included \$20 million for short-term accommodation for family violence survivors and nearly \$10.4 million to help women and children escaping family violence get access to accommodation and related support. The funding was in addition to \$6 million provided by the Australian Government to meet the needs of Victorians experiencing family violence during COVID-19.

### Queensland

The Queensland government announced \$1.7 million in emergency funding to frontline services to address domestic violence emergency accommodation needs on 8 April (Department of the Premier and Cabinet 2020b). On 6 May, a further \$2 million for emergency funding to frontline services for domestic violence emergency accommodation was announced to assist with increased demand and costs (Department of the Premier and Cabinet 2020n). On 28 May, the Minister for Child Safety, Youth and Women and Minister for the Prevention of Domestic and Family Violence, Di Farmer, announced how \$5 million in Australian Government funding would be distributed to address domestic violence emergency accommodation needs (Department of the Premier and Cabinet 2020f). The emergency funding to frontline services would enhance crisis and post-crisis accommodation, help women from culturally and linguistically diverse backgrounds with crisis accommodation, and provide support to domestic and family violence services regarding tenants' rights under COVID-19.

#### Vignette 2: Domestic violence emergency accommodation in Queensland

In Queensland, there was the same concern as across the rest of Australia at the outset of the COVID-19 pandemic. The cause for concern was the potential for an increase in instances of domestic violence resulting from a range of new stresses on households and increased proximity between household members for prolonged periods of time. Cathy Crawford, Coordinator of the Townsville Women's Centre, said, 'We are extremely concerned that women who have to quarantine...will remain in violent homes' (Queensland Domestic Violence Services Network 2020a).

Data from the Coroners Court of Queensland shows that 38 Queenslanders lost their lives as a result of domestic and family violence between 1 April 2019 and 30 April 2020 (Queensland Domestic Violence Services Network 2020b). As COVID-19 took off across the country, the state was still reeling from the horrific death of Hannah Clarke and her three children at the hands of her estranged husband in February 2020 (Gleeson 2020). In their report, Responding to Queensland's 'shadow pandemic' during the period of COVID-19 restrictions, authors Pfitzner, Fitz-Gibbon et al. (2020a) find that the COVID-19 pandemic contributed to:

- an increase in domestic violence services' client numbers
- an increase in the complexity of client needs
- an escalation in controlling behaviour and manipulation reported by women
- an increase in reported perpetrator anger/violence allegedly due to reduced income or loss of job due to COVID-19.

On 8 April 2020, the Queensland Government announced \$5.5 million to boost domestic violence services, of which \$1.7 million was earmarked for crisis accommodation in shelters, hotels or residential properties as shelters struggled to cope with demand (Department of the Premier and Cabinet 2020b). The \$1.7 million complemented \$24.7 million that the state had already committed to housing and homelessness in March 2020 and \$150 million the Australian Government had committed nationally to address the needs of those experiencing violence, including through the provision of emergency accommodation (Department of Social Services 2020b; Department of the Premier and Cabinet 2020c). Further to the \$5.5 million directly targeting domestic violence services, on 6 May 2020, as part of Domestic Violence Remembrance Day, Queensland Premier, Annastacia Palaszczuk, announced a further \$2 million would be made available for domestic and family violence service providers to help at-risk families into alternative accommodation (Department of the Premier and Cabinet 2020n). These funds were in addition to the \$45.5 already committed to Family and Child Connect Services in the 2019–20 budget which included funds for parents to seek support to access housing, among other government services (Queensland Government 2020).

### Western Australia

The Government of Western Australia announced \$159 million in funds to be used for, among other things, emergency accommodation (Department of the Premier and Cabinet 2020d). This was to be achieved through emergency funding to frontline services. On 11 May, Prevention of Family and Domestic Violence Minister, Simone McGurk, announced how \$3.1 million from the Australian Government for emergency funding to frontline services would be distributed (Department of Communities 2020a). One of the four areas highlighted was domestic violence emergency accommodation.

### Tasmania

In Tasmania, \$2.7 million was earmarked for domestic violence emergency accommodation to be delivered through emergency funding to frontline services (Department of Premier and Cabinet 2020g). This equated to a commitment of \$5.03 per head of population in the state.

### Australian Capital Territory

The ACT announced funding to provide domestic violence emergency accommodation to people experiencing domestic and family violence arising from the COVID-19 pandemic. This was in the form of emergency funding to frontline services (Community Services Directorate 2020).

## 4.3 Opportunity in a crisis

- The emergency funding and wider supports for survivors of DFV were a critical response in the first pandemic phase.
- This needs to be built on and extended since the flow-on effects from the crisis, into households and the family home, will continue in the coming years. Not least, as some commentators are observing, that families are increasingly seeking safe and secure accommodation during the pandemic (Bamford 2020).
- This includes the much-needed increase in capacity for social housing to provide accommodation options for families surviving DFV.
- Further supports announced for perpetrators and their accommodation need to also form part of expected support packages, to keep families in their homes where feasible and safe.
- Measurement of increases in referrals for DFV front-line services also need to feed demand data back into the wider system to support increased need for financial and programmatic supports.

## 5. Social housing

- As with prior economic downturns, social housing has featured as a key plank of the economic recovery platform of governments—the context of the pandemic has had some impact but not substantively altered the shape of the response.
- Approximately \$1.57 billion was earmarked for social housing outcomes across most states and territories.
- Most state governments committed new and/or expedited funding for maintenance and upgrades of existing social housing stock as a form of ‘shovel ready’ economic stimulus.
- Five states expedited and/or committed new funding to increase the supply of social housing to stimulate construction and, in some cases, meet the needs of those housed in temporary accommodation to support ‘housing first’ models.
- NSW, WA and Victoria provided funds specifically for Indigenous communities.
- At this point in the pandemic there has been no new direct allocation of funding for social housing by the Australian Government, which contrasts with the Global Financial Crisis, where \$5.2b (\$6.5b in 2020 dollars) was allocated to the Social Housing Initiative (Pawson, Milligan et al. 2020: 95).

## 5.1 Social housing policy context

### 5.1.1 Overview of social housing governance and its effects

Social housing, its quality standard and availability, has been a critical component of government responses to alleviating pressures on housing outcomes during the pandemic. Powell, Meltzer et al. (2019: 6) define social housing as 'relatively secure and affordable rental housing provided to eligible applicants by state and territory housing authorities (public housing), non-profit community organisations (community housing) and Indigenous organisations (Indigenous housing)'. In Australia, social housing (comprising public, community and Indigenous housing) makes up approximately 5 per cent of Australia's total stock (Pawson, Milligan et al. 2020).

