

The Senate

Economics Legislation Committee

National Housing and Homelessness Plan
Bill 2024 (No. 2)

November 2024

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Abbreviations

AHHF	Aboriginal Housing and Homelessness Forum
AHNA	Abundant Housing Network Australia
AHRC	Australian Human Rights Commission
AYAC	Australian Youth Affairs Coalition
bill	National Housing and Homelessness Plan Bill 2024 (No. 2)
CHP	Council to Homeless Persons
committee	Senate Economics Legislation Committee
Consumer Council	National Housing and Consumer Council
DSS	Department of Social Services
FECCA	Federation of Ethnic Communities Councils of Australia
FPDN	First Peoples Disability Network
HAFF	Housing Australia Future Fund
Housing Advocate	National Housing and Homelessness Advocate
ICESCR	International Covenant on Economic, Social and Cultural Rights
NACCHO	National Aboriginal Community Controlled Health Organisation
NASHH	National Agreement on Social Housing and Homelessness
NATSIHA	National Aboriginal and Torres Strait Islander Housing Association
NHHP	National Housing and Homelessness Plan
NHSAC	National Housing Supply and Affordability Council
OECD	Organisation for Economic Co-operation and Development
QCOSS	Queensland Council of Social Service
SUPRA	Sydney University Postgraduate Representative Association
UNDRIP	United Nations Declaration on the Rights of Indigenous Peoples

Chapter 1

Introduction

- 1.1 The National Housing and Homelessness Plan Bill 2024 (No. 2) (bill) is a private senator's bill that was introduced by Senator David Pocock on 25 June 2024.¹
- 1.2 The bill seeks to improve the governance and accountability of national housing policy.² In particular, the bill proposes a process for the Australian Government to develop, implement and maintain a 10-year National Housing and Homelessness Plan (NHHP).
- 1.3 On 4 July 2024, the Senate referred the bill to the Senate Economics Legislation Committee (committee) for inquiry and report.³

Purpose of the bill

- 1.4 Key features of the bill include:
 - a requirement for the NHHP to be developed in collaboration with independent experts and people with experience of housing insecurity;
 - a requirement for Housing Australia to assist in developing, implementing and maintaining the NHHP;
 - the establishment of a National Housing Consumer Council to provide advice on the NHHP from the perspective of a range of consumers; and
 - the establishment of a National Housing and Homelessness Advocate to monitor the NHHP and undertake reviews into systemic housing issues.⁴
- 1.5 The objects of the bill centre on facilitating a human rights-based approach to housing, supporting improved housing outcomes for Australians and the 'progressive realisation of Indigenous self-determination in housing policy'.⁵ Additionally, the bill provides that the content of the NHHP must be 'directed towards' certain areas, including ensuring Australians have access to adequate housing, ending homelessness and improving housing quality.⁶

¹ *Journals of the Senate*, No. 113, 25 June 2024, p. 3481. The day prior, Ms Kylea Tink MP introduced a near-identical bill in the House of Representatives. House of Representatives, *Votes and Proceedings*, No. 127, 24 June 2024, p. 1629.

² Explanatory Memorandum, p. [1].

³ *Journals of the Senate*, No. 119, 4 July 2024, pp. 3636–3638. The Senate set 10 October 2024 as the due date for the committee's report. The Senate subsequently agreed to extend the reporting date to 15 November 2024. *Journals of the Senate*, No. 134, 18 September 2024, p. 4060.

⁴ Explanatory Memorandum, p. [1].

⁵ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 3.

⁶ See, National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 8.

Background

1.6 Australia faces serious housing affordability challenges. Young people, older Australians and those living in regional, rural and remote areas can be particularly impacted by unaffordable housing costs.⁷ Australians with social and economic vulnerabilities also face significant impacts. For example:

Inadequate housing creates barriers for women and children leaving family and domestic violence. Overcrowding remains a significant issue in many Aboriginal and Torres Strait Islander communities. People with disability can struggle to find affordable housing and are more likely to live in social housing compared to people without disability. People who have recently transitioned from the Australian Defence Force to civilian life have a higher risk of experiencing homelessness.⁸

1.7 The National Housing Supply and Affordability Council (NHSAC), the Australian Government's independent expert advisor on housing, recently reported that the 'longstanding crisis' in Australia's housing system has been 'fundamentally driven by the failure to deliver enough housing of all types – from social housing through to market home ownership.'⁹ Further, the NHSAC outlined the challenges in Australia's housing system as follows:

At its heart, this crisis is about insufficient supply, but many contributing factors are making it more acute – the resumption of migration at pace, rising interest rates, skills shortages, elevated construction company insolvencies, weak consumer confidence and cost inflation to name just a few. These all combine to create an environment in which prices and rents are growing faster than wages, rental vacancies are near all-time lows, 169,000 households are on public housing waiting lists, 122,000 people are experiencing homelessness and projected housing supply is very low. Australia's housing market is far from healthy.¹⁰

1.8 Australia's housing affordability declined further in 2023. The NHSAC reported the decline was 'widespread, occurring across states and territories, cities and regions, income levels, age groups and tenure types'.¹¹ For example:

- mortgage holders experienced interest rate rises of, on average, 125 basis points and repayment increases of up to 60 per cent;
- aspiring homeowners experienced a 'decline in their ability to purchase a home,' with it taking around ten years for the average prospective homeowner to save a 20 per cent deposit;

⁷ See, Department of Social Services, *National Housing and Homelessness Plan Issues Paper*, August 2023, p. 5.

⁸ DSS, *National Housing and Homelessness Plan Issues Paper*, August 2023, p. 5.

⁹ National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 1.

¹⁰ National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 1.

¹¹ National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 3.

- renters experienced ‘sharp rises’ in rents of eight per cent and a near record low national vacancy rate of 1.6 per cent; and
- people seeking non-market housing experienced additional demand, including a 2.4 per cent increase in ‘greatest needs’ households on public housing waiting lists.¹²

1.9 Additionally, the NHSAC reported households were making ‘difficult trade-offs’ due to rising housing costs. For instance, households were reducing spending on essential goods, living further from places of work or study, living in overcrowded dwellings or living in houses with inadequate heating.¹³

Policy context to the bill

1.10 The Explanatory Memorandum reflects many of the housing system issues reported by the NHSAC. For instance, the Explanatory Memorandum notes that ‘sharply rising’ rents and mortgage payments have ‘come to the fore’ post-COVID. The Explanatory Memorandum also highlights several long-term problems in Australia’s housing system, including:

- a protracted decline in housing affordability, particularly among young adults aged between 25-34 years for whom there has been a six per cent decline in homeownership from 2006 to 2021;
- a rental market increasingly unable to accommodate low-income households, noting analysis suggests the national deficit of rental homes affordable for income quintile one households grew from 48 000 dwellings to 255 000 dwellings in the 25 years to 2021;
- a social housing system which has provided an almost static level of housing since the 1990s, noting social housing comprises four per cent of Australia’s housing stock which is just over half the OECD average; and
- a ‘generally inadequate energy performance of both new and existing housing stock that seriously jeopardises official aspirations for net zero carbon emissions by 2025’.¹⁴

1.11 The Explanatory Memorandum also highlighted that housing and homelessness problems can ‘rarely be solved in isolation’ given the complexity involved and the cross over those problems have with different areas of policy and different levels of government.¹⁵ While state and territory governments are primarily responsible for housing matters, the Australian Government retains ‘key housing-related powers’ including responsibility for tax, social security and

¹² National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 3.

¹³ National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 3.

¹⁴ Explanatory Memorandum, p. [3].

¹⁵ See, Explanatory Memorandum, p. [3].

migration.¹⁶ As such, the Explanatory Memorandum argued that '[o]nly a Plan led and owned by the higher level of government can commit to actions related to these powers can co-ordinate nationally consistent approaches to housing provision'.¹⁷

1.12 Further, the Explanatory Memorandum suggests that Australia has never had a nation-wide housing plan.¹⁸ This is despite there being:

- a 'long series of housing-related financial agreements between the Australian Government and the states and territories', such as the National Agreement on Social Housing and Homelessness; and
- a number of other OECD countries having national housing plans, such as Canada's *National Housing Strategy* on which the bill is modelled.¹⁹

The Australian Government's National Housing and Homelessness Plan

1.13 Separate to the bill, the Australian Government is working with state and territory governments to develop a ten-year National Housing and Homelessness Plan (the Australian Government's NHHP) to:

...help set out a shared national vision on tackling the country's housing challenges across the responsibilities of different levels of government, and how best to support those experiencing housing stress and homelessness.²⁰

1.14 In 2023, the Department of Social Services (DSS) released an issues paper to facilitate the development of the Australian Government's NHHP. The issues paper recognised the 'long-standing calls from the states and territories and non-government organisations for a national plan to identify the key short, medium and longer-term reforms needed to improve outcomes across the housing spectrum and address homelessness'.²¹ Further, the issues paper states that the Australian Government's NHHP would 'set a national vision' and provide:

- a better understanding of the current state of housing and homelessness in Australia and what is contributing to homelessness and housing insecurity
- a clear, long-term vision for the future of housing and homelessness policy in Australia

¹⁶ See, Explanatory Memorandum, p. [3].

¹⁷ Explanatory Memorandum, p. [3].

¹⁸ See, Explanatory Memorandum, p. [4].

¹⁹ Explanatory Memorandum, p. [4].

²⁰ See, the Hon Julie Collins MP, Minister for Housing and Homelessness, 'Shaping Australia's National Housing and Homelessness Plan', *Media release*, 7 August 2023.

²¹ DSS, *National Housing and Homelessness Plan Issues Paper*, August 2023, p. 9.

- insights about specific housing and homelessness needs in urban, regional, rural and remote Australia
- ways to improve the collection and use of disaggregated data to design more effective policy approaches and improve monitoring and evaluation
- lessons from other countries and jurisdictions about policies which have led to a decline in rates of homelessness and how these could be adopted in Australia
- strategies for how all levels of government can work together and with the private and community sectors to better support people experiencing homelessness and housing insecurity
- national goals and objectives for housing and homelessness, including how these will be achieved.²²

1.15 The issues paper supported a public consultation by DSS which ran from 7 August 2023 to 30 November 2023. Following the consultation, DSS released a summary report which sought to collate submitters' views on what should be included in the Australian Government's NHHP, including the plan's objectives, guiding principles, common themes on housing challenges and prospective solutions.^{23 24}

1.16 At a public hearing into the bill in October 2024, DSS provided an update on work being undertaken to progress the Australian Government's NHHP. DSS told the committee that while the process was ongoing, there had been 'strong collaboration between the Commonwealth and jurisdiction in the development of the plan', including discussion of the plan at housing ministers' meetings.²⁵

Provisions of the bill

1.17 This section outlines the key provisions of the bill. The bill contains 61 clauses in the following five parts:

- Part 1—Preliminary;
- Part 2—National Housing and Homelessness Plan;
- Part 3—National Housing and Consumer Council;
- Part 4—National Housing and Homelessness Advocate; and
- Part 5—Miscellaneous.

²² DSS, *National Housing and Homelessness Plan Issues Paper*, August 2023, pp. 10–11.

²³ See, DSS, *National Housing and Homelessness Plan Issues Paper*, August 2023, pp. 3–12.

²⁴ Note, many of the submitters to this inquiry also made submissions to the DSS consultation.

²⁵ Mr Matt Flavel, Deputy Secretary, Social Security Stream, DSS, *Proof Committee Hansard*, 29 October 2024, p. 19.

Part 1—Preliminary

1.18 Part 1 of the bill (Clauses 1 to 5) contains provisions for the bill’s title, commencement, objects, simplified outline and key definitions.²⁶

1.19 Clause 3 provides that the objects of the bill are to:

- (a) recognise that the right to adequate housing is a fundamental human right affirmed in international law;
- (b) recognise that housing is essential to the inherent dignity and well being of the person and to building sustainable and inclusive communities;
- (c) support improved housing outcomes for the people of Australia;
- (d) further the progressive realisation of the right to adequate housing, as recognised in the International Covenant on Economic, Social and Cultural Rights; and
- (e) further the progressive realisation of Indigenous self determination in housing policy in compliance with the United Nations Declaration on the Rights of Indigenous Peoples.²⁷

Part 2—National Housing and Homelessness Plan

1.20 Part 2 of the bill (Clauses 6 to 13) seeks to establish the process for the Australian Government to prepare, implement and review the NHHP.

Preparation of the NHHP

1.21 Clause 7 provides that the Minister would be required to prepare and publish a NHHP which promotes the objects of the bill. The NHHP would be required to be prepared within a year of the bill’s commencement. Following that, the Minister would be required to prepare subsequent NHHPs within ten years of the previous plan being made.²⁸

1.22 Clause 8 stipulates several areas that the NHHP ‘must be directed towards’, including:

- ensuring Australians have adequate housing, including preventing and ending homelessness;
- improving choice in the housing system;
- improving housing affordability and housing supply;
- improving the ability of people with disability to live in the community; and
- involving Aboriginal and Torres Strait Islander Peoples in developing, determining and administering housing programs affecting them.²⁹

²⁶ See, National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 1–4.

²⁷ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 2.

²⁸ National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 5–6.

²⁹ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 6.

1.23 Clause 9 outlines the process that the Minister must follow in preparing the NHHP. Key provisions include:

- that the Minister must consult with certain groups, including civil society organisations and people with lived experience of housing need; and
- that the Minister must request advice on the plan from NHSAC and have regard to any advice provided by NHSAC or the Consumer Council.

Implementation of the NHHP

1.24 Clause 10 provides the Minister ‘must have regard to the desirability’ of implementing the NHHP in a manner that ‘involves the ongoing inclusion and engagement’ of certain groups, including people who face special disadvantage in the housing system.³⁰

Housing Australia as the lead agency

1.25 Clause 11 specifies that it is a function of Housing Australia to assist the Minister in the preparation, implementation and review of the NHHP.³¹

NHHP review provisions

1.26 Clause 12 provides that the Minister must prepare reports on the effectiveness of the NHHP on a triennial basis—that is, at three, six and nine years after the NHHP is published.³²

1.27 Clause 13 provides that the Minister must conduct a review of each NHHP to assist in the preparation of a new plan. As part of the review, Housing Australia would be required to call for public submissions on the review, with a submissions period of at least eight weeks, and publish any submissions on its website unless a submitter requests confidentiality. Housing Australia would then be required to prepare a report on the review for the Minister and publish the review on its website.³³

1.28 The Minister would be required to table a copy of each triennial report and final report in Parliament within 15 sitting days of the report being prepared.³⁴

Part 3—National Housing and Consumer Council

1.29 Part 3 of the bill (Clauses 14 to 30) seeks to establish the National Housing and Consumer Council (Consumer Council), including its functions and membership.

³⁰ National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 7–8.

³¹ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 8.

³² National Housing and Homelessness Plan Bill 2024 (No. 2), p. 8.

³³ National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 9–10.

³⁴ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 12(3) and 13(6).

1.30 Clauses 15 and 16 provide for the establishment of the Consumer Council, comprised of a Chair and at least nine, but no more than 15, members.³⁵

Functions of the Consumer Council

1.31 Clause 17 stipulates the functions of the Consumer Council, particularly to advise the Minister on housing related matters. For instance, the Consumer Council would be responsible for advising the Minister on the effectiveness of the NHHP and issues relating to housing and homelessness from the perspective of a range of consumers, including homeowners, renters, people with lived experience of housing need and homelessness, Indigenous persons, people with disability and youth.

