

The URBIS logo consists of the word "URBIS" in a bold, sans-serif font, enclosed within a black rectangular border. The background of the entire page is a high-angle photograph of a suburban neighborhood with many houses, trees, and solar panels on the roofs, under a clear blue sky with some distant clouds.

URBIS

NATIONAL HOUSING AND HOMELESSNESS PLAN ISSUES PAPER

SUBMISSION

October 2023

INTRODUCTION

At Urbis, we recognise the urgent housing challenge facing Australia. Housing affordability, the impacts of prevailing economic, financial and social costs associated with housing demand and supply, and pace of delivery are issues across the housing continuum. Housing affordability is decreasing and constraining the ability of households to own or rent their own home.

We also see rising rates of homelessness and housing instability, and with housing a foundational platform for economic and social participation, this makes it harder for the most marginalised Australians to break out of the cycle of disadvantage.

As our population grows, housing supply is not keeping up – in fact, the gap between supply and demand is widening. This has significant impacts on the functioning of the economy and community. Excess housing demand constrains economic growth, reducing the ability of businesses to attract, retain, and upskill workers in the places where they're needed. Access to housing near places of work is also important for the social functioning of our communities, particularly for key workers (teachers, nurses, emergency workers). These economic and social impacts are ultimately a drag on Australia's economic competitiveness.

The housing ecosystem is incredibly complex and myriad factors affect both supply and demand. At Urbis we're very pleased to see the commitments that all governments are making to address the challenge of housing and in the face of this complexity, our response as a society will need to be:

- **ambitious but pragmatic** in setting goals that represent the society we want to be, while mapping a clear pathway to their attainment
- **comprehensive** in addressing all facets of the housing system and reflecting the nuances in supply and demand at each point in the housing continuum
- **strategic** in taking a long view on the adaptive challenge we face while driving acting on quick wins available that will generate short term momentum, and
- **collaborative**, as complex socio-economic problems are best solved when governments, the private sector and civil society work together.

This submission provides some insights, as the leader in shaping our communities, that should be central to the construct of the plan. We hope to see a National Housing and Homelessness Plan that meets these expectations, charting a path to a better future. **And as experts in the social and economic performance of cities, regions and communities, we're equally committed to playing our part in rising to the challenge.**

Housing and homelessness has many faces and names. In this submission we reflect on the housing challenge faced by a selection of households in varying circumstances. An effective Housing and Homelessness Plan strives for a home for everyone and secure pathways to participation. Understanding these pathways will generate better solutions.

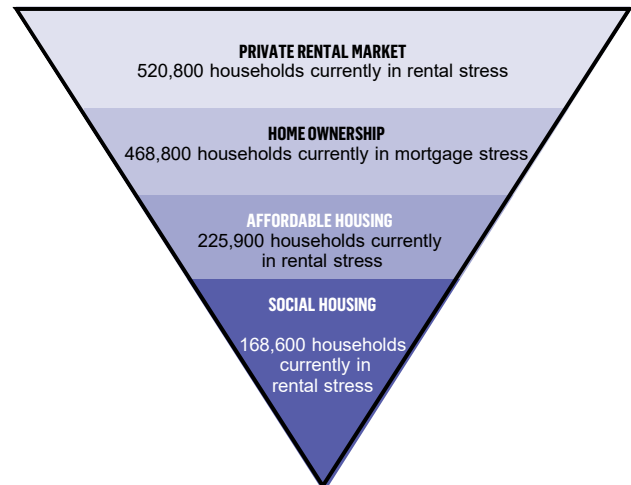


SUPPLY & DEMAND ACROSS THE HOUSING CONTINUUM

A lack of suitable housing is affecting all aspects of the housing continuum.

Critical factors affecting supply and demand differ across the housing continuum, with challenges characterised by growing rental stress, mortgage stress, social housing wait lists and homelessness.

The housing challenge will continue to grow larger if we continue with business as usual. Even assuming the level of affordability remains the same (it will likely worsen), the gap will grow



	HOMELESSNESS	CRISIS & TRANSITIONAL HOUSING	SUPPORTED HOUSING	SOCIAL HOUSING	AFFORDABLE HOUSING	PRIVATE RENTAL MARKET	HOME OWNERSHIP
POPULATION / DEMAND	Unsheltered, Couch surfing, Squatting	Households on the social housing wait list	Specialist disability housing participants (incl. not currently housed)	Renters and in the bottom 20% of incomes.	Renters in the bottom 21% to 50% of incomes.	Renters in the top 50% of incomes.	All owner occupiers.
	122,000 persons	174,600+ dwellings	24,400+ dwellings	→ 523,700 dwellings 168,600 households currently in rental stress	836,000 dwellings 225,900 households currently in rental stress	1.5M dwellings	6.1M dwellings
SUPPLY	-	-	→	435,000 dwellings Social housing stock	461,000 dwellings Private rental dwellings where renters with the incomes above pay less than 30% of their rent	2.0M dwellings All other private rental dwellings.	6.1M dwellings All owner-occupied dwellings.