Over the past two decades, we have witnessed a steadily increasing demand for social housing, which, in turn, has increased pressures on funding models to maintain standards of existing stock while seeking to secure a suitable pipeline of new stock in places where it is most needed (Powell, Meltzer et al. 2019). Of course, this is also framed by the significant, systemic challenges posed by decreasing housing affordability, driven by housing price inflation (Burke, Stone et al. 2014) and rising generational inequalities concerning the availability of secure employment and affordable housing. This increases housing stress on households where income levels struggle to keep pace with rental increases and cost of living and also increases the risks of individuals and families experiencing negative housing outcomes, leading to rising demand for social housing (Sharam, Moran et al. 2018).

The system for facilitating efficient social housing pathways is complex, since it is required to meet the (increasingly unmet) rising demands of various vulnerable groups and low/medium income households seeking short/long-term housing. Jurisdictional governance of social housing is shared between the Australian Government and states/territory governments. Implementation of social housing pathways occurs at state and territory level and is covered by the National Housing and Homelessness Agreement (NHHA), which sets priorities for social housing initiatives across states and territories. Further, it outlines the agreed funding commitments to individual states. From this point, responsibility has been bifurcated where the Australian Government takes responsibility for the provision of rental subsidies through the social security system, and state/territory governments have responsibility for the task of increasing social housing supply. As Pawson, Milligan et al. (2020) note, the increasing residualisation of a national commitment to progressive investment and governance of the social housing system creates some ambiguity over accountability and political tensions that create another layer of complexity on top of an already unwieldy system.

The complexity of the system is underscored by the range of potential and actual users of social housing, covering survivors of DFV, rough sleepers and people experiencing degrees of homelessness, low-income households excluded from affordable housing options, people considered to be socially and economically disadvantaged (itself caused by systemic failures to address social inequity and inequality). However, invariably a common thread among these needs and groups is a need to transition from absent or insecure housing to much more suitable, safe, and secure housing.

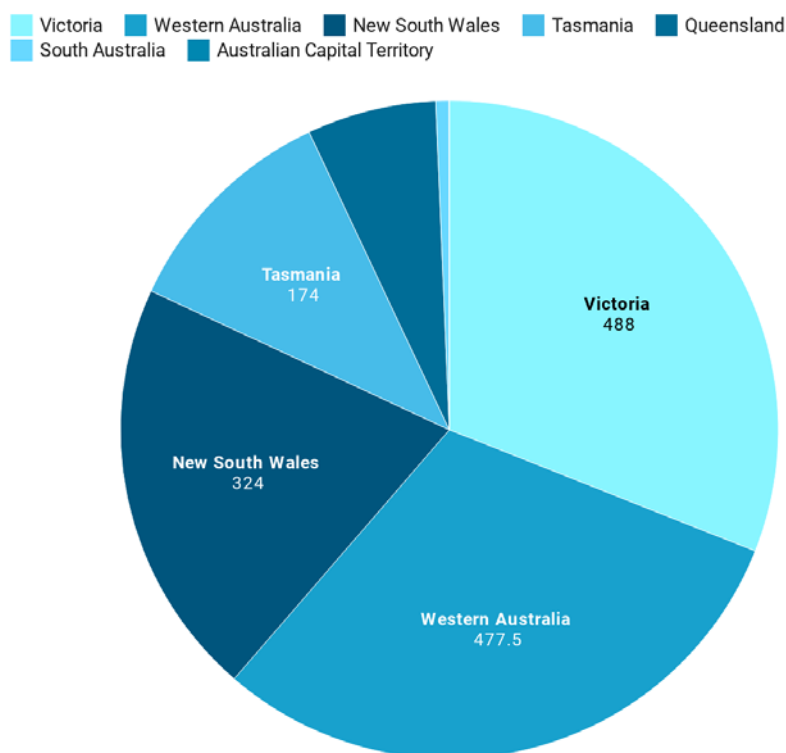
## 5.2 Levels and degree of coordination

Australia entered the crisis with a chronic shortage of social and affordable housing with the number of properties relative to the size of the Australian population having halved since 1991 (Pawson, Milligan et al. 2020). Most jurisdictions lack the supply required to serve the transition to long-term housing for those temporarily housed in hotel accommodation (Johnson, Parkinson et al. 2012). Also, the 'hard lockdown' of towers in inner Melbourne exposed the challenges presented by a pandemic for high-density social housing with shared community spaces and the need for much greater investment in upgrades and maintenance.

### 5.2.1 Initiatives

In total, 28 policy initiatives related to social housing were announced across the states and territories, with approximately \$1.57b in funding committed. The spread of this funding across jurisdictions is illustrated in Figure 11.

Figure 11: Amount allocated by jurisdiction (\$ millions)—Social housing



Source: Authors.

There was no *direct* funding allocated for social housing by the Australian Government and responsibility lay with the states/territories to tackle emergent challenges related to the pandemic (*indirectly*, the Australian Government assisted the states with funding to provide shelter to self-isolate for rough sleepers and people caught in the cycle of homelessness some of whom were housed in social housing). This sub-national delegation of responsibilities is consistent with the social housing governance arrangements between the Australian Government and the state/territories, especially the enactment of national frameworks and existing funding structures (Lawson, Pawson et al. 2018).

The interventions have taken three main forms: upgrades and maintenance of *existing stock*, commitments to *increase supply*, and use of regulatory instruments to *freeze rents* and *planning regulations* to facilitate development. This is illustrated in Table 6. Increasing supply is, as others have long argued, an ongoing challenge where fiscal commitments have not kept pace with population growth (Pawson, Milligan et al. 2020). As such, it is notable that most fiscal commitments involved maintenance and upgrades (at least \$900m). Supply initiatives involved smaller fiscal commitments of new funding, but did provide an opportunity to expedite existing projects involving new builds, while some states expanded funding as a form of construction stimulus and as a pipeline to house the homeless in temporary accommodation.

Table 6: Social housing initiatives by jurisdiction and instrument type

Jurisdiction								Funding
Initiative	Regulation		Existing stock		Increase supply			
Principal instruments	Rent freeze	Planning regulation	Expedited funding	Funding expansion	Expedited funding	Funding expansion	Indigenous communities	
Australian Government								
NSW								\$324m
Victoria								\$488m
Queensland								\$100m
Western Australia								\$477.5m
South Australia								\$10m
Tasmania								\$174m
NT								
ACT								\$0.365m

Source: Authors.