1.32 Additionally, Clause 18 provides that the Minister may request advice from the Consumer Council. Clause 19 provides for the independence of the Consumer Council in performing its functions.³⁶

Appointment and governance arrangements

1.33 Clauses 20 to 30 make administrative provisions for the appointment and functioning of the Consumer Council.

1.34 Under Clause 20, the Minister would be responsible for appointing members of the Consumer Council, on a part time basis, and the Minister must ensure members include an Indigenous person and people that have lived experience of housing need, homelessness or disability.³⁷ Members of the Consumer Council would be appointed for a specified period of no longer than three years and, if reappointed, could not hold office for more than six years.³⁸

1.35 Clause 22 provides that Consumer Council members' remuneration would be determined by the Remuneration Tribunal. If the Remuneration Tribunal has not made a relevant determination, then Consumer Council members would be paid in accordance with regulations prescribed under the bill.

1.36 Clauses 24 and 25 provide that a Consumer Council member would be required to declare any conflicts of interest to the Minister and to the wide Consumer Council membership.³⁹

1.37 Further, Clause 29 stipulates that regulations may prescribe procedures to be followed by the Consumer Council in relation to its meetings. For instance, in

³⁵ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 11.

³⁶ National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 12–13.

³⁷ National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 13–14.

³⁸ National Housing and Homelessness Plan Bill 2024 (No. 2), Subclauses 20(5) and 20(6).

³⁹ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 16.

relation to convening meetings, quorum requirements and invitations to third-party experts to attend meetings.⁴⁰

Part 4—National Housing and Homelessness Advocate

1.38 Part 4 of the bill (Clauses 31 to 57) seeks to establish the National Housing and Homelessness Advocate (Housing Advocate).

Functions of the Housing Advocate

1.39 Clause 33 stipulates the Housing Advocates' functions, including:

- monitoring the implementation of the NHHP;
- conducting reviews, and receiving submissions, regarding systemic housing issues;
- providing advice to the Minister and submitting reports to the Minister regarding the above matters; and
- raising awareness of housing issues.⁴¹

1.40 Provisions are also made for the Housing Advocate's powers and independence. Clause 33 provides that the Housing Advocate would have the 'power to do all things necessary or convenient' in fulfilling the Advocate's function. However, the Housing Advocate 'may not investigate, or resolve complaints concerning, housing issues raised in a submission received by the Advocate that relate only to the person that made the submission'.⁴² Clause 34 proposes that the Housing Advocate would have 'complete discretion' in exercising its functions and powers, and would not be subject to direction from anyone while doing so.⁴³

Establishment of the Office of the Housing Advocate

1.41 The bill proposes the establishment of the Office of the National Housing and Homelessness Advocate to assist the Housing Advocate in the performance of its functions.⁴⁴ The Housing Advocate would be the accountable authority of the office under the *Public Governance, Performance and Accountability Act 2013*.⁴⁵

1.42 Additionally, the bill proposes administrative provisions for the appointment of staff to the Office of the National Housing and Homelessness Advocate and for other persons to assist the office, including consultants.⁴⁶

⁴⁰ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 18.

⁴¹ National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 20–21.

⁴² National Housing and Homelessness Plan Bill 2024 (No. 2), subclauses 33(2) and 33(3).

⁴³ National Housing and Homelessness Plan Bill 2024 (No. 2), p. 21.

⁴⁴ See, National Housing and Homelessness Plan Bill 2024 (No. 2), clauses 35–38.

⁴⁵ See, National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 35–36.

⁴⁶ See, National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 55–57.

Reviews of systemic housing issues

- 1.43 Division 3 of Part 4 provides that the Housing Advocate may undertake reviews of systemic housing issues that are raised in a submission to the Advocate, or on the Advocate's own initiative.⁴⁷
- 1.44 If the Housing Advocate decides to undertake a review, the bill provides that the Advocate may invite submissions and to request advice from the NHSAC and the Consumer Council.⁴⁸ Following a review, the Advocate would be required to provide a report on the review to the Minister.⁴⁹

Other reports and response requirements

- 1.45 The bill specifies that the Advocate would be required to provide the Minister with an annual report which '...contains the Advocate's assessment of the progress that is being made towards meeting the goals and timelines, and in achieving the desired outcomes, set out in the National Housing and Homelessness Plan'.⁵⁰
- 1.46 For the Advocate's annual reports and reports on systemic housing issues, the bill provides that the Minister must table a copy of the report in Parliament within 15 sitting days.⁵¹ If the Housing Advocate's report makes recommendations to the Australian Government, then the Minister must prepare a response to the recommendations and the response must be tabled in Parliament within six months after receiving the report.⁵²

Appointment of the Housing Advocate

- 1.47 The bill makes a range of administrative provisions regarding the appointment of the Housing Advocate. Key provisions include:
- that the Housing Advocate be appointed by the Governor-General, on a full-time basis, for a period no longer than three years;
 - that the Housing Advocate be paid a remuneration determined by the Remuneration Tribunal;
 - that the Housing Advocate must not engage in any other paid work without the Minister's prior approval; and

⁴⁷ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 39.

⁴⁸ See, National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 40–41.

⁴⁹ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 42.

⁵⁰ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 43.

⁵¹ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 44.

⁵² National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 45.

- that the Housing Advocate’s appointment may be terminated by the Governor-General in specified circumstances.⁵³

Part 5—Miscellaneous

1.48 Part 5 of the bill (Clauses 58 to 61) contains miscellaneous provisions to support the operation of the bill. Key provisions of Part 5 include:

- that the Housing Advocate may delegate functions or powers to staff at the senior executive service in the Housing Advocate’s office;
- that the expenditure for the purposes of the bill be made from funds appropriated by the Parliament; and
- that the Governor-General may make regulations under the bill, or as necessary, to give effect to the bill.⁵⁴

Commencement

1.49 The bill would commence on the day after it receives Royal Assent.⁵⁵

Financial and regulatory impact

1.50 The Explanatory Memorandum does not detail the financial impact of the bill, nor does it include a regulatory impact statement.⁵⁶

Legislative scrutiny

1.51 The Senate Standing Committee for the Scrutiny of Bills and the Parliamentary Joint Committee on Human Rights respectively reported that they had no comment on the bill.⁵⁷

Human rights implications

1.52 The Explanatory Memorandum states that the bill is ‘compatible with the human rights and freedoms recognised or declared in the international instruments listed in section 3 of the *Human Rights (Parliamentary Scrutiny) Act 2011*.’⁵⁸

1.53 Further, the Explanatory Memorandum states that the bill:

⁵³ See, National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 41–54.

⁵⁴ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 59–61.

⁵⁵ National Housing and Homelessness Plan Bill 2024 (No. 2), cl. 2.

⁵⁶ See, National Housing and Homelessness Plan Bill 2024 (No. 2), pp. 1–30.

⁵⁷ See, Senate Standing Committee for the Scrutiny of Bills, *Scrutiny Digest 8 of 2024*, July 20–24, p. 18; Parliamentary Joint Committee on Human Rights, Report 6 of 2024, July 2024, pp. 2–3. The scrutiny committees also had no comment on Ms Tink’s near-identical bill before the House of Representatives (that bill is referred to in footnote 1 of this chapter).

⁵⁸ Explanatory Memorandum, p. [13].

...actively and positively seeks to advance human rights through providing a framework for improving housing provision in Australia, given that the ability to secure adequate housing is a fundamental human right affirmed in international law. Specifically, the Bill seeks to give effect to the nation's legal responsibilities under the International Covenant on Economic, Social and Cultural Rights 1966, to which Australia is a signatory.⁵⁹

1.54 The Explanatory Memorandum concludes that the bill is 'compatible with human rights as it does not raise any human rights issues'.⁶⁰

Conduct of the inquiry

1.55 The committee advertised the inquiry on its webpage and wrote to relevant stakeholders to invite them to make a submission by 9 August 2024. The committee received 81 submissions, as listed at Appendix 1.

1.56 The committee held a public hearing in Canberra on Tuesday, 29 October 2024. The witnesses who appeared at the hearing are listed at Appendix 2.

Acknowledgements

1.57 The committee thanks the individuals and organisations who contributed to the committee's inquiry, particularly those who made written submissions or gave evidence at the committee's public hearing.

⁵⁹ Explanatory Memorandum, p. [13].

⁶⁰ Explanatory Memorandum, p. [13].

Chapter 2

Views on the bill

- 2.1 This chapter considers inquiry participants' evidence on the National Housing and Homelessness Plan Bill 2024 (No. 2) (bill). Firstly, the chapter considers evidence on the objects of the bill. Secondly, the chapter considers the bill's provisions to establish a National Housing and Homelessness Plan. Thirdly, the chapter examines the proposed establishment of the National Housing and Consumer Council and the National Housing and Homelessness Advocate.
- 2.2 The chapter concludes with the committee's views and recommendations.

Overview

- 2.3 In general, inquiry participants expressed support for the bill.¹ Inquiry participants emphasised the importance of housing access and raised concerns about the increasing number of Australians unable to afford housing. As such, inquiry participants welcomed the bill's provisions to establish, implement and maintain a ten-year National Housing and Homelessness Plan (NHHP) to coordinate a national response to the complex problems in Australia's housing system. For instance, the Salvation Army told the committee that:
- ...the development of a plan to address and respond to housing inequity under the Bill sets a solid foundation to address systemic and pervasive housing and homelessness issues across Australia.²
- 2.4 Inquiry participants expressed strong support for the bill's objects, particularly to recognise housing as a human right.³ Further, inquiry participants welcomed the proposed National Housing and Consumer Council (Consumer Council), to advise the Minister on housing matters, and welcomed the proposed National

¹ See, for example, Northern Homelessness Network, *Submission 20*, p. [1]; Uniting NSW ACT, *Submission 21*, p. 3; LawRight, *Submission 24*, p. [2]; Dr Anna Leditschke, Professor Sebastian Pfautsch and Professor Catherine Renshaw, *Submission 25*, p. [1]; ACOSS, *Submission 40*, p. 1; Lord Mayors Charitable Foundation, *Submission 43*, p. [1]; Centre for Research Excellence in Healthy Housing, *Submission 47*, p. [1]; Faith Housing Alliance, *Submission 49*, p. 2; Homes North, *Submission 57*, p. [1]; Community Housing Industry Association Northern Territory and NT Shelter, *Submission 64*, p. 9; Uniting Communities, *Submission 65*, p. 4; NSW Council for Civil Liberties, *Submission 71*, p. 12; Victorian Women's Housing Alliance, *Submission 73*, p. [1]; Juno, *Submission 74*, p. 1. Victorian Public Tenants' Association, *Submission 75*, p. [1]; Southern Homelessness Services Network, *Submission 77*, pp. 1 and 3.

² The Salvation Army Australia, *Submission 6*, p. 8.

³ See, for example, Professor the Hon Kevin Bell AO, KC, Private capacity, *Proof Committee Hansard*, 29 October 2024, p. 2.

Housing and Homelessness Advocate (Housing Advocate) to monitor the NHHP and to conduct reviews into systemic housing issues.⁴

- 2.5 However, some inquiry participants recommended amendments to the bill. For instance, participants recommended expanding the scope of the membership of the Consumer Council.⁵ Some participants also recommended that the bill include provisions directed at improving housing outcomes for specific cohorts, including Aboriginal and Torres Strait Islander people and young people.⁶ Additionally, inquiry participants noted that the bill must form a part of a broader suite of tools to effectively deal with Australia's housing and homelessness challenges.⁷

Unmet housing need

- 2.6 In supporting the bill, many inquiry participants outlined the importance of affordable housing access and how Australians are increasingly adversely impacted when that need goes unmet. For example, PowerHousing Australia, a national network of community housing providers, submitted that:

Homes are a cornerstone of one's dignity, providing stability and the opportunity to thrive and contribute to the community meaningfully. However, this reality is starting to slip away for many people in Australia, with many unable to secure a roof over their heads. Access to adequate housing is becoming more elusive due to policies not being targeted to ensure housing as a fundamental human right in this country.⁸

- 2.7 The Salvation Army Australia further emphasised the importance of housing:

Access to adequate housing is a basic human need and a fundamental human right. It is about more than just having a roof over one's head; housing must be habitable, accessible, affordable, and culturally appropriate. When this need is not met, it becomes difficult or untenable for community members to pursue and realise other needs, goals, or aspirations.⁹

⁴ See, for example, Council of Homeless Persons, *Submission 28*, p. 14; Queensland Alliance for Mental Health, *Submission 39*, p. 6; Victorian Council of Social Service, *Submission 67*, p. [3].

⁵ See, for example, Abundant Housing Network Australia, *Submission 2*, p. 2; Suicide Prevention Australia, *Submission 10*, p. [1]; YFoundations, *Submission 37*, p. 24.

⁶ See, for example, National Aboriginal and Torres Strait Islander Housing Association, *Submission 15*, p. [3].

⁷ See, for example, Central Queensland Housing and Homelessness Alliance, *Submission 4*, p. [1].

⁸ PowerHousing Australia, *Submission 17*, p. 3.

⁹ The Salvation Army Australia, *Submission 6*, p. v.

2.8 Several other inquiry participants commented on the relationship between housing access and Australians' economic, social and health outcomes.¹⁰ For example, the Western Homelessness Network, a network of 24 specialist homelessness services in Melbourne's, submitted that '[s]afe and stable housing is absolutely key to an individual's health, mental health, wellbeing and capacity to participate in work, caring and education'.¹¹ Further, Mayor Matt Burnett, President, Local Government Association of Australia told the committee that Australia's shortage of housing:

...affects the social and economic fabric of communities in many ways, from the inability to attract key workers, displacement and stress on low-income households to the increase of people experiencing homelessness.¹²

2.9 The Centre for Research Excellence in Healthy Housing (Healthy Housing CRE) outlined the significant health impacts associated with poor quality housing and homelessness. For instance, the Healthy Housing CRE submitted that:

Indoor exposure to high/low temperatures, damp, mould and poor indoor air quality are linked to negative cardiovascular, respiratory and mental health outcomes. Poor housing quality increases risks to the health impacts of climate change and disasters. Energy hardship results in worse physical and mental health outcomes and leaves households with fewer resources for essentials that support health, such as nutritious food or medications.¹³

2.10 Similarly, the Women's Health Goulburn North East submitted that '[s]ubstandard and insecure housing is strongly associated with poor health and wellbeing' and that climate change is exacerbating housing issues and associated health outcomes.¹⁴ For example, one individual submitter to the inquiry, who lives in a rental property without heating installed, said that they experienced household temperatures that were not safe and suggested this had significantly increased their frequency of illness.¹⁵

2.11 Moreover, the Centre for Research Excellence in Healthy Housing (Healthy Housing CRE) submitted the '[h]ealth harms to people with nowhere safe and secure to live are so great that their life expectancy is, on average, around 20-30 years less than people who are housed'. The Healthy Housing CRE added:

¹⁰ See, for example, Queensland Family and Child Commission, *Submission 52*, pp. [1–2]; Centre for Excellence in Child and Family Welfare, *Submission 53*, p. [1].

¹¹ Western Homelessness Network, *Submission 33*, p. 1.

¹² Mayor Matt Burnett, President, Local Government Association of Australia, *Proof Committee Hansard*, 29 October 2024, p. 16.

¹³ Centre for Research Excellence in Healthy Housing, *Submission 47*, p. 2. Note, reference numbers contained in the original text have been removed for clarity.