IN THE NEXT 10-YEARS, THE GAP WILL GROW EVEN IF WE MAINTAIN THE SAME DISTRIBUTION OF HOUSING

154,000 persons	189,300+ dwellings	26,500+ dwellings	→ 566,000 dwellings 177,300 households in rental stress	906,000 dwellings 240,600 households in rental stress	2.2M dwellings	6.6M dwellings
			471,700 dwellings	500,000 dwellings	2.2M dwellings	6.6M dwellings

Note: These are high-level estimates to highlight the housing gap and the challenge going forward.

SUPPLY & DEMAND ACROSS THE HOUSING CONTINUUM

The housing continuum offers a range of housing options for people in varying life circumstances, however, key sectors – such as private rental and social housing – have been neglected.

There has been significant underinvestment and undersupply of social and affordable housing resulting in growing wait lists and homelessness.

Social and affordable rental housing has been seen as a long-term tenure choice for people on low-incomes, yet the capacity of the sector has been significantly reduced and policy frameworks consider the system to function as a transitional pathway. Underinvestment and undersupply has placed pressure on the private rental market and resulted in tenants largely experiencing the social housing system as onerous, challenging and unsupportive.¹

The private rental market is in crisis. There is significant urgency in rental accommodation availability and affordability in both key metropolitan and regional centres. Population increases are well ahead of forecast projections and expected to increase further. Australia has seen an increase in private renting since 1981, with increased demand resulting from lower-income households, permanent and temporary migrants, and international students.²

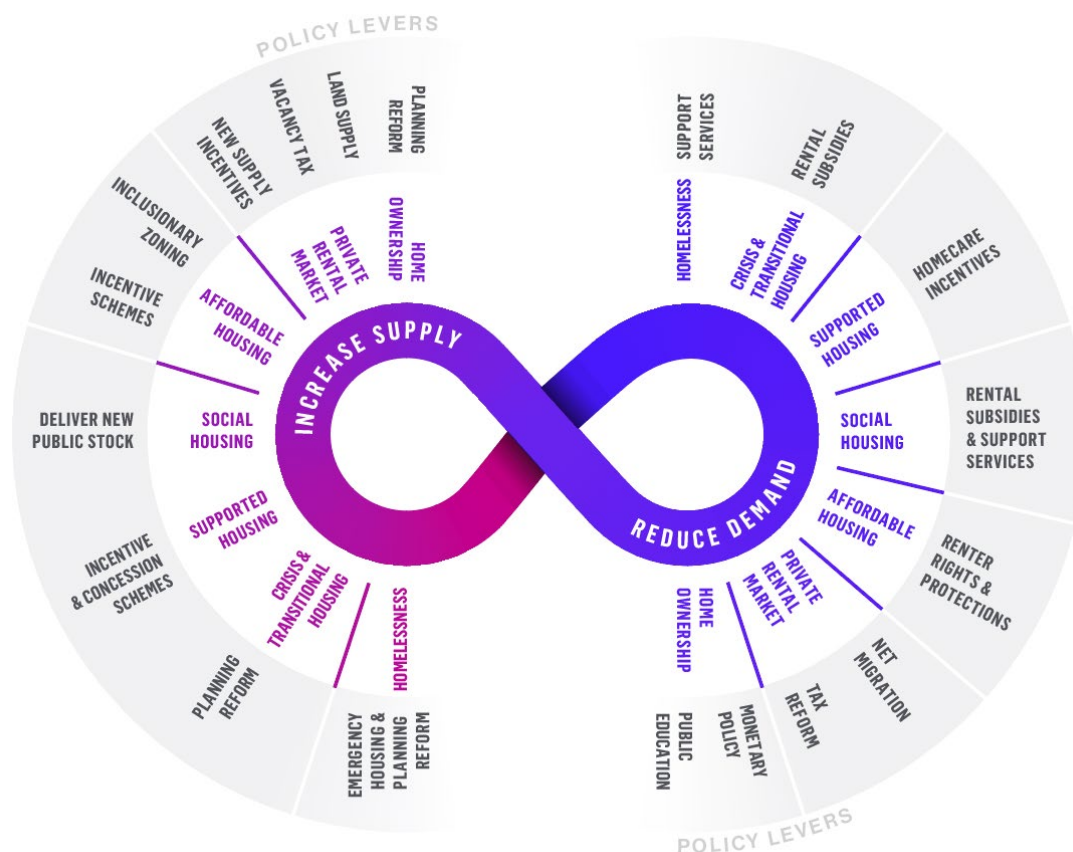
Societal norms around the value and role of rental as opposed to home ownership in Australia and resulting assumptions about the nature of private rental as a short-term housing option have influenced the creation of housing policies and legislation. Currently, owners and landlords have a greater share of contingent rights of use and control than tenants and the private rental market is structured around easy access and exit options for both investors and tenants. The undersupply of rental dwellings is exacerbated by policy settings that prioritise owners' needs to mobilise their assets over the needs of tenants for secure occupancy, or the ability for households to make a home and stay there for reasonable periods of time if they wish to do so.

Changes to planning policy and planning reform will not address the immediate challenge and some interim/short term responses on rental supply is required by States and Territories in association with the Commonwealth.