### New South Wales

A range of measures were announced in NSW, using new and expedited funding to support supply, maintenance and Aboriginal communities (Department of Premier and Cabinet 2020a). This totalled approximately \$324m of new and expedited investments, approximately \$39.86 per capita. For example, \$60.5 million was provided for maintenance on public housing, as well as \$250 million for maintenance, in separate initiatives (Department of Communities and Justice 2020c; Department of Premier and Cabinet 2020a). \$13.5 million in new funding was made available to increase supply of social housing for Aboriginal communities and a Pilot Program was fast-tracked to deliver new social housing stock (Department of Communities and Justice 2020c; Department of Communities and Justice 2020e). NSW was also the only jurisdiction to explicitly indicate it would be using planning regulations to fast-track planning processes with the goal of quicker delivery of a project with over 200 social housing units (Department of Finance 2020).



### Vignette 3: Increasing the supply of social housing in NSW

A report by Equity Economics (2020) released in May 2020 explained that the NSW social housing system was 'at capacity' and, as such there was 'an urgent need to secure, in the short term, additional social and affordable housing to provide permanent, stable accommodation for people currently homeless or housed in temporary or crisis accommodation'.

Increasing the supply of social and affordable housing has been closely linked to the injection of funds into the economy and the creation of jobs in New South Wales during the COVID-19 pandemic.

On 15 April 2020, a \$60.5 million program to deliver maintenance works and upgrades on existing social housing stock was announced (Department of Communities and Justice 2020c). The bulk of this was to go towards revitalising the mostly-abandoned Arncliffe Estate (earmarked for redevelopment) in partnership with the Billbergia Group and Evolve Housing (Department of Communities and Justice 2020c). It was expected that the work would deliver more than 100 units for emergency accommodation during the COVID-19 crisis for people on the public housing priority list (Department of Communities and Justice 2020c). NSW Minister for Housing, Melinda Pavey, said the 'program delivers important public housing upgrades and new supply, while generating vital employment and economic relief at this critical time' (Department of Communities and Justice 2020c).

Also increasing the supply of social and affordable housing in NSW was the Planning System Acceleration Program, announced on 3 April 2020 (Department of Finance 2020). The program was intended to reform the planning system, thus enabling economic growth. The first tranche of projects approved under the program were announced on 28 April 2020 (Department of Planning Industry and Environment 2020a). They included approval for Ivanhoe Estate in Macquarie Park, an initiative of the Aspire Consortium of Frasers Property Australia and Mission Australia Housing. Ivanhoe Estate is one of the NSW Government's Communities Plus Program communities where social housing blends with private and affordable housing (Land and Housing Corporation 2020). The first stage of Ivanhoe Estate will comprise of 740 total dwellings, including 259 units of social housing (Lewis Boucher 2020). It is expected to contribute \$303 million to the state's economy and result in 572 jobs (Department of Planning Industry and Environment 2020a). Further to this, the second and third tranches of projects approved under the Planning System Acceleration Program, released on 22 May 2020 and 21 June 2020, included 8 and 41 affordable housing units, respectively (Department of Planning Industry and Environment 2020b; 2020c).

In late April 2020, reports of NSW Government deliberations on the purchase of unit complexes or unsold units in a complex as part of a \$500 million stimulus emerged courtesy of a leaked cabinet briefing paper, prepared by the Land and Housing Corporation (Smith 2020). The paper suggested the government might 'negotiate with the developer' to buy dozens of units to boost its social housing stock (Smith 2020). A concrete plan in regard to the acquisition of existing housing stock has not yet materialised.

On 19 May 2020, the NSW Government announced the Fast-Tracked Social Housing Program (Department of Communities and Justice 2020e). The program, which forms part of the NSW Government's Future Directions Policy for Social Housing and delivers social housing stock in an expedited fashion, will provide 100 additional small-scale dual occupancy homes and manor houses on 50 sites (Department of Communities and Justice 2020e). According to the Minister for Housing, Melinda Pavey, the 'pilot program will not only provide well-designed quality homes for those in need, it will help stimulate the NSW economy and create much-needed construction jobs' (Department of Communities and Justice 2020e).

Finally, on 9 June 2020, the Together Home project was announced. The Together Home project included \$13.6 million to head lease properties in the private rental market, providing existing clients of homelessness services and priority social housing applicants with access to secure stable housing (Department of Communities and Justice 2020f). In order to achieve this swiftly, the NSW Government partnered with 19 community housing providers and specialist homelessness services (Housing Trust 2020). The homes will provide stable accommodation for vulnerable people, as well as an address, without which it is difficult to be a fully-functioning member of society. One man from NSW says that now he has 'a base and an address to put on my CV and on other documents; it makes other things possible' (Probono Australia 2020).

In total, new social housing stock in the order of 1,100 properties could result from these initiatives.

### Victoria

Victoria's interventions in social housing were focussed on both supply and maintenance, with more funding allocated for the latter. Importantly, the initiatives were spread to cover a range of vulnerable groups and made use of funding to support existing housing initiatives.

Regarding maintenance and upgrades of existing stock, the scale and rapid deployment of funding to public, community and Indigenous housing followed longstanding calls for improvements in the upkeep and quality of Victoria's ageing social housing stock. As such, \$155m was targeted for maintenance on 15,000 social housing units, in addition to \$110m committed for renovations to 2,100 housing stock (Department of Health and Human Services 2020a). In addition, \$50m was allocated to Community Housing Providers (CHPs) for maintenance of properties they manage as part of the wider maintenance and upgrades program (Department of Health and Human Services 2020a). Regarding the social housing needs of Indigenous communities, 'rapid housing responses' received \$115m that was also targeted at supporting transitions out of government services (Department of Health and Human Services 2020a).

Alongside this, \$58m in funding was allocated to support the construction of new social housing, targeted to suburbs where demand was deemed to have increased (Department of Health and Human Services 2020a). There was a further announcement of a commitment to construct 780 new social housing dwellings across Melbourne and regional Victoria through the Social Housing Growth Fund (Department of Health and Human Services 2020b). The \$488m committed formed a significant proportion of the \$2.7b infrastructure investment program announced in May that focussed on 'shovel ready' projects to stimulate the economy (Department of Health and Human Services 2020a). It equated to a commitment of \$73.37 per capita.