¹⁴ Women's Health Goulburn North East, *Submission 18*, p. 3.

¹⁵ Name withheld, *Submission 81*, p. [1].

Homelessness leads to poor nutrition, increased exposure to the elements and to violence and injury, including types of 'hidden homelessness' like living in makeshift accommodation or cars. Preventive and primary health care are often out of reach to those without a permanent address as people become disconnected from health services. Mental illhealth and substance abuse can both lead to homelessness and be exacerbated by it. Severe overcrowding – a type of homelessness – can mean inadequate or unhygienic facilities for preparing food or washing and can make people more vulnerable to infectious diseases.

2.12 The impacts of housing accessing were also noted by the University of Sydney housing researcher who submitted that 'well-built, safe, and secure housing is crucial for the future health, and mental health, of our nation'.¹⁶ The researchers submitted that housing which 'provides access to natural light, temperature control, is well-maintained, and located near public green spaces, reduces the risk of anxiety, depression and loneliness for residents'.¹⁷

2.13 Submitters also noted the economic implications of housing access. For instance, the Healthy Housing CRE that '...safe, secure, affordable and appropriate housing...reduces health service costs by billions of dollars and increases household productivity'. The Healthy Housing CRE also outlined that housing for people experiencing homelessness 'creates myriad cost benefits, mostly in reduced costs related to health and crime, and better employment and education outcomes'.¹⁸ Further, the University of Sydney housing researchers outlined the importance of having affordable housing proximate to places of employment:

Housing that is affordable to low- and moderate-income workers, and is well located relative to jobs, is also critical for the economy and for the functioning of key public services. Research shows that in major cities, as well as regional areas, lack of appropriate and affordable housing is impacting the recruitment and retention of essential workers in high-cost areas (Gilbert et al 2021; 2023). This presents significant risks for the functioning of critical services including healthcare, emergency services, policing, education, childcare, and community welfare support (including specialist homelessness services) (Gilbert et al 2021; James et al 2023).¹⁹

2.14 Further, University of Sydney housing researchers submitted that recent research suggests that 'Australia needs approximately 750,000 social dwellings and 250,000 affordable dwellings over the next 20 years to meet the current and projected need'. These dwellings, they argued, 'cannot be delivered without

¹⁶ University of Sydney housing researchers, *Submission 76*, p. 2.

¹⁷ University of Sydney housing researchers, *Submission 76*, p. 2.

¹⁸ Centre for Research Excellence in Healthy Housing, *Submission 47*, p. 3. Note, reference numbers contained in the original text have been removed for clarity.

¹⁹ University of Sydney housing researchers, *Submission 76*, pp. 3.

government support and subsidy and without action the need will only continue to grow'.²⁰ The researchers concluded:

Australia's housing system needs urgent and fundamental reform to address the current crisis and establish ongoing system improvement beyond the short-term political cycle. We believe the proposed National Housing and Homelessness Plan Bill 2024 establishes a sound framework for this reform to begin.²¹

Increases in housing insecurity and homelessness

2.15 Despite the importance of Australians being able to access affordable housing, the committee received evidence regarding the significant, and increasing, number of Australians experiencing housing insecurity and homelessness. For example, the Bankwest Curtin Economics Centre submitted that:

It is clear that housing affordability within Australia has become increasingly problematic over the last two decades, arguably reaching crisis point within the last few years. As things now stand the 'Australian dream' of owning your own home is effectively now out of reach for the majority of young Australian adults who cannot call on significant parental wealth to provide a deposit and act as security for a loan. Furthermore, the median house price is now out of reach of the median household income, making their ability to service such a loan increasingly challenging.²²

2.16 Furthermore, Ms Kylea Tink MP, who sponsored a near-identical bill in the House of Representatives submitted:

Australia's housing crisis is a complex issue with diverse causes and effects that cross over different policy areas and levels of government. Despite disparate funding agreements, policies and programs that have been put in place by Commonwealth, State and Territory Governments to date, the situation has only worsened. Housing affordability is now at its lowest level in 30 years, and the social housing system is ill-equipped to meet growing need, with over 122,000 people experiencing homelessness, including 25,000 children under the age of 18.²³

2.17 Several other submitters also described Australia's housing system as being at crisis point.²⁴ For instance, the Hon Rose Jackson MLC, New South Wales Minister for Housing and Minister for Homelessness, submitted:

NSW is in a housing and rental crisis, and we recognise that drastic and urgent solutions are needed.

²⁰ See, University of Sydney housing researchers, *Submission 76*, p. 1.

²¹ University of Sydney housing researchers, *Submission 76*, p. 4.

²² Bankwest Curtin Economics Centre, *Submission 38*, p. [1].

²³ See, Ms Kylie Tink MP, *Submission 79*, p. 1.

²⁴ See, for example, QCOSS, *Submission 13*, p. [1]; Queensland Alliance for Mental Health, *Submission 39*, p. 3; Anglicare Australia, *Submission 41*, p. 3; Safe and Equal, *Submission 55*, pp. 1–2.

We acknowledge that the current cost-of-living pressures and housing crisis are impacting many people and families across NSW. Conditions in the private rental market are increasing homelessness and applications for social housing.²⁵

Groups particularly vulnerable to housing stress, insecurity and homelessness

2.18 Worsening housing affordability particularly impacts people who are vulnerable to housing stress, insecurity and homelessness, including ‘low-income households, single parents, young people, single pensioners, those fleeing domestic or family violence, people with disability, and First Nations Australians’.²⁶

2.19 Indeed, inquiry participants gave significant evidence on the disproportionate rates of housing stress, insecurity and homelessness experienced by vulnerable groups.²⁷ For example, Amnesty International submitted that:

Marginalised groups including refugees, migrants, children, people with disabilities, elderly people, and Indigenous people are particularly impacted by this crisis. The 2021 census revealed that; 14.4% of homeless people were children under 12, 15.8% of homeless people were over the age of 55 and 1 out of 5 were Aboriginal and Torres Strait Islander people. Women are the majority of newly homeless.²⁸

2.20 For instance, submitters noted that Aboriginal and Torres Strait Islander Peoples experience disproportionately high rates of homelessness; making up one in five homeless people, despite only representing 3.8 per cent of Australia’s total population.²⁹ Further, the Aboriginal Community Housing Industry Association NSW noted that Aboriginal and Torres Strait Islander households, compared with other Australians:

- half as likely to own their own home (with or without a mortgage);
- six times more likely to live in social housing; and
- three times more likely to live in overcrowded dwellings.³⁰

2.21 The committee received evidence on the unique housing challenges and requirements of Aboriginal and Torres Strait Islander peoples. Indeed, the

²⁵ NSW Government, *Submission 70*, p. 1.

²⁶ National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 3.

²⁷ See, for example, Associate Professor Ilan Wiesel, *Submission 1*, p. [2]; Queenslanders with Disability, *Submission 29*, p. 3; Council of Single Mothers and their Children, *Submission 36*, pp. [2–3]; YFoundations, *Submission 37*, p. 6; Community Housing Industry Association Northern Territory and NT Shelter, *Submission 64*, pp. 5–6; NSW Council for Civil Liberties, *Submission 71*, pp. 5–9; Victorian Women’s Housing Alliance, *Submission 73*, pp. 2–3; Juno, *Submission 74*, pp. 2–3.

²⁸ Amnesty International, *Submission 48*, p. 4.

²⁹ YWCA Australia, *Submission 44*, p. 10.

³⁰ Aboriginal Community Housing Industry Association NSW, *Submission 60*, p. 2.

committee heard that the disparities between indigenous and non-indigenous Australians have not been resolved by traditional housing policies and that there is a significant case for a housing strategy that is specifically tailored to the needs of Aboriginal and Torres Strait Islander peoples.

- 2.22 For instance, Mr Darren Smith, Chair, Aboriginal Housing and Homelessness Forum, told the committee that:

...the national housing crisis is much better described as a state of emergency for Aboriginal people. The number of Aboriginal Victorians at risk of homelessness has increased by 29 per cent over the past four years. The level of homelessness and unmet social housing demand is at least 10 times greater for Aboriginal people compared to the general population across Australia. The failure of existing policy and the absence of a strategy or national housing plan has led to the current housing and homelessness challenges we face. It is essential there be greater accountability to Aboriginal communities from government as a plan and a way forward are mapped out.³¹

- 2.23 The National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) submitted that:

...'[f]or over 65 years, conventional policies and administrative frameworks have failed to close the housing gap for Aboriginal and Torres Strait Islander peoples. The persistent disparities in housing outcomes reflect deep-seated systemic issues that can no longer be ignored. Our communities deserve a strategy that prioritises their unique needs and rights, and that is driven by those who possess the cultural understanding and community trust necessary to effect meaningful change.³²

- 2.24 People from multicultural communities are also disproportionately impacted, as the Federation of Ethnic Communities Councils of Australia suggesting the housing crisis was:

...impacting some multicultural communities worse than the rest of the population, especially those from new and emerging migrant communities, those with poor English language proficiency and those fleeing domestic violence. Housing is a fundamental building block to leading a life of security and dignity that all Australians deserve, irrespective of their background, or how long they have been here.³³

- 2.25 WYCA Australia, a national not-for-profit organisation supporting women, submitted that 'Australia's housing crisis is a gendered one' with women and gender diverse people encountering 'significant barriers to accessing affordable housing' and experiencing 'elevated rates of homelessness'. WYCA Australia noted that Census data showed the number of homeless women 'has continued

³¹ Mr Darren Smith, Chair, Aboriginal Housing and Homelessness Forum, Aboriginal Housing Forum, *Proof Committee Hansard*, 29 October 2024, p. 6.

³² National Aboriginal and Torres Strait Islander Housing Association, *Submission 15*, p. [1].

³³ Federation of Ethnic Communities Councils of Australia, *Submission 66*, p. 2.

to rise, from 49,017 in 2016 to 53,974 in 2021 (a 10 per cent increase compared to the 2 per cent increase in the number of homeless men).’ Over the same period, there was a nearly 18 per cent increase in homelessness for girls aged 12 to 18-years-old.³⁴ WYCA Australia noted that domestic and family violence is the ‘leading cause of homelessness for women and children’, with 45 per cent of all women and girls seeking homelessness assistance identifying family and domestic violence as a cause.³⁵

- 2.26 The Council of Single Mothers and their Children (CSMC) told the committee that, based on survey results from 2022, the risk of ‘single mothers and their children being homeless is over three times the national average’. Applying the survey results to the broader population, the CSMC said:

...single mother respondents’ experience of homelessness or marginal housing sits close to four times the national average, which equates to around 12,500 mothers with 22,500 children (based on 1.8 children per respondent) who are homeless or marginally housed.³⁶

- 2.27 The committee heard that youth homelessness is at crisis levels in Australia, with nearly a quarter of all people experiencing homelessness aged from 12 to 24 years, amounting to 28 204 young people. Further, 14 per cent of homeless people in Australia were aged under 12.³⁷ One submitter, who had first experienced homelessness as a 17-year-old, set out what homelessness could mean for young people:

Sleeping in cars. Couch surfing. Rough sleeping. Living in overcrowded dwellings. Staying in environments that are unsafe and puts young people at risk of exploitation and abuse. This is the reality for Australia’s most vulnerable children and young people. Children and young people experiencing homelessness have barriers to accessing basic needs such as food, hygiene, healthcare, education, community and cultural connection, safety and comfort which further disadvantages them.

The cost of homelessness and the impact it has on tens of thousands of young Australians– the future of this nation– is devastating and can be resolved by legislative reform that protects their rights to housing.³⁸

- 2.28 The Housing for the Aged Action Group Inc. noted the importance of access to safe, affordable, accessible and long-term housing to the health and wellbeing of older people. It noted the growing housing pressures faced by many older people, particularly those on low incomes in the rental market:

³⁴ YWCA Australia, *Submission 44*, pp. 10–11.

³⁵ YWCA Australia, *Submission 44*, p. 10.

³⁶ The Council of Single Mothers and their Children, *Submission 36*, p. [2].

³⁷ Name withheld, *Submission 80*, p. 2.

³⁸ Name withheld, *Submission 80*, p. 4.

According to census data, about 700,000 people aged 55 and older rented from a private landlord, a 73% increase in ten years. There are at least 220,000 older people over 55 renting privately in the lowest two income quintiles. Since the census, there was an ‘unusually strong pace of growth in rent values nationally, where the estimated median weekly rent value across Australian dwellings increased by \$115 through to the end of April 2023’.⁵ Therefore, the majority of the older renters are now likely to be in severe rental stress, experiencing or at risk of homelessness.³⁹

- 2.29 Other submitters also noted the unique housing needs of older Australians. For example, the Salvation Army noted that women aged 55 and over now are the ‘fastest growing cohort experiencing homelessness’.⁴⁰ COTA Australia noted research projections ‘indicate that about 440,000 households, aged 55 years and over, will need affordable housing by 2031, a 78 percent increase in unmet demand from 2016’.⁴¹
- 2.30 Additionally, the Salvation Army cited research findings that ‘LGBTQIA+ people experience higher rates of homelessness compared to heterosexual peers due to discrimination and lack of acceptance within their families and communities’.⁴²

Objects of the bill

- 2.31 Several inquiry participants expressed support for the objects of the bill, and in particular the proposed recognition in government policy of housing as a human right.⁴³ For instance, Uniting NSW.ACT submitted:

We support a right to housing as part of the more general right to adequate standards of living, as stated in article 11(1) of the International Covenant on Economic, Social and Cultural Rights (ICESCR). As a signatory to this convention since 1973 and having ratified it without reservations in 1975, Australia has already recognised that everyone has a right to an adequate standard of living for themselves and their family, and this includes adequate food, housing and clothing. Implementing the human right to

³⁹ Housing for the Aged Action Group Inc., *Submission 72*, p. 2.

⁴⁰ See, The Salvation Army Australia, *Submission 6*, p. 9.

⁴¹ COTA Australia, *Submission 16*, p.

⁴² See, The Salvation Army Australia, *Submission 6*, p. 9.

⁴³ See, for example, Per Capita Australia, *Submission 11*, p. 3; Northern Homelessness Network, *Submission 20*, p. [1]; LawRight, *Submission 24*, p. [2]; Mission Australia, *Submission 9*, p. 2; Zero Melbourne, *Submission 32*, p. [1]; Council of Single Mothers and their Children, *Submission 36*, p. [4]; Think Forward, *Submission 42*, p. [6]; Jesuit Social Services, *Submission 50*, p. 2; Tenants Victoria, *Submission 56*, p. 2; Homes North, *Submission 57*, p. 1; Ms Bunita Don, *Submission 63*, p. [1]; NSW Council for Civil Liberties, *Submission 71*, p. 3; Housing for the Aged Action Group Inc., *Submission 72*, p. 2; Southern Homelessness Services Network, *Submission 77*, p. [1].

housing through appropriate government policy, national housing strategies and other programs is key to ensuring adequate housing for all.⁴⁴

2.32 Dr Chris Martin and Professor Hal Pawson, housing academics from the City Futures Research Centre at the University of New South Wales, considered that the bill's objects 'are the most important provisions of the bill', noting the objects:

...recognise the right to adequate housing affirmed in international law, including the [ICESCR], and the principal of Indigenous self-determination in housing policy per the UN Declaration on the Rights of Indigenous Peoples (UNDRIP).⁴⁵

2.33 Dr Martin and Professor Pawson explained that they considered the bill's objects to be important for two reasons:

- (i) they place the bill within the constitutional authority of the Commonwealth; and
- (ii) the human right to adequate housing sets an appropriately ambitious mission for the NHHP, and serves as a useful starting point or common ground on which to engage the diverse agencies and stakeholders involved in housing and homelessness policy.⁴⁶

2.34 Juno, a support and advocacy organisation, similarly wrote that recognising housing as a human right in Commonwealth legislation:

... would start the process of much-needed change, providing the enablers for ending homelessness in Australia. The shift of mindset from housing as a commodity to housing as a right is fundamentally needed if we are to truly address the inadequacies and inequality of Australia's housing system.⁴⁷

2.35 Housing researchers from the University of Sydney argued that while Australia had ratified the notion of housing as a human right in 1973, it had not taken the necessary subsequent steps to give effect to the commitment:

Enshrining the right to adequate housing in national legislation gives effect to our international obligations and provides a basis for implementation across Commonwealth, State, and local policies, law, and programs.⁴⁸

2.36 The St Vincent De Paul Society also suggested that government action on housing would help Australia give effect to its obligations under the Convention on the Rights of the Child:

We know that a secure and stable home is essential to a child's health, learning, development and wellbeing. Indeed, it is a core element of

⁴⁴ Uniting NSW.ACT, *Submission 21*, p. 4.