1. Kathleen Flanagan, Iris Levin, Selina Tually, Meera Varadharajan, Julia Verdouw, Debbie Faulkner, Ariella Meltzer, and Anthea Vreugdenhil. (2020) "Understanding the experience of social housing pathways." AHURI.
2. Hazel Easthope. (2014). Making a Rental Property Home. *Housing Studies*, 29(5), 579–596.

WHAT DOES A HEALTHY HOUSING SYSTEM LOOK LIKE?



The above diagram uses the infinity symbol as a central focal point. This symbol is used to articulate that in a state of equilibrium of a healthy housing system, the 'flow' between the supply and demand side of the ecosystem are balanced. The system 'architecture' or 'calibration' is responsive and agile to the environmental forces affecting supply and demand. In a mature state, monitoring and measuring inform appropriate responses. We are currently seeing a significant response from government due to a significant contraction in supply, with limited monitoring to inform policy responses. It is critical that the national plan ensures a balance or equilibrium between the demand and supply equation. A state of flow.

The housing crisis is a **Wicked Problem** – meaning it is a problem that is difficult to solve because of its complex and interdependent nature in the context of the Australian economy, culture and built environment. A Wicked Problem refers to an idea or problem that is difficult to fix, and where **there is no single solution to the problem.**

In this way, the issue needs to be approached from a broad range of policy levers to respond to the numerous drivers feeding the issue, some of which are more pronounced and urgent than others.

An instructive way to view these drivers is to break down the housing continuum shown on page 3 into policy levers that **increase supply** and **reduce demand** for each of the various housing continuum typologies.

When seeking to increase supply of housing, these policy levers typically involve better facilitating the creation of new supply through publicly and privately-delivered stock, supported by enabling planning reforms and incentive schemes.

When seeking to reduce demand for housing, these policy levers are significantly more wide-ranging and far reaching - and are less directly-related to the planning, design and development industries. These policy levers can include monetary policy, migration policy, federal grants, public education about investing, renter rights and protections, support services, and many more potential initiatives.

The policy levers shown in the diagram above represent a high level overview of some of the tools available to governments in responding to the housing crisis. There are many more policy responses available that are not shown.

NINE KEY THEMES TO SHAPE THE PLAN

1

**A HOME
FOR EVERYONE**

2

**BUILDING
COMMUNITIES,
AS WELL AS HOMES**

3

**EQUITY FOR
FIRST NATIONS
PEOPLE**

4

**MORE DIVERSE &
HIGHER DENSITY
LIVING.**

5

**FUTURE FIT,
RESILIENT
INFRASTRUCTURE**

6

**UNLOCKING
AFFORDABLE
SUPPLY**

7

**LEVERAGING
UNDERUTILISED
LAND**

8

**SUSTAINING JOINT
EFFORTS BY
GOVERNMENT**

9

**MONITORING AND
MEASURING WHAT
MATTERS**

1 A HOME FOR EVERYONE

Recommendation

The Plan should include aspirations that every person has a home, that our homes enable social and economic participation, and that the benefits of home ownership are attainable for those who aspire to it.

Housing has emerged as a centrepiece of contemporary policy debate in Australia. The policy considerations are complex, with significant discussion around where and how the market is failing to deliver what's needed at different points in the housing continuum.

It is a complex debate with multiple facets and competing narratives. But in the end, access to housing is a basic human right, and foundational to health and wellbeing. More generally, where we live shapes many of the opportunities in our lives and how we participate in society and the wider economy.

In an advanced economy blessed with many natural advantages and one of the richest countries in the world, it is simply not acceptable that thousands of Australians are without a roof over their heads each night.

Many people who are homeless (including primary, secondary and tertiary forms) also have compounding experiences of trauma, mental ill health, alcohol and other drug use and other forms of complexity in their lives. Experiences of family violence can also be a key driver of homelessness among women and children.

In these contexts, housing first approaches provide unconditional access to housing and meet basic human rights to shelter – but they are also a platform to break the cycle of disadvantage. These approaches ought not be stop-gaps, but provide realistic pathways to stable, secure and long-term housing outcomes for the most vulnerable in our society.

At Urbis, we think the National Housing and Homelessness Plan needs to begin with the aspiration that:

- every person has a home
- our homes enable social and economic participation, and
- the benefits of home ownership are attainable for those who aspire to it.

Hayden

22 years old

Single

Centrelink support and cash jobs

Couch surfing



A day in the life:

Hayden grew up in a regional area and experienced family violence and trauma as a child perpetuated by his step- father. As a teenager Hayden struggled with anxiety, depression and drug use. Hayden left school when he was 15 and since then he has lived on Centrelink payments and has ongoing challenges with mental health and substance misuse.

Values:

Hayden likes being around other people and makes friends easily but often has falling out and some friendships don't last long. Hayden would like to work as a plumber and have a house with space for friends to visit.

Housing:

Since leaving home at 15, Hayden has lived with friends and girlfriends. He has had recurrent mental health challenges and sent several months sleeping rough followed by weeks in a rooming house with other single men. Hayden's situation fluctuates with his mental health challenges and he has struggled to find appropriate counsellors and a treatment plan tailored to him.