### Queensland

As part of its economic stimulus program, Unite and Recover for Queensland Jobs, the Queensland Government announced a \$100m Works for Tradies initiative designed to support employment through the construction of 215 social housing dwellings (Department of the Premier and Cabinet 2020e). This commitment equated to \$19.49 per capita. The project used existing government landholdings in areas identified as high need. It announced no expedited funding, but Works for Tradies was linked to its existing Housing Construction Jobs Program. Upgrades and maintenance of existing stock have not featured in its response to the pandemic.

### Western Australia

Several initiatives were announced by the Western Australian Minister for Housing, comprising a total of \$477.5m of new and expedited investment worth \$180.93 per capita (Department of Communities 2020a; 2020b; 2020e; 2020f). These initiatives comprised disallowing COVID-19 payments as sources of income during the eligibility assessment for social housing and increasing supply of social housing through several tranches of funding. This included \$8.5 million to complete 30 new homes already under construction; \$150 million to build 500 social and affordable housing units and upgrade/maintain existing stock. Premier Mark McGowan announced a range of measures: \$97 million to kickstart the construction of social housing stock, \$142 million for refurbishment of 1,500 social housing units; and \$80 million to maintain housing stock in remote Aboriginal communities.

### South Australia

The South Australian Premier announced new funding of \$10m for upgrades and maintenance of 1,400 existing social housing dwellings as part of its \$1b economic stimulus package (Department of the Premier and Cabinet 2020l). It also announced regulatory measures including a rent freeze for social housing tenants (Department of Human Services 2020). It did not announce any increases to supply.

### Tasmania

Tasmania introduced a series of initiatives, totalling \$174m of new and expedited funding worth \$324.02 per capita (Department of Premier and Cabinet 2020f; 2020g). Initiatives focused on increasing supply, restricting rental increases and upgrades and maintenance. Increasing supply in social and affordable housing has been supported by at least \$100 million in new funding and \$24 million in existing funding brought forward. The aim is to create 1,220 social houses under the Affordable Housing Strategy and Community Housing Providers. Rental increases were halted, while \$50 million was set aside for maintenance and upgrades to public housing stock.

### Northern Territory

The intervention announced in the NT was the Safe Stay Plan for Remote Community Visitors (Department of Local Government Community Development and Housing 2020). The plan focussed on accommodation provision and included a new accommodation facility in Darwin as part of an effort to increase supply of safe places for vulnerable Territorians to stay when visiting during the coronavirus pandemic.

### Australian Capital Territory

The ACT announced \$365k in expedited funding to upgrade and maintain existing social housing stock (Environment Planning and Sustainable Development Directorate 2020).

## 5.3 Opportunity in a crisis

- As with prior economic downturns, upgrades and maintenance of existing stock and new supply of social housing has been utilised to stimulate economic recovery and create jobs.
- It is notable that at this point in the pandemic there has been no new direct allocation of funding for social housing by the Australian Government, while the response from some states has been moderate.
- Social and affordable housing featured prominently in prior downturns, including the Global Financial crisis of 2008–09.
- Social and affordable housing was central to the Australian Government's response to this crisis—the Nation Building Economic Stimulus Plan—with \$5.2b (\$6.5b in 2020 dollars) allocated to the Social Housing Initiative that generated 19,700 new housing over three years (Pawson, Milligan et al. 2020: 95).

- Modelling by SGS Economics and Planning (2020) of the Community Housing Industry Association's proposed Social Housing Acceleration and Renovation Program (SHARP) shows that increased Australian Government expenditure could lead to significant job creation and offset the decline in demand driven by reductions in migration and poor market sentiment.
- The SHARP proposal includes construction of 30,000 new dwellings over a four-year period and the acceleration of upgrades and maintenance of existing stock to support between 15,500 and 18,000 full-time jobs and raise output by between \$15.7b and \$18.2b (SGS Economics and Planning 2020: 7).
- Proposals like SHARP would achieve the twin policy objectives of addressing the decline in volume and quality of social housing relative to the population and thus key social goals and lead to significant macro-economic benefits to the wider economy.

## 6. Private rental

- This chapter discusses the range of measures targeting the Private Rental Sector (PRS) of the housing system.
- Approximately \$1.2 billion has been earmarked for PRS housing outcomes during the early stages of the crisis.
- Due to the distribution of responsibilities under the federation much activity was driven by the states/territories with regulatory oversight of residential tenancy legislation and control over core revenue policies such as land tax and stamp duty.
- A plurality of states also provided transfers/payments in the form of rent relief for those experiencing hardship due to the suppression of economic activity associated with social distancing measures and adverse labour market conditions associated with the economic downturn.
- The PRS was nonetheless a key focus of the National Cabinet early in the pandemic and there was multi-level coordination as evidenced by harmonisation of laws to protect tenants through eviction moratoria and suspension of rental increases.
- Each level of government and jurisdiction was actively involved in policy interventions or emergency activities except for the Northern Territory.

## 6.1 Private rental policy context

### 6.1.1 The private rental sector

The private rental sector (PRS) in Australia has experienced major and prolonged growth and encountered significant challenges during the pandemic. The PRS refers to 'dwellings leased through a real estate agent or through a private arrangement with a landlord' (Rowley and James 2018: viii), and approximately 2.1 million households are classed as private rental (Productivity Commission 2019). This arrangement also covers specific rental contexts, such as student accommodation and subsidised rental contexts. The long-term dynamics of the PRS have shown an increasing demographic spread of private renters, as well as growing proportions of renters relying on the system long-term (10+ years) for stable accommodation (Hulse, Reynolds et al. 2019). Thus, whereas private rental was deemed to be a temporary transition toward home ownership for Australians, it has now supplanted home ownership as the primary (and achievable) goal for residence. This has been driven by several factors, not least: exponential growth in dwelling values, increasing pressures on household incomes, flat wage growth, increasing pressure on workforce participation among older Australians and rising employment precarity facing different generations involved in the workforce (Productivity Commission 2019).

Thus, in terms of policy context framing for the PRS, there are several existing pressures on the sector that affect the broad spectrum of tenant categories as well as landlords/dwelling owners and managers. Essentially, the goal of any policy changes in the PRS space is to decrease the likelihood of individuals and households falling into homelessness or marginal housing. This is becoming increasingly difficult, especially with the rising number of people living in crowded households, partly because of employment precarity and lack of availability of social housing options for many who need them (Productivity Commission 2019). Policy instruments, in particular, the Commonwealth Rent Assistance (CRA) and the National Rental Affordability Scheme (NRAS) are critical to the context of private rental experiences, both pre- and post-pandemic. As providers of subsidies for private renters, both CRA and NRAS offer supports to help vulnerable households meet the increasing costs of covering rent. However, the decreasing capacity of households to meet housing and related costs, even with subsidies, left major vulnerabilities across the PRS before the early impacts of the pandemic were felt. For example, while CRA is an effective support for low-income households, it is indexed against the consumer price index, meaning it cannot keep pace with the greater increases in relative rent costs.