⁴⁵ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 5.

⁴⁶ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, pp. 5–6.

⁴⁷ Juno, *Submission 74*, p. 2.

⁴⁸ University of Sydney housing researchers, *Submission 77*, p. 2.

childhood. Lack of stable housing is a key risk factor in keeping children safe and well. The time to act is now.⁴⁹

- 2.37 Submitters noted that there is considerable international precedent for human-rights based national housing plans.⁵⁰ Per Capita Australia's submission cited research which suggests that a rights-based approach to housing has been adopted in over 50 nations to pursue 'goals of homelessness elimination, social housing access and mandatory provision of affordable housing'.⁵¹
- 2.38 The Southern Homelessness Services Network suggested that recognising housing as a human right in legislation would drive a fundamental change in how Australia viewed housing.

Traditionally housing in Australia has been treated as a commodity and an investment. It is a competitive market good, not a public good or a human right. This perspective on housing contrasts with other more progressive countries where housing is more commonly provided by governments as a fundamental service or social infrastructure essential to a functioning economy and society. The Australian view of housing is difficult to change given our history. It is a large part of the reason for the current housing emergency at all levels – home ownership, private rental and social housing. Recognising housing as a human right in Federal legislation would start this process of change, providing the enablers for ending homelessness in Australia.⁵²

- 2.39 Some submitters also considered that there is an existing domestic precedent for a human rights-based approach to housing. As YWCA Australia explained:

[The] National Housing Finance and Investment Corporation Act 2018 (section 10) specified that one of the constitutional limits of the Corporation was to perform its functions for purposes related to external affairs. That included to give effect to the ICESCR, particularly to the right to an adequate standard of living, including housing (Article 11). Ultimately, there is proven success and sense in adopting a human rights-based approach to a national housing policy to unify diverse stakeholders to achieve meaningful reform.⁵³

- 2.40 Professor Kevin Bell AO KC, an adjunct professor in international human rights law at Monash University and former justice of the Supreme Court of Victoria, explained that while the bill was an important and indeed 'indispensable' way through which housing as a human right could be recognised, he also supported a parallel recognition in a Commonwealth human rights act:

⁴⁹ St Vincent De Paul Society, *Submission 22*, p. 3.

⁵⁰ See, YWCA Australia, *Submission 44*, p. 12.

⁵¹ See, Per Capita Australia, *Submission 11*, p. 4.

⁵² Southern Homelessness Services Network, *Submission 77*, p. 2.

⁵³ YWCA Australia, *Submission 44*, p. 12.

That is what the Australian Human Rights Commission have proposed. That recommendation has been considered in detail by the Parliamentary Joint Committee on Human Rights, and it has recommended that the right to housing be included in a federal human rights act.⁵⁴

2.41 The Human Rights Act campaign also submitted in support of federal human rights act and provided examples of cases where the Human Rights Act 2019 (Qld) and the Charter of Human Rights and Responsibilities Act 2006 (Vic) had been used to protect Australians' access to housing.⁵⁵

2.42 In its submission, the Australian Human Rights Commission (AHRC) pointed to various treaties to which Australia is a signatory and international declarations in which the right to housing is recognised.⁵⁶ In addition to writing in support of its abovementioned proposal for a Commonwealth Human Rights Act⁵⁷, the AHRC suggested that the bill was 'an important mechanism which would complement a Human Rights Act and other measures in a National Human Rights Framework'.⁵⁸ Writing in support of the principles of the bill, the AHRC suggested that the bill's proposed measures would:

... drive the progressive realisation of the human right to adequate housing, and approaches such as the formalisation of a pathway to creation of a National Housing and Homelessness Plan (Part 2 of the Bill) ... contribute to the establishment of meaningful benchmarks by which housing policy and delivery can be measured.⁵⁹

2.43 The AHRC noted that the bill would not entitle individuals to take legal action if their human right to housing had been breached by government action or inaction. Rather, the bill:

...seeks to embed a human rights-based approach to housing across Australia's housing system and within the National Housing and Homelessness Plan and establish independent monitoring and accountability bodies.⁶⁰

⁵⁴ Professor the Hon. Kevin Bell, AO, KC, Private capacity, *Proof Committee Hansard*, 19 October 2024, p. 3.¹

⁵⁵ Human Rights Act campaign, *Submission 61*, pp. 4–6.

⁵⁶ The AHRC referred to the Convention the Elimination of All Forms of Racial Discrimination, Convention on the Elimination of All Forms of Discrimination Against Women, the Convention on the Rights of Persons with Disabilities, the Convention on the Rights of the Child, and the Declaration on the Rights of Indigenous Peoples. AHRC, *Submission 31*, p. 6.

⁵⁷ The AHRC developed a model Human Rights Act through its *Free & Equal: An Australian Conversation on Human Rights* project. AHRC, *Submission 31*, p. 6.

⁵⁸ AHRC, *Submission 31*, p. 8.

⁵⁹ AHRC, *Submission 31*, p. 3.

⁶⁰ AHRC, *Submission 31*, p. 8.

2.44 While supportive of the bill, the AHRC suggested some amendments, which it characterised as nonetheless being ‘within the spirit’ of the current drafting. It summarised these proposed amendments as follows:

A clear definition of ‘adequacy of housing’ that is aligned to the International Covenant on Economic, Social and Cultural Rights (ICESCR) and United Nations guidance and commentary should be provided.

The Plan should explicitly address the full Housing Continuum⁶¹, involve the right voices in its development and implementation and be assessed against human rights standards to identify and acknowledge the progressive realisation of the right to adequate housing.

The [National Housing Supply and Affordability] Council needs to be reoriented to consider housing impacts across the Housing Continuum, all elements of adequacy, and from an intersectional perspective.

The Plan should also adopt key principles of proportionality, non-regression of rights and intersectionality of needs. This will ensure that the initiatives reflect what is achievable and to aspire to ensure that nobody in Australia suffers any erosion to their housing status.⁶²

2.45 Notwithstanding the amendments recommended, the AHRC submitted that:

At its core, the Commission commends the systematic approach applied in this Bill to the right to adequate housing: enabling everyone in Australia to access housing that meets their basic needs and preferences, including minimum standards in security of tenure, affordability, habitability, accessibility, location, access to core services and infrastructure and cultural adequacy. The housing system should enable the empowerment and participation of all people and communities in the decision-making and management of their housing.⁶³

Right to housing for people with disability

2.46 Associate Professor Ian Wiesel, a disability researcher at the University of Melbourne, considered that by ‘recognising and protecting every Australian’s right to adequate housing, the proposed Bill aligns with Australia’s obligations under the United Nations (2006) Convention on the Rights of Persons with Disabilities (CRPD), on which it is a signatory’.⁶⁴

2.47 However, Associate Professor Wiesel argued that ‘[d]espite these obligations, evidence collected over the last few decades by housing and disability researchers...demonstrates that our housing system is failing Australians with disabilities’. Associate Professor Wiesel wrote that ‘[u]nmet need for affordable

⁶¹ The internationally understood concept of the Housing Continuum – a housing system where people move along the continuum to market rental or ownership as they improve the socio-economic wellbeing – is discussed in the AHRC’s submission. AHRC, *Submission 31*, pp. 11–12.

⁶² AHRC, *Submission 31*, p. 3.

⁶³ AHRC, *Submission 31*, p. 3.

⁶⁴ Associate Professor Ian Wiesel, *Submission 1*, p. [1].

housing is at the heart of the housing disadvantage experienced by people with disability'.⁶⁵

Provisions relating to the National Housing and Homelessness Plan

2.48 In general, inquiry participants welcomed the bill's proposed framework for establishing an NHHP.⁶⁶

2.49 While inquiry participants recognised that housing matters are largely within the remit of the states and territories, inquiry participants considered that an NHHP would be an important coordination mechanism for addressing the scale and complexity of Australia's housing challenge. For instance, the Bankwest Curtin Economics Centre submitted that while significant investment and reform would be required to address rising housing prices, a national housing strategy was also necessary:

A sustained and coordinated long-term strategy is needed to tackle these challenges across federal, state, territory and local government jurisdictions. A legislated national commitment to deliver a ten-year plan, with clear institutional roles and responsibilities for policy and program development, oversight and reporting may be the best way to ensure delivery of this outcome. The proposed Act is currently the only option on the table to deliver the scale of change and investment required, but ultimately government commitment will be required to deliver safe and affordable housing for all Australians into the future.⁶⁷

2.50 Professor Hal Pawson explained that an NHHP was an important mechanism to respond to the complex jurisdictional arrangements impacting housing policy. Australia's federal system, he argued, made addressing complex and interconnected housing and homelessness problems particularly challenging:

Housing policy challenges and powers and responsibilities are fragmented across both the two levels of government and across departments within governments. So, for a policy area like this, we think there's a very strong case for policies and programs to be designed to function in a coherent and integrated way. In advocating a national housing and homeless plan—or strategy, if you want to call it that—we argue that the value of a strategy is the beneficial role it can have in clarifying the purpose of action for everyone involved.⁶⁸

⁶⁵ Associate Professor Ilan Wiesel, *Submission 1*, p. [1].

⁶⁶ See, for example, Mission Australia, *Submission 9*, p. [1]; Gippsland Homelessness Network, *Submission 12*, p. 4; The Hon Kevin Bell AO KC, *Submission 26*, p. [1]; Dr Sophie Scramps MP, *Submission 51*, p. 1; Queensland Family and Child Commission, *Submission 52*, p. [1]; B Miles Women's Foundation, *Submission 78*, p. 1; ACTCOSS, *Submission 46*, p. 2; Victorian Public Tenants' Association, *Submission 75*, p. [1].

⁶⁷ Bankwest Curtin Economics Centre, *Submission 38*, p. 34.

⁶⁸ Professor Hal Pawson, Associate Director, City Futures Research Centre, University of New South Wales Sydney, *Proof Committee Hansard*, 29 October 2024, p. 1.

2.51 Several other submitters also emphasised the importance of an NHHP plan to coordinate the range different policy areas which housing matters interact with.⁶⁹ For example, COTA submitted that:

Housing as a human right is also an important starting place for an effective national plan that works across different policy areas and enables a range of institutions to work together. Currently, responsibility for housing policy and service provision is spread across jurisdictions and Commonwealth portfolios. Only a plan, led and owned by the Australian Government, with its control over key housing-related powers including tax, social security and migration, can co-ordinate nationally consistent approaches to housing provision.⁷⁰

2.52 Many inquiry participants expressed strong support for establishing a legislative requirement for the Australian Government to develop, implement and maintain an NHHP.⁷¹ Indeed, submitters considered that a legislative requirement would provide an overarching governance and accountability mechanism to ensure that an NHHP is maintained over the long-term. For example, Mission Australia submitted that:

... legislating a statutory basis for the Plan would be an effective mechanism for establishing governance and accountability structures that would contribute to ending homelessness and ensuring that all Australians have access to a safe, secure and affordable home.

The Government of the day would remain responsible for setting direction and developing the Plan, but this proposed legislation would provide the framework in which the Plan would be designed and governed. Importantly, it would mandate the development and renewal of a Plan, the absence of which has contributed to Australia's current housing and homelessness emergency.⁷²

2.53 Submitters also welcomed legislating a requirement for an NHHP to provide greater certainty in relation to the federal government's engagement with housing policy.⁷³ As the Victorian Public Tenants' Association's submission outlined:

We welcome the proposal to enshrine these requirements in legislation as it provides an additional layer of security so that Australians can have

⁶⁹ See, for example, ACOSS, *Submission 40*, pp. 2–3; Community Housing Industry Association Northern Territory and NT Shelter, *Submission 64*, p. 4; Victorian Council of Social Service, *Submission 67*, pp. [2–3 and 5].

⁷⁰ COTA, *Submission 16*, pp. [1–2].

⁷¹ See, for example, Australian Sustainable Built Environment Council, *Submission 5*, pp. [1–2]; Gippsland Homelessness Network, *Submission 12*, p. 3; St Vincent de Paul Society, *Submission 22*, p. 2; Aboriginal Housing NT, *Submission 27*, 4; Aboriginal Housing and Homelessness Forum, *Submission 35*, p. 5.

⁷² Mission Australia, *Submission 9*, pp. 1–2.

⁷³ See, for example, Baptist Care Australia, *Submission 62*, p. 2.

confidence that future governments will also be required to consider and respond to the issues of housing and homelessness.

This is particularly important, as the role of the Federal Government in this area is far from settled. While the current Federal Government has taken action in these policy areas, predecessors have regarded these issues as being the sole domain of States and Territories. Legislation which requires the Federal Minister to formulate a national plan, and to do this in response to meaningful consultation and expert advice therefore has strong potential to drive improvements in outcomes by ensuring the consistency of attention over time.⁷⁴

2.54 Ms Wendy Hayhurst, Chief Executive Officer of the Community Housing Industry Association expressed a similar view in evidence to the committee:

In recent decades, the approach to housing strategy and policy at the federal level has been periodic initiatives responding to particular circumstances and opportunities. However, the extent and complexity of housing and homelessness problems and the fact that these cross over different levels of government and also involve 'non-housing' areas of government mean there is a need for a concerted, strategic and nationally led approach. Given the history, we believe legislating a requirement to produce a plan is essential. Transforming the housing market is a long-term proposition, and the institutions that support it need to be designed to survive beyond the current electoral cycle. We recognise that governments may choose to modify actions in a plan, but an ongoing national leadership on ensuring adequate housing for all is essential.⁷⁵

2.55 Furthermore, some submitters noted that federal housing and homelessness policies had not been updated in many years. Some submitters also argued that the lack of a proactive approach to developing and maintaining housing and homelessness policies has exacerbated Australia's housing challenges.⁷⁶ As such, submitters expressed support for the bill's proposed requirement for the NHHF to be produced on a recurring 10-year basis. For example, Mission Australia submitted that:

It has been more than 15 years since Australia last developed a comprehensive national policy on homelessness, and over 30 years since a national housing policy was released. In the years since, the housing and homelessness systems have largely been left on 'set and forget'; unresponsive to a brewing housing and homelessness crisis which has now grown into a chronic and compounding emergency.