Housing first

Finland is the only country in the European Union to see homelessness numbers significantly decrease. The Housing First model was adopted to move people experiencing homelessness quickly into independent and unconditionally permanent housing first, after which providing additional support, health care, and employment services for as long as needed. Non-profit social housing provider Y-Foundation builds, renovates, and leases buildings in central locations for use in Housing First projects through partnerships with municipalities and non-government organisations. The national government has spent €250million on new homes and support workers but saved €15,000 per year per person experiencing homelessness.

2 BUILDING COMMUNITIES, AS WELL AS HOMES

Recommendation

The Plan should include a focus on delivering housing within vibrant, sustainable and inclusive communities.

The housing ecosystem is immensely complex, and the challenges facing policy makers and society in general are many. The National Housing and Homelessness Plan will need to articulate a way forward that is both ambitious and pragmatic – while keeping people at its centre.

Our cities, regions, towns and places are at their best when they're both inspiring and inclusive, underpinning vibrant economies and community wellbeing by enabling people to come together through work and play.

But the stressors we're witnessing in the housing ecosystem mean that our cities and towns aren't working for everyone. Aspirations for a well located, safe and secure home are increasingly out of reach for many.

Prioritising housing solutions that create more opportunities for people to live near where they work and play is essential.

Over the last decades, insufficient attention has been given to the impact of a lack of choice, security and tenure on the wellbeing of renters. Political and community resistance and opposition to infill development is a key barrier and requires greater intervention, education, engagement, and tools for centralisation of planning and approvals delivery.

The National Housing and Homelessness Plans needs to put people at the centre of the policy making process, recognising that the individual experience of housing as the secure foundation for individual wellbeing and socio-economic participation.

The plan should actively seek to create vibrant, sustainable and inclusive communities. This will require ongoing community engagement and education.

Alice

59 years old

Recently divorced

\$34,000 household income per annum

Has lived in Tweed Shire her whole life, her social connections are all in this area.



A day in the life:

Alice works part-time as a bookkeeper and she needs to live near her work because the bus doesn't stop here. She is thinking about taking on a second job to make ends meet.

Values:

Alice loves taking her dog for walks at the beach and paddle boarding along the river. She has a strong network of friends who are starting to retire and regularly meet them for walks and coffee. She visits her children once a month. It's important to Alice to live near her social and family connections, they mean everything to her.

Housing:

After Alice's divorce she could no longer afford to rent the house she raised her family in. Average rents for houses have increased to \$750/week and there is a lack of 1- and 2-bedroom apartments in the area. She stayed with friends in Cudgen for a while but couldn't live there permanently. She doesn't want to burden her children who live in Brisbane and the Gold Coast.

Alice recently moved into the Tweed Ski Lodge Caravan park and is trying to find small, affordable rental accommodation in the area. She is not eligible for public housing and is experiencing tertiary homelessness. She is worried about her health and the implications of long-term instability as she ages.

20 minute neighborhoods

The 20 minute neighborhood is a key feature of the Victorian Government's *Plan Melbourne 2017-2050*. The plan emphasises the importance of living locally and on "giving people the ability to meet most of their everyday needs within a 20-minute walk, cycle or local public transport trip of their home". The approach is premised on the health, social, economic and environmental benefits that better local accessibility and connectivity can create.

3 EQUITY FOR FIRST NATIONS PEOPLE

Recommendation

An Aboriginal and Torres Strait Islander Housing and Homelessness plan linked to the national plan should be developed and should enliven the Closing the Gap Reform Priorities.

The historic and continuing effects of colonisation have led to systemic inequalities in access to capital and land among Aboriginal and Torres Strait Islander people. Homeownership rates for Aboriginal and Torres Strait Islander people are significantly below those of other Australians, and twice as many are renters.

With housing security foundational to social and emotional wellbeing, and an enabler of economic inclusion, the gap in housing outcomes represents and perpetuates the relative disadvantages experienced by Aboriginal and Torres Strait Islander people.

At the same time, the many different strengths, needs and living situations of Aboriginal and Torres Strait Islander peoples means that the National Housing and Homelessness Plan requires a nuanced approach.

There is great diversity in First Nations lives and aspirations, from living and working on traditional homelands to suburban home ownership, and the influences of family and kinship structures, cultural practices and obligations mean the approach must be developed and delivered in partnership with and co-led by Aboriginal and Torres Strait Islander peoples.

First Nations leadership in this way and more broadly is consistent with Priority Reform One of Closing the Gap. This can be enabled through a separate but linked National Housing Plan for Aboriginal and Torres Strait Islander peoples, one that puts all the Closing the Gap Reform Priorities into action.

In addition to a partnership approach and shared decision making, this includes strengthening the Aboriginal and Torres Strait Islander housing sector, transforming government organisations, and improving access to (and capacity to use) data that supports better regional decision making.

Anne

49 years old
Married with four children
\$56,000 household income per annum
Lives in public housing



A day in the life:

Anne works part-time as a palliative care nurse and spends the rest of her time caring for her family. Weekends are all about her kids' sport and gathering with family for meals and music. Her husband Dwane works full time as a mechanic and they share one car between the family.