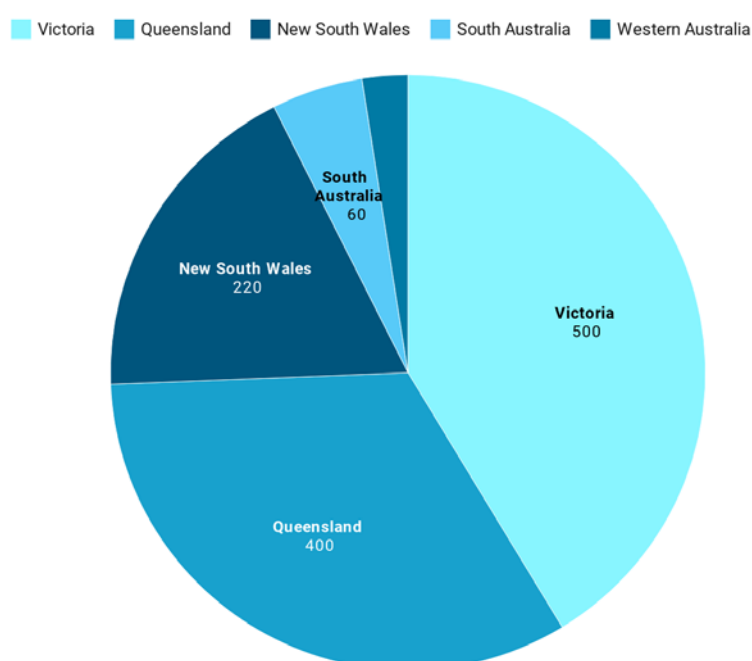
## 6.2 Levels and degree of coordination

The existing pressures on the PRS before the crisis, like other housing outcome areas, precipitated rapid action among policy actors and levels of government. The increasingly precarious rental conditions for many, especially but not limited to metropolitan areas, was clearly seen by policy actors as a potential area for economic and social disaster. As such, the interventions were coordinated between the Australian Government and the states at National Cabinet level, using initiatives and instruments to address rent relief and harmonised regulation for eviction moratoria to protect tenants. This approach focused largely on subject (rather than object) subsidies, aiming to affect increases in household income as well as targeted measures to support landlords, including rate freezes and land tax relief (in some instances where landlords agreed to rent reductions). Within the wider framework of action provided by the Australian Government, the states and territories' governments used instruments necessary to minimise the disruption to households adversely affected by the economic downturn and also ensure that tenants were not evicted and forced to move during a period in which social distancing was mandated.

### 6.2.1 Initiatives

The PRS was the focus for 21 policy initiatives to support both private renters and landlords, worth approximately \$1.21b. Except for the NT, where no initiatives were announced during the early stages of the pandemic, the number of initiatives were relatively evenly spread across the Australian and state governments. This is illustrated in Figure 12. Due to the distribution of responsibilities, much policy action was driven by the states/territories, with regulatory oversight of residential tenancy legislation and the ability to deliver rental relief through the social security system. The PRS was nonetheless a key focus of the National Cabinet early in the pandemic and there was multi-level coordination as evidenced by harmonisation of laws to protect tenants.

Figure 12: Amount allocated by jurisdiction (\$ millions)—Private rental



Source: Authors.

Table 7: Private rental initiatives by jurisdiction and instrument type

Jurisdiction	Funding		
Initiative	Eviction moratoria	Rent relief	
Principal instruments	Regulation/legislation	Transfer/payment	Tax relief
Australian Government			
NSW			
Victoria			
Queensland			
Western Australia			
South Australia			
Tasmania			
Northern Territory			
ACT			

Source: Authors

### Australian Government

Following a National Cabinet meeting on 20 March, the Prime Minister announced that the states and territories would introduce rent relief measures for tenants 'to ensure that in hardship conditions there will be relief...and ensuring the tenancy legislation is protecting those tenants over the next six months at least' (Department of the Prime Minister and Cabinet 2020a). Further to this, after the National Cabinet meeting on 29 March, the Prime Minister announced that there would be an eviction moratorium for a six-month period for 'residential tenancies in financial distress who are unable to meet their commitments due to the impact of coronavirus', to be implemented by the states and territories (Department of the Prime Minister and Cabinet 2020b).

### New South Wales

The New South Wales government announced funding and emergency measures to protect tenancies totalling \$220 million (Department of Customer Service 2020). Measures were for six months and included an eviction moratorium and rent relief in the form of requirements for landlords and tenants to negotiate rent reductions if required. As an incentive, landlords were eligible for land tax relief or a rebate of up to 25 per cent. Tenants experiencing financial distress would also not be blacklisted for the accrual of rental arrears during the six-month period. In addition to these measures, \$2.5 million was earmarked for tenancy services.

### Victoria

In Victoria, a range of measures were introduced to support residential tenants during COVID-19 (Department of Premier and Cabinet 2020e). This included legislation supporting the eviction moratorium, pausing rental increases for six months, and providing land tax relief for landlords and rent relief for tenants experiencing financial hardship through its Rental Relief Grant program—\$420 million was earmarked for land tax relief and \$80 million for rental assistance payments for renters facing hardship due to COVID-19. This amounted to a commitment of \$75.18 per head of population in the state. In August, the Victorian Government announced an extension of the moratorium on rental increases and evictions until December 31 (Department of Premier and Cabinet 2020c).

### Queensland

Queensland introduced a COVID-19 rental framework (Department of Housing and Public Works 2020a; Department of the Premier and Cabinet 2020m). This included an eviction moratorium and rent relief such as new criteria for rental grants and the ability to negotiate a temporary and fair rent reduction. This was encouraged through \$400 million in land tax relief for property owners and compulsory conciliation for disputes, a commitment equivalent to \$77.97 per capita. On 24 April, the moratorium on evictions was enacted through legislation and a Practice Guide formalising the temporary requirements and protections for tenancies was published (Department of Housing and Public Works 2020b).