In our view, mandating the Federal Government to develop and maintain a 10-year Plan, to report regularly on progress against the Plan and to review it at timely intervals would be an effective way of ensuring a coordinated,

⁷⁴ Victorian Public Tenants' Association, *Submission 75*, pp. 1–2.

⁷⁵ Ms Wendy Hayhurst, Chief Executive Officer, Community Housing Industry Association., *Proof Committee Hansard*, 29 October 2024, p. 10.

⁷⁶ See, for example, Aboriginal Housing and Homelessness Forum. *Submission 35*, p. [1]; Jesuit Social Services, *Submission 50*, p. 3.

well-resourced and responsive approach to ensuring adequate housing for all Australians.⁷⁷

- 2.56 Several other submitters highlighted the policy co-ordination rationale for pursuing a long-term NHHP. For example, the Central Queensland Housing and Homelessness Alliance considered that legislating a 10-year NHHP would provide the ‘opportunity for overarching policy decisions that will effectively address housing issues and reduce homelessness rates and move away from short-term, band aid solutions’.⁷⁸ The Australian Sustainable Built Environment Council expressed a similar view:

We view the proposed legislation as an important mechanism to ensuring consistent policies that support the ambitions of a secure and sustainable housing future for all Australians and to ensure consistency of response and accountability for implementation. We agree with the proponents of this legislation that enshrining the Plan in law will enhance its standing and durability.

Legislating a National Housing and Homelessness Plan will provide more clarity about what the Plan is attempting to achieve and how it will be monitored and evaluated. Legislation will streamline and better coordinate Commonwealth housing policy development and delivery which is currently fragmented across Treasury, the Department of Social Services, the National Housing Supply and Affordability Council and Housing Australia.⁷⁹

- 2.57 Ms Kylea Tink MP noted the Australian Government’s commitment to developing a 10-year NHHP. However, Ms Tink highlighted concerns that a ‘one-off strategy will not be enough’ and argued that Australia’s complex housing crisis necessitates an authoritative framework for policy development and accountability – a national plan with a statutory basis’.⁸⁰
- 2.58 In their submission, Dr Martin and Professor Pawson observed that it is ‘possible, if not likely, that the Government will publish its DSS-developed NHHP in the absence of the statutory framework provided by the Bill’. In that event, Dr Martin and Professor Pawson recommended that the DSS-developed plan be made as a provision plan, ‘pending the enactment of a statutory scheme for the Plan, such as that of the Bill, and the making of a Plan according to that statutory scheme’.⁸¹

⁷⁷ Mission Australia, *Submission 9*, p. 2.

⁷⁸ Central Queensland Housing and Homelessness Alliance, *Submission 4*, p. [1].

⁷⁹ Australian Sustainable Built Environment Council, *Submission 5*, pp. [1–2].

⁸⁰ Ms Kylea Tink MP, *Submission 79*, p. [1].

⁸¹ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 7.

Content of the NHHP

2.59 As noted in Chapter 1, the bill does not prescribe the content of the NHHP. Rather, subclause 8(1) of the bill provides for high-level areas that the plan must be 'directed towards'.⁸²

While the Bill is not prescriptive about the contents of the national plan, the legislative basis for its preparation and regular reporting will ensure that it carries the weight and legitimacy needed to truly integrate the different policy portfolios which are integral to a well-functioning housing system.⁸³

2.60 In general, submitters supported the areas to which the NHHP would be directed.⁸⁴ For example, the Australian Youth Affairs Coalition (AYAC) particularly commended paragraph 8(1)(b) on preventing and ending homelessness. AYAC submitted that it, and other homelessness and youth-focused organisations, support increasing focus on homelessness prevention, noting this needs to be driven by 'genuine action' and understanding the unique pathways to youth homelessness.⁸⁵ AYAC also supported paragraph 8(1)(d) on improving choice in the housing system, noting that while many young people aspire to own a home the 'majority believe that this will not be within their reach'.⁸⁶ Additionally, AYAC expressed support for paragraph 8(1)(i) on improving the ability of people with disability to live in the community, and paragraph 8(1)(i), on involving Aboriginal and Torres Strait Islander Peoples in developing, determining and administering housing programs affecting them.⁸⁷

2.61 The Aboriginal Housing and Homelessness Forum (AHHF) also supported the bill's provision to involve Aboriginal and Torres Strait Islander Peoples in developing, determining and administering housing programs affecting them under paragraph 8(1)(j).⁸⁸ While the National Aboriginal Community Controlled Health Organisation (NACCHO) acknowledged the 'good intentions' of paragraph 8(1)(j), how these intentions were achieved would be 'critical':

To overcome the inequality experienced by Aboriginal and Torres Strait Islander people and to support them to achieve life outcomes equal to all Australians, the National Housing and Homelessness Plan Bill must align with Priority Reforms One and Two of the National Agreement. The Bill must ensure that governments recognise that Aboriginal community

⁸² See, National Housing and Homelessness Plan Bill (No. 2), cl. 8.

⁸³ University of Sydney Housing Researchers, *Submission 76*, p. 4.

⁸⁴ See, for example, The Salvation Army Australia, *Submission 6*, p. v; QCOSS, *Submission 13*, pp. 4–5.

⁸⁵ Australian Youth Affairs Coalition, *Submission 45*, p. [2].

⁸⁶ Australian Youth Affairs Coalition, *Submission 45*, p. [2].

⁸⁷ Australian Youth Affairs Coalition, *Submission 45*, pp. [2–3].

⁸⁸ Aboriginal Housing and Homelessness Forum, *Submission 35*, p. 5.

controlled organisations are the experts in knowing what works in their respective local communities and commit to codesigning and sharing decision making about housing programs with them, rather than just ‘involving’ them. Moreover, for the community controlled sector to be successful and provide sustainable services, capacity building is critical.⁸⁹

2.62 The Queensland Council of Social Service (QCOSS) welcomed subclause 8(j), in addition to the bill’s provision on improving the ability for people with disability to live in the community.⁹⁰ Further, QCOSS recommended that bill’s provisions for the areas that the NHHP is directed towards (Clause 8) be amended to include two additional requirements to ‘ensure that the voices and specific support requirements of young people and people experiencing domestic and family violence are incorporated into the NHHP’.⁹¹

2.63 While the Council to Homeless Persons (CHP) expressed broad support for the NHHP’s proposed contents, the CHP considered that Clause 8 could be ‘strengthened with a commitment to expand the availability of social housing’. The CHP noted that while social housing is already featured as an area which the NHHP must be directed, the provision should seek to expand the availability of social housing, noting that some ‘60,000 new social properties need to be delivered in Victoria alone to meet the current waitlist—this does not necessarily meet demand’.⁹²

2.64 In advocating for the Australian Government to develop a standalone National Child and Youth Homelessness and Housing Plan, YFoundations’ recommended:

Part 8 of the Act ‘Content of National Housing and Homelessness Plan’ be expanded to include the National Child and Youth Homelessness and Housing Plan and a focus on connections with the broader service systems relevant to addressing homelessness including, but not limited to, health and mental health, personal safety/child protection, education and employment, exiting care institutions and social security.⁹³

2.65 A range of other submitters proposed expanding the scope of Clause 8.⁹⁴ For example, submitters recommended that the NHHP should also be directed towards:

- improving gender equality in housing outcomes;⁹⁵

⁸⁹ National Aboriginal Community Controlled Health Organisation, *Submission 68*, p. 14.

⁹⁰ Queensland Council of Social Service, *Submission 13*, p. [5].

⁹¹ Queensland Council of Social Service, *Submission 13*, p. [5].

⁹² Council to Homeless Persons, *Submission 28*, pp. 11–12.

⁹³ YFoundations, *Submission 37*, p. 24.

⁹⁴ See, for example, Tenants Victoria, *Submission 56*, p. 3.

⁹⁵ See, AWCA, *Submission 44*, p. 3.

- improving health outcomes that are associated with housing conditions;⁹⁶ and
- improving access to healthy, renewable energy sources.⁹⁷

2.66 Additionally, the Institute of Public Affairs submitted that while it considered an NHHP to be ‘necessary step in the right direction, the framework laid out in the bill fails to take into proper consideration the role that the federal government’s unplanned immigration program and the role that government regulation has in exacerbating [sic] housing supply shortages’.⁹⁸

10-year plan length

2.67 Several submitters welcomed the bill’s proposed requirement for the NHHP to be made on a 10-year timeframe.⁹⁹

2.68 The AHRC submitted that it ‘strongly supports the requirement to establish a 10-year plan for housing initiatives as it introduces an appropriate longevity in the approach to policymaking’.¹⁰⁰ The AHRC said that the bill’s ‘approach to codify development of housing strategy via legislation addresses a key issue in realising the right to adequate housing, being the lack of a long-term approach’.¹⁰¹ In particular, the AHRC maintained that the proposed 10-year timeframe for the NHHP would better align political cycles with housing development timeframes:

Direct and indirect housing policy frequently reflects the position of the government of the day, which in turn means that its development mirrors the usual 3-4 year political cycle. However, the timescale of housing outcomes extends beyond this – the property development cycle is a minimum of 7-10 years, the typical timeframe to refurbishment of tenanted buildings is anywhere between 10-20 years and public housing is typically designed with a lifespan of 50 years.¹⁰²

2.69 Dr Martin and Professor Pawson submitted that the proposed 10-year NHHP:

...accords with the period indicated by the Albanese Government for its NHHP, and other international comparators (e.g. both the Canadian National Housing Strategy and Ireland’s ‘Homes for All’ plan are for 10 years). This timeframe is appropriate because it would require the

⁹⁶ Asthma Australia, *Submission 7*, p. 4.

⁹⁷ Asthma Australia, *Submission 7*, p. 4.

⁹⁸ Institute of Public Affairs, *Submission 59*, p. 2.

⁹⁹ See, for example, Gippsland Homelessness Network, *Submission 12*, p. 4.

¹⁰⁰ Australian Human Rights Commission, *Submission 31*, p. 18.

¹⁰¹ Australian Human Rights Commission, *Submission 31*, p. 18.

¹⁰² Australian Human Rights Commission, *Submission 31*, p. 18.

Government to think about action on housing and homelessness beyond the current electoral cycle.¹⁰³

- 2.70 Further, Dr Martin and Professor Pawson noted that the bill would not prevent the Australian Government from amending or making a new NHHP ‘before the end of the 10-year period (for example, after a change in government)’ if the changes being made meet the bill’s other proposed requirements.¹⁰⁴
- 2.71 Other inquiry participants also highlighted the potential for the 10-year plan length to assist in overcoming the challenges of shorter election cycles.¹⁰⁵ Further, Mission Australia considered that the proposed 10-year plan length and review intervals would be an ‘an effective way of ensuring a coordinated, well-resourced and responsive approach to ensuring adequate housing for all Australians’.¹⁰⁶

Collaborative approach to developing the NHHP

- 2.72 Submitters expressed support for the bill’s proposed approach to develop the NHHP in consultation with key representative groups and people with lived experience of housing and homelessness.¹⁰⁷
- 2.73 Dr Chris Martin and Professor Pawson outlined the bill’s collaboration provisions as follows:

The Bill would require the Minister to take a collaborative approach to the preparation of the Plan, which would include considering advice and reports from the NHSAC, the National Consumer Council and the National Housing and Homelessness Advocate (the latter two being established by the Bill), civil society organisations and persons with lived experience of housing need and homelessness. It may be noted that the states and territories are not referred to here. On the one hand, such a reference may be regarded as unnecessary, because so much housing and homelessness policy development and delivery is done by the states and territories that a national plan implicitly needs their collaboration. On the other hand, this implicit necessity could be made an express requirement by adding ‘states and territories’ to the list of collaborators.¹⁰⁸

¹⁰³ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 6.

¹⁰⁴ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 6.

¹⁰⁵ See, for example, Mr David Wright-Howie, Senior Policy Officer, Council on the Ageing Australia, *Proof Committee Hansard*, 29 October 2024, p. 7; Centre for Excellence in Child and Family Welfare, *Submission 53*, p. [2].

¹⁰⁶ Mission Australia, *Submission 9*, p. [1].

¹⁰⁷ See, for example, Dr Sophie Scramps MP, *Submission 51*, p. 3.

¹⁰⁸ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 6.

2.74 Some submitters considered that the bill should specify the role of state and territory governments. For example, the AHRC recommended that the NHHP could articulate the roles and responsibilities of all levels of government by:

- amending clause 9 of the bill to ‘ensure that in the development, preparation and implementation of and reporting on the Plan, the Minister must actively seek and have regard to advice or contributions from State or Territory governments’; and
- amending clause 10 to ‘include additional directions that ensure an all-of-government approach to improving the housing system and shared responsibility and coordination at federal, state and territory and local levels within the housing system, by clearly articulating the roles and responsibilities relating to housing policy and legislation across all levels of government’.¹⁰⁹

2.75 Further, the Community Housing Industry Association, National Shelter and Homelessness Australia jointly submitted that:

In the bill’s Explanatory Memorandum, the role of state and territory governments to produce ‘complementary and necessarily more detailed and geographically specific strategies at the state/territory level to reflect the diversity of housing and homelessness policy challenges, circumstances and opportunities that exist across Australia’ is acknowledged. However, the bill could usefully make explicit acknowledgement of their proper role in Plan development as well as implementation. While recognising that Federal legislation cannot obligate state and territory governments to perform specific housing and homelessness actions, we believe it would strengthen the bill if their role was formally recognised.¹¹⁰

2.76 As such, the joint submission suggested that clauses 9 and 10 of the bill could be amended as follows:

- that ‘state and territory governments’ are included as collaborators in subclause 9(1);
- that the Housing and Homelessness Ministers meeting is acknowledged as a source of advice under subclause 9(2);
- that the roles of states, territories and the Housing and Homelessness Ministers meeting in Plan implementation is specified in clause 10.¹¹¹

2.77 The City of Greater Bendigo also submitted that it ‘would encourage the inclusion of local governments as collaborators’ when preparing the NHHP under subclause 9(1). The City of Greater Bendigo added:

¹⁰⁹ Australian Human Rights Commission, *Submission 31*, p. 19.

¹¹⁰ Community Housing Industry Association, National Shelter and Homelessness Australia, *Submission 54*, p. 4.

¹¹¹ Community Housing Industry Association, National Shelter and Homelessness Australia, *Submission 54*, p. 4.

Local government are at the front line of understanding and responding to community needs. Clear guidance from the commonwealth government to local government will assist with national consistency to provide safe housing as a human right.¹¹²

2.78 A number of other submitters called for the bill's collaborative approach provisions to be expanded to specify additional groups, including:

- student representative organisations and experts with lived experience on the housing needs of students in higher education;¹¹³
- students with disability, students from low SES groups, international students, LGBTQIA+ and First Nations students;¹¹⁴
- public health organisations;¹¹⁵ and
- young people and people experiencing domestic and family violence;¹¹⁶

2.79 Further, the YWCA recommended that, under the bill's provisions establishing a collaboration requirement with civil society organisations, the 'Minister and relevant agency consult closely with YWCA as the only national housing provider for women and gender diverse people in Australia providing safe, secure, and affordable housing solutions to those that need it most'.¹¹⁷ YWCA added:

Whether specifically specified in this part or implemented as a matter of practice, women and gender diverse people must be recognised as "members of groups who face special disadvantage in the housing system" under sub-sections 9(1)(b) and 10(b). Women and gender diverse people must be consulted and engaged in the process of preparing and implementing the National Housing and Homelessness Plan.¹¹⁸

First Nations housing considerations

2.80 While National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) considered the bill to be a 'crucial opportunity to reshape the future of housing policy in Australia', it also argued for a housing and homelessness plan specifically for Aboriginal and Torres Strait Islander people:

There is a critical and urgent need for a distinct Aboriginal and Torres Strait Islander Housing and Homelessness Plan. The ongoing housing and

¹¹² City of Greater Bendigo, *Submission 23*, p. [1].