Values:

Family is the most important thing in Anne's life. Anne hosts big family gatherings during important times and never turns away family members who need somewhere to stay. She loves being part of her local Aboriginal community and the feeling of belonging keeps her healthy and happy. She likes to be involved in cultural gatherings and helping organise events.

Housing:

Anne lives with her husband Dwane and their four children in a 3-bedroom house. Anne and Dwane occupy one bedroom. Their eldest daughter is a young mother who lives in the second bedroom with her partner and their infant son. Their two sons sleep in the third bedroom, while their daughter has a double bed in the lounge room. Their nieces regularly come to stay and sleep with their daughter in the lounge room. Managing the bathroom is difficult and living spaces are used for different activities at different times of the day to maximise efficiency. Anne and Dwane would like more bedrooms or a separate granny flat to accommodate their growing family and guests that come to stay at the same time as maintaining privacy. They don't want to move because they fear becoming disconnected from their local community.

Culturally-responsive design

There are opportunities to promote more culturally responsive design approaches that connect households to community and Country, reduce energy costs through passive design, improve accessibility, allow for multi-generational families and overnight guests, and consult with residents about appropriate yard layouts, fixtures and finishes. The NSW Government's Connecting with Country Framework is an example of a design framework that will inform the planning, design and delivery of build environment projects in NSW.

4 MORE DIVERSE & HIGHER DENSITY LIVING

Recommendation

The Plan needs to actively tackle factors that inhibit infill development and delivery, including by promoting high quality design outcomes, incentivising local government, building government strategic planning capacity at a regional and metropolitan level and building community support.

Australia's population is growing and household demographics are changing. The traditional household model of a nuclear family, on which the form of many suburban developments has been based, no longer caters to the prevalent household type. There is a significant need for more diverse housing to allow people to access homes that meet their needs, life stage, budget, family size and structure, while also facilitating diverse and inclusive communities. Further, there are significant environmental, community and household benefits from better planning for a more compact city.

Opportunities exist to invest in key precincts that are ready to accommodate growth to catalyse infill housing development. Identifying planning approval mechanisms to support higher density dwellings in areas with good access to public transport, services and open space is critical. The expansion of pre-manufactured industry for low-rise apartment buildings and terrace housing to boost the delivery of higher density dwellings is also an opportunity.

According to 2016 Australian Census data, families already represent half of all Australian apartment

dwellers. The delivery of apartment buildings and attached housing over detached dwellings may be incentivised by considering fiscal support or other mechanisms to first-home buyers; developers and/or builders. However, families living in apartments depend more on their local environments due to the limited space within their apartment complexes.

The delivery of infill housing is a complex issue with multi-faceted constraints. In 2023 the key constraints relate to commercial feasibility under current market conditions, but also include community concerns and planning parameters, with opportunities for improvement in and greater emphasis on design. There is a need to consider how short term actions can convert into longer-term uplift.

Opportunities exist to facilitate medium density infill development such as townhouses, micro lots, and terraces (which may be more feasible in the near-term). To facilitate this requires educating the community, improving neighbourhood amenity and design outcomes, incentivising and streamlining the planning process, and de-risking development.

Leyla

39 years old
Married with one child
\$174,000 household income per annum
Owns a 2-bedroom apartment in the city



A day in the life:

Leyla and her husband are graphic designers who live and work in the city. They love the amenity and affordability of living in the city, but are finding the design of the building challenging for raising their daughter.

Values:

Leyla enjoys visiting cafes, bookstores, art galleries and music events and loves living in the inner city close to their friends. Having easy access to employment means she can spend more time with her husband and daughter instead of commuting. The local park connects to a river walk and provides much-appreciated access to nature and space.

Housing:

Leyla is OK with compromising on space in return for living near work, parks, friends, and services. However, she is concerned that the communal outdoor space in their apartment complex is inappropriate. This makes it difficult to spend time outdoors with her daughter. The proximity of other apartments is also a concern for privacy, so she often keeps the blinds down during the day and is worried about disturbing their neighbours with family noise. There is also inadequate space for washing. Leyla is worried about traffic along the route to daycare and would love to cycle if there were safe bikeways.

High-density norms

In Singapore, 77% of residents live in public housing. The Housing and Development Board (HDB) was created in 1960 to address severe lack of housing, overcrowding, and racial tension. In 1964 the "Home Ownership for the People Scheme" allowed lower- and middle-income residents to purchase affordable apartments on a 99-year lease without resale for 5 years. Apartment blocks are clustered into neighbourhoods with amenity such as playgrounds, schools, food centres, libraries, health clinics, community centres and shops within walking distance. Neighbourhoods are planned together with the mass transit system and a policy of racial integration. The HDB maintains and periodically updates buildings and grounds.

5 FUTURE FIT, RESILIENT INFRASTRUCTURE

Recommendation

The National Housing and Homelessness Plan should include a specific focus on strategies to build in climate resilience and sustainability.

The National Housing and Homelessness Plan should ensure that we're building resilient, future-fit homes and infrastructure by exploring options to incentivise the design and construction of climate-responsive and disaster-resilient homes to address the challenges posed by climate change in the coming decades.