### Western Australia

The Government of Western Australian announced that legislation to minimise the financial impacts of COVID-19 on tenants and landlords would be introduced into parliament (Department of the Premier and Cabinet 2020k). Measures included a six-month eviction moratorium, a prohibition on rent increases, the option for fixed term tenancy agreements that were due to expire to continue as periodic agreements, relieving lessors of the obligation to conduct repairs and enabling a tenant to end a tenancy early. These measures became law on 21 April (Department of the Premier and Cabinet 2020h). On 23 April, Premier McGowan announced rent relief, providing payments of up to \$2,000 to residential tenants. \$30 million was earmarked for this initiative (Department of the Premier and Cabinet 2020j).



## Vignette 4: Maintaining residential tenancies in Western Australia during the COVID-19 pandemic

Shelter WA, the peak body in Western Australia that advocates for social and affordable housing and ending homelessness, indicates that there are over 700,000 people living in rental accommodation in Western Australia (Shelter WA 2020). At the onset of the COVID-19 pandemic, government interventions targeted at keeping tenants in their rental properties were announced. To begin with, Western Australia's McGowan Government announced a number of initiatives to address the burden of utilities bills on households (Department of the Premier and Cabinet 2020a; 2020g). Then, following the decision of the National Cabinet to provide relief for tenants, the Western Australian Government introduced new laws and relief payments targeted at residential tenants (Department of the Premier and Cabinet 2020h; 2020k).

On 16 March 2020, the Western Australian Government announced \$402 million to freeze household fees and charges, including electricity and water, alongside \$91 million to double the existing Energy Assistance Payment to \$600 (Department of the Premier and Cabinet 2020g). Premier Mark McGowan said the measures would provide 'relief and certainty to each and every Western Australian' (Department of the Premier and Cabinet 2020g). Further to this, eligibility for the Energy Assistance Payment was expanded on 31 March 2020, a move anticipated to cost the state government \$24.4 million (Department of the Premier and Cabinet 2020a). Also on 31 March 2020, it was announced that no households would have their power or water disconnected and that no interest would be charged on deferred bill payments for those experiencing COVID-19-related financial hardship (Department of the Premier and Cabinet 2020a).

When, on 20 March 2020, Prime Minister Scott Morrison announced that the states had agreed to identify how relief could be provided to residential tenants and how tenancy legislation could protect tenants, he indicated that Western Australia would be leading the way (Department of the Prime Minister and Cabinet 2020a).

On 14 April 2020, the Western Australian Government announced that urgent legislation to preserve tenancies would be introduced into state parliament (Department of the Premier and Cabinet 2020k). By 21 April 2020, there were a number of new laws (Department of the Premier and Cabinet 2020h). These included a six-month moratorium on residential evictions; a ban on rent increases; fixed-term tenancies automatically converting to periodic tenancies upon expiry; a removal of the requirement for landlords to carry out non-urgent repairs; and no break lease fees where a tenancy was ended early due to COVID-19-related financial hardship. The new laws implemented the decision of the National Cabinet to provide relief for tenants, including through an eviction moratorium (Department of the Prime Minister and Cabinet 2020a). Shelter WA said, 'This is good news for tenants who are experiencing hardship, as it will help to prevent a second wave of homelessness, as housing and having a place to self-isolate is the best defence against this virus' (Shelter WA 2020). The state government was quick to point out, however, that the new laws did not include a moratorium on rent. Premier Mark McGowan said that, 'If a tenant can't pay their rent, they will still have to pay it later' (Department of the Premier and Cabinet 2020k). Thus, landlords and tenants were encouraged to negotiate in good faith.

Further to these laws, on 23 April 2020, the Western Australian Government announced relief payments for residential tenants experiencing hardship (Department of the Premier and Cabinet 2020j). The initiative was anticipated to cost the government \$30 million. Under the Residential Rent Relief Grant Scheme, grants equivalent to four-weeks' rent up to a maximum of \$2,000 would be paid directly to the tenant's landlord, to contribute to the tenant's rental payments. Such an approach contrasted with those taken in other states where the focus was on residential land tax reductions. According to Premier Mark McGowan, 'the one-off grant of up to \$2,000 will provide greater assistance' than the approach taken by other states (Department of the Premier and Cabinet 2020j). Shelter WA CEO Michelle Mackenzie said that the initiative, coupled with the moratorium on evictions, would ensure that many Western Australian renters had housing security during the COVID-19 pandemic (Shelter WA 2020). By 16 June 2020, it was reported that more than 900 applications for grants had been lodged since the program began on 1 May 2020. At the same date, 17 payments totalling \$25,000 had been approved (Quigley 2020).

### South Australia

The Government of South Australia introduced a range of measures to support the PRS (Department of Treasury and Finance 2020a; 2020b). These included rent relief for residential tenants suffering significantly due to COVID-19 modelled on that introduced in Victoria and NSW. Rent reductions were encouraged through land tax relief for landlords for which \$50 million in funds was earmarked (Department of Treasury and Finance 2020b). Other measures consistent with the decisions made in National Cabinet in March were a six-month eviction moratorium achieved through regulation/legislation and a temporary freeze on rent increases for the private market. On 5 June, the SA Treasurer announced a rent relief fund for which \$10 million was earmarked to be achieved through a transfer to landlords (Department of Treasury and Finance 2020a).

### Tasmania

In Tasmania, new legislation was announced to protect residential tenants (Department of State Growth 2020b). These included a 120-day eviction moratorium for tenants unable to pay their rent and rent relief by way of agreement between tenant and landlord on a reduction in rent. On 22 April, Minister for Building and Construction, Elise Archer, further announced that the Tasmanian Government had issued additional legislation to prevent residential rent increases (Department of State Growth 2020c). A third announcement was made by Minister Archer on 19 May regarding the establishment of a Rent Relief Fund providing payment up to \$2,000 for tenants suffering from extreme hardship (Department of State Growth 2020a).

### Australian Capital Territory

The ACT introduced rent relief for tenants in the form of a rebate for landlords providing a rent reduction and regulations supporting a temporary freeze on rental increases, an eviction moratorium and blacklist preventions (Chief Minister Treasury and Economic Development Directorate 2020). It was also noted that landlords and tenants could reach an agreement to delay rental payments if tenants were not earning an income.