¹¹³ Sydney University Postgraduate Representative Association, *Submission 3*, p. 3.

¹¹⁴ Sydney University Postgraduate Representative Association, *Submission 3*, p. 3.

¹¹⁵ Asthma Australia, *Submission 7*, pp. 4–5.

¹¹⁶ ACTCOSS, *Submission 46*, p. 3.

¹¹⁷ YWCA, *Submission 44*, p. 14.

¹¹⁸ YWCA, *Submission 44*, p. 14.

homelessness crisis among Aboriginal and Torres Strait Islander peoples is a deeply rooted issue, entrenched in decades of systemic inequality and policy failures. To effectively address these substantial disparities, it is imperative that a dedicated, Indigenous-specific plan is developed and endorsed. Such a plan must transcend the limitations of existing frameworks, recognising the unique cultural, social, and economic contexts of Aboriginal and Torres Strait Islander communities.¹¹⁹

- 2.81 NATSIHA recommended that that the International Covenant on Economic, Social and Cultural Rights and the United Nations Declaration on the Rights of Indigenous Peoples be adopted in the NHHP. Further, NATSIHA recommended that it be commissioned to ‘to develop a comprehensive National Aboriginal and Torres Strait Islander Housing and Homelessness Plan in collaboration with communities nationwide’.¹²⁰

Worsening affordability is contributing to poorer housing outcomes for First Nations Australians. First Nations households are half as likely to own their home, 6-times more likely to live in social housing, 3-times more likely to live in overcrowded dwellings and almost 9-times more likely to experience homelessness compared to non-Indigenous Australians. These poor housing outcomes impact on health and wellbeing, access to education and employment, and connection to community. Without targeted measures, undertaken in partnership with First Nations people, housing outcomes under the National Agreement on Closing the Gap are unlikely to be met.¹²¹

- 2.82 Mr Smith, Chair, Aboriginal Housing and Homelessness Forum,, emphasised the need for the NHHP to adopt a principle of Aboriginal self-determination:

A national plan should preference approaches which put ownership, control and funding for housing and homelessness into the hands of the Aboriginal community through community-controlled organisations. It is fundamentally important that Aboriginal and Torres Strait Islander peoples have direct input into all housing programs that will affect communities. The AHHF also would expect the plan will ensure that mainstream providers will address and meet the unique needs of Aboriginal and Torres Strait Islander peoples in the provision of housing and homelessness services to Aboriginal communities.¹²²

Renewing and review of the plan

- 2.83 Several submitters supported the bill’s proposed triennial review of the NHHP. For example, the Salvation Army submitted that the review provisions would

¹¹⁹ National Aboriginal and Torres Strait Islander Housing Association, *Submission 15*, pp. [1–2].

¹²⁰ National Aboriginal and Torres Strait Islander Housing Association, *Submission 15*, p. [3].

¹²¹ National Housing Supply and Affordability Council, *State of the housing system*, May 2024, p. 4.

¹²² Mr Darren Smith, Chair, Aboriginal Housing and Homelessness Forum, Aboriginal Housing Forum, *Proof Committee Hansard*, 29 October 2024, p. 6.

‘ensure continuous evaluation and improvement’ and provide an accountability mechanism ‘crucial in adapting to changing and evolving housing needs’.¹²³

- 2.84 Mission Australia’s suggested that the review processes in the bill would help embed accountability in a policy area historically characterised by a lack of clear accountability structures and inadequate reporting requirements.¹²⁴

Provisions relating to the National Housing Consumer Council

- 2.85 Submitters expressed broad support for co-design principles proposed by the establishment of the National Housing Consumer Council (Consumer Council).¹²⁵

- 2.86 As noted in the previous chapter, the bill requires that the Consumer Council must include an Indigenous person and people that have lived experience of housing need, homelessness or disability. A number of inquiry participants noted the value in having diverse voices represented on the Consumer Council. For example, the B Miles Women’s Foundation submitted:

Incorporating lived experiences into the development and implementation of the National Plan is crucial. Those directly affected by homelessness can provide valuable insights that enhance the relevance and impact of policies and services. We advocate for a national approach that leverages diverse perspectives and fosters high-level coordination across sectors to create a unified and effective strategy to prevent and address homelessness.¹²⁶

- 2.87 Housing researchers at the University of Sydney submitted that the proposed Consumer Council:

...enshrines key stakeholder voices in national housing policy and strengthens public accountability. The need for such a national voice was one of many recommendations to emerge from the recent People’s Commission on the Housing Crisis, chaired by the Hon Doug Cameron and Professor Nicole Gurrán.¹²⁷

- 2.88 Juno wrote that the creation of a Consumer Council, with appointments made on an independent, non-political basis, would:

...lead to a more grounded and responsive system that meets the needs of those experiencing homelessness or in housing insecurity.¹²⁸

¹²³ The Salvation Army Australia, *Submission 6*, p. 8.

¹²⁴ Mission Australia, *Submission 9*, p. 2.

¹²⁵ See, for example, Tenants’ Union of New South Wales, *Submission 58*, p. [1].

¹²⁶ B Miles Women’s Foundation, *Submission 78*, p. [1].

¹²⁷ University of Sydney housing researchers, *Submission 76*, p. 4.

¹²⁸ Juno, *Submission 74*, p. 2.

- 2.89 A joint submission from Associate Professor Karien Dekker, Dr Iris Levin and Professor Jago Dodson supported the co-design principles underpinning the Consumer Council, stating that:

...co-design in governance is a key success factor in delivering affordable housing for cohesive communities at scale. The collaborative design of policies including consumers, landowners, developers and builders, as well as finance providers, is essential to achieve the intended outcomes of housing for all.¹²⁹

- 2.90 The Community Housing Industry Association, National Shelter and Homelessness Australia jointly submitted that:

...we support establishing the Council. However, consultation with our sector has indicated that by listing the potential interest groups, those groups not mentioned feel excluded. Further, it would be sensible to ensure the Council represents all parts of Australia. We note that in Section 20 (3) b the bill makes clear the Council has to be representative of the diversity of the population. Perhaps add 'in terms of age, gender, race and location'. It is also important to recognise tenure experiences of the members of the Council.

The legitimacy and credibility of the Council will be enhanced if its selection is via a public and transparent process. This should be specified in the bill as part of clause 20.¹³⁰

Representation of consumer perspectives

- 2.91 Many submitters called for a strengthening of the bill's provisions on the representation of consumer perspectives on the Consumer Council (see section 17(1)(iii-x)), or otherwise stressed the importance of those perspectives being represented on the Consumer Council. As outlined below, submitters considered the bill should be expanded to include representatives of specific groups.

Age and gender diverse members

- 2.92 Several submitters recommended that the Consumer Council include age and gender diverse representation given the impact those factors have on housing and homelessness outcomes.¹³¹ For example, the Salvation Army highlighted the specific challenges of women aged 55 and over, young people experiencing homelessness, people who identify as gender diverse and the LGBTQIA+ community, and submitted:

Different gender and age groups face unique housing challenges and needs. By including these diverse perspectives [in the Consumer Council

¹²⁹ Associate Professor Karien Dekker, Dr Iris Levin, Professor Jago Dodson, *Submission 8*, p. 2.

¹³⁰ Community Housing Industry Association, National Shelter and Homelessness Australia, *Submission 54*, p. 5.

¹³¹ See, for example, Housing for the Aged Action Group, *Submission 72*, p. 1.

membership], policy recommendations that address specific challenges become more comprehensive, meaningful, and effective.¹³²

- 2.93 COTA wrote in support of the Consumer Council and a membership that would include people with relevant lived experience. However, COTA also submitted that it was important to ensure ‘older people experiencing housing insecurity and homelessness’ were also included as part of the Consumer Council.¹³³
- 2.94 A joint submission from Associate Professor Karien Dekker, Dr Iris Levin, Professor Jago Dodson similarly recommended that the Consumer Council be expanded to include older people, particularly women over the age of 55.¹³⁴
- 2.95 AYAC noted that while young people are referenced in relation to the Consumer Council, the bill does not guarantee their membership.

Given the council will play a key role in advising on the effectiveness of the plan, as well as on current issues relating to housing and homelessness, we believe that young people with diverse lived experience should have guaranteed positions.¹³⁵

- 2.96 Yfoundations stressed the need for young people with lived experience of homelessness to be included in advisory groups. To ensure that inclusion was meaningful, Yfoundations recommended that in addition to the Consumer Council, a separate National Child and Youth Housing and Homelessness Council also be established, and tasked with providing advice on a standalone National Child and Youth Homelessness and Housing Plan.¹³⁶

Chronic and mental health perspectives

- 2.97 Asthma Australia submitted that the functions of the Consumer Council should include advising the Minister on matters relating to ‘persons with lived experience of chronic health conditions’, and recommended the Consumer Council be required to include a person with a chronic health condition. This would:

...help ensure that issues relating to home health, and how homes can both support good health and contribute to poor health, are appropriately

¹³² The Salvation Army Australia, *Submission 6*, pp. 9–10.

¹³³ COTA, *Submission 16*, p. [2].

¹³⁴ Associate Professor Karien Dekker, Dr Iris Levin, Professor Jago Dodson, *Submission 8*, p. 2.

¹³⁵ Ms Joanna Rostami, Chief Executive Officer, Australian Youth Affairs Coalition, *Proof Committee Hansard*, 29 October 2024, p. 8.

¹³⁶ YFoundations also called for the proposed National Housing Consumer Council to be renamed the ‘National Housing and Homelessness Consumer Council’, to reflect the ‘broader range of service systems relevant to addressing homelessness’ beyond the housing system. Yfoundations, *Submission 37*, p. 24.

understood and reflected in the work of the Consumer Council from the perspective of someone with lived experience.¹³⁷

- 2.98 Given the links between suicide, housing insecurity and homeless, Suicide Prevention Australia submitted that Consumer Council should 'include the perspective of those with lived experience of suicide due to housing stress'.¹³⁸

First Nations representation

- 2.99 The First Peoples Disability Network (FPDN) expressed support for the requirement in the bill for the Consumer Council to have an Indigenous member and a member with lived experience of disability.¹³⁹ However, the FPDN recommended that the bill go further, and mandate:

...that the First Nations representative has lived experience of housing need, homelessness and/or disability. There is a critical need for that unique perspective to act as an accountability mechanism for housing and homelessness supports, this cohort is often overlooked as their needs fall between existing disability, NDIS and housing accountability and policy structures.¹⁴⁰

Higher education students

- 2.100 The Sydney University Postgraduate Representative Association (SUPRA) recommended that the Consumer Council should 'include a higher education student representative who can speak to higher education housing issues'.¹⁴¹ In doing so, SUPRA noted that students face 'significant barriers to accessing affordable housing', which is exacerbated by a reduction in the amount of accommodation provided by universities in Sydney.¹⁴² Further, SUPRA submitted that 'students in particular are at significant risk of homelessness, as well as associated vulnerabilities including overcrowding, hot-bedding, excessive rents, high bonds, and unauthorised additional charges, evictions, and contract conditions'.¹⁴³

¹³⁷ Asthma Australia, *Submission 7*, p. 5.

¹³⁸ Suicide Prevention Australia, *Submission 10*, p. [1].

¹³⁹ First Peoples Disability Network, *Submission 19*, p. [4].

¹⁴⁰ First Peoples Disability Network, *Submission 19*, p. [4].

¹⁴¹ Sydney University Postgraduate Representative Association, *Submission 3*, p. 3.

¹⁴² Sydney University Postgraduate Representative Association, *Submission 3*, p. 2.

¹⁴³ Sydney University Postgraduate Representative Association, *Submission 3*, p. 2.

Community Housing Providers

2.101 PowerHousing Australia submitted that to ensure the policies under an NHHP were ‘grounded in practical experience’, the Consumer Council should have Community Housing Provider (CHP) representatives.¹⁴⁴

Rural and regional representation

2.102 Mallee Family Care recommended a requirement for the Consumer Council to include rural and regional consumer representation alongside other identified groups.¹⁴⁵

Migrant and refugee representation

2.103 The Federation of Ethnic Communities Councils of Australia (FECCA) submitted that it ‘strongly urges the Committee to include recent migrants and refugees to the Council membership’. FECCA explained:

Recent migrants and refugees are disproportionately impacted by the housing crisis. Their deliberate inclusion in the Council is one way to ensure their specific needs and often reinforcing vulnerabilities are represented in, understood and responded to, in the Plan.¹⁴⁶

Renter representation

2.104 The Abundant Housing Network Australia (AHNA) submitted that a ‘representative from the National Association of Renters Organisations and a representative from the commons and cooperative housing sector be appointed ex officio as a full voting members of the Housing Consumers Council’. Further, AHNA suggested that the bill’s provision for the function of the Consumer Council (Subclause 17(1) be amended to include providing advice to the Minister in relation to ‘residents of commons and cooperative housing’.¹⁴⁷

2.105 Submitters also considered that that the bill should be expanded to include representation of other specific groups, including people with lived experience of family and domestic violence.¹⁴⁸

Provisions relating to the National Housing Consumer Advocate

2.106 Inquiry participants expressed broad support for the Housing Advocate which is proposed to, among other things, monitor the progress of the implementation of the NHHP and conduct reviews of systemic housing issues.¹⁴⁹

¹⁴⁴ PowerHousing Australia, *Submission 17*, p. 4.

¹⁴⁵ Mallee Family Care, *Submission 69*, p. 1.

¹⁴⁶ Federation of Ethnic Communities Councils of Australia, *Submission 66*, p. 3.

¹⁴⁷ Abundant Housing Network Australia, *Submission 2*, p. 2.

¹⁴⁸ The Salvation Army, *Submission 6*, p. vi; ACTCOSS, *Submission 46*, p. 3.

¹⁴⁹ See, for example, The Salvation Army, *Submission 6*, p. 11; Suicide Prevention Australia, *Submission 10*, p. 1; Aboriginal Housing NT, *Submission 27*, p. [3]; Think Forward, *Submission 42*,

2.107 The Salvation Army considered that the role of the Housing Advocate would create a central oversight mechanism, encourage transparency in government housing responses and increase the credibility of the NHHP. Further, the Salvation Army ‘encouraged’ the role of the Housing Advocate to take the form a ‘trusted friend’, rather than a ‘punitive regulator’ of the NHHP.¹⁵⁰ While welcoming the proposed establishment of the Housing Advocate, the Salvation Army considered the following additional functions could help in achieving goals under the Housing Advocate’s remit:

- **Engaging with rights holders** to prepare and communicate rights norms and government obligations under the legislation which will enhance the legislation’s community accessibility, and
- **Communicating** systemic housing issue recommendations with state and territory governments to streamline information sharing, and to encourage proactive and tailored responses to housing need in different Australian jurisdictions.¹⁵¹

2.108 The role of the Housing Advocate is modelled on an equivalent position in Canada’s *National Housing Strategy Act 2019*.¹⁵² In its submission, Per Capita Australia noted that Canadian Federal Housing had used their position to:

...make recommendations to the Canadian Government, the Minister of Housing, and the provinces, territories and municipalities within Canada’s federated system of government. The Advocate also uses an online portal to receive public submissions from individuals with lived experiences of inadequate housing and homelessness, as well as community organisations working in front-line housing assistance. Reports prepared address systemic issues influencing housing outcomes in Canada, including housing financialisation, the right to housing for Indigenous peoples, and barriers to housing for two-spirit, trans and non-binary people.¹⁵³

2.109 Per Capita Australia concluded that reporting on systemic housing issues in a similar manner in Australia would greatly strengthen policy making to address homelessness and housing insecurity.¹⁵⁴

p. 4; WYCA Australia, *Submission 44*, p. 16; Central Queensland Housing and Homelessness Alliance, *Submission 4*, p. [1]; Victorian Council of Social Service, *Submission 67*, p. [3]; National Aboriginal Community Controlled Health Organisation, *Submission 68*, p. 3; Mr David Wright-Howie, Senior Policy Officer, Council on the Ageing Australia, *Proof Committee Hansard*, 29 October 2024, p. 7.