Our environment is changing rapidly, and resilience features will be increasingly important in how and where we build housing. These include, for example:

- sustainable construction approaches that minimise impact on the environment
- managing the heat island effect through canopy coverage, cool roofing and passive cooling design
- reducing the reliance on cars, through proximity to transport, walkable communities, and local services such as health and social support, and
- anticipating transitions to elective vehicles, through provisioning of EV charging infrastructure.

Climate change means increased risk of natural disasters; from a planning and strategic investment perspective, it is increasingly important to address:

- flood and fire prevention and zoning – ensuring houses are not built on or near flood planes or fire zones

- access to critical infrastructure such as access roads and community safety points for houses that are close to bushfire prone areas
- resilience infrastructure where climate risks are escalating, to ensure existing housing stock risk is minimised, and maximising the opportunity for future supply in non-metro areas.

Strategically linking housing delivery with supporting infrastructure is vital to minimise unnecessary cost escalation, as well as ensure that existing or future infrastructure is fully utilised. This will include consideration of:

- proximity to public transportation allowing for higher-density development
- Schools, roads, hospitals and critical retail being made available to new communities in a timely manner from construction completion
- Prefabrication, and test-bedding of other construction options that minimise cost and time of delivery
- Coordination of the historically large infrastructure pipeline and housing delivery, managing the cost of key shared inputs such as concrete by smoothing out infrastructure delivery to allow for supplies to a residential setting.

Mandy

39 years old
Married, two children
\$187,000 household income per annum
Wants to build an eco-friendly family home



A day in the life:

Mandy spends a lot of time and money driving her children to school and after-school activities, due to a lack of reliable public transport. Limited tree coverage and walkability in her neighborhood also necessitates driving rather than walking to her local centre.

Values:

Mandy's core values revolve around sustainability, harmony, and family. She believes in the importance of preserving the environment for her children and strives to make responsible choices.

Housing:

Mandy recently purchased a new home in one of Melbourne's outer suburbs. She was unable to build her ideal eco-friendly home as there are limited government subsidies to offset the additional cost and was not financially feasible for her family.

Fraser Coast

The Fraser Coast Housing Study (completed by Urbis) embeds the latest evidence and policy regarding adaption and retreat strategies for climate change. The study analysed the long-term impacts on coastal communities and applied this constraint to the long-term housing demand and need forecasts. In assessing the risk, some coastal locations were deemed high risk and a retreat and no further intensification policy was applied. Implication for placemaking, dislocation and access to services were considered in determining future supply locations.



6 UNLOCKING AFFORDABLE SUPPLY

Recommendation

The National Housing and Homelessness Plan should establish national definitions of social and affordable housing, set targets for and unlock supply of both – including through simpler planning approval pathways, incentivising inclusive development, and innovations that lower the costs of construction.

Communities across Australia are witnessing significant need for affordable rental accommodation. The terms ‘affordable housing’ and ‘housing affordability’ are often used interchangeably, which can be misleading. Housing affordability refers to one’s ability to afford housing relative to income. Affordable housing is defined differently across Australia, varying between jurisdictions, states and territories, and this has a direct relationship with alignment of land use and delivery mechanisms. Similarly, definitions of a ‘key worker’ for planning, policy and program purposes are unclear.

Without access to affordable housing, people are unable to live with dignity. Research at The University of Queensland has shown the government pays \$13,100 more to keep a person chronically homeless than to provide supportive housing (including the costs of providing housing support services).¹ Investment in affordable housing as part of a healthy housing system can help prevent homelessness and reduce housing stress, save money, and ensure a more stable economy through consistent rental revenue.

Access to housing is affected not just by price point. Whether a variety of housing is available to suit family needs, whether housing meets users’ evolving needs throughout their life, and whether housing is well located in terms of access to employment, services, and amenity all influence affordability.

Prioritising social and affordable housing uplift will help to deliver affordable and accessible housing. All sectors across government, the private sector and community housing providers must work together to bring forward greater volumes of social and affordable housing more efficiently and cost-effectively. In determining a position, we recognise that some jurisdictional contextualisation may be required (e.g. zoning, incentives, bonuses, concessions, monetary contributions, and negotiated agreements). Providing certainty is essential for both the market and the community. Targets are welcome but need to be separate for social and affordable housing and seen as a minimum.

Rahul

31 years old
Recently married
\$134,000 household income per annum
Lives in rental accommodation



A day in the life:

Rahul works as an Aged and Disability Support Worker at a newly built hospital. He has recently bought a car because he cannot find housing near the hospital, and now spends long hours driving to work worrying about the cost of living.

Values:

Rahul loves helping people through his job but is worried about how much he can earn in this role. In his spare time, Rahul takes dance classes twice a week with his wife and gets together with friends every Saturday to play cricket at the local park, often going out for a meal together afterwards. He likes trying new foods but there aren’t many options where he lives.

Housing:

Rahul and his wife are expecting a baby in 6 months and are worried about their living situation. Living in the outer suburbs there are not many amenities, services, transport options or good schools nearby. They’ve tried searching for rental accommodation near the hospital, but haven’t found anything within their price range that is available.