## 6.3 Opportunity in a crisis

- The pandemic presented particular challenges for a PRS already under strain.
- Social distancing measures and the subsequent suppression of economic activity have exacerbated the rental crisis (Martin 2020), with those made redundant or on reduced working hours having even less for essentials after rental payments (Pawson and Mares 2020).
- The Australian, state and territory governments adopted a range of measures and initiatives in an attempt to mitigate the twin health and economic impacts of the crisis.
- Through the National Cabinet, the states and territories harmonised regulations to enable eviction moratoria and provide rent relief.
- COVID-19 has shown that the federation can rapidly respond with 'stop-gaps' to mitigate the short-term impacts on tenants, the challenges of housing insecurity and homelessness present for public health, and hinder the effects of pandemic-induced individual and household stress.
- The medium and long-term impacts are harder to assess, and a sustained downturn will place pressure on the PRS.

# 7. Policy development options

In this chapter we summarise the major policy opportunities to improve the housing system based on the unique policy context and the multi-level governance response to COVID-19. The policy options are framed by two broad categories: initiatives and housing outcomes. While both interweave in practice, the major findings in this scoping study reinforced an ongoing set of policy issues facing the housing system: *How and why has the housing system responded to unforeseen exogenous shocks in ways to mitigate negative outcomes?*

As such, the study explored three linked research questions to scope the range of governmental responses in the early stages of the pandemic.

- **RQ1:** What initiatives, interventions, policy and regulatory reforms have been developed and implemented by governments at all levels to directly and indirectly address housing outcomes due to COVID-19?
- **RQ2:** How do these existing and emergent policies and activities intend to address negative housing outcomes caused and exacerbated by the COVID-19 pandemic?
- **RQ3:** Is there coordination between levels of government and across sectors (including with not-for-profit service providers)?

To discuss the policy implications arising from the scoping study, the following sections focus on three thematic areas: how interventions addressed negative housing outcomes, the level of coordination, and future research opportunities.

## 7.1 How did interventions address negative housing outcomes?

The scale and scope of government responses to the pandemic was extensive, and housing and related areas have figured particularly prominently in the response of Australian governments to COVID-19. As we have detailed throughout this report, each housing outcome was targeted by measures and instruments to minimise the risk of increasing negative housing outcomes or exacerbating existing problems in the housing system.

During the early phases of the pandemic, the economic and social costs were largely unknown. The major policy development opportunities arising focus on different layers of the housing system:

- **Homelessness**
  - The coordinated response to tackle rough sleeping and other forms of homelessness in the early stages of the pandemic is widely seen as a successful public health emergency operation.
  - Australia was well-positioned due to the multi-level governance of housing and homelessness, particularly the expertise of sub-national governments and SHS. The states/territories could coordinate with frontline SHS and use their existing networks to rapidly transition people into hotel accommodation. The Australian Government then provided fiscal support through existing funding mechanisms such as the bilateral NAHAs as well as its volume-based funding partnerships with SHS and other charities.
  - Direct interventions and an approach that was characterised by close-coordination between the states/territories and frontline SHS assisted in getting rough sleepers and people at risk of homelessness into safe, if temporary, accommodation and potentially averted a major public health crisis.
- **Crisis accommodation**
  - Direct interventions, especially increased Australian Government and state/territory government funding support for DFV programs and increased support for referral services and mental health support provided an expanded capacity to help DFV survivors and facilitate prevention through referrals for perpetrators.

- **Social housing**

- As with prior economic downturns, upgrades and maintenance of existing stock and new supply of social housing has been used to stimulate economic recovery and create jobs.
- It is notable that at this point in the pandemic there has been no new direct allocation of funding for social housing by the Australian Government, while the response from some states has been moderate.
- Direct supports came in the form of improving social housing stock, through upgrades and maintenance programs. Investments in new supply of social housing stock were announced but were comparatively small in value, targeted in areas where future demand was likely to be and to provide long-term housing to those in temporary accommodation.

- **Private rental**

- COVID-19 has shown that the federation can rapidly respond with ‘stop-gaps’ to mitigate the short-term impacts on tenants, the challenges that housing insecurity and homelessness present for public health, and hinder the effects of pandemic-induced recession on individual and household rental stress.

## 7.2 Was there coordination between levels of government and across sectors?

Alongside the scale and scope of interventions, was the importance of coordination to deliver emergency frontline services and implement programs and initiatives. Coordination between different layers of government in the housing system is complex, and a test of the system’s responsiveness was whether it could coordinate effectively, with information asymmetries, in uncertain and high-risk operational conditions.

In the early stages of the pandemic, governments acted swiftly, having identified the impending catastrophe across the housing continuum if actions were not targeted—and implemented with speed. These responses were supported by cooperation with frontline service delivery agencies, indicating that coordination was also in evidence across sectors. While the response to homelessness and rough sleepers is a stand-out example of coordination between the states/territories and SHS, other areas exhibited different modes of coordination. This reflects the institutional structures and processes that are unique to different parts of the housing system (such as social housing and private rental as two examples of this).

Also, the immediate and existing pressure on policy actors in the housing system also contained a risk that weaknesses in the system would be exposed and make rapid deployment a flawed aspiration. Fortunately, this did not transpire although, as we argue in the following points, existing weaknesses in the system—a combination of policy settings that have adverse effects (e.g. inflated housing costs) and underinvestment (e.g. investment social housing supply) were circumvented due to necessity, rather than addressed or ‘fixed’ in the long-term.

- **Homelessness**

- At a broader national and systemic-level COVID-19 has provided a window of opportunity to better understand homeless populations and develop an enhanced understanding of individual homeless persons across jurisdictions. Support workers no longer needed to locate clients to provide access to services and additional data and information on homeless people was added to existing homelessness registry data. This can build on the existing knowledge captured within the system, where case managers play a critical role in navigating individuals through different aspects of the system.
- This has provided an opportunity to use models such as Housing First and rapid housing to break the cycle of homelessness by providing secure housing (Johnson, Parkinson et al. 2012). Some jurisdictions have capitalised on this opportunity by expediting or extending funding for social housing to accommodate those temporarily housed.
- Overall, this represents a successful approach to coordinated direct interventions to protect some of the most disadvantaged in Australian society during a crisis. To capitalise on this temporary response, future work should evaluate the longer-term impacts and outcomes on homeless persons that encapsulates how interventions were facilitated using existing structures and key support roles.

- **Crisis accommodation**

- There was some coordination between the Australian Government and state/territory jurisdictions to ensure programmatic supports were in place once the impacts of physical distancing and work from home requirements became a reality for many.