¹⁵⁰ The Salvation Army, *Submission 6*, p. 11.

¹⁵¹ The Salvation Army, *Submission 6*, p. 11.

¹⁵² See, Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 7; Per Capita Australia, *Submission 11*, p. 8.

¹⁵³ Per Capita Australia, *Submission 11*, p. 8.

¹⁵⁴ Per Capita Australia, *Submission 11*, p. 8.

2.110 Several submitters expressed particular support for the Housing Advocate's proposed function to report on systemic housing issues. For example, CHP said:

The role of the Advocate in conducting reviews of systemic housing issues, including those experienced by people with lived experience of homelessness, will play an important role on building the evidence base on structural issues and will—if advice is acted upon by Government—be a new opportunity to implement a strategic approach to policy making to remedy the mistakes of previous decades.¹⁵⁵

2.111 While supporting the role of the Housing Advocate, some submitters urged that consideration be given to the Housing Advocate's resourcing.¹⁵⁶ For example, Uniting NSW.ACT submitted that the Housing Advocate should be adequately resourced to carry out its proposed functions and that the responsibilities of the Housing Advocate and the Consumer Council be 'clearly articulated' to avoid any duplication in responsibilities.¹⁵⁷ Further, the CHP suggested that consideration should be given to whether the Housing Advocate's 'annual reporting process will interface with the three-yearly reporting process identified in Division 1, Section 6'.¹⁵⁸

2.112 Additionally, several submitters made recommendations on expanding the Housing Advocate's remit in relation to groups particularly vulnerable to housing insecurity and homelessness. For example, while supporting the role of the Housing Advocate, NACCHO submitted that the Advocate:

...should also, in partnership with [the National Aboriginal and Torres Strait Islander Housing Association] and jurisdictional peak bodies, conduct reviews of systemic housing issues including barriers faced by Aboriginal and Torres Strait Islander people, particularly those in remote communities.¹⁵⁹

2.113 The committee notes that several inquiry participants made other proposals related to expanding the Housing Advocate's remit, or establishing additional specific-purpose advocates, including:

- that the Housing Advocate be responsible for the facilitation of information sharing between states and territories to help minimise the jurisdictional barriers affecting border communities';¹⁶⁰

¹⁵⁵ Council to Homeless Persons, *Submission 28*, p. 14.

¹⁵⁶ See, for example, Anglicare Australia, *Submission 41*, p. 2; Uniting Communities, *Submission 65*, p. 4.

¹⁵⁷ Uniting NSW.ACT, *Submission 21*, p. 5.

¹⁵⁸ Council to Homeless Persons, *Submission 28*, p. 14.

¹⁵⁹ National Aboriginal Community Controlled Health Organisation, *Submission 68*, p. 15.

¹⁶⁰ See, Mallee Family Care, *Submission 69*, p. 1.

- that the Housing Advocate be ‘encouraged to prioritise barriers faced by young people, women and gender diverse people in its reviews of systemic housing issues’;¹⁶¹
- that consideration be given to ‘establishing a separate National Child and Youth Housing and Homelessness Advocate or a senior role within the Office of the National Housing and Homelessness Advocate to monitor implementation of the National Child and Youth Homelessness and Housing Plan’ (as proposed by YFoundations); and
- a call from the Aboriginal Housing and Homeless Forum for an Aboriginal and Torres Strait Islander National Housing and Homelessness Advocate.¹⁶²

Other issues

2.114 Inquiry participants provided evidence on a range of other matters related to addressing Australia’s housing challenges, but not addressing specific provisions of the bill. These included:

- the role of income support and rent assistance in housing affordability;¹⁶³
- policies to strengthen rental market regulation and enhance renters’ rights;¹⁶⁴
- the importance of supply side housing initiatives and housing targets;¹⁶⁵
- aligning housing supply targets with population growth and immigration;¹⁶⁶
- consolidation of federal housing and urban policies, and associated public service expertise, in a central agency;¹⁶⁷
- strengthening Australia’s housing research and data capabilities;¹⁶⁸
- tax reform, including reviewing negative gearing and the phasing out of capital gains tax discounts ¹⁶⁹

¹⁶¹ YWCA Australia, *Submission 44*, pp. 17–18.

¹⁶² Aboriginal Housing and Homelessness Forum, *Submission 35*, p. 4.

¹⁶³ See, for example, Queensland Council of Social Service, *Submission 13*, pp. [5–6]; Economic Justice Australia, *Submission 34*, p. 2.

¹⁶⁴ See, for example, Queensland Council of Social Service, *Submission 13*, p. [6]; PowerHouse Australia, *Submission 17*, p. 4.

¹⁶⁵ See, for example, Mr Mike Zorbas, Chief Executive, Property Council of Australia, *Proof Committee Hansard*, 29 October 2024, pp. 11–13.

¹⁶⁶ See, for example, Mr Mike Zorbas, Chief Executive, Property Council of Australia, *Proof Committee Hansard*, 29 October 2024, pp. 13–14 .

¹⁶⁷ See, for example, Abundant Housing Network Australia, *Submission 2*, p. 1; Real Estate Institute of Australia, *Submission 30*, p. [2].

¹⁶⁸ Associate Professor Karien Dekker, Dr Iris Levin, Professor Jago Dodson, *Submission 8*, pp. 2–3.

¹⁶⁹ Anglicare Australia *Submission 41*, p. 2.

Committee view

- 2.115 The committee notes that housing affordability and security is a significant concern for Australians, and one which requires a combination of legislative, budgetary and other measures across the whole of government.
- 2.116 The committee acknowledges the Australian Government's significant housing legislative agenda, noting that the Parliament has already passed a number of measures including the \$10 billion Housing Australia Future Fund (HAFF), increasing the Affordable Housing Bond Aggregator cap by \$1.9 billion and the National Housing Supply and Affordability Council.
- 2.117 The committee notes that in addition to this significant legislative agenda, the Australia Government has funded in the budget an increase of Commonwealth Rent Assistance by 45 per cent since coming to government, an additional \$423 million for the National Agreement on Housing and Homelessness, \$1 billion through the National Housing Infrastructure Facility for crisis and transitional accommodation for women feeling domestic violence, an additional \$1.9 billion in concessional loans to community housing providers on top of the HAFF, and \$88 million for 20 000 new fee-free TAFE places relevant to the construction sector to support supply efforts.
- 2.118 The committee recommends that the Parliament focus its remaining time in the legislative program on passing the Build to Rent bills which will address supply demands and includes a mandated proportion of affordable housing, and the Help to Buy bill which will support 40 000 first home buyers with a deposit as little as 2 per cent. Disappointingly, these supply, affordability and homeownership measures have been stalled and delayed in the Senate by the Greens and Coalition.
- 2.119 In addition to this significant agenda, the Australian Government has been undertaking extensive work to develop its NHHP, including consultation with over 1000 Australians, receiving over 200 submissions.
- 2.120 The Australian Government's NHHP will set out a shared national vision on tackling the country's housing challenges across the responsibilities of different levels of government, and how best to support those experiencing housing stress and homelessness.
- 2.121 The committee would like to acknowledge the important work of housing stakeholders who participated in this inquiry, with many of them involved in the development of the Australian Government's NHHP, and in particular their interest for the government's NHHP to be progressed after a decade of inaction under the previous government.
- 2.122 The committee is concerned that this bill will duplicate the government's work to develop an NHHP, and by proposing the creation of new advisory bodies that reflect bodies already established and functioning under this government.

2.123 In the context of current housing challenges, the committee does not believe the Senate's time is best spent on duplicative measures such as those contained in this bill.

2.124 The committee reiterates that while the Australian Government continues to work on the NHHP, the senate's most important housing priority should be to pass Build to Rent and Help to Buy bills.

Recommendation 1

2.125 The committee recommends that the bill not be passed.

Senator Jess Walsh
Chair
Labor Senator for Victoria

Coalition Senators' Additional Comments

Introduction

- 1.1 The National Housing and Homelessness Plan Bill 2024 (No. 2) (bill) establishes a National Housing Consumer Council and a National Housing and Homelessness Advocate to address the Albanese Government's failure to adequately house Australians.
- 1.2 The Coalition is principally concerned by the creation of further government bureaucracy with regards to housing. We do not consider that the bill adequately outlines how it will improve housing supply.
- 1.3 Coalition Senators believe that the Parliament's focus should be on policy proposals that address supply and demand side hurdles, and are totally focused on individual home ownership.

Two and a Half Years of Failed Labor Housing Policy

- 1.4 After two and a half years of Labor governance, the state of home ownership in Australia is bleak. This year, 160 000 homes are expected to be built. This is the same number of homes that were built in 1989, when Australia housed only 17 million people.
- 1.5 With more bureaucracy, we are building fewer houses.
- 1.6 Labor has failed to deliver on its core housing election commitments. First, its target for 1.2 million new homes under the National Housing Accord is set to fall at least 260 000 homes short according to the Housing Supply and Affordability Council.¹ Second, the Housing Australia Future Fund, a thinly veiled excuse to give institutional investors a leg up to invest in the housing market, has not made a single disbursement or built a single home.² Third, the opportunity to co-own a home with the Australian Government through the Help to Buy Scheme has been so unpopular that it has failed to pass the Parliament.
- 1.7 Labor is making this housing crisis much worse by not building enough homes, allowing our population to grow at a faster rate than properties are being constructed, and advancing a policy approach that prioritises corporate home ownership over individual home ownership.
- 1.8 The answer to the housing crisis is not a corporate housing agenda, nor is it more housing bureaucracy. The answer is a comprehensive policy agenda to address

¹ Ms Susan Lloyd-Hurwitz, Chair, National Housing Supply and Affordability Council, *Proof Committee Hansard*, 6 November 2024, p. 61.

² Ms Victoria Anderson, Deputy Secretary, Small Business, Housing, Corporate and Law Group, Department of the Treasury, *Proof Committee Hansard*, 6 November 2024, pp. 58-59.

supply and demand side hurdles that is carefully calibrated alongside state and local government, and totally focused on individual home ownership.

- 1.9 The Coalition has announced a number of policies in this regard. This includes a super for housing policy, which would allow first home buyers to access 40 per cent or \$50 000 of their super to purchase a first home, a plan to reduce foreign demand and free up almost 40 000 additional homes in the first year of Coalition Government, and a \$5 billion infrastructure program to unlock 500 000 homes through essential infrastructure.
- 1.10 This is the right plan to get the Australian Dream back on track.

Recommendation 1

- 1.11 That the Parliament concentrates on eliminating the major supply and demand hurdles in the housing market.**

Senator Andrew Bragg
Deputy Chair
Liberal Senator for NSW

Senator Dean Smith
Liberal Senator for Western
Australia

Senator David Pockock's Dissenting Report

Introduction and overview

- 1.1 My bill seeks to mandate in law a requirement that all current and future governments have a national housing and homelessness plan.
- 1.2 Australians are suffering from an acute—and worsening—housing crisis. We need a national plan, involving all levels of government if we are to solve it.
- 1.3 It is extraordinary that we do not have one and even more extraordinary that the Albanese Government, in the Chair's report on this inquiry, suggests legislating such a plan is unnecessary contrary to the weight of evidence tendered in submissions and evidence to the committee.
- 1.4 The major parties seem determined to keep living up to what Donald Horne wrote 60 years ago:

Australia is a lucky country run mainly by second-rate people who share its luck. It lives on other people's ideas, and, although its ordinary people are adaptable, most of its leaders so lack curiosity about the events that surround them that they are often taken by surprise.
- 1.5 In so many other areas of public policy we set targets and measure our progress against them. We have legislated emissions reductions targets, legislated Closing the Gap targets, why not a legislated housing target or at least some agreed objectives, like ending homelessness?
- 1.6 Eighty of the 81 submissions received through the NHHP Bill Inquiry are overwhelmingly supportive of the principle of a Commonwealth-led national plan for housing and homelessness, and the proposal to embed this in law.
- 1.7 While I support the Chair's report finding that the priority for this parliament is passing the government's build to rent legislation, though only with amendment I would add, I reject the recommendation that the bill not be passed.
- 1.8 The bill should be passed and this report sets out the evidence for that recommendation. It also captures suggestions for minor amendments that could improve the legislation.

The case for a National Plan

- 1.9 Housing and homelessness problems are important because they damage individual welfare, community wellbeing and the very fabric of our society, and also because they harm national economic productivity. Housing problems that lead to these outcomes are complex and interconnected. Addressing them is especially challenging in a country with a federal governance structure as in Australia.

- 1.10 Particularly because housing policy challenges involve powers and responsibilities fragmented across departments and levels of government, it is vital that policies and programs are designed to function in an integrated and co-ordinated way.
- 1.11 Australia's worsening housing problems are partly a long-term failure of policymaking—our failure to approach housing in a coherent, joined-up way. Even past Commonwealth governments that were more ambitious and active than many, as in the Rudd-Gillard era, saw the impacts of their initiatives quickly dissipate partly because they lacked any unifying framework or rationale. And the housing policy challenges we face today are even more pressing and more intractable now than they were then.
- 1.12 If Australia has a serious ambition to confront its housing and homelessness policy challenges, it must recognise that this situation comes about partly because of the incoherent way successive governments have gone about addressing the issue.
- 1.13 Establishing a meaningful, ambitious and evidence-based national plan or strategy is a fundamental precondition for genuine progress here. This cannot guarantee that Australia tackles its housing problems more effectively in future than it has in the recent past, but it certainly gives us a much better chance of doing so.
- 1.14 Arguments of this kind were strongly echoed in many submissions to this Inquiry. Among consultees the need for a national Plan was generally seen as following from the increasingly dysfunctional state of Australia's housing system and the nation's significant and growing homelessness problem:

Only a plan, led and owned by the Australian Government, with its control over key housing-related powers including tax, social security and migration, can co-ordinate nationally consistent approaches to housing provision.¹

...we need a plan that coordinates all government activities, to really address housing as a system.²

Unmet housing need and homelessness are complex problems affected by policy levers across several levels of government and many policy areas...³

A national plan is the only way to ensure that the full range of policy levers at federal, state and local levels, are engaged in complementary and efficient ways to achieve a fair and integrated system of public, community and private housing, including affordable homes. For the renters we advise and represent, a national housing and homelessness plan is not an academic or

¹ COTA Australia, *Submission 16*, p. [2].

² Sophie Scramps MP, *Submission 51*, p. 2.