Vienna

In Vienna, 60% of residents live in subsidised housing including very low-, low-, medium- and high-income households. Permanent public housing rental contracts mean that homes can be passed on to children for generations. Public housing is supported by a limited-profit housing sector and the private market to create a healthy housing system, developed since 1919. Public housing commissioned by the city is designed by architects with large courtyards and connected to services such as kindergartens, libraries and grocery stores. In Vienna, limited-profit housing companies are facilitated by a strong regulatory framework, dependable subsidies, high transparency, and a ‘common good’ ethos.

1. Cameron Parsell (2016) ‘Supportive housing is cheaper than chronic homelessness’, The Conversation <https://theconversation.com/supportive-housing-is-cheaper-than-chronic-homelessness-67539>

7 LEVERAGING UNDERUTILISED LAND

Recommendation

The Plan should include a focus on identification and release of surplus government land to support social and affordable housing supply, and more generally a national land supply and dwelling activity monitoring and reporting program will help prioritise release or activation of underutilised land.

To deliver more housing we need to unlock more land for development. Finding development sites is an increasingly bigger challenge for developers, in particular smaller-scale developers who typically deliver the medium-density buildings we need.

Release of government landholdings that are underutilised represents an opportunity to support a more agile and responsive strategic planning system for impactful growth management. Actively identifying and bringing forward underutilised land will support housing supply pipelines in times of growth or unexpected spikes in housing need.

In the past surplus government land has been released to the market, however this has typically been ad-hoc, rather than strategic. Consideration of the role sites could play in boosting the supply of social and affordable housing has also been limited.

We need a more coordinated and strategic approach to fully realise this opportunity to deliver more infill and

social and affordable housing efficiently in the short- to medium-term and be more responsive in the long-term.

Our previous recommendation for a clear and definitive position on inclusionary planning for social and affordable housing will play an important role in ensuring we maximise the potential of underutilised public land.

To inform a coordinated and strategic approach to leveraging underutilised land, we need to understand recent trends in housing delivery and future land supply.

The Australian Bureau of Statistics is currently developing new land and housing indicators to facilitate better visibility of housing supply under direction from the National Housing and Homelessness Agreement (2018).

Monitoring this data and integrating it in the planning system will support a more efficient and responsive approach as well as provide transparency and accountability on the performance of government in delivering housing.

Margaret

73 years old

Single

\$32,000 household income per annum

Looking for a new living situation



A day in the life:

Margaret has now retired and struggled to re-enter the workforce after having children. She has a large social network who she sees multiple times a week. She volunteers for Meals on Wheels, and in return receives lunches which helps her living costs.

Values:

Margaret values her independence and enjoys knitting, dancing, and going to the movies with her friends.

Housing:

Margaret has struggled to find safe, secure, and affordable housing. She is looking for a dignified option that will allow her to live independently while still having access to support services and her social network. She has recently heard about co-housing, which is very appealing. Margaret likes the idea of having a private living space as well as a communal area to socialise with other women.

Exemplar

Qld Health is currently developing an accommodation strategy for their future workforce, with an anticipated growth of 10,000 employees in the next 10 years. They recognise the relationship between essential service delivery and attraction and retention of staff is critically linked to the ability to find appropriate accommodation. As part of the solution analysis, the study identified land holdings of various levels of government, analysed their potential to be unlocked and considered for development of housing in innovative delivery models.



8 SUSTAINING JOINT EFFORT BY GOVERNMENTS

Recommendation

The Plan should represent the genuine commitment of governments to work together, in the long term, and the relationships between the national plan and state and territory plans should be clear.

All levels of government have a role to play in addressing the housing challenges we face, and many are already taking action. The distinct roles of each level of government do not detract from the need to work effectively together for the long term, and to deliver reforms that operate collectively, to efficiently solve complex problems.

In practice this means at the federal level, a direct role in leveraging macro-economic levers that influence market behaviour, along with homelessness and social housing. The Australian Government also has a role to play in leading and coordinating nationally consistent and harmonious policies across jurisdictions.

At the state level, key areas of influence will include applied policy and legislative focus on land use, statewide and strategic planning and development regulation and controls, infrastructure planning and

delivery along with regulation and facilitation of the rental market and funding and delivery of homelessness and housing services.

Within local government, planning and building control, community master planning are key areas of influence.

To achieve the ambitious goals that will be necessary within the National Housing and Homelessness Plan, all governments will need to 'sign on' to the task. This means a focus on ongoing collaboration and coordination across governments, harmonising and streamlining key policy settings where possible, and ensuring there is clear synergy between efforts under state and territory plans and the collective ambitions set out in the national plan

Daniel

28 years old
De facto with kids
\$88,000 household income per annum
Aspires to buy his first home



A day in the life:

Dan is a primary school teacher who has lived in regional Queensland working in the local school. He loves teaching kids and is a part-time soccer coach on the weekends. Dan also plays a lot of sport with local and regional clubs.

Values:

Dan would love to buy some land and build his own house. He explored this when living in Queensland but didn't have the money or time. Now his girlfriend is pregnant and he really wants to find a place for his growing family.