- **Social housing**

- At this point in the response to the pandemic and the associated economic downturn coordination between the Australian Government and the states/territories has been limited with respect to new build and social housing supply.
- Modelling (SGS Economics and Planning 2020) and prior experience shows that increased Australian Government expenditure could lead to significant job creation and offset the decline in demand driven by reductions in migration and poor market sentiment.
- This may result in an expanded role for the National Housing Finance and Investment Corporation (NHFIC) and increased private investor interest in the development of social and affordable housing to offset projected declines in other forms of development adversely affected by shifting investor preferences and decreased population growth.
- Overall, the crisis provides more evidence that Australia's underinvestment in the social housing system meant it was underprepared for other challenges (such as the hard lockdown of Melbourne's public housing towers). The lack of suitable supply to meet the demands of all the vulnerable populations outlined in this report was exacerbated by the increases in demand from populations not previously experiencing housing stress (e.g. DFV, marginal housing, employment precarity, etc.).

- **Private rental**

- Through the National Cabinet the states and territories harmonised regulations to enable eviction moratoria and provide rent relief and adopted a range of measures and initiatives in an attempt to mitigate the twin health and economic impacts of the crisis.

### 7.3 Coda: from crisis footing to (re)building back better

While this research has outlined how policy makers and other actors effectively coordinated the emergency response, there remain several risks as we move from a crisis footing to a rebuilding phase.

These risks as noted could occur across the continuum. For example, if hotel and temporary accommodation for homeless people is discontinued without the provision of either transitional or preferably secure housing (coupled with adequate support services) to break the cycle of homelessness then the gains made during the response will be lost.

Similarly, the expiration of eviction moratoria combined with the winding back of other state-based supports such as grants to renters or land tax reductions and other incentives to landlords present real risks to the private rental system. As the increase in income transfers to individuals and households, such as JobSeeker and JobKeeper, are wound back from September 2020 and January 2021 (and terminated in the case of JobKeeper in March 2021) additional pressures will fall on renters. It will also place stress on households, including owner-occupiers, who can no longer service loans on the reduced rates if they are unable to find secure employment.

Other changes, such as the end of mortgage repayment holidays from banks to investors and owner-occupiers to the resumption of utilities price increases and other state-based supports, will start to place significant pressure on households—and the housing system—just as Australia exits the acute phase of the pandemic.

## 7.4 Opportunities for future research

There are several possible future research options that would greatly assist policy makers and participants in the wider system. First, a key gap in the coordinated government response was, largely due to the need for rapid responses, *a lack of coordinated measurement of outcomes on both the system and housing outcomes levels*. Future research should focus on this exact area, driven by critical questions:

- What measurements were quickly formed (or already in place) to monitor and measure impacts?
- What new approaches or analysis can help to capture this data?
- How and why do existing evaluation frameworks provide accurate data and system feedback?
- How did prevailing administrative structures and processes adapt during the rapid implementation process, and how and why have these adaptations been sustained?
- What lessons can be learned about rapid and collaborative policy making and implementation processes?
- What are the downstream impacts of the pandemic on households in the private rental and owner-occupied sectors?

This would help policy actors to uncover critical learnings about the functioning of the housing system, while building valuable knowledge and capacity building opportunities for the delivery of housing services. As such, research must capture the experiences from multiple layers of the system, including the voices of policy actors, service agencies, and individuals and households in receipt of housing supports. To assist in this regard, this scoping study has culminated in a comprehensive online resource, a housing system policy making clearinghouse, available via the Analysis and Policy Observatory via the following link:

<https://apo.org.au/collection/306399/housing-policy-during-covid-19>

Second, there is a further opportunity to study housing system arrangements and institutional structures, including:

- a modelling and evaluation of the hypothetical scenario of *non-intervention* in the housing system during the first stages of the pandemic—this would help to understand the scale of impacts arising from the interventions with more precision and be of great use to policy makers
- assessments of how the emergency interventions interacted with the existing policy landscape, and did the housing system perform better or worse than expected during and after the crisis, and
- how and why new arrangements could help to strengthen the housing system, supporting its inherent institutional frameworks and national agreements to be better prepared for future exogenous shocks?

The coming years will provide researchers with ample opportunity and data to respond more effectively to the questions of the extent of interventions and the achievement of policy goals that were made possible in the present study. As part of this research, policy actors should be asked to reflect on the qualities of the system and how they were enabled to work within it to facilitate rapid and effective action. Especially, the uniqueness of the pandemic context provides an opportunity to understand the housing system in all its complexity, from its macro-level design and institutional frameworks, to the micro-level working of service delivery arrangements and housing support beneficiaries.

### 7.5 Concluding remarks

This scoping study has laid the first steps in understanding the phenomenon of system responses to the pandemic more closely, uncovering important knowledge for policy actors about the scope and scale of interventions. Through our mapping, we have detailed how policy interventions unfolded over time, and at which levels of government. Further, we have built on this through a closer look at the types of interventions and instruments used by governments, resulting in typologies for each housing outcome. Finally, we have explored the levels of coordination between the Australian Government and the state and territory governments, illustrating where close coordination worked well, and where existing structural flaws in the system were laid bare. Detailed illustrative vignettes have been developed to show some of the finer-grained workings of this coordinated action.

There remains a considerable task for policy actors to continue to support Australians through the ongoing crisis. The anticipated ending of indirect supports on the housing system, such as JobKeeper, will have further corollary impacts on housing stress, compounding precarious economic realities for many households alongside the existing stressors that many people experience daily. There has never been a more relevant context to advocate for a strong and cohesive housing system that supports all Australians and that protects the most vulnerable and those now falling into housing stress. Rather than seeing a rolling-back of fiscal investments into the system, this mapping suggests that multiple benefits can accrue from a measured and consistent approach to policy interventions in the future.



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# Appendix 1: Key search terms

Below is a list of key policy, geographic and jurisdictional terms that were entered into the search engines to capture data.

- Homeless\* + Federal/NSW/VIC/QLD/ACT/TAS/SA/NT/WA + Government + Media Release
- Crisis accom\* + Federal/NSW/VIC/QLD/ACT/TAS/SA/NT/WA + Government + Media Release
- Social hous\* + Federal/NSW/VIC/QLD/ACT/TAS/SA/NT/WA + Government + Media Release
- Private rent\* + Federal/NSW/VIC/QLD/ACT/TAS/SA/NT/WA + Government + Media Release
- Assisted homeownership + Federal/NSW/VIC/QLD/ACT/TAS/SA/NT/WA + Government + Media Release
- Homeowner\* + Federal/NSW/VIC/QLD/ACT/TAS/SA/NT/WA + Government + Media Release



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