³ Victorian Council of Social Service, *Submission 67*, p. [2].

bureaucratic exercise. It is about where they will make their home next week, next year and next decade.⁴

The need to legislate for a national Plan

Concerns on the Government's NHHP

1.15 The Albanese Government's commitment to establish Australia's first-ever national plan on housing and homelessness is to be commended. But while it is acknowledged that a great deal of effort has been devoted to Plan development during this term of government, there are serious concerns on how this has been approached and progressed.

1.16 These misgivings include:

- the lack of an expert advisory committee driving the Plan;
- the fundamentally flawed NHHP Issues Paper released in July 2023;
- the concerning omissions in the January 2024 Consultation Summary, not least any consideration of tax reform;
- the finalisation of the new National Agreement on Social Housing and Homelessness in advance of the Plan's release; and
- the absence of any subsequent dialogue or report on Plan progress.

1.17 The lengthy delays in developing this plan and the vastly different approaches of successive governments to developing housing policy, serve only to further underscore the need to legislate this as a requirement of government.

The case for embedding the Plan in legislation

1.18 Legislating the plan would enhance its standing, an especially necessary consideration in the context of a policy area—housing—that touches on multiple departments and agencies under both main levels of government.

1.19 Legislating for the Plan is also crucial for its durability. A 10-year strategy must have sufficient resilience to endure through several terms of government. Clearly any new administration can seek to repeal existing laws, but a measure embedded in this way has a better chance of remaining operational.

1.20 Moreover, in its configuration the bill before the Senate importantly provides a carefully designed framework that (a) defines a broad and ambitious scope for the Plan, and (b) specifies consultation and accountability arrangements that firm up how it is to be developed, maintained, and reported upon.

1.21 While it is true that Australia's constitution imposes limits on the legal powers available to the Commonwealth Government to make laws on topics such as housing, it is important to stress that the bill is fully compliant with these limitations. This comes, in part, from emulating aspects of the equivalent Canadian legislation, the National Housing Strategy Act 2019. It is the close

⁴ Tenants Victoria, *Submission 56*, p. 3.

similarities between Canada and Australia on governance and constitutional structures that make the Canadian framework highly instructive in our own context.

Wider support for embedding the Plan in legislation

1.22 The case for legislating the national Plan is not simply a pet fancy of crossbench MPs and Senators. A conviction that Australia needs to embrace a more strategic approach to housing, embedded in law united 117 academics and other industry experts who wrote to the Housing Minister in support of this proposal earlier in 2024. Represented among the signatories were:

- leading academics across the fields of planning, law, economics and social policy including Prof Nicole Gurr (University of Sydney), Prof Kevin Bell (Monash University), Prof Chris Leishman (University of South Australia) and Prof Eileen Baldry (UNSW)
- well-known housing industry experts and analysts such as Saul Eslake (independent economist), Adrian Harrington (Chair, Housing for All Australians (NSW)), and Peter Mares (author and broadcaster)
- leading industry stakeholders including Tone Wheeler (President, Australian Architecture Association), Alison Scotland (Exec Director, Australian Sustainable Built Environment Council) and Wendy Hayhurst (CEO, Community Housing Industry Association)
- respected former politicians, highly knowledgeable on housing, including Doug Cameron (former Senator for NSW), John Alexander (former federal member for Bennelong) and Rob Stokes (former NSW Planning Minister)
- social services experts including Dr Cassandra Goldie (CEO, ACOSS), Toby O'Connor (CEO, Vinnies) and Sharon Callister (CEO, Mission Australia).

1.23 80 of the 81 submissions to this Inquiry likewise endorsed the notion of a long-term Plan backed by the legislation, as proposed by my bill. Again, for some this was partly justified in terms of clarifying responsibilities of different departments and/or levels of government. Thus, drawing attention to the multiple agencies involved in aspects of housing policy at the Commonwealth level, a highly fragmented framework, it was argued that:

This bill would require the government to have a Plan that could help clarify how these agencies should collaborate and collectively achieve shared objectives.⁵

The bill would contribute to stronger federal relations, by requiring the Commonwealth to formulate a long-term plan for housing and homelessness policy, and be accountable for progressively realising that

⁵ Australian Council of Social Service, *Submission 40*, p. 3.

plan through a sustained engagement in policy development with the states and territories.⁶

1.24 Numerous consultees highlighted approval for the status and permanency for the Plan that could be furthered through legislation:

We agree with the proponents of this legislation that enshrining the Plan in law will enhance its standing and durability.⁷

The Bill will enable Australians to hold governments accountable for their decisions on housing by introducing a formal yardstick to measure their action on this crisis, ensuring the Plan doesn't become yet another well-meaning but forgotten document.⁸

[Since] transforming the housing market is a long-term proposition, the institutions that support it need to be designed to survive beyond the current electoral cycle.⁹

Whereas historically the Australian Government's involvement in housing and homelessness policy development has been patchy, even erratic, the Bill's framework would require the Government to apply itself to national policy leadership in a sustained way, continually accounting to the Parliament and the Australian people. The Bill would not guarantee a successful Plan; that would still ultimately depend on the Government and the quality of its policies and implementation. But the Bill would make a successful Plan much more likely.¹⁰

1.25 Many contributors also commended the bill's consultation and accountability dimensions. For example, referring to features of the Canadian NHS Act emulated in the Senate bill, one submission argued:

...we believe that the public accountability measures within the Canadian Act have been particularly important, including creation of an independent advocacy role, the requirements for public processes including reviews and consultations, and the obligations for public reporting and ministerial responses. Ensuring similar reporting and accountability is delivered by an Act for an Australian national strategy would also be critical.¹¹

1.26 Similarly:

⁶ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 3.

⁷ Australian Sustainable Built Environment Council, *Submission 5*, p. 1.

⁸ Anglicare Australia, *Submission 41*, p. 2.

⁹ Community Housing Industry Association, Homelessness Australia and National Shelter, *Submission 54*, p. 4.

¹⁰ Dr Chris Martin and Professor Hal Pawson, *Submission 14*, p. 2.

¹¹ Bankwest Curtin Economics Centre, *Submission 38*, p. 12.

One other crucial element of the National Housing and Homelessness Plan Bill 2024 is the incorporation of consumer voice mechanisms. A fundamental principle in disability rights is the idea of ‘Nothing about us without us’.¹²

The Bill will enable Australians to hold governments accountable for their decisions on housing by introducing a formal yardstick to measure their action on this crisis, ensuring the Plan doesn’t become yet another well-meaning but forgotten document [Anglicare].

1.27 The sole non-positive consultation submission, by the NSW Government, expressed the concern that:

The bill would be substantially improved by explicit acknowledgment of the primary role of State and Territory Governments in housing and homelessness, and by including State and Territory Governments in the list of agencies and stakeholders the Commonwealth Government must work collaboratively with in the development or implementation of the proposed National Housing and Homelessness Plan.¹³

1.28 However, as explained below, these are concerns easily addressed without departing at all from the spirit of the proposals.

Possible amendments to the bill

1.29 A number of consultation responses proposed specific amendments to certain clauses in the bill. Arguably most significant were drafting suggestions relevant to the NSW Government’s concerns set out above. On this point the CHIA/National Shelter submission helpfully commented as follows:

While recognising that Federal legislation cannot obligate state and territory governments to perform specific housing and homelessness actions, we believe it would strengthen the bill if their role was formally recognised.

We suggest that: sections 9 and 10 could be amended as follows:

- ‘state and territory governments’ are listed first under collaborators in clause 9 (1)
- The role of the Housing and Homelessness Ministers meeting is acknowledged as a source of advice under 9 (2)
- the roles of states, territories and the Housing and Homelessness Ministers meeting in Plan implementation is specified in clause 10.¹⁴

1.30 Other suggested amendments that I believe also worthy of consideration included:

Clause 8 should comprise an additional bullet point (k) under paragraph (1) so that the direction of the National Housing and Homelessness Plan

¹² Associate Professor Ilan Wiesel, *Submission 1*, p. [3].

¹³ NSW Government, *Submission 70*, pp. 1–2.

¹⁴ Community Housing Industry Association, Homelessness Australia and National Shelter, *Submission 54*, p. 5.

includes ‘improving health outcomes that are associated with housing conditions’.¹⁵

That a definition of ‘adequate housing’ [should] be included in Section 5 of the Bill.¹⁶

Sections 8 and 9 of the Bill [should] articulate the roles and responsibilities of all levels of government in developing, implementing and reporting on the Plan.¹⁷

The Explanatory Memorandum stresses the intention is that the Plan should ... articulate with other national and federal strategies, including we assume the National Disability Strategy and the Plan to End Violence Against Women and Children. Furthermore, to be effective these other relevant government plans and policies should similarly articulate with the National Housing and Homelessness Plan. We therefore suggest this could be made explicit under Section 9, the process for preparing the Plan.¹⁸

...[i]t would be sensible to ensure the [National Housing Consumer] Council represents all parts of Australia. We note that in Section 20 (3) b the bill makes clear the Council has to be representative of the diversity of the population. Perhaps add ‘in terms of age, gender, race and location’.

...

The legitimacy and credibility of the Council will be enhanced if its selection is via a public and transparent process. This should be specified in the bill as part of clause 20.¹⁹

- 1.31 A number of other submissions recommended that the bill include explicit reference to the necessary representation of various groups on the National Housing Consumer Council or otherwise. These included people with lived experience of homelessness, people with disability, representatives of public health organisations, older people experiencing housing insecurity and homelessness and student housing advocates.

Conclusion

- 1.32 The Chair’s report records the reasoned support for the legislation from the overwhelming majority of consultees and witnesses. Its substantive recommendation, to not pass the bill, is not only discordant, but also justified in flimsy and wholly unsubstantiated terms.

¹⁵ Asthma Australia, *Submission 7*, p. 4.

¹⁶ Australian Human Rights Commission, *Submission 31*, p. 4.

¹⁷ Australian Human Rights Commission, *Submission 31*, p. 4.

¹⁸ Community Housing Industry Association, Homelessness Australia and National Shelter, *Submission 54*, p. 5.

¹⁹ Community Housing Industry Association, Homelessness Australia and National Shelter, *Submission 54*, p. 5.

1.33 The main stated objections, that the proposal would 'duplicate' the government's existing work to progress the Plan and bodies already operational, simply does not stand up to scrutiny. Far from replicating existing work, the legislation would embed and build upon that work. And, similarly, the proposed consultation and oversight framework would entirely complement rather than replicate already established agencies.

1.34 I recommend that the bill be passed with amendments as outlined above.

Recommendation 1

1.35 That the bill be passed with amendments as outlined in this report.

**Senator David Pocock
Independent Senator for the Australian Capital Territory**

Appendix 1

Submissions and additional information

- 1 Associate Professor Ilan Wiesel
- 2 Abundant Housing Network Australia
- 3 Sydney University Postgraduate Representative Association
- 4 Central Queensland Housing and Homelessness Alliance
- 5 Australian Sustainable Built Environment Council
- 6 The Salvation Army Australia
- 7 Asthma Australia
- 8 Associate Professor Karien Dekker, Dr. Iris Levin, Professor Jago Dodson
- 9 Mission Australia
- 10 Suicide Prevention Australia
- 11 Per Capita Australia
- 12 Gippsland Homelessness Network
- 13 Queensland Council of Social Service
- 14 Dr Chris Martin and Professor Hal Pawson
- 15 National Aboriginal and Torres Strait Islander Housing Association
- 16 Council on the Ageing (COTA) Australia
- 17 PowerHousing Australia
- 18 Women's Health Goulburn North East
- 19 First Peoples Disability Network
- 20 Northern Homelessness Network
- 21 Uniting NSW.ACT
- 22 St Vincent de Paul Society Australia
- 23 City of Greater Bendigo
- 24 LawRight
- 25 Dr Anna Leditschke, Professor Sebastian Pfautsch and Professor Catherine Renshaw
- 26 The Hon Kevin Bell AO KC
- 27 Aboriginal Housing NT
- 28 Council to Homeless Persons
- 29 Queenslanders with Disability Network Ltd
- 30 Real Estate Institute of Australia
- 31 Australian Human Rights Commission
- 32 Zero in Melbourne
- 33 Western Homelessness Network
- 34 Economic Justice Australia
- 35 Aboriginal Housing Victoria
- 36 Council of Single Mothers and their Children
- 37 Yfoundations
- 38 Bankwest Curtin Economic Centre

- 39 Queensland Alliance Mental Health
- 40 Australian Council of Social Services
- 41 Anglicare Australia
- 42 Think Forward
- 43 Lord Mayor's Charitable Foundation
- 44 YWCA Australia
- 45 Australian Youth Affairs Coalition
- 46 ACTCOSS
- 47 Centre of Research Excellence in Healthy Housing
- 48 Amnesty International
- 49 Faith Housing Alliance
- 50 Jesuit Social Services
- 51 Dr Sophie Scramps MP
- 52 Queensland Family & Child Commission
- 53 Centre for Excellence in Child and Family Welfare
- 54 Community Housing Industry Association, Homelessness Australia and National Shelter
- 55 Safe+ Equal
- 56 Tenants Victoria
- 57 Homes North
- 58 Tenants Unions NSW
- 59 Institute of Public Affairs
- 60 Aboriginal Community Housing Industry Association NSW
 - Attachment 1
- 61 Human Rights Act
- 62 Baptist Care Australia
- 63 Ms Birute Don
- 64 Community Housing Industry Association Northern Territory and NT Shelter
- 65 Uniting Communities
- 66 Federation of Ethnic Communities' Councils of Australia
- 67 Victorian Council of Social Service
- 68 National Aboriginal Community Controlled Health Organisation
- 69 Mallee Family Care
- 70 NSW Government
- 71 New South Wales Council for Civil Liberties
- 72 Housing for the Aged Action Group Inc.
- 73 Women's Housing Alliance
- 74 Juno
- 75 Victorian Public Tenants Association
 - Attachment 1
- 76 University of Sydney housing researchers
- 77 Southern Homelessness Services Network
- 78 B Miles Women's Foundation

79 Ms Kylea Tink MP

80 Name Withheld

81 Name Withheld

Answer to Question on Notice

1 Department of the Treasury - 001: Answer to questions on notice asked by Senator David Pocock asked at a public hearing on 29 October 2024 in Canberra (received 4 November 2024)

Appendix 2

Public Hearings and Witnesses

Tuesday 29 October 2024

Committee Room 2S1

Parliament House

Canberra

Professor The Hon Kevin Bell AO KC, Private capacity

UNSW City Futures Research Centre

- Professor Hal Pawson, Associate Director
- Dr Chris Martin, Scientia Senior Research Fellow

Aboriginal Housing and Homelessness Forum

- Mr Darren Smith, Chairperson

Council on the Ageing (COTA) Australia

- Mr David Wright-Howie, Senior Policy Officer

Australian Youth Affairs Coalition

- Ms Joanna Rostami, Chief Executive Officer

Property Council of Australia

- Mr Mike Zorbas, Chief Executive

Real Estate Institute of Australia

- Ms Maria Edwards, Interim Chief Executive Officer

Community Housing Industry Association

- Ms Wendy Hayhurst, Chief Executive Officer

Australian Local Government Association

- Ms Amy Crawford, Chief Executive Officer
- Mayor Matt Burnett, President

Department of Social Services

- Mr Matt Flavel, Deputy Secretary, Social Security Stream
- Ms Kath Paton, A/g Group Manager, Pensions, Housing and Homelessness

Department of the Treasury

- Ms Kerren Crosthwaite, First Assistant Secretary, Housing Division, Small Business, Housing, Corporate and Law Group