Housing:

Dan and his girlfriend recently moved from Queensland to Western Australia so they could be closer to her family. They are staying with family friends while they look for rentals and explore other housing options – but it's hard to break into the market.

Improving the performance of land zoning, planning and land release systems

The current National Accord and Planning Reform blueprint are exemplars from the current government in trying to grapple with the housing crisis. Urbis was appointed by Federal Treasury to undertake an action associated with the National Accord and completed an analysis into the performance of land zoning, planning and land release systems. This project involved engagement across all state and territory jurisdictions in the nation and influenced the development of the Planning Reform blueprint.



9 MONITORING AND MEASURING WHAT MATTERS

Recommendation

Prioritise the establishment of a national monitoring and evaluation strategy for the delivery of the Plan, with emphasis on shared accountability, knowledge capture and transfer, and data development.

It is essential that the National Housing and Homelessness Plan is underpinned by a robust monitoring and evaluation framework. Such a framework would aim to provide timely data on progress towards the aspirations of the plan and its targets, as well meaningful insights in what is working well and where barriers or gaps persist.

Given the scale and complexity of the reforms required and the levels of public funding involved, a monitoring and evaluation framework should also provide a strong basis for delivery accountability, both at the level of individual actions and collectively across governments. Regular reporting on implementation and progress should be publicly available and accessible to the community.

Priorities within the framework should include the appropriateness of policy and reform design, the effectiveness of implementation, the extent to which goals and intended outcomes are being achieved, and whether the benefits from the plan are being fairly distributed.

There should also be specific emphasis on knowledge capture and dissemination, including the identification of good practices and exemplars as well as lessons learned.

To support a coordinated approach and collective accountability, the national monitoring and evaluation approach should be co-funded and overseen by all governments. In the case of the Aboriginal and Torres Strait Islander plan, the evaluation should also be overseen by both First Nations leaders and by governments, consistent with Closing the Gap Priority Reform One.

The development of a monitoring and evaluation framework will also ideally complement existing national and state frameworks and ensure alignment the recently launched Measure What Matters Framework.

Development of the framework will also help to identify data development work that might be required to strengthen the consistent flow of useful insights into the performance of the housing system.

Roger

50 years old

Divorced

\$92,000 household income per annum

Renting in a share house and would like to buy a small inner city apartment



A day in the life:

Roger has worked as a public servant for over 10 years and has been recovering from long term illness, so he's been working part time over the last two years. The stress and challenges of his illness has taken a toll on his husband and they decided to divorce last year.

Values:

Roger really likes living in a city close to services, restaurants and cultural activity centres. He lived overseas for much of his 20s and 30s, but since moving back to Australia, Roger really appreciates the clean and peaceful lifestyle available in Australia.

Housing:

While the divorce and property settlement papers are still to be finalised, Roger has decided to rent a room in a share house to save some money. He actually enjoys living with others, but really values his own space. Roger would like to live in a small apartment in the city but everything on the market is well beyond his budget.

Measuring what matters

The Australian Government's Measuring What Matters framework reflects the importance of ensuring that our economy operates in service of better Australian lives, and helps to focus attention on a broader array of indicators of program than traditional economic measures like GPD and unemployment.



Measuring What Matters helps us put people and progress, fairness and opportunity at the very core of our thinking about our economy and our society, now and into the future.

Foreword, Measuring what matters, Australia's First Wellbeing Framework

CONCLUSION

Our nation has never experienced the current environment we find ourselves in. These are unprecedented times and the call for a national approach is commendable. We must make the most of this opportunity and we acknowledge the leadership required to develop a national plan is challenging. Balancing the relationship between national interest, state execution and local delivery is critical to its success. This is a legacy opportunity, and the implementation of this plan is critical to the road map out of the current crisis we find ourselves in.

The plan needs to be aspirational while also being pragmatic and achievable. It should be a watershed moment in policy formulation and provide a clear pathway all stakeholders can stand behind and play their role in achieving its outcomes.

Urbis are leaders in navigating communities through complex policy change processes. It is important to us that we participate and provide our insights into what a national plan should encapsulate. Our nine policy themes have been developed from input across our national network, drawing on perspectives from different disciplines and different urban environments. We thrive on engaging with communities to understand their needs and believe the plan needs to be developed with a human centric focus. Balancing this with a strong evidence base is where Urbis excels, and we believe we can play a critical role in supporting the next stages of the plan. We'd value the opportunity to discuss the concepts in this submission but also the role we could play in supporting the development and delivery of this generational policy initiative.



Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services...

Universal Declaration of Human Rights, Article 25

About Urbis

Here at Urbis, we have one simple goal – to shape cities and communities for a better future. It's something we achieve by drawing together a network of the brightest minds. Think of Urbis as a creative community of practice experts, working collaboratively to deliver fresh thinking and independent advice and guidance – all backed up by real, evidence-based solutions.

So what does this mean for you? Whether you engage with us in the areas of planning, design, public policy, heritage, valuations, transactions, economics or research, you know you're dealing with the experts who will connect you to a better outcome, every time.

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